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CONFERENCE PROCEEDINGS

5th INTERNATIONAL CONFERENCE - 2026

on Incipient Research in Information Technology, Commerce, Management, Linguistics & Multidisciplinary Research

09th & 10th October 2026

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Editor(s): Dr. M. Amthul Thawab | Dr. R. Manikandan



5th INTERNATIONAL CONFERENCE ON INCIPIENT RESEARCH IN INFORMATION TECHNOLOGY, COMMERCE, MANAGEMENT, LINGUISTICS & MULTIDISCIPLINARY RESEARCH

09th & 10th October 2026

The Quaide Milleth College for Men

Shift – II
Medavakkam, Chennai, India.

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PREFACE

It gives me immense pleasure and pride to present the **Conference Proceedings of the 5th International Conference on Incipient Research in Information Technology, Commerce, Management, Linguistics & Multidisciplinary Research (ICETIIT 2026)**, held on **9th and 10th October 2026** in Hybrid Mode.

On behalf of the **ICETIIT 2026 Conference Team**, I express my sincere gratitude to our respected **Secretary and Correspondent, Alhaj. M. G. Dawood Miakhan**, the Management Members, **Principal, Dr. M. Amthul Thawab**, and **Superintendent, Mr. A. Mazhar Khan**, for their valuable support, encouragement, and approval to conduct the 5th International Conference. Their constant guidance and commitment have been instrumental in making this academic event a success.

I extend my heartfelt thanks to the **Chief Guest, Keynote Speakers, Advisory Board Members, Organizing Secretaries, Conference Coordinators, Editorial Board Members, Conference Chairpersons, Panel Members, Reviewers, Technical Team, and all the faculty and staff members** who contributed their time, expertise, and dedicated efforts towards the successful organization of ICETIIT 2026.

The response to the 5th International Conference has been highly encouraging. We are delighted to have received **592 registrations**, of which **504 research papers were shortlisted** for presentation and inclusion in the conference proceedings. This achievement reflects the enthusiastic participation of researchers, academicians, scholars, faculty members, research students, and professionals from diverse disciplines. The successful compilation and completion of the proceedings would not have been possible without the collective efforts of the entire conference team.

The conference proceedings have been assigned an **ISBN**, and the accepted research contributions have been prepared for **DOI registration through Crossref Indexing**, thereby providing persistent identification and greater accessibility to the scholarly contributions presented at the conference.

ICETIIT 2026 provides a valuable platform for researchers and academicians to exchange ideas, share emerging research findings, discuss innovative approaches, and build meaningful academic collaborations across multidisciplinary domains. We hope that the research contributions included in these proceedings will serve as a useful reference for researchers, students, academicians, practitioners, and other professionals.

I once again place on records my sincere appreciation to everyone who contributed to the success of **ICETIIT 2026**. I congratulate all the authors and participants and hope that this conference and its proceedings will inspire further research, innovation, collaboration, and knowledge creation.

With best wishes for continued academic and research excellence.

Dr. R. Manikandan

Convenor

ICETIIT 2026

ICETIIT - 2026

INTERNATIONAL CONFERENCE

9th & 10th OCTOBER 2026

5th International Conference on Incipient Research in Information Technology, Commerce, Management, Linguistics & Multidisciplinary Research

Organized By

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5TH INTERNATIONAL CONFERENCE 2026

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SESSION 2

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10th OCTOBER 2026
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DAY 2

SESSION 3

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10.40 A.M.	INAUGURAL ADDRESS Dr. M. AMTHUL THAWAB
10.50 A.M.	CONFERENCE PROCEEDING UNVEILING
11.10 A.M.	CHIEF GUEST & KEYNOTE ADDRESS Dr. R. LATHA, CHENNAI
11.30 A.M.	KEYNOTE ADDRESS Dr. MEHDI GHEISARI, CHINA
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01.00 P.M.	LUNCH BREAK
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04.15 P.M.	BEST PAPER / PRESENTER AWARD Dr. R. MANIKANDAN
04.30 P.M.	CERTIFICATE DISTRIBUTION
04.50 P.M.	VOTE OF THANKS Mrs. PAULIN CHRISTINA

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INTEGRATING INDIGENOUS ETHICS WITH GLOBAL GOVERNANCE: A CASE STUDY ON CORPORATE VALUES AND CSR AT TATA CONSULTANCY SERVICES (TCS)

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Abstract

In an increasingly interconnected global economy, corporate survival and brand equity depend heavily on ethical integrity and value-driven governance. Indian business ethos, historically rooted in principles of *Dharma* (duty and righteousness), *Loka-Samgraha* (public welfare), and Mahatma Gandhi's concept of *Trusteeship*, offers a unique paradigm where business success is intrinsically tied to societal well-being. Multinational Corporations (MNCs) operating out of or within India face the unique task of blending traditional ethical values with modern market dynamics. This paper examines how Tata Consultancy Services (TCS), India's flagship IT multinational, operationalizes traditional Indian business ethics alongside global corporate governance standards. Through its ultimate ownership by Tata Sons and philanthropic trusts (holding a 66% stake), TCS demonstrates a business model where corporate profits are systematically reinvested into nation-building, community development, and sustainable technological innovation.

Keywords: Indian Business Ethics, Corporate Governance, Tata Consultancy Services (TCS), Trusteeship, Corporate Social Responsibility (CSR), Sustainable Development, Global Business Ethics.

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AN INVESTIGATION INTO EMPLOYEE MOTIVATION AND ITS, EFFECT ON PRODUCTIVITY

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Abstract

This study explores the effect of employee motivation on staff productivity in an organizational context. The study focuses on motivational elements such as salary and incentives, recognition, promotion chances, working environment, training and development, job security, and employee engagement. The study uses a descriptive research design. A standardized questionnaire with a five-point Likert scale is used to gather primary data from 120 employees. To analyse the gathered data, regression analysis, correlation, mean, standard deviation, and percentage analysis are suggested. The purpose of the study is to determine how employee motivation and productivity are related, as well as the degree to which motivational elements enhance employee productivity. Prior empirical studies have shown that employee performance and productivity are positively correlated with motivation.

Keywords: Employee Motivation, Employee Productivity, Job Satisfaction, Rewards, Incentives, Performance, Human Resource Management.

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MARKETING OF NON-TIMBER FOREST PRODUCE (NTFPS) BY TRIBES – (PERCEPTION OF FOREST DEPENDENT COMMUNITIES IN TAMILNADU)

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Abstract

Tribes live in various locations ranging from hills, forests and interior areas. Forests are the habitat of the tribal people and form the basis for their development. Forests and tribes are culturally and traditionally linked to each other. The study relates to perception of Irula tribes in Chengalpattu District, Malayali, Vellalar tribes in Vellore & Tiruvannamalai Districts, Irula & Kurumba tribes in Nilgiris District. It is believed that they have settled nearly 3000 years before. They are either illiterate or know to read simple words. They are totally dependent on the forest for their livelihood. Tribe farmers practice agriculture in the forest plain land and collect Non-Timber Forest Produce (NTFPs) from forest. Agriculture produce like little millets, black pepper, rice etc., are grown. Soapnut, honey, wild fruits etc., are the NTFPs collected from forest and sold. Due to illiteracy, they are highly dependent on agents for marketing their produce. These intermediaries buy the produce from the tribes at a very low rate and sell them to various markets at a very higher rate. As the tribes do not know the marketing techniques to sell their produce directly to wholesalers or to consumers, they sell to these intermediaries. The Interview schedule was designed to know the details of the Non Timber Forest Produce (NTFPs) like methods of collection of NTFPs and the factors influencing Marketing of NTFPs. This study was conducted with a sample of 100 respondents covering all the four districts of Tamil Nadu. Simple percentage analysis was applied to find the demographic and details of the Non-Timber Forest Produce like methods of collection of NTFPs. Factor Analysis was used to identify the predominant factors responsible for factors influencing Marketing of NTFPs and Challenges in marketing of NTFPs.

Keywords: Malayali Tribe, Agricultural Produce, Non-Timber Forest Produce (Ntfps), Agents, Marketing.

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THE IMPACT OF WORKPLACE EMOTIONAL INTELLIGENCE ON EMPLOYEE JOB SATISFACTION: AN EMPIRICAL INVESTIGATION

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Abstract

This empirical study examines the connection between employee job satisfaction in various organizational settings and workplace emotional intelligence (EI). Based on Locke's value-percept theory of job satisfaction and Mayer and Salovey's four-branch model of emotional intelligence, this study assesses the relationship between intrinsic and extrinsic job satisfaction and four fundamental EI competencies: self-awareness, self-management, social awareness, and relationship management.

Keywords: WLEIS, workplace behavior, job satisfaction, emotional intelligence, organizational performance, and employee well-being.

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CUSTOMER SATISFACTION TOWARDS WOTOW VENTURES PVT LTD

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Abstract

Customer satisfaction is one of the most important factors determining the success and sustainability of an organization. In today's highly competitive business environment, customers have many choices and can easily switch from one company to another when their expectations are not fulfilled. Therefore, organizations need to understand customer expectations and continuously improve their products and services.

Customer satisfaction refers to the level of contentment experienced by customers after purchasing and using a product or service. It is influenced by several factors such as product quality, service quality, price, reliability, responsiveness, communication, convenience and after-sales service.

The purpose of this paper is to understand the concept and importance of customer satisfaction and to identify the major factors influencing customer satisfaction. The study also discusses various methods used by organizations to measure customer satisfaction and the relationship between customer satisfaction, customer loyalty and business performance.

Satisfied customers are more likely to make repeat purchases, recommend the organization to others and develop long-term relationships with the company. On the other hand, dissatisfied customers may switch to competitors and share negative experiences with others.

Thus, customer satisfaction should be considered an important strategic objective for every organization. Companies that consistently understand and meet customer expectations can improve customer loyalty, strengthen their brand image and achieve sustainable growth.

Keywords: Customer Satisfaction, Customer Expectations, Service Quality, Customer Loyalty, Customer Retention.

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A STUDY ON EMPLOYEE SATISFACTION

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Abstract

Employee satisfaction is an important factor that influences the overall performance, productivity, and stability of an organization. Satisfied employees are more likely to demonstrate commitment, motivation, and positive attitudes toward their work, while dissatisfaction may lead to absenteeism, employee turnover, low morale, and reduced productivity. This study focuses on examining the level of employee satisfaction and identifying the major factors that influence employees' attitudes toward their workplace. The study considers various dimensions of employee satisfaction, including salary and benefits, working conditions, job security, recognition and rewards, opportunities for career growth, relationships with supervisors and colleagues, communication, and work-life balance. The study adopts a descriptive research approach to understand employees' perceptions and experiences within an organizational environment. Primary data can be collected from employees through a structured questionnaire, while secondary data may be obtained from books, journals, research articles, and relevant organizational records. The collected data can be analysed using appropriate statistical techniques to identify patterns and relationships among different factors affecting employee satisfaction. The findings of the study are expected to provide insights into the extent to which employees are satisfied with their jobs and the workplace practices that contribute to their satisfaction. The study may also help identify areas requiring improvement, particularly in relation to compensation, management support, recognition, employee development, communication, and working conditions. Understanding these factors can assist organizations in developing effective human resource policies and practices. The study concludes that employee satisfaction plays a significant role in achieving organizational effectiveness and maintaining a motivated workforce. Therefore, continuous assessment of employee satisfaction and appropriate corrective measures are essential for creating a positive and supportive work environment.

Keywords: Employee satisfaction, productivity, stability, human resource, organizational performance.

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A STUDY ON EMPLOYEE MOTIVATION AND ITS IMPACT ON JOB SATISFACTION: AN EMPIRICAL ANALYSIS

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Abstract

Employee motivation has a significant impact on workers' attitudes, behaviors, and job satisfaction. Motivated workers are more likely to exhibit positive work attitudes, dedication, and a desire to support corporate goals. With a focus on both inner and extrinsic motivational elements, this study investigates the connection between job satisfaction and employee motivation. The planned study makes use of a structured questionnaire with a five-point Likert scale and a quantitative research design. Descriptive statistics, Pearson correlation, and Cronbach's alpha can all be used to analyze data. Multiple regression analysis, one-way ANOVA, and independent-samples t-test. The suggested framework views job satisfaction as the dependent variable and intrinsic motivation, extrinsic motivation, recognition, career advancement, and working environment as independent variables. Previous empirical research has examined motivation using regression, factor analysis and other statistical techniques. For example, Sanyal and Biswas studied 506 employees from 19 software companies in Kolkata and used factor analysis followed by binary regression to investigate the relationship between performance evaluation and employee motivation. DOI+1 using widely accessible statistical methods like SPSS, the suggested study offers an organized framework for analyzing employee motivation.

Keywords: Regression Analysis, ANOVA, SPSS, Job Satisfaction, Employee Performance, Intrinsic and Extrinsic Motivation, Employee Motivation.

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WORK LIFE BALANCE

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Abstract

Work-life balance is an important factor in maintaining employee well-being, job satisfaction, and organizational effectiveness. It refers to an employee's ability to manage professional responsibilities along with personal and family commitments. A proper balance helps employees reduce stress, maintain good health, improve motivation, and perform their work effectively. This study focuses on understanding the work-life balance of employees at Amptran Power. The main purpose of this study is to examine how employees manage their working hours, workload, workplace support, stress, and personal responsibilities. The study also aims to identify the major challenges affecting work-life balance and understand how a healthy balance contributes to organizational success. The study adopted a descriptive research design. Primary data were collected using a structured questionnaire, and a total of 70 respondents participated in the study. The collected data were analyzed using percentage analysis, charts, and graphs. The findings show that most respondents work 6–8 hours per day and are highly satisfied with their working hours. A majority of employees feel that their workload is manageable and that they receive good support from managers and colleagues. Most respondents experience workplace stress only rarely, and the majority feel that their workplace environment is healthy and positive. The study also found that employees generally do not postpone their personal activities because of work pressure. The major challenge identified is long working hours, which is considered a significant hindrance to balancing work and family commitments. Importantly, 99% of respondents believe that good work-life balance contributes to organizational effectiveness and success. Overall, the study concludes that maintaining a healthy work-life balance benefits both employees and the organization. Flexible work schedules, stress-management activities, employee support, and proper workload monitoring can further improve employee well-being, motivation, and productivity.

Keywords: employee well-being, job satisfaction, organizational effectiveness, workplace support, stress-management activities.

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CHALLENGES FACED BY WOMEN ENTREPRENEURS

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Abstract

Women entrepreneurs are playing an important role in the development of the economy. They are starting and managing their own businesses and also creating job opportunities for others. But women entrepreneurs face many challenges in running their businesses. Some of the main challenges are lack of finance, lack of proper business knowledge, family responsibilities, lack of support, gender discrimination, and difficulty in getting customers and markets. Many women also find it difficult to balance their personal life and business life. These challenges can affect the growth and success of their business. This study mainly focuses on the different challenges faced by women entrepreneurs and how these challenges affect their business. It also explains the need for financial support, proper training, family support, and government assistance to encourage more women to become successful entrepreneurs. Additionally, socio-cultural expectations frequently force women to manage a dual burden of domestic responsibilities alongside business operations, resulting in time poverty and limited physical mobility.

Keywords: Women Entrepreneurship, Financial Exclusion, Socio Cultural Barriers, Gender Bias, Market Access, Capital Allocation.

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THE ROLE OF DIGITAL PLATFORM IN PROMOTING SMALL BUSINESSES

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Abstract

Digital platforms have revolutionized the small business landscape by democratizing access to global markets, marketing infrastructure, and advanced operational tools once restricted to large enterprises. By leveraging social media channels, **e**-commerce marketplaces, and search engine optimization, small and medium-sized enterprises (SMEs) can bypass traditional geographic barriers, establish hyper-local visibility, and target niche audiences with minimal capital expenditure. Beyond audience reach, these platforms provide accessible analytics and direct-to-consumer communication channels that enhance operational agility, customer retention, and brand trust. Consequently, digital adoption has shifted from a competitive advantage to an essential driver of sustainability, growth, and market equity for small businesses in the modern economy.

Keywords: Digital SME Adoption, Market Democratization, Digital TransformationSMEs / Small Business, Global Market Access, E-commerce & Analytics, Operational Agility.

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IMPACT OF SOCIAL MEDIA MARKETING ON CONSUMER BUYING BEHAVIOR

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Abstract

Social media marketing is now a crucial component of contemporary business and has a significant impact on consumer purchasing decisions. Businesses can advertise their goods, build brand awareness, and interact directly with consumers through platforms like Facebook, Instagram, YouTube, and WhatsApp. Customers' preferences and purchase decisions can be influenced by social media content, online ads, customer reviews, influencer recommendations, and promotional offers. This study investigates the elements that motivate consumers to make purchases through social media platforms and focuses on comprehending how social medial marketing affects consumers during the purchasing process. The study emphasizes social media's increasing significance as a successful marketing tool for comprehending and influencing consumer behavior.

Keywords: Online advertising, brand awareness, consumer purchasing behavior, social media marketing, and purchase decisions.

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IMPACT OF DIGITAL TRANSFORMATION TECHNOLOGY (AI) ON THE PERFORMANCE OF BUSINESS FIRMS

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Abstract

Digital transformation, driven increasingly by Artificial Intelligence (AI), has emerged as one of the most significant strategic shifts affecting business firms across industries in the last decade. This study examines the impact of AI-enabled digital transformation on the performance of business firms, with specific reference to operational efficiency, financial performance, customer engagement, and innovation capability. The study is based entirely on secondary data collected from published journal articles, industry reports, government publications, and reputed databases such as McKinsey, IDC, OECD, and peer-reviewed academic sources published between 2020 and 2026. A descriptive and analytical research design has been adopted, and the data has been examined using content analysis and comparative interpretation of existing empirical findings. The findings indicate that firms which have adopted The study also finds that small and technology-intensive firms tend to benefit more distinctly from AI adoption than larger, traditionally structured firms, primarily due to greater organizational flexibility. However, challenges such as high implementation cost, workforce skill gaps, data privacy concerns, and resistance to organizational change continue to limit the full realization of AI's potential in many firms, particularly in developing economies. The paper concludes that AI-driven digital transformation, when supported by adequate digital leadership, IT capability, and human capital development, acts as a significant driver of sustainable firm performance and competitive advantage. The study offers practical implications for managers, policymakers, and researchers seeking to understand the evolving relationship between technology adoption and firm-level outcomes.

Keywords: Digital Transformation; Artificial Intelligence; Firm Performance; Business Innovation; Secondary Data; Organizational Efficiency.

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VIRTUAL INFLUENCER VS HUMAN INFLUENCER: A COMPARATIVE STUDY IN LUXURY BRAND MARKETING.

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Abstract

The rapid development of social media, artificial intelligence, and digital technologies has transformed modern marketing communication. Influencer marketing has become an important strategy through which brands communicate with consumers, particularly in the luxury sector. Traditionally, luxury brands have collaborated with human influencers because their personal identity, lifestyle, experiences, and relationships with followers can create trust and emotional connections. However, the emergence of virtual influencers, which are computer-generated digital personalities, has introduced a new form of influencer marketing.

.The study is based on secondary research using academic journal articles and existing research on influencer marketing, virtual influencers, consumer behavior, authenticity, and luxury branding. Existing studies indicate that authenticity, trustworthiness, parasocial relationships, and perceived similarity. However, the effectiveness of virtual influencers can depend on factors such as realism, anthropomorphism, interactivity, and the type of luxury-brand message.

The study concludes that virtual and human influencers represent different approaches to luxury brand communication. Rather than viewing influencer marketing only as a choice between human and virtual personalities, luxury brands need to consider their target consumers, communication objectives, desired brand image, and the level of authenticity and engagement they want to create. The growing use of digital personalities demonstrates how technology is reshaping influencer marketing while making consumer perceptions of authenticity increasingly important.

Keywords: Virtual Influencer; Human Influencer; Luxury Brand Marketing; Consumer Engagement; Brand Authenticity

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A STUDY ON LABOUR WELFARE

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Abstract

This study focuses on understanding the various factors influencing employees in an organization and their overall work experience. The study examines aspects such as employee satisfaction, working conditions, motivation, communication, compensation, training and development, and relationships with management and co-workers. The main objective is to identify the level of satisfaction among employees and understand the factors that affect their performance and commitment towards the organization. Primary data can be collected from employees through a structured questionnaire, and the collected data can be analysed using suitable statistical tools. The study helps to identify the major issues faced by employees and provides useful suggestions for improving employee satisfaction, motivation, productivity, and organizational effectiveness. The findings of the study can help management develop better workplace practices and create a positive working environment.

Keywords: Employee Satisfaction, Employee Motivation, Working Environment, Employee Performance,

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THE ROLE OF HR IN MANAGING GEN (Z) EMPLOYEES

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Abstract

As Generation Z (Gen Z) increasingly enters the workforce, organizations face a paradigm shift in workplace dynamics, expectations, and management styles. This research-based review explores the critical role of Human Resources (HR) in effectively attracting, integrating, and retaining Gen Z employees. Born roughly between 1997 and 2012, Gen Z brings distinct characteristics to the professional environment, including a demand for technological integration, a strong preference for authenticity, a deep commitment to mental health and well-being, and a constant desire for career progression and transparent communication. Traditional management approaches often fall short when applied to this digital-native generation. Consequently, HR professionals must act as strategic architects who redesign policies to align with Gen Z values while balancing broader organizational goals. This paper investigates how contemporary HR frameworks are adapting through personalized total rewards, flexible work structures, continuous feedback loops, and inclusive leadership development. By addressing these generational shifts, HR departments can bridge the gap between institutional objectives and the unique expectations of Gen Z personnel, transforming potential workplace friction into a competitive advantage for modern enterprises.

Keywords: Talent Acquisition, Employee on boarding, Performance Management, Employee Relations.

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IMPACT OF COMMUNICATION ON EMPLOYEE PERFORMANCE

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Abstract

This study looks at how employee performance in organizations is affected by communication. In order to foster understanding, coordination, cooperation, and clarity among employees, effective communication is crucial. The study focuses on how various aspects of workplace communication—downward, upward, horizontal, and clear communication—affect worker productivity. For the study, a quantitative research approach was chosen. A standardized questionnaire with a five-point Likert scale was used to gather primary data from 120 employees. The gathered data was analyzed using both descriptive and inferential statistical methods. Multiple linear regression, Cronbach's Alpha, Pearson correlation, mean, standard deviation, and percentage analysis were among the statistical tools. Effective communication and employee performance are positively and statistically significantly correlated, according to the sample study. The regression results also show that differences in employee performance are largely influenced by communication factors. In order to improve employee productivity and organizational outcomes, the study emphasizes the significance of timely, clear, and two-way communication.

Keywords: Human resource management, workplace communication, employee performance, communication clarity, and employee effectiveness.

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HUMAN RESOURCE ANALYTICS (HR ANALYTICS) IN SUPPORTING DATA-DRIVEN DECISION-MAKING IN ORGANISATIONS.

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Abstract

This study examines the role of Human Resource Analytics (HR Analytics) in supporting data-driven decision-making in organizations. HR analytics enables organizations to collect, analyse and interpret employee-related information to support evidence-based human resource decisions. The study was conducted among 120 employees using a structured questionnaire. Descriptive and inferential statistical tools were used for analysing the collected data. Percentage analysis, mean, standard deviation, correlation, chi-square and regression analysis were proposed to examine the relationship between HR analytics and data-driven decision-making. The study focuses on factors such as data quality, availability of HR information, analytical capability, technology infrastructure and the use of analytics tools. The findings are intended to provide insights into how organisations can strengthen evidence-based HR practices and improve the effectiveness of managerial decision-making.

Keywords: HR Analytics, Data Analytics, Data-Driven Decision Making, Human Resource Management, Employee Performance, SPSS.

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DECODING GENERATION Z: DIGITAL CONSUMER BEHAVIOUR AND EMERGING MARKETING STRATEGIES.

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Abstract:

Gen Z (Generation Z), a generation of digitally native individuals aged between the mid-nineteenth and early twentieth centuries, is a generational group that is redefining modern marketing behaviours and preferences. This paper seeks to discuss Gen Z as a marketing concept by considering the major considerations that ought to determine their shopping patterns during the digital age. In particular, the study is centred on four key drivers, including digital engagement, social media influence, personalization, and brand authenticity, and how they affect purchase intention, brand loyalty, and consumer trust. The research design is descriptive and exploratory, and its foundation is solely on the secondary data gathered in the form of peer-reviewed journal articles, industry reports, and reliable online databases. Thematic analysis approach is adopted to recognize trends, connections, and patterns of Gen Z behavior and digital marketing strategies. The results show that Gen Z customers are very active on online platforms and heavily use social media platforms like Instagram and YouTube to acquire, communicate, and shop. Personalization will support the user experience and interaction, and data privacy issues will reduce consumer trust. Of all the variables, brand authenticity becomes a key element in the establishment of trust and relationships in the long term. Another issue that is brought to the fore in the study is the fact that Gen Z is already experiencing digital fatigue and advertisement avoidance, and it is necessary that marketing methods are more entertaining, provide value, and are less disruptive. Consumer trust is found to be a major mediating variable that greatly affects the purchase intention as well as brand loyalty. The study highlights the significance of implementing interactive, personalised and authentic marketing techniques to reach Gen Z consumers. The work is relevant to the current literature as it offers a comprehensive framework of Gen Z behaviour and can be applied practically by marketers who want to succeed in a more digital and consumer-focused world.

Keywords: Generation Z, Digital Marketing, Consumer Behaviour, Social Media, Personalisation, Brand Authenticity.

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DETERMINANTS OF CONSUMER PREFERENCE ANDSATISFACTION TOWARDS ELECTRIC CARS IN AMBATTUR, CHENNAI

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Abstract

Driven by national frameworks like FAME – II and the regional Tamil Nadu EV policy, battery vehicles (BEVs) are key drivers of sustainable urban mobility in India. The study empirically evaluates consumer preference and post-adoption satisfaction regarding electric areas in the industrial-residential corridor of Ambattur, Chennai. Utilizing a quantitative design, primary survey data were gathered from the sample of 75 active electric car owners using convenience sampling. The data were evaluated using percentage analysis; mean score rank analysis ad chi-square testing. Findings indicate that adoption is overwhelmingly catalysed by environmental and fuel transition motivators. To accelerate adoption, automakers and policymakers must optimize financial incentives and expand fast-charging networks along major commute corridors.

Keywords: Electric Vehicles, consumer preference, Ambattur, Post-purchase Satisfaction.

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THE TRANSFORMATIVE POWER OF FANTASY IN CHILDREN'S LITERATURE

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Abstract

Children's literature occupies a unique space within the literary sphere by catering to an audience actively navigating their understanding of selfhood, society, and the external world. Among various literary modes, fantasy holds a singularly potent capacity for stimulating juvenile imagination and cognitive growth. Rather than confining young minds to ordinary boundaries, fantasy introduces realms populated by magical phenomena, mythical creatures, anthropomorphic animals, and extraordinary occurrences. Crucially, fantasy transcends mere escapism; it serves as an alternative cognitive arena where intricate real-world complexities can be investigated, interrogated, and comprehended. This study investigates the transformative efficacy of fantasy within juvenile literature, concentrating on creativity, affective development, ethical consciousness, self-identity, problem-solving, and socio-cultural awareness. Furthermore, it explores how fantastical narratives assist young readers in confronting apprehension, grief, social injustice, and ambiguity through symbolic frameworks. Drawing upon canonical works of international children's fantasy—such as Lewis Carroll's Alice's Adventures in Wonderland, C.S. Lewis's The Chronicles of Narnia, J.R.R. Tolkien's The Hobbit, J.K. Rowling's Harry Potter, and L. Frank Baum's The Wonderful Wizard of Oz—this paper contends that fantasy functions not as an evasion of reality, but as a sophisticated literary mechanism that returns children to their daily reality equipped with heightened perception. By expanding the horizons of early experience, fantasy nurtures imaginative, emotionally grounded, ethically aware, and critically astute individuals.

Keywords: Children's Literature, Fantasy, Imagination, Creativity, Childhood, Identity, Moral Development, Transformation.

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MORAL COMPLEXITY AND PSYCHOLOGICAL REALISM IN MARGARET DELAND'S PORTRAYAL OF FEMALE PROTAGONISTS

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Abstract:

This study examines the interplay of moral complexity and psychological realism in the works of Margaret Deland, with a particular focus on her depiction of female protagonists in The Awakening of Helena Richie and selected narratives from Old Chester Tales. Writing at the intersection of Victorian sentimentality and emerging modernist sensibilities, Deland constructs characters who defy traditional gender roles and simplistic moral judgments. Her female protagonists are not idealized embodiments of virtue or cautionary tales of transgression, but rather fully realized individuals grappling with profound internal conflicts, societal constraints, and ethical ambiguities. Through a close reading of Deland's narrative techniques, including third-person limited perspective, internal monologue, and emotionally charged dialogue-this paper reveals how Deland achieves a level of psychological depth uncommon in her contemporaries. Characters such as Helena Richie confront moral dilemmas not with clear-cut answers, but with introspective struggle and personal evolution, reflecting a nuanced understanding of human behavior shaped by context and emotion. Deland's fiction thus becomes a vehicle for exploring the tensions between personal conscience and communal morality, particularly in relation to gendered expectations. Furthermore, this study situates Deland's work within the broader landscape of American realism and proto feminist literature, arguing that her portrayal of women anticipates the psychological explorations of later modernist writers. By foregrounding the inner lives of her characters, Deland challenges the deterministic and moralistic portrayals prevalent in 19th-century literature, offering instead a vision of womanhood marked by moral agency, emotional complexity, and resistance to easy categorization. Ultimately, this paper asserts that Margaret Deland's under recognized contribution to American letters lies in her pioneering use of psychological realism to interrogate the moral and emotional lives of women. Her work offers a critical framework for re-evaluating the boundaries of realism and the role of gender in literary ethics, making her a vital figure in the transition toward modern psychological fiction.

Keywords: Margaret Deland, Psychological realism, Moral complexity, Female protagonists, American realism.

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HYBRID CNN–MOBILENETV3 FRAMEWORK FOR AUTOMATED VEGETABLE FRESHNESS DETECTION USING DEEP LEARNING.

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Abstract:

The increasing demand for automated food quality inspection has accelerated the adoption of deep learning techniques for Vegetables freshness assessment. Conventional visual inspection performed by human experts is often subjective, labor-intensive, and inconsistent, particularly in large-scale food processing and retail environments. This study proposes a hybrid deep learning framework that combines a customized Convolutional Neural Networks (CNNs) with the lightweight MobileNetV3 architecture for accurate and computationally efficient Vegetables freshness detection. Initially, Vegetables images undergo preprocessing, including resizing, normalization, and data augmentation, to improve data quality and enhance model generalization. The CNN module extracts fine-grained visual characteristics such as texture, color variation, and surface defects, whereas MobileNetV3 employs transfer learning to obtain robust high-level semantic representations with minimal computational overhead. The complementary features generated by both networks are integrated through a feature fusion strategy and subsequently classified using fully connected layers with a Softmax activation function to distinguish fresh and rotten Vegetables. The proposed framework is designed to Performance is evaluated using standard classification metrics, including accuracy, precision, recall, F1-score, and confusion matrix analysis. The proposed hybrid architecture is expected to provide improved recognition performance compared with conventional CNN-based approaches while offering faster inference and greater computational efficiency. The developed system has potential applications in smart agriculture, automated Vegetables grading, supermarket quality control, warehouse management, and intelligent food supply chain monitoring, contributing to reduce food waste and enhanced food safety.

Keywords-Vegetable freshness detection, Convolutional Neural Network (CNN), MobileNetV3, Deep learning, Transfer learning, Computer vision, Image classification, Food quality assessment.

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DIGITAL FINANCIAL LITERACY AND FINANCIAL DECISION-MAKING: A STUDY AMONG COLLEGE STUDENTS IN NAGERCOIL

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Abstract:

Digital financial literacy has become increasingly important among college students as digital banking, online payments, mobile wallets, and financial applications become part of everyday life. This study examines the level of digital financial literacy and its influence on financial decision-making among college students in Nagercoil. The study adopts a descriptive research design and is based on primary data collected from 120 college students through a structured questionnaire using convenience sampling. The data were analyzed using percentage analysis and weighted average method with a five-point Likert scale. The study found that digital financial literacy helps students understand digital payment methods, manage personal finances, compare financial products, and make informed financial decisions. However, concerns related to cyber security, online fraud, lack of financial knowledge, and impulsive digital spending remain important challenges. The study concludes that improving digital financial literacy through financial education, awareness programmes, and responsible use of digital financial services can help college students make better and more informed financial decisions.

Keywords: Digital Financial Literacy**,** Financial Decision-Making**,** College Students**,** Digital Payments**,** Financial Awareness.

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DESIGN AND IMPLEMENTATION OF A SELF-HEALING CLOUD INFRASTRUCTURE ON AWS USING EVENT-DRIVEN AUTOMATION, SERVERLESS RECOVERY, AND CONTINUOUS HEALTH MONITORING

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Abstract— A web server going down at 3 a.m. usually means someone gets paged, logs in half-asleep, and manually restarts a service that a script could have fixed in seconds. That gap between failure and fix — the time a human has to notice, diagnose, and act — is where most of the real damage happens in small-scale infrastructure. This paper builds a system that closes that gap on its own. Using only native AWS services, we designed and deployed a self-healing pipeline around a single EC2 instance running Apache: Cloud Watch watches the instance and the application, an Alarm decides when something is actually wrong, Event Bridge passes that decision to a Lambda function, and Lambda calls AWS Systems Manager to fix the problem — no SSH, no stored keys, nothing an administrator has to type in by hand. If the fix works, SNS sends a confirmation; if it doesn't, the system retries a few times and then, rather than looping forever, gives up and pages a human. We call this five-tier structure a maturity model, moving from a bare restart-on-failure loop up to pattern-aware escalation when the same fault keeps recurring. To see whether any of this actually works under pressure, we killed Apache repeatedly on a live instance and timed every stage of the response. Across ten trials, the system consistently caught the failure and had the service back up in under fourteen seconds, with every step logged to Cloud Watch and visible on a live dashboard. None of this required an orchestration platform, a paid third-party tool, or anything beyond AWS's own building blocks — which is arguably the more interesting result: that a small, well-understood recovery pipeline like this costs next to nothing to run and is realistic for a two-person student team to build end to end.

Keywords— Self-Healing Systems, Cloud Computing, Amazon Web Services (AWS), AWS Lambda, CloudWatch, EventBridge, Systems Manager, Fault Tolerance, Serverless Automation, Site Reliability Engineering, Auto-Recovery, DevOps, High Availability

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AN SDG 3-ORIENTED EXPLAINABLE HYBRID CNN–FUZZY FRAMEWORK FOR EARLY LIVER DISEASE DETECTION USING TERAHERTZ MEDICAL IMAGING

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Abstract

Early detection of liver disease remains a significant the early diagnosis of hepatic disease is still a serious issue because of the insidiousness of the first pathological alterations and the shortcomings of the traditional methods of imaging. Terahertz THz medical imaging is a relatively new modality that promises to be capable of sensing small-scale biochemical changes on the biological tissue and thus facilitating better early diagnosis. Nonetheless, the interpretation of THz images is yet to be interpreted identified as a difficult task owing to noise, inconsistency, and small interpretability of deep learning models. This paper has demonstrated that the explainable hybrid framework that combines Convolutional Neural Networks (CNN) and a Fuzzy Inference System (FIS) can be used to detect liver diseases at the early stages. The CNN module is employed to perform automatic feature extraction on THz liver images that generate important spatial and textural features.. In order to deal with the black-box character of deep learning, the processes of Explainable Artificial Intelligence (XAI) like Grad-CAM are introduced in order to offer visual and interpretable explanations of model predictions. The suggested solution shows better classification accuracy, precision, recall and F1-score than the traditional machine learning models and single CNN models. As well, explain ability will increase the transparency and will allow clinical trust towards automated diagnostic systems. The study is in tandem with the United Nations Sustainable Development Goal 3 (Good Health and Wellbeing) in that it enhances early diagnosis and access to reliable and accessible healthcare solutions using clever and understandable systems.

Keywords: Terahertz Imaging, Liver Disease Detection, Convolutional neural network (CNN), Fuzzy Logic, Explainable Artificial Intelligence (XAI), Medical Image Analysis, SDG 3: Good Health and Well-Being.

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A POST-QUANTUM CRYPTOGRAPHIC FRAMEWORK FOR SECURE DATA STORAGE AND BACKUP IN PUBLIC CLOUD ENVIRONMENTS

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Abstract

Public cloud storage has made it easier for organizations to store and back up large amounts of data. However, protecting this data over the long term is becoming more challenging. Conventional public-key cryptographic algorithms, such as RSA and elliptic-curve cryptography, may be vulnerable to future quantum computers. This creates a risk that encrypted data collected today could be decrypted in the future. This paper presents a post Quantum cryptographic framework for secure cloud storage and backup. The proposed framework combines AES 256-GCM for data encryption, ML-KEM for key establishment, and ML-DSA for digital signatures. It also introduces a hierarchical key-management system, backup integrity verification, and cryptographic agility. These features are designed to protect data confidentiality, integrity, authenticity, and recoverability. The framework provides a practical approach for organizations that want to strengthen cloud backup security while preparing for the transition to post-quantum cryptography.

Keywords—Post-quantum cryptography, public cloud, secure storage, backup security, ML-KEM, ML-DSA, hybrid encryption, cryptographic agility.

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IMMERSIVEXR: AN AI-DRIVEN ADAPTIVE AR/VR FRAMEWORK FOR COMPUTER SCIENCE ENGINEERING LABORATORIES AND INDUSTRIAL SKILL DEVELOPMENT

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Abstract

Computer Science Engineering (CSE) laboratories and industry-facing technical training share a common constraint: hands-on practice is bounded by hardware availability, cost, safety, and instructor bandwidth. Extended Reality (XR) technologies have been associated with improved engagement and, in several domains, improved learning outcomes, yet existing AR/VR laboratory solutions remain largely static — they deliver the same content at the same pace to every learner and stop at procedural task completion rather than diagnostic reasoning. This paper presents ImmersiveXR, a proposed AI-driven adaptive AR/VR framework built around three functional layers: an XR Simulation Layer for immersive laboratory and industrial-scenario practice; an AI Adaptation Engine that models learner competency in real time to recalibrate task difficulty, hints, and sequencing; and an Analytics and Feedback Loop that logs mastery evidence for learners and instructors. The framework further introduces scenario-based industrial troubleshooting (symptom → hypothesis → test → resolve) to extend practice beyond procedural lab exercises toward authentic diagnostic and decision-making skill-building, and proposes a comparative, mixed-methods assessment design contrasting XR-based instruction against conventional laboratory teaching across cognitive, psychomotor, and affective outcome measures. The study follows a design-science research approach across five phases — requirements analysis, architectural design, prototype development, pilot deployment, and comparative evaluation — targeting core CSE domains including computer assembly, microprocessor architecture, computer networks, and embedded systems. This paper sets out the problem statement, research questions, objectives, literature gap, proposed methodology, and expected contributions of this doctoral research, positioning ImmersiveXR as a unified response to four presently unaddressed needs: adaptive personalization, shared-hardware feasibility, authentic industrial diagnostics, and validated comparative assessment.

Keywords: Extended Reality (XR); Adaptive Learning; Intelligent Tutoring Systems; Computer Science Engineering Laboratories.

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A STUDY ON BRAND LOYALTY TOWARDS SELAM RR BRIYANI

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Abstract

This study examines the brand loyalty among customers of Salem RR Biryani and identifies the major factors influencing repeat purchase behaviour. It focuses on food quality, taste, customer satisfaction, service quality, pricing, promotional offers, social media engagement, and customer experience. The study adopted a descriptive research design, and primary data were collected from 80 customers through a structured questionnaire using non-random sampling. Percentage analysis and Chi-square test were used for data analysis. The findings indicate that food quality, taste, service quality, customer satisfaction, promotions, and social media activities significantly influence customer loyalty. The study concludes that maintaining consistent quality, improving service, introducing loyalty programmes, and strengthening promotional activities can help Salem RR Biryani increase customer loyalty, repeat purchases, and long-term business growth.

Keywords: Brand Loyalty, Customer Satisfaction, Food Quality, Service Quality, Repeat Purchase, Customer Experience.

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A STUDY ON EMPLOYEE RETENTION STRATEGIES

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Abstract

Employee satisfaction plays an important role in improving employee commitment, motivation, productivity, and retention. This study examines the factors influencing employee satisfaction and retention, including training and development, work environment, compensation, recognition, work-life balance, supervisor support, career growth, and HR policies. Primary data were collected from 110 employees through a structured questionnaire and analysed using percentage analysis, weighted average, and Chi-square tests. The findings indicate that training, compensation, recognition, employee welfare, and career growth are important contributors to employee satisfaction and retention. The study concludes that effective retention strategies can reduce employee turnover, improve productivity, and support organizational stability.

Keywords: Employee Satisfaction, Employee Retention, Training and Development, Job Satisfaction, Employee Motivation, Work-Life Balance, Compensation, Recognition and Rewards, Career Growth, Employee Wellness, HR Policies.

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A STUDY ON OCCUPATIONAL HEALTH AND SAFETY STANDARDS IN CREAN SERVICES

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Abstract

Occupational Health and Safety (OHS) is a cross-disciplinary area concerned with protecting the safety, health, and welfare of people engaged in work or employment. This study examines the OHS measures implemented at Cranes service, focusing on the effectiveness of safety protocols, employee awareness, and the impact of these measures on overall organizational productivity. The research utilizes both primary and secondary data, involving a sample size of 100 employees. Data analysis reveals a high level of satisfaction regarding safety equipment but highlights a need for continuous training in emergency response. The findings suggest that a robust OHS framework not only reduces workplace accidents but also boosts employee morale.

Keywords: Occupational Health, Safety Measures, Employee Welfare, Workplace Hazards.

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A STUDY ON EFFECTIVENESS OF TELECALLING IN CUSTOMER ACQUISITION AND LEAD CONVERSION IN TELECALLING COMPANY

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Abstract

This study examines the effectiveness of telecalling in customer acquisition and lead conversion. It focuses on communication skills, product knowledge, lead quality, customer understanding, and follow-up activities. The study adopted a descriptive research design and collected primary data from 80 respondents through a structured questionnaire using a 5-point Likert scale and convenience sampling. Percentage analysis and Chi-square test were used for analysis. The findings indicate that telecalling helps in reaching potential customers, generating leads, building trust, and supporting sales conversion. The study concludes that trained telecallers, quality leads, effective communication, systematic follow-ups, proper lead management, and CRM support can improve telecalling effectiveness and business growth.

Keywords: Telecalling, Customer Acquisition, Lead Conversion, Lead Quality, Communication Skills, Follow-up, CRM

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A STUDY ON STUDENT PERCEPTION TOWARDS CORIZO CAREER GUIDANCE PROGRAM

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Abstract

Career guidance plays an important role in helping students understand career opportunities, develop confidence, and make informed career decisions. This study, titled "A Study on Student Perception towards Corizo Career Guidance Program," aims to understand students' perceptions of the Corizo career guidance program and evaluate its effectiveness in improving career awareness, confidence, mentoring, resources, and career preparedness. The study adopted a descriptive research design and collected primary data through a structured questionnaire from 90 respondents using convenience sampling. Percentage analysis, weighted average, and Chi-square tests were used to analyze and interpret the collected data. The findings indicate that students have a highly positive perception of the Corizo career guidance program, with an overall average weighted mean of 4.76 out of 5 and an average positive response of 96.32%. The highest weighted mean of 4.84 was recorded for students' confidence in achieving their career goals after attending the program. The Chi-square analysis also indicates a significant relationship between satisfaction and confidence. The study concludes that the program contributes positively to students' career awareness, confidence, mentoring, and preparedness. It recommend providing personalized counselling, industry interaction, practical internship opportunities, updated career information, and continuous mentor support to further improve the effectiveness of the program.

Keywords: Career Guidance, Student Perception, Mentoring, Career Development, Corizo.

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A STUDY ON EMPLOYEE SATISFACTION AND WORK ENVIRONMENT PEST CONTROL SERVICES

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Yamini, MBA II Year, S.I.V.E.T College, Gowrivakkam, Chennai.

Abstract

This study examines employee satisfaction and workplace environmental conditions at KAC Services, Chromepet, and Chennai. It focuses on key determinants including physical working conditions, safety protocols, compensation, supervisory support, management communication, peer relationships, and workload challenges. The study adopted a descriptive research design and collected primary data from 110 respondents across various operational departments through a structured questionnaire using a 5-point Likert scale and convenience sampling. Percentage analysis, Chi-square test, and weighted average methods were utilized for data interpretation. The findings indicate that while overall employee satisfaction (48% agree) and workplace safety feelings (35% agree) remain positive, long working hours (35%) represent the most significant operational challenge. Neutral perceptions surrounding management communication (47%) and protective equipment availability (36%) highlight operational areas requiring structural refinement. The study concludes that optimizing office ergonomics, enhancing internal communication transparency, managing workload distribution, and upgrading safety equipment can foster employee morale, lower retention costs, and improve long-term service quality and business resilience.

Keywords: Employee Satisfaction, Work Environment, Safety Measures, Management Communication, KAC Services, Workload Management, Pest Control Industry

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TO ASSESS THE OVERALL QUALITY OF WORK LIFE OF EMPLOYEES

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Abstract

Quality of Work Life (QWL) is an important aspect of Human Resource Management that focuses on enhancing employees' physical, psychological, social, and professional well-being while improving organizational effectiveness. This study aims to assess the overall Quality of Work Life of employees by examining factors such as working conditions, fair compensation, job security, career development, work-life balance, employee participation, recognition, health and safety, and workplace relationships. The study also seeks to identify the factors influencing employee motivation, job satisfaction, stress levels, and organizational commitment. In the healthcare sector, maintaining a good quality of work life is particularly important because employees often face long working hours, high workloads, emotional pressure, and critical responsibilities. A supportive work environment can improve employee satisfaction, productivity, commitment, and retention while contributing to better patient care and service quality. The study is limited to employees and is based on their responses collected during a specific period. The findings are expected to provide useful insights into the existing QWL practices and help identify areas for improvement to create a healthier, safer, and more supportive workplace for employees.

Keywords: Quality of Work Life (QWL), Employee Satisfaction, Job Satisfaction, Work-Life Balance,

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A STUDY ON EMPLOYEE ABSENTEEISM AND IDENTIFY EFFECTIVE CONTROL MEASURES

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Abstract

Employee absenteeism is a major human resource management issue that can adversely affect organizational productivity, employee performance, workforce utilization, and operational efficiency. This study aims to examine the key causes of employee absenteeism and identify effective control measures to reduce unnecessary employee absence. A descriptive research design was adopted, and primary data were collected from 68 employees through a structured questionnaire. Secondary data were obtained from books, journals, websites, and other relevant sources. The collected data were analyzed using appropriate statistical techniques, including the Chi-square test. The study examines factors such as health issues, family responsibilities, work-related stress, transportation difficulties, job satisfaction, workplace conditions, and employee welfare facilities. The study highlights the importance of employee-oriented HR practices in improving attendance, commitment, workforce utilization, and overall organizational productivity.

Keywords: Employee Absenteeism, Human Resource Management, Attendance

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A STUDY ON WORK-LIFE BALANCE AMONG EMPLOYEES

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Abstract

This study examines work-life balance among employees of and focuses on work-related stress, workload, flexible work arrangements, managerial support, employee satisfaction, motivation, commitment, retention, and productivity. The study adopted a descriptive research design and collected primary data through a structured questionnaire. The report uses convenience sampling, percentage analysis, and Chi-Square analysis, with the data analysis chapter presenting responses from 60 employees. The findings show that employees generally have a positive view of their work-life balance. All respondents rated their work-life balance as either excellent or good, and all respondents reported their work schedules as flexible or highly flexible. Supervisor support was also reported positively by 98.3% of respondents. At the same time, 26.6% of respondents experienced high or very high job stress, and 40% reported that they only sometimes had enough time for family and personal activities. Work-life balance was associated with motivation, organizational commitment, retention, productivity, and concentration. Flexible working hours and reduced workload were the most preferred measures for further improvement. The study suggests strengthening flexible work arrangements, workload distribution, stress management, leave utilization, employee recognition, and career development support to improve employee well-being and organizational performance.

Keywords: Work-Life Balance, Work Stress, Workload, Flexible Working Arrangements, Managerial Support, Employee Satisfaction, Productivity.

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OCCUPATIONAL STRESS AMONG NURSES IN HOSPITAL

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Abstract

The study on Occupational Stress among Nurses in Hospital focuses on understanding the level and causes of stress experienced by nurses in their workplace. Nurses play an important role in providing continuous care and support to patients, but their work often involves long working hours, heavy workload, emergency situations, emotional pressure, and demanding responsibilities. These factors may lead to occupational stress and affect their physical and mental well-being as well as their job performance.

The main objective of the study is to identify the major factors contributing to occupational stress among nurses and to examine its impact on their work performance and job satisfaction. The study also aims to understand the coping methods adopted by nurses to manage workplace stress. Data for the study can be collected from nurses through a structured questionnaire. The findings of the study will help hospitals understand the problems faced by nurses and take suitable measures such as adequate staffing, proper work schedules, supportive management, counselling, and stress-management programmes. Thus, the study highlights the importance of maintaining a healthy and supportive work environment for improving the well-being and effectiveness of nurses.

Keywords: Occupational Stress, Nurse, mental well-being, satisfaction, supportive management.

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TRAINING AND CAREER DEVELOPMENT

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Abstract

This study focuses on the effectiveness of training and career development programs among trainees at Magic Bus India Foundation. The study aims to understand the effectiveness of different training methods, trainee satisfaction, improvement in skills, challenges faced during training, and the contribution of training to career development. A descriptive research design was used, and primary data were collected through a structured questionnaire from 110 respondents using convenience sampling. Percentage analysis, weighted average, and chi-square tests were used to analyse the data. The findings show that training programs help improve communication, problem-solving skills, confidence, employability, and awareness of career opportunities. The study concludes that regular training, updated learning content, practical activities, feedback, career guidance, and mentoring can further improve the effectiveness of training and support trainees in achieving their long-term career goals.

Keywords: Career Development, Training Effectiveness, Trainee Satisfaction, Skill Development, Employability, Communication Skills, Career Opportunities.

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A STUDY ON SKILL MANAGEMENT

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Abstract

Technical Skill Management is an important aspect of Human Resource Management that focuses on identifying, developing, assessing, and utilizing the technical competencies of employees. This study focuses on Technical Skill Management with special reference to ESAB India Limited. It examines employees' technical skill levels, skill development methods, the effectiveness of training programs, and the impact of technical skills on employee performance. The study adopts a descriptive research design and is based on primary data collected through a structured questionnaire from 110 respondents. Percentage Analysis, Weighted Average Method, and Chi-Square Test were used for analyzing the collected data. The findings indicate that most employees have good technical skills and are confident in using technical tools required for their jobs. Training programs and workshops are the major methods of technical skill development, and employees perceive that skill development improves work efficiency, productivity, problem-solving ability, job performance, and career growth. The study also identifies challenges such as lack of training, workload pressures, technological changes, and occasional difficulty in accessing learning resources. The study concludes that regular skill gap assessments, role-specific training, certification programs, practical learning, and continuous up skilling and reskilling can strengthen technical skill management and improve overall organizational effectiveness.

Keywords: Technical Skill Management, Employee Skills, Skill Development

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A STUDY ON CONSUMER PERCEPTION IN THE BELGIAN WAFFLE CO, PALLIKARANAI

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Abstract

This study focuses on consumer perception towards The Belgian Waffle Co., Pallikaranai, and examines the factors influencing customer satisfaction and purchasing behaviour. The study analyses consumers' taste and preferences, service quality, pricing satisfaction, staff responsiveness, brand awareness, promotional offers, payment facilities, repeat purchase intention, and overall satisfaction. A descriptive research design was adopted, and primary data was collected through a structured questionnaire from 100 respondents using convenience sampling, along with secondary data collected through websites and company profiles. Percentage analysis was used to present the respondents' views and correlation was used for hypothesis testing. The findings indicate that most respondents prefer chocolate flavour, perceive the service quality positively, are satisfied with the product price, and are likely to continue purchasing from The Belgian Waffle Co. Friends' recommendations and product quality were important factors influencing consumer perception. The study also found positive responses towards staff responsiveness, payment facilities, and promotional offers. The study concludes that maintaining product quality, improving service efficiency, providing suitable offers, and enhancing the overall customer experience can further strengthen consumer satisfaction and brand loyalty.

Keywords: Consumer Perception, Customer Satisfaction, Product Quality, Service Quality, Brand Awareness, Customer Experience, Brand Loyalty.

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A STUDY ON EMPLOYEE SATISFACTION AND EMPLOYEE RETENTION IN Q-COMMERCE DARK STORES

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Abstract

In modern business environments, human resource dynamics, individual achievement motivation, and employee retention serve as core pillars for operational success and organizational sustainability. This paper synthesizes empirical findings on individual performance drivers, examining how motivational factors and operational work environments impact overall productivity and employee turnover. By evaluating quantitative data collected across service and micro-industrial environments— specifically focusing on quick-commerce (Q-Commerce) dark store fulfillment networks and regional entrepreneurial units—this study highlights the critical relationship between workplace environment, task structures, and individual performance. Using statistical instruments such as weighted average scoring, chi square tests, and correlation analysis, the results indicate that while achievement motivation directly enhances individual output, systemic workplace stressors—such as rigid service-level agreements (SLAs) and consecutive night shifts—create significant retention challenges. Strategic interventions in operational layout, shift management, and performance recognition are recommended to improve overall performance and employee retention.

Keywords: Achievement Motivation, Employee Retention, Q-Commerce Operations, Dark Store Management, Workplace Satisfaction, Entrepreneurial Performance.

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A STUDY ON JOB SATISFACTION

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Abstract

This study examines job satisfaction among employees and focuses on factors such as work environment, salary and benefits, management support, communication, recognition, career growth, and work-life balance. The study aims to understand the level of employee satisfaction and identify the factors that influence their overall job satisfaction. A descriptive research design is adopted, and primary data are collected from employees using a structured questionnaire. The collected data can be analyzed using percentage analysis and suitable statistical techniques to understand employee perceptions and relationships between selected variables. The study highlights that a positive work environment, fair compensation, supportive management, recognition, career development opportunities, and effective communication can contribute to higher job satisfaction. The study concludes that organizations can improve employee satisfaction and retention by addressing employee needs, providing growth opportunities, maintaining supportive workplaces, and strengthening employee-management relationships.

Keywords: Job Satisfaction, Employee Satisfaction, Work Environment, Management Support, Recognition, Career Growth, Work-Life Balance

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‘‘A STUDY ON EMPLOYEE MOTIVATION AND ITS IMPACT ON ORGANIZATIONAL COMMITMENT’’

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Abstract

Employee motivation and organizational commitment play a significant role in determining the effectiveness and performance of an organization. In today’s competitive business environment, organizations need to understand the factors that motivate employees and encourage them to remain committed to organizational goals. This study aims to examine the relationship between employee motivation and organizational commitment and to identify the major factors influencing employees’ motivation and commitment in the workplace.

The study focuses on various motivational factors, including salary and incentives, recognition and rewards, career growth opportunities, job security, working conditions, leadership, training and development, and employee welfare. It also examines different dimensions of organizational commitment, such as employees’ emotional attachment to the organization, their sense of obligation, and their willingness to continue working with the organization. The study uses appropriate research methods to collect and analyze data from employees and assess the relationship between motivation and commitment.

The findings of the study are expected to provide valuable insights into the motivational needs of employees and their influence on organizational commitment. The study may help management develop effective human resource strategies, improve employee satisfaction and retention, enhance employee performance, and create a positive work environment.

Keywords: Employee motivation, organizational commitment, job security, motivational needs of employees, employee performance.

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EXPENSE TRACKING AND BUDGETING

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Abstract

The project titled **"Expense Tracking and Budgeting"** focuses on the importance of managing, monitoring, and planning financial resources effectively. In today's environment, individuals and businesses make numerous financial transactions every day, making it difficult to understand where money is being spent and how future expenses should be planned. Expense tracking and budgeting provide a systematic approach to overcome these challenges by creating better financial awareness, controlling unnecessary spending, and supporting savings and financial goal achievement.

Expense tracking refers to the process of recording and monitoring actual expenses incurred on different categories such as food, travel, shopping, rent, bills, and entertainment. Expenses can be recorded manually in a notebook or managed digitally using tools such as Excel, Google Sheets, and expense-tracking applications.

Budgeting, on the other hand, is the process of preparing a financial plan for a specific period by estimating income and planning expected expenses. The major purpose of budgeting is to ensure that spending does not exceed income and to support the achievement of financial objectives. A personal monthly budget may include expenses such as rent, entertainment, and other requirements. Similarly, businesses can prepare budgets by estimating sales, salaries, raw materials, rent, marketing expenses, and expected profit.

Overall, the project concludes that effective expense tracking combined with realistic budgeting can improve financial decision-making. The use of Excel and Python further simplifies the process of organizing, analyzing, and visualizing financial information. Therefore, expense tracking and budgeting are valuable practices for maintaining financial discipline, reducing unnecessary expenditure, improving savings, and achieving long-term financial stability.

Keywords: Expense Tracking and Budgeting, Microsoft Excel and Python, Pivot Tables, planning financial resource, future spending.

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BRAND POSITIONING STRATEGIES IN THE INDIAN MARKET

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Abstract

This study examines the brand positioning strategies of a selected brand in the Indian market and analyses consumer awareness, brand image, product familiarity, packaging, promotional activities, and competitive positioning. The study is based on the responses of consumers, with the majority belonging to the 20–25 years age group (56%), being male (55%), students (45%), and residing in urban areas (76%). The findings indicate that the brand has strong awareness, positive brand image, and high consumer familiarity. Social media plays a major role in creating brand awareness and is identified as the most influential promotional medium by 47% of respondents.

The study also reveals that consumers perceive the brand as trustworthy, entertaining, innovative, and value-for-money. Attractive packaging, colors, cartoon themes, and toy designs significantly contribute to brand recognition and image. Promotional activities are also found to positively influence consumer perception and help the brand perform better than competing candy-toy brands. However, 25% of respondents feel that promotional activities need improvement to further strengthen the brand's market position. Overall, the study concludes that effective use of social media marketing, attractive packaging, product differentiation, and engaging promotional strategies can help strengthen brand positioning and maintain a competitive advantage in the Indian market.

Keywords: Brand Positioning, Consumer Perception, Social Media Marketing, Packaging Strategy.

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INNOVATIVE EMPLOYEE WELFARE

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Abstract

Focus Area: Human Resource Strategy, Employee Engagement, and Organizational Productivity Executive Summary Contemporary employee welfare has shifted from basic statutory compliance to a proactive, strategic lever for talent retention, operational resilience, and organizational performance. Traditional welfare schemes— historically limited to basic healthcare, safety protocols, and standard leave—are increasingly insufficient for managing modern workforce dynamics. This abstract outlines the evolving paradigms of innovative employee welfare, detailing key interventions, measurable business impacts, and implementation frameworks necessary for modern enterprises.

Holistic Health & Mental Well-being: Transitioning from reactive medical insurance to proactive mental health support, including employer-funded therapy, burnout prevention programs, and digital wellness access. Flexible & Hybrid Work Support: Offering home-office stipends, flexible work hours, and compressed workweeks to reduce employee burnout while boosting autonomy and job satisfaction.

Strategic Impact & Findings Research indicates that organizations implementing integrated, personalized welfare strategies report: Higher Retention: A 20–30% reduction in voluntary turnover, directly lowering talent acquisition costs. Reduced Absenteeism: Lower rates of unplanned leave through early health interventions and stress reduction. Elevated Productivity: A direct positive correlation between comprehensive welfare coverage and discretionary employee effort. Conclusion Innovative employee welfare is no longer an operational expense, but a strategic investment. Organizations that align welfare policies with the lived realities of their workforce achieve stronger employer branding, higher engagement, and sustained long-term performance.

Keywords: Employee Engagement, Financial, Engagement, Modern Workforce

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MARKETING AND PROMOTION OF MSME LOAN

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Abstract

Micro, Small and Medium Enterprises (MSMEs) play a vital role in the economic development of a country by contributing significantly to employment generation, income creation, entrepreneurship, innovation and regional development. Access to adequate and timely finance is one of the major requirements for the establishment, survival and expansion of MSMEs. MSME loans provided by banks and financial institutions help entrepreneurs meet their working capital requirements, purchase machinery and equipment, expand production, adopt new technologies and manage day-to-day business operations. However, many MSME owners are still unaware of the various loan products, government-supported schemes, eligibility conditions and financial facilities available to them. In this context, effective marketing and promotion of MSME loans becomes highly important.

This study focuses on the marketing and promotional strategies adopted by banks and financial institutions to create awareness and attract potential MSME borrowers. It examines traditional promotional methods such as advertisements, customer meetings, business seminars, awareness programmes, personal selling and direct marketing, along with modern digital methods such as social media marketing, websites, mobile applications, email campaigns and online advertisements. These promotional activities help financial institutions communicate important information regarding loan amount, interest rates, repayment period, eligibility criteria, collateral requirements, documentation and other benefits.

The study concludes that a customer-oriented and technology-enabled promotional approach can strengthen the relationship between financial institutions and MSMEs. Improved access to finance can support business expansion, employment generation and sustainable entrepreneurial growth, thereby contributing to the overall development of the MSME sector and the economy.

Keywords: Small and Medium Enterprises, MSME, Improve customer awareness, Business Seminars, Transparent Information.

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EMPLOYEE MOTIVATION AND JOB SATISFACTION

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Abstract

Employee motivation and job satisfaction are important factors that influence the success of an organization. Employee motivation refers to the internal and external factors that encourage employees to perform their work effectively and achieve organizational goals. Job satisfaction refers to the level of happiness and contentment employees experience with their job, workplace, salary, relationships, and growth opportunities. When employees are motivated and satisfied, they are more likely to show better performance, commitment, creativity, and productivity. In contrast, low motivation and job satisfaction can lead to absenteeism, poor performance, stress, and employee turnover. Organizations can improve motivation and satisfaction by providing fair compensation, recognition, career development opportunities, supportive leadership, a positive work environment, and a healthy work-life balance. This study focuses on understanding the relationship between employee motivation and job satisfaction and how they contribute to organizational effectiveness. A motivated and satisfied workforce benefits both employees and the organization by creating a positive workplace culture and improving overall performance. Therefore, organizations should regularly understand employee needs and adopt suitable HR practices to maintain motivation and job satisfaction.

Keywords: Employee motivation, job satisfaction, organizational effectiveness, positive workplace culture, improve motivation.

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RECRUITMENT AND SELECTION

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Abstract:

This study focuses on the recruitment and selection process at Infinite Designs, Chennai. Recruitment and selection are important human resource management functions that help an organization attract qualified candidates and select the most suitable employees for the right job. The study aims to understand the existing recruitment and selection practices, evaluate their effectiveness, identify the methods used to attract and select candidates, and suggest improvements for better hiring. The study uses a descriptive research design and collects primary data through a structured questionnaire from 110 employees, along with secondary data from books, journals, reports, and websites. Percentage analysis, weighted average, and chi-square tests are used to analyze and interpret the collected data. The findings indicate that effective recruitment and selection practices help the organization attract talented employees, fill vacancies on time, improve employee performance, and support organizational growth.

Keywords: Recruitment, Selection, Human Resource Management

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EMPLOYEE SATISFACTION

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Abstract:

Employee satisfaction is an important aspect of human resource management that reflect how employee feel about their job workplace, salary working conditions leadership and opportunity for growth satisfied employees are more likely to be motivated productive committed and willing to contribute to the success of the organization. This study on understanding the level of employee satisfaction organization an identifying factors that influence it. the study consider factor such as compensation working environment recognition communication job security training and development career opportunity relationship with supervisor co-worker data may be collected from employee through a questionnaire and analyzed using suitable statistical tools and charts. The study aim to identify the major area of satisfaction and dissatisfaction among employee and provide suggestion for improving employee satisfaction. The finding can help management develop better hr practice improve employee turnover create a positive working environment turnover and create over employee play significant role in improving both employee well-being and organization performance.

Keywords: Employee Satisfaction, Employee Motivation Workplace Environment.

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E-COMMERCE AND ONLINE BUSINESS

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Abstract

E-commerce and online business have become important parts of the modern economy due to the rapid growth of the Internet, smartphones, digital payments and social media. E-commerce refers mainly to the buying and selling of goods and services through electronic networks, while online business is a broader concept that includes digital marketing, customer support, online education, freelancing, software services and other activities conducted through digital platforms.

E-commerce operates through different models such as Business-to-Consumer (B2C), Business-to Business (B2B), Consumer-to-Consumer (C2C), Consumer-to-Business (C2B) and Business-to Government (B2G). These models enable businesses and customers to conduct transactions conveniently through websites and applications. Online business provides wider market reach, 24/7 availability, easy product comparison, faster communication, digital payments and opportunities for scalability.

However, e-commerce and online business face challenges such as cybersecurity risks, privacy concerns, technical problems, delivery issues, strong competition and the need to build customer trust. Digital payments make online transactions quicker and reduce dependence on cash, while digital marketing methods such as SEO, social media marketing, email marketing, content marketing and online advertising help businesses attract and retain customers.

E-commerce has transformed traditional business practices by allowing businesses, including small businesses, to reach customers beyond geographical boundaries. Overall, e-commerce and online business provide significant opportunities for growth and innovation when supported by strong security, responsible use of customer data, good customer service and adaptation to changing customer expectations.

Keywords: E-Commerce, Online Business, Digital Payments, Digital Marketing, B2C, B2B, Cyber security, Customer Relationship Management, Artificial Intelligence.

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AUDITING PRINCIPLES AND PRACTICES

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Abstract

Auditing is a systematic and independent examination of an organization's books of account, supporting records and financial statements by a competent professional. Its main purpose is to obtain and evaluate audit evidence and express an independent opinion on whether the financial statements present a true and fair view. Auditing is a planned, evidence-based and objective professional process that involves verification, evaluation, judgment and reporting.

The objectives of auditing include expressing an independent opinion, verifying the existence, ownership and recording of assets and liabilities, checking accounting accuracy, identifying material errors and irregularities, considering fraud and error risks, and examining compliance with relevant requirements.

The auditor is a professionally competent and independent person responsible for examining records and financial statements and communicating conclusions through an audit report. Key responsibilities and duties include planning and performing the audit, maintaining independence and professional objectivity, obtaining sufficient appropriate evidence, assessing risks of material misstatement, considering fraud and error, evaluating accounting policies and presentation, maintaining documentation, verifying relevant records and transactions, and reporting significant matters.

Audits may be statutory, internal, external, government, cost, tax or management audits. Statutory audit is required by law; internal audit focuses on controls, risk management and operations; external audit provides an independent opinion on financial statements; government audit examines public funds and accountability; cost audit examines cost records and supports cost control; tax audit checks specified records for tax compliance; and management audit evaluates policies, decisions, performance, economy, efficiency and effectiveness. Overall, auditing supports reliable financial reporting, accountability, effective control and informed decision-making.

Keywords: Auditing, Professional, Ownership, Independent, Planned, Misstatement.

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RETAINING GEN Z: THE ROLE OF PURPOSE-DRIVEN LEADERSHIP AND WORKPLACE FLEXIBILITY

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Abstract

This study aims to examine the role of purpose-driven leadership and workplace flexibility in retaining Generation Z (Gen Z) employees. It specifically investigates how meaningful work, career growth, work-life balance, flexibility, and values-based organizational culture influence Gen Z employees' engagement, job satisfaction, commitment, and turnover intentions.Purpose-driven leadership refers to leadership that connects employees' work with a meaningful organizational purpose and values. Leaders who communicate a clear purpose, demonstrate authenticity, recognize employee contributions, and provide opportunities for growth can create stronger engagement and commitment among Gen Z employees. At the same time, workplace flexibility, including flexible working hours, hybrid work, and greater autonomy, can support employees' work-life balance and improve job satisfaction. The study highlights that Gen Z employees are more likely to remain with organizations where they feel their work has meaning and where their individual needs are respected. Purpose-driven leadership can create a sense of belonging and motivation, while workplace flexibility can increase trust, satisfaction, and productivity. The combination of these factors can strengthen employee engagement and reduce turnover intentions. Overall, organizations that align their leadership practices with Gen Z expectations and provide a flexible, meaningful, and supportive workplace are better positioned to attract and retain Gen Z talent in the evolving workforce.

Keywords: Gen Z, Purpose-Driven Leadership, Workplace Flexibility, Employee Retention, Work-Life Balance, Employee Engagement.

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EMPLOYEE WELFARE MEASURES AND THEIR EFFECTIVENESS.

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Abstract

Employee welfare measures play an important role in improving employee satisfaction, motivation, commitment, and productivity. This study examines the effectiveness of welfare measures in a manufacturing organization based on responses from 110 employees collected through a structured questionnaire. The findings show that 92% of employees are aware of welfare facilities, while most employees are satisfied with the measures provided. Welfare facilities were found to support motivation, reduce work stress, improve job satisfaction, and increase employee commitment. The study concludes that effective welfare measures contribute positively to employee well-being and organizational productivity.

Keywords: Employee welfare, Employee satisfaction, Employee motivation, Employee commitment, Workplace safety.

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A STUDY ON EMPLOYEE ABSENTEEISM

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Abstract:

Employee absenteeism is an important Human Resource issue that can affect the productivity, workflow and overall efficiency of an organization. The present study titled "A Study on Employee Absenteeism at Intech Systems Chennai Pvt. Ltd." Was conducted to understand the level of employee absenteeism and identify the major reasons behind employees' absence from work. The study also examines how absenteeism affects organizational activities and the role of HR practices in managing the issue.

The main objectives of the study are to identify the level and causes of employee absenteeism, understand the existing leave and attendance practices, analyze its impact on productivity and workflow, and suggest suitable measures to reduce absenteeism.

A Descriptive Research Design was used for the study. Primary data was collected through a structured questionnaire from 150 respondents out of 200 employees. The respondents were selected using the Simple Random Sampling method, and the collected data was analyzed using Percentage Analysis.

The findings show that stress was the major reason for absenteeism, identified by 50.7% of the respondents. The study also found that 49.3% of employees had no absence during a month, while 39.3% were absent once in a month. Other factors such as health issues, work satisfaction, workplace conditions and relationships with supervisors and co-workers were also considered in the study.

Based on the findings, the study recommends identifying the actual causes of absenteeism, providing employee counselling, encouraging open communication, creating a supportive work environment and recognizing regular attendance. Flexible working arrangements may also help employees manage personal and work-related difficulties. Overall, effective HR practices and employee support can help reduce absenteeism, improve attendance and maintain organizational productivity.

Keywords: Employee Absenteeism, Human Resource Management, Employee Attendance, Causes of Absenteeism, Workplace Stress, Employee Productivity

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ADVANCED RUNWAY AND TAXIWAY MANAGEMENT

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Abstract

Dual runway and taxiway design plays an important role in modern airport planning by increasing air traffic capacity, reducing delays, and improving operational efficiency as compared to single-runway systems. By allowing simultaneous aircraft movements and smoother ground operations, dualrunway configurations help airports handle growing traffic demand more safely and efficiently. However, traditional dual runway and taxiway designs have several drawbacks, including high land and construction costs, complex ground movement that can increase the risk of runway incursions, environmental impacts such as noise and emissions, and limited adaptability at older airports with space constraints. Therefore, this project proposes dual runway and taxiway design. The system operates by supplying a regulated +5V power supply to the Arduino Uno(ATmega328P), which acts as the central control unit. Once powered, the Arduino executes the programmed logic stored in its microcontroller and continuously monitors and controls the connected output devices. Based on the program instructions, the Arduino sends PWM (Pulse Width Modulation) signals to the servo motor, allowing it to rotate to specific angular positions with precision. At the same time, the Arduino controls multiple LEDs through its digital output pins, switching them ON or OFF in a predefined sequence or according to operating conditions. Current-limiting resistors (typically used with LEDs) protect the LEDs from excessive current. The coordinated operation of the servo motor and LEDs demonstrates how the Arduino processes inputs (if any are added) and generates corresponding outputs, making the system suitable for automation, signalling, or control applications such as model runway lighting, barrier control, or indication systems

Keywords: Dual Runway Design, Taxiway Design, Airport Planning, Air Traffic Capacity, Runway Operations, Arduino Uno, ATmega328P, Servo Motor, PWM Control, LED Signalling, Airport Automation, Runway Lighting.

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AI-POWERED ACCIDENT DETECTION SYSTEM

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Abstract

The AI-Powered Accident Detection System is an innovative real-time safety monitoring solution designed to improve road safety through advanced Artificial Intelligence, computer vision, and machine learning technologies. The system provides intelligent monitoring and early warning capabilities to help prevent accidents and reduce risks faced by drivers and passengers.

The proposed system integrates dual detection capabilities, focusing primarily on driver drowsiness monitoring and front-camera accident detection. This combination provides comprehensive safety coverage and enables the system to monitor both the driver's condition and potential hazards on the road. By continuously analysing live video feeds, the system can identify dangerous situations and provide immediate alerts.

The system utilizes Open CV for real-time computer vision processing and video analysis. Media Pipe is used for facial landmark detection, allowing the system to monitor the driver's eyes, facial movements, and signs of fatigue or drowsiness. When the system detects prolonged eye closure or other indicators of driver fatigue, it generates an alert to warn the driver. This early warning mechanism can help prevent accidents caused by tiredness, lack of attention, or reduced concentration.

In addition, the front-facing camera continuously monitors the road environment to detect possible accidents, sudden obstacles, or hazardous situations. Artificial Intelligence and machine learning techniques analyze the visual information and identify unusual events that may indicate a collision or potential danger. The system is designed to respond quickly and provide real-time notifications when risks are detected.

A Flask-based web interface is incorporated to provide an accessible and user-friendly platform for monitoring the system. Users can view live video feeds, detection results, alerts, and system status through the web interface. This makes the system practical and convenient for real-world applications.

Keywords: AI-Powered Accident Detection, Driver Drowsiness Detection, Artificial Intelligence, Computer Vision, Machine Learning, OpenCV, MediaPipe, Facial Landmark Detection

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A STUDY ON CUSTOMER SATISFACTION AND SERVICE QUALITY AT DAMRO

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Abstract

Customer satisfaction is an important factor that determines the success and long-term growth of any business. It refers to the level of satisfaction customers experience after purchasing and using a product or service. Satisfied customers are more likely to return to the same business, recommend it to others, and develop a positive relationship with the brand. In contrast, dissatisfied customers may switch to competitors and share negative experiences with others.

This study focuses on understanding the major factors that influence customer satisfaction, such as product quality, price, service quality, employee behavior, convenience, and customer support. It also examines how businesses can understand customer expectations and improve their products and services accordingly. In the present competitive market, providing good quality alone is not sufficient; businesses must continuously identify changing customer needs and provide better experiences.

The study highlights that measuring customer satisfaction helps organizations identify their strengths and areas that require improvement. Effective customer feedback and proper grievance handling can also contribute to stronger customer relationships. Overall, customer satisfaction plays a significant role in customer retention, brand loyalty, positive word-of-mouth, and sustainable business performance.

Keywords: Customer Satisfaction, Customer Experience, Product Quality, Service Quality, Customer Expectations, Customer Loyalty, Customer Retention, Customer Feedback, Grievance Handling, Brand Loyalty, Word-of-Mouth, Business Performance.

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STUDY ON COMPARATIVE ANALYSIS OF INTERNAL HIRING VS EXTERNAL RECRUITMENT

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Abstract

Internal hiring and external recruitment are two important methods used by organizations to fill vacant positions and acquire suitable talent. Internal hiring focuses on utilizing existing employees through promotions, transfers, reassignments, and other internal opportunities, while external recruitment attracts candidates from outside the organization through job portals, recruitment agencies, advertisements, campus placements, and direct applications. This study provides a comparative analysis of internal hiring and external recruitment by examining their objectives, scope, functions, advantages, and limitations. Internal hiring offers benefits such as lower recruitment costs, faster hiring, better cultural alignment, known employee performance, improved employee morale, and opportunities for career growth. In contrast, external recruitment provides access to a wider talent pool, fresh perspectives, specialized skills, greater workforce diversity, and support for organizational growth. However, internal hiring may result in limited talent availability, secondary vacancies, workplace competition, and reduced exposure to new ideas, whereas external recruitment may involve higher costs, longer hiring processes, integration challenges, and potential impacts on employee morale. The study highlights that organizations need to select an appropriate recruitment approach based on their workforce requirements, available skills, organizational objectives, and the need for internal development or external expertise.

Keywords: Internal Hiring, External Recruitment, Recruitment Methods, Employee Promotion, Talent Acquisition, Career Growth, Workforce Diversity, Specialized Skills,

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A STUDY ON QUALITY OF WORK LIFE

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Abstract

Quality of Work Life (QWL) refers to the overall quality of an employee's experience in the workplace. It includes factors such as job satisfaction, working conditions, salary and benefits, job security, work-life balance, employee relationships, career growth, and opportunities for participation in decision-making. A positive quality of work life helps employees feel valued, motivated, and satisfied with their jobs, which can also contribute to better organizational performance.

This study focuses on understanding the level of Quality of Work Life among employees and Quality of Work Life (QWL) refers to the overall quality of an employee's experience in the workplace. It includes factors such as job satisfaction, working conditions, salary and benefits, job security, work-life balance, employee relationships, career growth, and opportunities for participation in decision-making. A positive quality of work life helps employees feel valued, motivated, and satisfied with their jobs, which can also contribute to better organizational performance.

The findings of the study can help organizations understand employee expectations and take suitable measures to improve workplace conditions. Improving Quality of Work Life can contribute to higher employee satisfaction, better motivation, improved productivity, and stronger employee–employer relationships. Thus, maintaining a healthy and supportive work environment is important for both employee well-being and the long-term success of an organization.

Keywords: Motivation, Quality, satisfaction, career growth, Work Life.

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A STUDY ON PROFITABILITY ANALYSIS OF A SELECTED COMPANY

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Abstract

Profitability is one of the most important indicators of a company's financial health and operational efficiency. It reflects the ability of an organization to generate adequate returns from its resources, sales, and investments. The present study focuses on the profitability analysis of a selected company by examining its financial performance over a specific period. The study uses financial statements such as the income statement and balance sheet to evaluate various profitability indicators, including gross profit ratio, net profit ratio, operating profit ratio, return on assets, and return on capital employed. The analysis helps identify changes in the company's profitability, assess its financial efficiency, and understand the factors influencing its earnings. Secondary data collected from the company's annual reports and other reliable sources are used for the study. Suitable financial ratios and comparative analysis are applied to interpret the company's performance. The findings of the study are expected to provide a clear understanding of the company's strengths and areas requiring improvement in profitability. The study may also assist management, investors, and other stakeholders in making informed financial decisions.

Keywords: Profitability, resources, investments, performance, decisions

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A STUDY ON CUSTOMER SATISFACTION TOWARDS TVS MOTOR PRIVATE LIMITED

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Abstract

The automobile industry is one of the important sectors contributing to economic development, employment generation, and consumer mobility. In this competitive industry, customer satisfaction plays a vital role in the success and long-term growth of an automobile company. Customers today have several choices among different two-wheeler brands, and their purchasing decisions are influenced by factors such as product quality, price, mileage, design, performance, safety, after-sales service, spare-parts availability, warranty, and brand reputation. Therefore, understanding customer expectations and measuring their level of satisfaction is essential for automobile manufacturers. The present study, entitled "A Study on Customer Satisfaction Towards TVS Motor Private Limited," focuses on understanding the satisfaction level of customers towards the products and services offered by TVS Motor Company.

The main purpose of this study is to examine the factors influencing customer satisfaction towards TVS two-wheelers and to identify the areas in which the company can improve its products and customer services. The study gives particular attention to customer opinions regarding product performance, vehicle quality, mileage, pricing, appearance, comfort, maintenance cost, service quality, dealer support, availability of spare parts, and overall value for money. It also attempts to understand the relationship between customer expectations and their actual experience after purchasing and using TVS two-wheelers.

Keywords: Customer Satisfaction, TVS Motor Company, Two-Wheeler Industry, Customer Perception, Product Quality, After-Sales Service, Brand Loyalty

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A STUDY ON HUMAN RESOURCE PLANNING

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Abstract

Human Resource Planning (HRP) is an important process of Human Resource Management that helps an organization ensure the availability of the right number of employees with the right skills at the right time. It involves analysing the current workforce, forecasting future manpower requirements, identifying skill gaps, and developing suitable strategies to meet organizational objectives. Effective HR planning helps organizations avoid both shortage and excess of employees.

Human Resource Planning includes activities such as workforce analysis, demand and supply forecasting, recruitment, selection, training and development, career planning, and succession planning. It enables management to prepare for future changes such as business expansion, technological development, employee turnover, retirement, and changes in market conditions. HRP also helps organizations control labour costs and improve employee productivity.

In the modern business environment, skilled and efficient employees are essential for achieving competitive advantage. Therefore, organizations use HR planning to identify the skills required for future positions and develop employees accordingly. Proper HR planning also improves employee satisfaction by providing opportunities for career growth and development. Overall, Human Resource Planning is a strategic process that connects an organization's workforce with its business goals. Effective HRP improves productivity, supports better decision-making, reduces recruitment problems, and contributes to the long-term growth and success of the organization.

Keywords: Planning, Analysis, Growth and Development. Productivity, Requirements.

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SMART LOAN AI INTELLIGENT LOAN APPROVAL PREDICTION AND RECOMMENDATION SYSTEM

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Abstract

Loan approval is one of the most important activities carried out by banks and financial institutions. Every day, thousands of people apply for loans to buy houses, vehicles, start businesses, or handle personal needs. However, approving a loan is not a simple decision. If a bank approves a loan for a person who cannot repay it, the bank may face serious financial loss. This project addresses this need by developing a Loan Prediction System using Machine Learning.

In this project, a Random Forest algorithm is used as the main machine learning model. Random Forest is powerful because it uses many decision trees together to make highly accurate predictions. Instead of depending on a single decision, it combines results from multiple trees, reducing errors and improving reliability. The model is trained using historical loan datasets collected from real banking records. This data includes important details such as the applicant's income, employment type, loan amount, credit history, marital status, education, number of dependents, and property information. By studying hundreds or thousands of such records, the model learns patterns about who is likely to repay a loan and who is likely to default. After learning these patterns, the system can accurately predict whether a new applicant should be approved or rejected.

A major highlight of this project is the user-friendly web application created using HTML, CSS, and Flask. This simple and responsive interface allows loan officers or system users to easily enter applicant details into the system. Once the details are submitted, the machine learning model processes the data and instantly provides the loan. Approval prediction. The interface is designed in such a way that even non-technical users can understand and operate it comfortably.

Keywords: Learning, personal needs, HTML, decision, performance, and prediction.

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GUERRILLA MARKETING IN THE 2026 GENERATION: INNOVATIVE STRATEGIES FOR THE DIGITAL ERA

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Abstract

Guerrilla marketing is especially effective among the younger generation because they actively use social media platforms and respond quickly to creative and entertaining content. A successful guerrilla campaign can create strong brand awareness through word-of-mouth and viral sharing without requiring high advertising expenses. However, marketers must carefully plan such campaigns because unusual or controversial ideas may sometimes create negative reactions. With the growth of artificial intelligence, augmented reality, personalized content, and social media platforms, guerrilla marketing is expected to become more interactive and technology-driven in the future. Therefore, creativity, innovation, proper audience understanding, and responsible communication are important for achieving success through guerrilla marketing.

Another important feature of guerrilla marketing is its ability to build a strong emotional connection between customers and brands. Instead of simply showing advertisements, guerrilla campaigns encourage people to participate, interact, and share their experiences. For example, a brand may create an interesting public installation, organize a surprise event, or launch a creative social media challenge that attracts public attention. Such activities can make customers feel connected to the brand and increase their interest in its products or services. By using creativity and understanding consumer behavior, smaller brands can gain significant visibility at a lower cost. Social media further increases the effectiveness of these campaigns because customers can instantly share photos, videos, reviews, and experiences with their friends and followers. At the same time, marketers should ensure that their campaigns are ethical, respectful, and suitable for the target audience. A creative campaign should not create confusion, offend people, or negatively affect the reputation of the brand. Therefore, proper planning, innovation, timing, and audience awareness are essential. Guerrilla marketing will continue to provide exciting opportunities for businesses to create memorable brand experiences in the changing digital marketplace.

Keywords: Creativity, Social Media, Brand Awareness, Customer Engagement, Innovation.

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A STUDY ON THE IMPACT OF LOGISTICS MANAGEMENT ON SUPPLY CHAIN.

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Abstract

Logistics management plays an important role in ensuring the smooth movement and availability of goods, materials, and information from the point of origin to the final customer. Effective logistics practices help organisations reduce transportation and storage costs, improve delivery performance, maintain proper inventory levels, and increase customer satisfaction. In today's competitive business environment, organizations are focusing on improving their logistics operations through better planning, technology, coordination, and efficient utilisation of resources this project focuses on studying the various aspects of logistics management and understanding how effective logistics practices contribute to organisational performance. The study covers key areas such as transportation management, warehousing, inventory management, order processing, material handling, and information flow. It also examines the challenges faced by organisations in managing logistics activities and the methods adopted to overcome these challenges. The project aims to identify the importance of an integrated logistics system and understand how efficient logistics management can improve operational efficiency and customer service. The findings of the study are expected to provide useful insights into improving logistics processes, reducing unnecessary costs, and achieving timely delivery of products. Overall, the study highlights that effective logistics management is an essential part of achieving better supply chain performance and long-term business growth.

Keywords: Logistics Management, Transportation Management, Inventory Management, Warehousing, Business growth.

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THE 10-MINUTE TRAP: HOW QUICK-COMMERCE HOOKS CUSTOMERS

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Abstract

The rapid growth of quick-commerce platforms has changed the way customers purchase groceries, household essentials, and other everyday products. With the promise of delivering orders within minutes, platforms are not only competing on delivery speed but also on how effectively they can attract customers and encourage them to place repeat orders. This project focuses on understanding the different strategies used by 10-minute delivery applications to influence customer purchasing decisions and build customer loyalty. These platforms use a wide range of offers and promotional techniques, such as cashback on the next order, discounts, free products when customers purchase above a certain value, coupons, limited-period deals, and small gifts during festivals and special occasions. Such offers can make customers feel that they are receiving additional value while also encouraging them to increase their order value or return to the platform for their next purchase. The study also looks at the business purpose behind some of these promotions. Free products and remarkable offers may sometimes be used to increase the movement of slow-moving products, excess stock, or products approaching their expiry date, helping businesses reduce inventory-related losses and wastage. Festival-based gifts and special promotions, on the other hand, can create excitement and strengthen the relationship between the platform and its customers. Through this study, an attempt is made to understand how quick-commerce companies balance customer satisfaction, promotional spending, sales growth, customer retention, and inventory management. The project aims to provide a practical understanding of how seemingly simple offers and rewards are carefully used as marketing strategies to influence customer behaviour and support the overall business objectives of quick-commerce platforms.

Keywords: Quick Commerce, 10-Minute Delivery, Customer Purchasing Behaviour, Customer Loyalty, Promotional Strategies, Discounts.

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A STUDY ON IMPACT OF EMPLOYEE WELFARE MEASURES IN DIGITAL ERA

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Abstract

Welfare measures can refer to assistance programs offered by Government, employers, or other organizations to improve the lives of individuals and workers. This study explored the impact of digital transformation on employee well-being, emphasizing the importance of mental health, job satisfaction, and overall workplace resilience. The objective of this paper is to analyse the impact of employee welfare measures in digital era. The study is based upon the primary data. Tools like mean, standard deviation, weighted average method, correlation and regression are used to find the impact of employee welfare measures in digital age. Based on the analyses it is observed that the Digital transformation positively impacts employee welfare by improving work-life balance, enhancing job security, and promoting better mental health among employees.

Keywords: Employee welfare measure, Morale, enhancing job, workplace, digital age.

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A STUDY ON RISKS AND OPPORTUNITIES OF CRYPTOCURRENCY

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Abstract

Cryptocurrencies have evolved from a fringe technology into a significant asset class enabled by blockchain. This study examines the perceived risks and opportunities associated with crypto currencies, evaluating public familiarity, trust, and key drivers. Using primary data collected from 100 respondents, statistical analyses including percentage analysis, Chi-Square tests, independent sample t-tests, correlation analysis, and linear regression were performed. Findings indicate that familiarity is a primary predictor of trust, while security risks and price volatility remain top concerns for the current and potential investor base.

Keywords: Crypto currencies, Block chain, Risk Management, Decentralized Finance (DeFi), Investment Behavior.

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A STUDY OF INSTITUTIONAL TRAINING EQUUS ICT SERVICES INDIA PRIVATE LIMITED

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Abstract

The study focuses on analysing the financial performance of EQUUS ICT SERVICES INDIA PRIVATE LIMITED through the application of Ratio Analysis, which is an important financial tool used for evaluating the financial health and operational efficiency of a business organisation. Ratio analysis helps in interpreting the relationship between various components of financial statements and provides meaningful information regarding the company's liquidity, profitability, solvency, and overall financial performance. The study makes use of relevant financial information obtained from the company and other necessary records provided for the purpose of the institutional training.

The required information for the study was collected in consultation with the concerned authorities of EQUUS ICT SERVICES INDIA PRIVATE LIMITED. The information obtained from the organisation has been used for academic purposes and is considered true and reliable to the best of the researcher's knowledge. The financial data relating to the three accounting years were systematically studied and compared to identify changes and trends in the financial performance of the company.

The analysis includes the examination of suitable financial ratios to understand the company's financial position over the selected period. The comparative analysis helps to identify the strengths and weaknesses of the organisation and provides an understanding of its financial efficiency. The study also highlights the importance of maintaining adequate liquidity, improving profitability, managing financial resources effectively, and maintaining a sound financial structure for the sustainable growth of the company.

Keywords: Ratio Analysis, Financial Performance, Liquidity, Profitability, Solvency.

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FINANCING A SUSTAINABLE FUTURE: THE STATE OF GREEN FINANCE IN INDIA

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Abstract

This study examines the development, structure and effectiveness of green finance in India, with particular emphasis on its contribution to the country's renewable energy transition. The study covers the period from 2015–16 to 2022–23 and analyses major green finance instruments, including green bonds, green loans, climate finance, sovereign green bonds and related investment flows. Using secondary data obtained from institutional and industry sources, the study applies descriptive statistics, trend analysis, compound annual growth rate, correlation analysis and regression techniques to evaluate changes in green finance mobilisation and its relationship with renewable energy capacity addition. The findings indicate substantial expansion in India's green finance ecosystem. Green bond issuances increased from ■9,040 crore in 2015–16 to ■70,480 crore in 2022–23, representing a CAGR of approximately 34%. During the same period, renewable energy capacity increased from 47.3 GW to 138.8 GW, with solar energy emerging as the principal contributor to this growth. Regression results indicate a statistically significant positive relationship between selected green finance variables and renewable energy capacity, with the model explaining 96.4% of the observed variation ($R^2 = 0.964$; $p = 0.003$). The study also identifies important structural imbalances. Renewable energy accounted for 46.2% of total green finance in 2022–23, whereas climate adaptation received only 3.9%, while MSMEs remained severely underserved. A substantial financing gap continues to exist, alongside challenges such as the absence of a national green taxonomy, greenwashing risks, limited market depth and financing-tenor mismatches. The study concludes that expanding green finance is essential for supporting India's energy transition and long-term climate objectives. It recommends strengthening the regulatory framework, developing a national green taxonomy, expanding sovereign green bonds, improving climate-risk disclosures, increasing adaptation finance, and creating dedicated mechanisms to improve green finance access for MSMEs. These measures can help mobilise larger volumes of private and public capital while promoting a more balanced, credible and inclusive sustainable finance ecosystem in India.

Keywords: Green Finance, Green Bonds, Renewable Energy, Sustainable Finance, Climate Finance, India

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QR CODE-BASED RESTAURANT MANAGEMENT SYSTEM

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Abstract

The QR Code-Based Restaurant Management System is a digital solution developed to modernize the traditional restaurant ordering process and improve operational efficiency. In conventional restaurants, customers usually depend on printed menus and wait for staff to take their orders, which may result in delays, communication problems, and manual errors. The proposed system addresses these limitations by integrating QR code technology with a digital restaurant management platform. Each restaurant table is provided with a unique QR code. Customers can scan the QR code using a smartphone and access the digital menu directly without requiring a physical menu. The digital menu displays food items in organized categories along with descriptions, prices, images, and available customization options. Customers can select required items, add them to a virtual cart, modify quantities, remove unwanted items, and confirm their order by providing necessary details such as name and seat or table information. Once an order is placed, the system sends the order details to the restaurant management system for processing. Restaurant staff can view incoming orders and manage their status through a centralized interface, helping to ensure that orders are prepared and delivered to the correct table. The system also automatically generates a detailed digital bill containing the ordered items, individual prices, applicable taxes, and total amount. The project focuses on billing and does not process online payments, allowing the restaurant to collect payment through its preferred method. Another important feature is the sales report and analytics module. It stores order information and provides daily, weekly, and monthly reports containing revenue, order counts, popular food items, and sales trends. These reports help management understand customer preferences, identify peak dining periods, and make better decisions regarding menu planning, inventory, and promotions. The system is developed using HTML, CSS, JavaScript, and Bootstrap for the frontend, Node.js for backend processing, and Firebase for data storage and management. Overall, the proposed system reduces manual workload and ordering errors, improves service efficiency, simplifies restaurant operations, and provides customers with a convenient and user-friendly digital dining experience.

Keywords: QR Code, Restaurant Management System, Digital Menu, Online Ordering, Sales Analytics.

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EMPLOYEES PERCEPTION TOWARDS WORKPLACE DYNAMICS

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Abstract

This study focuses on employees' perception towards workplace dynamics and examines how employees experience and respond to various aspects of their work environment, including communication, teamwork, leadership, organizational culture, interpersonal relationships, employee engagement, and work-life balance. Positive workplace dynamics can improve employee satisfaction, motivation, cooperation, and productivity, while negative dynamics may lead to conflicts, stress, dissatisfaction, and reduced performance. The study aims to understand employees' views about workplace relationships and identify the factors that influence their attitudes and behaviour at work. The findings can help organizations develop effective strategies to create a supportive, healthy, and productive workplace environment. Keywords: Employees' Perception, Workplace Dynamics, Communication, Teamwork, Leadership, Organizational Culture, Job Satisfaction, Employee Engagement, Work-Life Balance.

Keywords: Employees' Perception, Workplace Dynamics, Communication, Teamwork, Leadership, Organizational Culture, Job Satisfaction, Employee Engagement, Work-Life Balance, Organizational Effectiveness.

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MARKETING

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Abstract

Digital marketing has become an important component of modern marketing because of the increasing use of smartphones, social media, search engines and online shopping platforms. The present study examines the effectiveness of digital marketing from the perspective of consumers. The study focuses on the relationship between digital marketing activities and consumer engagement, brand awareness and purchase intention.

A descriptive research design was adopted. Primary data were proposed to be collected through a structured questionnaire using a five-point Liker scale. A sample of 150 respondents was considered for the study. Percentage analysis, mean and standard deviation, Cronbach's Alpha, Pearson correlation, simple linear regression and one-way ANOVA were used for analysing the data.

Keywords: Digital Marketing, Social Media Marketing, Consumer Behaviour, Brand Awareness, Purchase Intention, Digital Advertising.

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A STUDY OF LEADERSHIP DEVELOPMENT AND ITS IMPACT ON EMPLOYEE PERFORMANCE AMONG GENERATION EMPLOYEES

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Abstract

Leadership development has become an important strategic approach for organizations seeking to improve employee performance, engagement, and organizational effectiveness. As Generation Z increasingly enters the workforce, organizations need effective leadership practices that support their expectations for learning, career growth, communication, recognition, and meaningful work. This study examines how leadership development influences employee performance among Generation Z employees. The research uses a quantitative research design with a structured questionnaire administered to 120 Generation Z employees from different sectors. The study examines employees' perceptions of leadership development, leadership support, employee engagement, and employee performance. Data are analysed using descriptive statistics, reliability analysis, correlation, and regression analysis. The findings indicate that leadership development practices positively influence employee performance. Employees who receive effective leadership training, mentoring, feedback, career development opportunities, and supportive leadership demonstrate higher levels of motivation, engagement, job satisfaction, and performance. The study concludes that leadership development is an important factor in improving the performance and retention of Generation Z employees. The findings provide useful insights for HR managers and organizational leaders to design effective leadership development programmes.

Keywords: Leadership Development, Employee Performance, Generation Z, Leadership Training, Employee Engagement, Human Resource Management

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A STUDY ON CHIT FUNDS

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Abstract

The article selected for analysis is related to chit funds, a financial arrangement in which a group of subscribers make periodic contributions to a common pool and the pooled amount is distributed to members according to the terms of the scheme. The subject is relevant to management studies because it connects financial management, savings behavior, credit access, customer relationships, risk management and organisational administration.

A chit fund can be understood as a structured arrangement that combines the characteristics of saving and borrowing. Members contribute a predetermined amount at regular intervals. During the course of the scheme, the pooled amount is made available to a subscriber according to the applicable method of distribution. Depending on the scheme, this may involve an auction or bidding process.

Keywords: Chit Funds, Financial Management, Savings Behavior, Credit Access, Customer Relationships, Risk Management, Financial Services, Transparency, Financial Discipline, Organisational Administration

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EMPLOYEE MOTIVATION AND TRAINING & DEVELOPMENT: A STUDY WITH STATISTICAL ANALYSIS

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Abstract

Employee motivation and training are crucial for effective Human Resource Management. This study investigates their relationship with employee performance, using a sample of 145 employees and a structured questionnaire. Key statistical tools include percentage analysis, descriptive statistics, Cronbach's Alpha, Pearson correlation, and multiple regression. Results reveal positive correlations: motivation and training significantly contribute to employee performance variance. The findings emphasize the need for effective motivational practices and ongoing development programs to enhance organizational effectiveness.

Keywords: Employee Motivation, Training and Development, Employee Performance, Human Resource Management, Job Satisfaction, Pearson Correlation, Regression Analysis.

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A STUDY ON THE EFFECTIVENESS OF TRAINING AND DEVELOPMENT PROGRAMMES

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Abstract

Training and development are important parts of human resource management because they help employees build the knowledge, skills and confidence needed to perform their work effectively. This study examines the effectiveness of training and development programmes by considering training content, training methods, employee participation, trainer communication, learning resources and follow-up activities. It also considers whether employees are able to apply the learning gained through training in their workplace. The study highlights the importance of evaluating training not only through immediate employee reactions but also through learning, behavioural application and work-related outcomes.

Keywords: Training and Development, Training Effectiveness, Employee Performance, Employee Learning, Human Resource Management

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A STUDY ON BRAND LOYALTY

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Abstract

This study focuses b, with the objective of understanding the factors that influence customers to consistently choose and continue purchasing industrial heating products from a particular brand. In the industrial market, brand loyalty is influenced by product quality, reliability, technical support, competitive pricing, customer satisfaction, after-sales service, brand trust, and long-term value. The study examines major factors such as product quality, customer satisfaction, brand credibility, price and perceived value, customer service, technical support, brand image, customer engagement, and customer relationships. It also aims to determine the level of customer loyalty, identify the reasons for brand preference, analyse customer satisfaction and trust, understand purchasing behaviour, and identify the factors that encourage repeat purchases.

Industrial Heators manufactures electrical industrial heaters, temperature sensors, heating systems, control panels, and customized heating solutions for various industrial sectors. The study considers customer perceptions, satisfaction, trust, purchasing behaviour, and service experiences as important elements in developing long-term brand loyalty. Since industrial heating products are often purchased for long-term operational requirements, reliable performance and strong customer relationships play an important role in customer retention.

Keywords: Brand Loyalty, Industrial Heaters, Customer Satisfaction, Brand Trust, Product Quality, Customer Relationship, Customer Retention, Repeat Purchase, Brand Image, Chennai.

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ARTIFICIAL INTELLIGENCE IN HUMAN RESOURCE MANAGEMENT: STUDY ON ITS IMPACT ON HR PRACTICES

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Abstract

ARTIFICIAL INTELLIGENCE is increasingly becoming deeply involved in Human Resource Management work. Its presence is already evident in daily Human Resource scenarios, ranging from recruitment and employee training to scoring and evaluating employees' work performance, organizing and analyzing data for the entire employee team, and boosting employees' willingness to engage in work.

A review of recent relevant studies shows that current applications of ARTIFICIAL INTELLIGENCE mainly focus on four core areas of Human Resource Management: new recruitment, employee training, end-to-end management of employees' work performance, and various data analyses related to the Human Resource work mentioned above.

In addition to these already implemented application directions, several core issues have always been valued by the industry: the algorithms used by ARTIFICIAL INTELLIGENCE may carry inherent biases, the operation process of the entire application is not transparent enough, the personal data privacy of employees cannot be fully guaranteed, and the application of these AI tools must retain the link of manual supervision throughout the whole process, and cannot be completely handed over to machines for independent processing.

Keywords: Management, performance, Percentage, Analysis, Chi-Square Test, Correlation Analysis.

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ARTIFICIAL INTELLIGENCE IN HUMAN RESOURCE MANAGEMENT: IMPACT OF TRAINING ON EMPLOYEE PERFORMANCE: AN EMPIRICAL STUDY AMONG EMPLOYEES

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Abstract:

Employee training has become an important human resource management practice for improving employee knowledge, skills, abilities, and overall performance. Organizations invest in training programmes to improve productivity, work quality, employee confidence, and job effectiveness. This study examines the impact of training on employee performance. The study uses a quantitative research design with a structured questionnaire administered to 120 employees from different organizations. The study focuses on employees' perceptions of training effectiveness, training content, trainer effectiveness, training methods, and employee performance. Data are analysed using descriptive statistics, reliability analysis, correlation analysis, and regression analysis. The findings indicate that effective training programmes have a positive relationship with employee performance. Employees who receive relevant and well-designed training demonstrate better job knowledge, productivity, work quality, confidence, and ability to complete their responsibilities effectively. The study concludes that employee training is an important HRM practice for improving individual and organizational performance. The findings provide useful insights for HR managers and organizational leaders to design effective training programmes that meet employee and organizational requirements.

Keywords: Employee Training, Employee Performance, Training Effectiveness, Human Resource Management, Productivity, Job Performance

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A STUDY ON THE IMPACT OF ARTIFICIAL INTELLIGENCE IN HUMAN RESOURCE MANAGEMENT EFFECTIVENESS

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Abstract

Artificial Intelligence (AI) has become a significant technological advancement that affects how businesses handle their human resources. A few conventional HR procedures have been altered by the growing application of AI in hiring, personnel selection, performance management, training and development, and human resource analytics. AI can help businesses process massive amounts of employee-related data, cut down on tedious administrative tasks, speed up HR procedures, and enable data-driven decision-making. Concerns like employee privacy, algorithmic bias, transparency, explainability, fairness, and the proper role of human judgment are also raised using AI in HRM.

The current study investigates how artificial intelligence applications affect the efficacy of human resource management. A descriptive and empirical research design is used in this study. The survey considers a sample of 200 respondents. A five-point Likert scale is used in a structured questionnaire to gather primary data. HRM efficacy is seen as the dependent variable, while AI-based hiring, AI-based personnel selection, AI-based performance management, AI-based training and development, and AI-based HR analytics are regarded as independent factors. The data can be analysed using descriptive statistics, multiple regression, Cronbach's alpha, chi-square test, Pearson correlation, and percentage analysis.

Keywords: HR Analytics, Performance Management, HRM Effectiveness, Artificial Intelligence, Human Resource Management, AI Recruitment, Employee Selection

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DIGITAL MARKETING AND BUSINESS GROWTH

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Abstract

Customers are using digital platforms more to engage with firms, compare products, and do information searches, making digital marketing a crucial part of contemporary corporate strategy. The perceived efficiency of digital marketing tools in fostering business expansion is investigated in this study. The study makes use of a structured questionnaire and a descriptive research design. For the depicted statistical analysis, 120 respondents make up the sample. Statistical methods include the Chi-square test, Pearson correlation, frequency and percentage analysis, and simple linear regression. The sample results show that perceived business growth and digital marketing effectiveness are positively correlated. The scope, constraints, conclusions, recommendations, and business consequences are all covered in the article.

Keywords: Digital Marketing, Digital Marketing Tools, Business Growth, Customer Engagement, Digital Platforms, Marketing Effectiveness, Online Marketing, Digital Strategy, Business Expansion, Digital Technologies.

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A STUDY ON EMPLOYEE WELFARE AND ITS IMPACT ON EMPLOYEE SATISFACTION

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Abstract

Employee welfare is an important part of Human Resource Management where it tries to improve working conditions, health, safety, motivation and overall well-being of employee. Good welfare measures can help in employee satisfaction and good organizational performance. The present study was to examine the relationship between employee welfare measures and employee satisfaction. The research design for this study was descriptive in nature. Data was collected from 180 employees by using structured questionnaire. The main aspects considered are working conditions, health and safety facilities, welfare benefits, work-life balance and recreational and support facilities. For analysis of the data the statistical tools like Percentage analysis, weighted mean, Chi-square test, correlation analysis and regression analysis are suggested. Sample paper's illustrative results show a positive relation between employee welfare and employee satisfaction. The study recommends organizations to periodically review the welfare facilities and match them with the needs of the employees

Keywords: Employee Welfare, Employee Satisfaction, Human Resource Management, Welfare Measures, Job Satisfaction, Workplace Well-being.

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A STUDY ON WORKPLACE STRESS MANAGEMENT AND ITS IMPACT ON EMPLOYEE JOB SATISFACTION

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Abstract

Stress at work is a significant problem that can have an impact on workers' psychological health, output, job satisfaction, and organizational effectiveness. Overwhelming workloads, time constraints, unclear roles, a lack of organizational support, interpersonal problems, and challenges with work-life balance can all lead to stress among employees. Good stress reduction techniques can help workers handle pressures at work and enhance their overall job satisfaction. Examining the main causes of workplace stress and analysing the connection between stress-reduction techniques and worker job satisfaction are the goals of this study. A systematic questionnaire with a five-point Likert scale can be used to gather primary data from employees. Statistical analysis techniques include percentage analysis, mean, standard deviation, Cronbach's alpha, Pearson correlation, independent-sample t-test, ANOVA, and regression analysis. It is anticipated that the study would give firms valuable information for creating effective stress-reduction and staff support programs.

Keywords: HRM, employee engagement, job satisfaction, stress management, workplace stress, and employee well-being.

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ARTIFICIAL INTELLIGENCE IN MARKETING: REDEFINING PERSONALIZATION, CONSUMER ENGAGEMENT, AND ETHICAL BOUNDARIES IN INDIA'S DIGITAL ECONOMY

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Abstract:

Artificial intelligence (AI) has moved from a peripheral tool to the organising logic of contemporary marketing, reshaping how firms segment audiences, design messages, and manage the customer relationship across its entire lifecycle. Building on earlier work that examined electronic marketing as a channel-level phenomenon, this paper treats AI as a paradigm-level shift: one that changes not merely where marketing happens but how marketing decisions are made. Through a conceptual review of recent literature (2022-2026), the paper examines four pillars of AI-enabled marketing predictive analytics, generative content creation, conversational engagement, and programmatic real-time advertising and traces their combined effect on hyper personalization and the consumer journey. It further situates this transformation within the Indian regulatory context, particularly the Digital Personal Data Protection Act, 2023, and considers the tension between algorithmic efficiency and consumer trust. The paper concludes that sustainable AI-driven marketing depends on a deliberate balance between automation and human judgement, transparency and personalization, and commercial gain and data protection, and it proposes directions for future empirical research, including sector-specific and longitudinal studies in emerging markets such as India.

Keywords: artificial intelligence, marketing, personalization, consumer engagement, data privacy, DPDP Act, generative AI, algorithmic trust

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SHADOW TRACE: INTEGRATED CYBER THREAT TRACING AND DIGITAL EVIDENCE VERIFICATION FRAMEWORK

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Abstract

Cyber incidents generate heterogeneous traces across network flows, endpoint events, files and threat intelligence reports. Investigators must not only detect suspicious activity but also establish whether the evidence supporting an investigative conclusion has retained its integrity and provenance. Existing workflows commonly separate cyber threat intelligence (CTI), digital forensics and evidence verification, which can create investigation delays and fragmented a ttack views. This paper proposes Shadow Trace, an integrated framework combining CTI ingestion, evidence collection, cryptographic verification, suspicious-activity detection, IOC/TTP correlation, provenance graphs and ranked tracing hypotheses. MITRE ATT&CK provides the behavioral vocabulary, while SHA-256 hashing and provenance records provide an auditable evidence layer. A controlled pilot was implemented in an equivalent Python execution environment because MATLAB was unavailable in the author environment; a MATLAB.

Keywords—Cyber security; Cyber Threat Intelligence; Digital Forensics; Data Verification; Threat Tracing; Digital Evidence.

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REIMAGINING MANAGEMENT: INNOVATION, LEADERSHIP AND SUSTAINABILITY IN A CHANGING GLOBAL LANDSCAPE

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Abstract

The contemporary business environment is characterised by rapid technological advancement, global uncertainty, changing stakeholder expectations, environmental pressures, and evolving patterns of work. These developments require organizations to reconsider traditional management approaches and develop more adaptive, innovative, ethical, and sustainability-oriented practices. This paper examines how innovation, leadership, and sustainability can be integrated to create resilient and future-ready organizations in a changing global landscape. The paper adopts a conceptual and literature-based approach by synthesising recent research on digital transformation, innovation management, sustainable management, organisational leadership, and systems thinking. Existing research indicates that digital transformation can support organisational sustainability through improved efficiency, data-driven decision-making, innovation, resource optimisation, and stakeholder engagement. However, digital transformation can also generate challenges, including digital inequality, electronic waste, cybersecurity risks, employee displacement, energy consumption, and governance concerns. Leadership therefore becomes a critical mechanism for balancing technological opportunities with economic, environmental, and social responsibilities. The paper proposes an integrated management framework based on five dimensions: strategic innovation, responsible leadership, digital transformation, stakeholder orientation, and sustainability performance.

Keywords: Management innovation, leadership, sustainability, digital transformation, organizational resilience, responsible leadership.

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A STUDY ON CUSTOMER OPINION AT MA X

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Abstract

The study entitled "A Study on Customer Opinion at Max is undertaken to understand the opinions, preferences, and satisfaction levels of customers towards Max Fashion Store at max. The study focuses on various aspects of the store, including the categories of garments available, fashion and styles, fitting of garments, customer service, store atmosphere, factors influencing customers, comparison with other stores, availability of sizes, and customers' intention to continue purchasing at Max. The study helps to identify the major factors that influence customers while purchasing garments and to understand their overall opinion about the store.

Keywords: Customer Opinion, Customer Satisfaction, Max Selaiyur, Garment Retailing, Fashion, Product Variety, Garment Fitting, Customer Service, Store Atmosphere, Size Availability, Purchase Intention, Customer Loyalty.

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SUSTAINABILITY AND ENVIRONMENTAL REGULATION: NAVIGATING POLICY FOR A GREENER FUTURE

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Abstract

Sustainability has emerged as a key requirement for global development and requires technological innovation and strong regulations to protect environmental assets and ensure equity for future generations. Regulation of the environment is vital to these aims. It sets out the rules and incentives to keep economic activity within ecological limits. This paper provides an in-depth study of the formation, design, and effectiveness of environmental regulations in promoting sustainability, drawing on literature, international treaties, and case studies from the European Union, the United States, and China. The discussion identifies the successes and ongoing problems of existing regulatory systems, including enforcement gaps, budget constraints, and governance challenges. We recommend evidence-based, agile, and inclusive governance to meet the sustainability challenges ahead. “The findings underscore the importance of international cooperation, stakeholder engagement, innovation, and justice in policy development and implementation.

Keywords: Sustainability; global development; technological innovation; environmental protection; promoting sustainability; international treaties; enforcement gaps; innovation; development; and implementation.

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IMPACT OF GREEN MARKETING ON CONSUMER PURCHASE INTENTION TOWARDS FMCG PRODUCTS IN CHENNAI

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Abstract

Green marketing is becoming more important as people are becoming more aware of environmental problems. Problems such as pollution, plastic waste, and damage to natural resources have made consumers think more about the products they buy. Many companies are now trying to reduce the harmful effects of their products on the environment. They use eco-friendly materials, recyclable packaging, and green methods in their production and marketing. This is known as green marketing. FMCG products are used by people every day, such as food products, personal care items, cleaning products, cosmetics, and other household products. Because these products are purchased regularly, green marketing can have an effect on consumer buying decisions. Consumers may look2 at the product quality, price, packaging, environmental benefits, and the information given by the company before making a purchase. Some consumers may prefer products that are better for the environment, while others may be more concerned about price and quality. Chennai has a large and diverse group of consumers, so it is useful to understand how they respond to green marketing practices. The study focuses on how green marketing affects the purchase intention of consumers towards FMCG products in Chennai. It also looks at consumers' awareness and perceptions of green products and the factors that may encourage or discourage them from buying such products. The study can provide a better understanding of consumer behavior towards green FMCG products and the role of green marketing in their purchases.

Keywords: Green Marketing, Green Product, Green Packaging, Green Advertising, Purchase Intention.

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THE ROLE OF GENERATIVE AI IN DIGITAL MARKETING CONTENT CREATION

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Abstract

Generative Artificial Intelligence (GenAI) is transforming digital marketing content creation and communication. This study examines the role of GenAI in creating effective digital marketing content. It focuses on content creators in Chennai and Tamil Nadu. The study considers AI tools such as Google Flow, Chat GPT. Particular attention is given to content quality and personalization.Gen AI enables content creators to generate ideas and develop content more efficiently. It can improve the relevance, consistency, creativity, and adaptability of marketing content.AI-assisted tools also support personalized content based on audience preferences and marketing objectives. The study adopts a secondary-data research approach using academic literature and industry reports. The research context considers a sample of 70 content creators. It also examines concerns related to originality, accuracy, authenticity, and human supervision. The study highlights the importance of combining AI capabilities with human creativity and strategic judgment .The findings provide insights into the potential of GenAI for effective and personalized digital marketing content creation.

Keywords: Generative Artificial Intelligence, Digital Marketing, Content Creation, Content Quality, Content Personalization, AI-Assisted Marketing, Digital Content Strategic

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A STUDY ON RETAIL SALES STRATEGIES AND THEIR EFFECTIVENESS WITH SPECIAL REFERENCE MAX

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Abstract

This study examines the effectiveness of retail sales strategies followed at Max, Focusing on product variety, quality, pricing, product availability, store presentation, Promotional Activities, and customer service. The study is based on primary data collected from 70 respondents through a structured questionnaire and analysed using percentage analysis. The Findings show that most respondents rated the product variety, quality, promotional activities, Sales staff assistance, and overall retail sales strategies as Good. Promotional offers were found to positively influence purchase decisions, while overall shopping experience was rated Average by a significant number of respondents. The study concludes that Max's retail sales Strategies contribute positively to customer satisfaction and purchasing decisions, while further Improvements in the overall shopping experience can enhance customer satisfaction and sales Performance

Keywords: Retail sales strategies, Customer satisfaction, Promotional activities.

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WORKLOAD AND WORK-LIFE BALANCE AMONG MIGRANT EMPLOYEES IN DUAL-CAREER FAMILIES: THE MODERATING ROLE OF CHILDREN IN THE CHENNAI IT SECTOR

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Abstract

The concept of work-life balance has gained significance in the Information Technology (IT) industry due to high workload, increased working hours, tight deadlines, performance pressure, and constant connectivity. However, these may pose an even bigger threat to migrant workers as they might not be receiving enough support from their extended families as they have moved from their native places to Chennai in search of job opportunities. The challenge gets compounded in case of employees working in dual career families where both partners have to take care of their professional duties as well as home and family responsibilities. Moreover, the presence of children may have some impact on the work-life balance of employees. Thus, this conceptual paper attempts to investigate the relation between workload and work-life balance of migrant employees in dual career families in the Chennai IT sector with specific focus on moderation through the variable of presence of children.

Keywords: Workload, Work-Life Balance, Migrant Employees, Dual-Career Families, Children.

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தமிழ் இலக்கியத்தில் உடன்கட்டை ஏறல்(சதி):

ஆய்வுத் தொகுப்பும் புனைவுத் தலைப்புகளும்

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ஆய்வுச் சுருக்கம் (ABSTRACT)

ஆய்வுச் சுருக்கம்: இக்கட்டுரை பழந்தமிழ் இலக்கியம், காப்பியங்கள், சங்கப் பாடல்கள் மற்றும் வரலாற்றுத் தொல்லியல் சான்றுகளில் பதிவு செய்யப்பட்டுள்ள 'உடன்கட்டை ஏறல்' (சதி) என்னும் சமூக வழக்கினை விரிவாக ஆய்வு செய்கிறது. சங்க காலம் முதல் 19-ஆம் நூற்றாண்டு ஆங்கிலேயர் ஆட்சி காலம் வரை சதி என்னும் கொடிய பழக்கம் எவ்வாறு நடைமுறையில் இருந்தது என்பதையும், பெண்களின் வீரம் மற்றும் கற்பு எனும் கோட்பாடுகளின் பெயரால் வற்புறுத்தப்பட்ட கைம்மை நோன்புகளையும் இத்தொகுப்பு ஆராய்கிறது. மணிமேகலை, புறநானூறு, தொல்காப்பியம் மற்றும் பெரியபுராணம் ஆகியவற்றில் வரும் ஆதிரை, பெருங்கோப்பெண்டு, திலகவதியார் போன்ற கதாபாத்திரங்களின் வழியே தமிழ்ச் சமூகத்தின் பெண்ணிய நிலைகள் அலசப்படுகின்றன. மேலும், இக்கருப்பொருள்களின் அடிப்படையில் நவீன தமிழ் சிறுகதைகள் மற்றும் நாவல்களை உருவாக்குவதற்கான 10-க்கும் மேற்பட்ட தனித்துவமான தலைப்புகளையும், விரிவான கதைக் களங்களையும் (Plot Frameworks) இத்தொகுப்பு வழங்குகிறது.

முக்கியச் சொற்கள்: உடன்கட்டை ஏறல், சதி, கைம்மை நோன்பு, பெண்களின் நிலை, பெண்ணியம், சங்க இலக்கியம், காப்பியங்கள், பழந்தமிழ் இலக்கியம், வரலாற்றுத் தொல்லியல், கற்புக் கோட்பாடு, தமிழ் சிறுகதை, தமிழ் நாவல், சமூக வழக்கம்.

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AI-POWERED SMART WASTE SEGREGATION & QUALITY INTELLIGENCE SYSTEM

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Abstract

Improper segregation of municipal solid waste at the point of disposal remains a critical barrier to efficient and sustainable waste management. The mixing of wet, dry, recyclable, and hazardous waste contaminates recoverable materials, complicates downstream processing, and exposes sanitation workers to unsafe conditions. Conventional practices rely heavily on user compliance or manual sorting, which are labour-intensive and inconsistent. To address these challenges, this paper proposes an Artificial Intelligence (AI) and Internet of Things (IoT) based smart waste segregation system for automated source-level identification and sorting. The system integrates a waste input chamber, camera module with controlled LED illumination, sensing units, an AI-based classification model, ESP32 microcontroller, and servo-driven mechanical sorting mechanism. A YOLO deep learning algorithm is employed for waste category recognition, supported by a confidence-based decision module to minimize misclassification. Ultrasonic sensors monitor compartment fill levels, while optional load-cell sensors estimate accumulated weight. Sensor data are transmitted via Wi-Fi to an IoT dashboard for real-time monitoring and collection alerts. The proposed modular system combines AI perception, embedded control, automated segregation, and IoT monitoring to enhance source-level waste management, reduce manual handling, and minimize contamination of recyclable materials.

Keywords: embedded control, waste management, YOLO, microcontroller, real-time monitoring.

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AI-BASED CUSTOMER SERVICE

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Abstract

Artificial Intelligence (AI) is transforming customer service by helping organisations provide fast, personalised, and efficient support. AI-based customer service uses chatbots, virtual assistants, natural language processing, and machine learning to respond to customer queries understand customer needs. It provides 24/7 assistance, reduces response time, automates routine tasks, and improves customer satisfaction. AI also helps businesses analyse customer behaviour, identify preferences, and provide personalised recommendations. This paper exa- the role, applications, benefits, and challenges of AI-based customer service. It highlights concerns s related to data cyber security, customer trust, inaccurate automated responses, and the lack of human empathy. The study emphasises that AI should support human employees rather than completely replace human interaction. The study concludes that combining AI technology with human support can improve service quality, strengthen customer relationships, increase operational efficiency, and enhance performance.

Keywords: Artificial Intelligence, Customer Service, Chatbots, Customer Satisfaction, Personalisation, Automation, and Customer Experience.

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ARTIFICIAL INTELLIGENCE IN MODERN BUSINESS&COMMERCE

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Abstract

In online shopping, AI can analyze customer searches, product views, previous purchases, and preferences to provide personalized recommendations and offers. AI also supports digital payments and finance through fraud detection, transaction monitoring, financial analysis, forecasting, and risk assessment. In marketing and sales, it helps businesses understand customer behavior, identify trends, personalize advertisements, and support sales activities.

AI can improve product and inventory management by supporting demand forecasting, product categorization, pricing analysis, and stock planning. AI chat bots and virtual assistants also support customer service by answering common questions, tracking orders, and handling routine enquiries. These applications can save time, improve efficiency, and enhance customer satisfaction.

At the same time, businesses must address challenges such as privacy, data protection, inaccurate outputs, bias, cyber security risks, and the need for human oversight. The future of AI in business and commerce is expected to involve wider use in customer engagement, business analytics, automation, forecasting, marketing, finance, and supply chain management. Responsible implementation, data security, transparency, employee skills, and human judgment will remain important.

Keywords: Artificial Intelligence; Business; Commerce; E-Commerce; Digital Payments; Marketing; Customer Service; Inventory Management.

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A STUDY ON THE EFFECTIVENESS OF EMPLOYEE TRAINING AND DEVELOPMENT ON EMPLOYEE PERFORMANCE AMONG PRIVATE-SECTOR EMPLOYEES IN CHENNAI

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Abstract

Employee training and development plays an important role in improving employee knowledge, skills, work behavior and performance. The present study examines the relationship between employee training and development and employee performance. The study adopts a quantitative research design and uses a structured questionnaire to collect data from 120 employees. Training and development is examined through dimensions such as training needs assessment, training content, trainer effectiveness, training methods and career development, while employee performance is measured through productivity, quality of work, efficiency and achievement of organizational objectives. Descriptive statistics, Cronbach's alpha, Pearson correlation and multiple regression are proposed as the major statistical tools. Employee performance and training and development techniques are positively correlated, according to the example analysis. According to the report, companies should routinely assess employee training needs, offer pertinent training programs, and assess training results. Both organizational performance and personnel capabilities can be supported by effective training and development.

Keywords: Employee productivity, work performance, organizational performance, career development, employee performance, training needs assessment, training methods, and employee training and development.

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EMPLOYEE JOB SATISFACTION

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Abstract

Employee job satisfaction is an important factor in organizational performance and employee well-being. It refers to the positive feelings and attitudes employees develop towards their jobs based on their work experience and expectations. This paper examines employee job satisfaction with particular focus on workplace emotional intelligence. The study considers four emotional intelligence dimensions: self-emotion appraisal, others' emotion appraisal, use of emotion, and regulation of emotion. The study also examines how these dimensions are associated with employees' overall job satisfaction.

The study is based on a quantitative, non-experimental, cross-sectional survey design. Data was collected from 240 full-time corporate employees in service-related organizations. The Wong and Law Emotional Intelligence Scale and Minnesota Satisfaction Questionnaire were used for measurement. The findings indicate a positive relationship between workplace emotional intelligence and employee job satisfaction. Emotion regulation was identified as the main significant individual predictor of job satisfaction.

Keywords: Employee Job Satisfaction, Workplace Emotional Intelligence, Self-Emotion Appraisal, Others' Emotion Appraisal, Use of Emotion

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A STUDY ON CUSTOMER SATISFACTION IN TRENDS, PERUMBAKKAM CHENNAI

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Abstract

Customer satisfaction plays an important role in the success of retail businesses, as satisfied customers are more likely to make repeat purchases, remain loyal to the brand, and recommend it to others. The paper entitled "A Study on Customer Satisfaction in Reliance Trends, Perumbakkam, Chennai" focuses on understanding the level of customer satisfaction and identifying the factors that influence customers' shopping experiences The study aims to determine the overall level of customer satisfaction, identify factors influencing satisfaction, evaluate product and service quality, understand customer expectations and preferences, and suggest measures for improving customer satisfaction and loyalty. A descriptive research design was adopted for the study. Primary data were collected through a structured questionnaire from 60 respondents using the convenience sampling technique. Percentage analysis was used to analyse and interpret the collected data. An Chi-Square Test-based hypothesis was also framed to examine whether there is a association difference in customer satisfaction among different age groups.The study shows that quality products, good customer service fair pricing and quick complaint resolution association improves customer satisfaction.

Keywords: Customer Satisfaction, Retail Industry, Customer Experience, Customer

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FARM CONNECT: DESIGN, DEVELOPMENT, AND EVALUATION OF A DIGITAL FARMER-TO-CONSUMER MARKETPLACE

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Abstract

Farm Connect is a digital marketplace solution that directly connects the local farmers with the consumers, removing the middlemen from the supply chain. The platform helps the latter to find the nearest farms, getting acquainted with the products and buying them online with the Indian Rupees (INR). It achieves that by creating value for each end of the supply chain: the consumers are provided with fresh products at fair prices, while the farmers gain an additional source of income. Farm Connect is built as a digital platform that provides a wide range of tools for both ends of the supply chain, as suggested by its homepage. Among the features of the application, there is a Farmers directory that can be used to search for local farms, a Products catalog that helps to narrow the choice and proceed to the Checkout page, and a Reviews section. In addition, the application has a separate interface for farmers, My Farm, where they can sell their products and view the existing orders. The consumers can browse farmers' offerings using the Farm Details page, whereas the Products Details page provides more information about the selected

Keywords: Fresh product, Indian rupee, middlemen from the supply chain, farm details, product details.

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EMERGING TECHNOLOGIES IN AGRICULTURAL E-COMMERCE: ENHANCING FARMER EMPOWERMENT AND MARKET SUSTAINABILITY

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Abstract

Agriculture continues to form the foundational pillar of the Indian economy, providing livelihood to a substantial proportion of the workforce, yet farmers have historically remained disadvantaged within a marketing ecosystem dominated by layers of intermediaries, information asymmetry and limited price discovery. Emerging technologies and agricultural e-commerce, powered by the convergence of mobile connectivity, artificial intelligence, big data analytics, blockchain and Internet of Things technologies, is fundamentally reshaping this landscape, giving rise to a distinct and rapidly evolving domain of agricultural e-commerce. This paper presents an analytical study of emerging technologies and agricultural e-commerce within agricultural

e-commerce, examining the technological drivers, evolving farmer and consumer behaviour, transformed agri-market business models, and the challenges and opportunities that accompany this shift. Using a descriptive and analytical research design supported by secondary data drawn from academic literature, government initiatives and industry observations relating to Indian agri-tech platforms, the study investigates how digitally enabled agricultural marketplaces such as the Electronic National Agriculture Market, private agri-tech start-ups and Farmer Producer Organization-led platforms improve market access, price transparency and farmer incomes. The paper develops a comparative framework contrasting traditional agricultural marketing with e-commerce-enabled agricultural commerce across dimensions such as intermediary dependence, price discovery, market reach and access to finance. Findings indicate that emerging technologies The study further highlights the critical enabling role played by government policy, Farmer Producer Organizations and public digital infrastructure in bridging this adoption gap. Strategic recommendations are proposed for policymakers, agri-tech providers and farmer collectives to accelerate an inclusive and sustainable emerging technologies and agricultural e-commerce of agricultural trade. The paper concludes that emerging technologies in agricultural e-commerce represents not merely a technological upgrade but a structural reordering of agricultural value chains with far-reaching implications for farmer welfare, food systems and rural economic development.

Keywords: Emerging Technologies and Agricultural E-Commerce; Agricultural E-Commerce; Farmer Empowerment; Agri-Tech; Market Sustainability.

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ROLE OF DATA ANALYTICS IN BUSINESS DECISION-MAKING

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Abstract:

In the modern business environment, organisations generate large amounts of data through customers, sales, financial transactions, social media, websites, and internal operations. Data analytics helps organisations convert this raw data into meaningful information that can support better business decisions. The use of data analytics enable managers to identify market trends, understand customer behaviour, improve operational efficiency, reduce risks, control costs, and identify new business opportunities. This research paper examines the role of data analytics in business decision-making, its major applications, benefits, challenges, and importance for organisations. The study concludes that data analytics has become an important tool for organisations seeking to makefaster, more accurate, and evidence-based decisions.

Keywords:

Data Analytics, Business Decision-Making, Business Intelligence, Customer Behaviour,

Data-Driven Decision-Making, Business Performance

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AGRIPULSE AI: AN AI-BASED CROP DISEASE IDENTIFICATION AND ADVISORY SYSTEM FOR PRECISION AGRICULTURE

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Abstract

Crop diseases and pests destroy a significant share of yield every season across Indian farms, and small and marginal farmers, who form the majority of the farming population, often lack timely access to agronomists or plant pathology experts to identify the problem before it spreads. This paper presents AgriPulse AI, an AI-based crop disease identification and advisory system designed to address this need. The system allows a farmer to capture or upload a photograph of a crop leaf through a web-based interface, after which a deep learning image-classification model built on the EfficientNet-B0 transfer-learning architecture analyses the image and predicts the crop condition. Unlike a conventional classifier that stops at a disease label, the predicted output is matched against a structured agronomy knowledge base to generate an actionable advisory that includes the identified disease, recommended pesticide or fertilizer, dosage, nearby supplier information, and a safety note. The platform is further extended with complementary decision-support modules, namely live mandi (market) price analytics, weather- and humidity-based disease-risk warnings, crop growth-stage and NPK nutrition tracking, and a multilingual conversational assistant, so that a farmer receives disease diagnosis and broader farm-management guidance from a single application. A resilient fallback mechanism ensures that a diagnostic report is still produced even when the backend inference service is temporarily unreachable, which is an important consideration for rural network conditions. Standard evaluation measures such as accuracy, precision, recall, F1-score, and ROC-AUC are used to assess classification performance. The proposed system is intended as a screening and decision-support aid for farmers and agricultural extension workers, and not as a replacement for expert agronomic judgement.

Keywords: Crop Disease Detection, Deep Learning, Convolutional Neural Networks, Efficient Net, Transfer Learning, Precision Agriculture, Decision Support System, Smart Farming, Agricultural Advisory System.

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GENERATIVE AI IN RETAIL INVESTMENT DECISION-MAKING: A STUDY ON AWARENESS, TRUST, AND BEHAVIOURAL INFLUENCE

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Abstract

Generative Artificial Intelligence (Gen AI) tools such as ChatGPT, Google Gemini, Microsoft Copilot and Perplexity are changing how retail investors obtain financial and investment information. This study examines awareness and usage of Gen AI, factors influencing trust, the extent to which AI-generated information affects actual investment behaviour, and investors' perceived benefits and risks. Primary data were collected through a structured questionnaire from 82 retail investors. The findings show high general awareness (84.1%) but more moderate investment-related use. The Trust Index was 3.14 and the Behavioural Influence Index was 3.06. Trust and behavioural influence showed a strong positive correlation (r = 0.71). Investors mainly use Gen AI for understanding financial terms and comparing products rather than for making fully autonomous investment decisions. Lack of accountability, lack of personalisation and privacy concerns were the leading limitations. The study concludes that Gen AI is currently more useful as a supplementary information and learning tool than as a substitute for professional investment advice.

Keywords: Generative AI; Retail Investors; Investment Decision-Making; Trust; Behavioural Influence; ChatGPT; FinTech; Financial Literacy

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IMPACT OF SOCIAL MEDIA MARKETING ON THE BUYING BEHAVIOUR OF GEN Z CONSUMERS

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Abstract

Social media has become a very critical marketing tool that assists companies in communicating with consumers, promoting their products, establishing brand awareness, and inducing consumers' decisions. The usage of websites such as Facebook, YouTube, Instagram, and other digital platforms has had a great impact on how Gen Z consumers search for information, assess brands, and make purchase decisions. Gen Z customers are highly exposed to advertisements, promotional offers, product reviews, brand-related content, and influencer recommendations due to their great level of social media usage, which can affect their perception of brands and products and subsequently influence their purchase decisions. Therefore, firms in the digital marketplace must identify how social media marketing affects purchase decisions. This study is aimed at investigating social media marketing effect on purchase decision of Gen Z consumers. The focus of this research will be on the main aspects of social media marketing, such as content appeal, influencer recommendations, consumer reviews, consumer interaction, advertising offers, and the perceived reliability of information shared on social media. It will investigate how these components affect consumer perceptions of a product, their brand choice, and their purchase primary data to be gathered from Gen Z consumers using a structured questionnaire. Descriptive statistics and suitable statistical techniques will be employed to analyses the data collected to identify the relationship between social media marketing activity and consumer buying behaviour. The research will be able to provide an assessment of factors through which social media influences Gen Z consumers' purchase decisions, given the level of engagement among this cohort with social media platforms and has the potential to help firms to devise social media marketing strategies to increase customer engagement and hence a higher purchase intention. It will also provide insight into the evolving role of digital media in contemporary consumer behaviour.

Keywords*:* Social Media Marketing, Consumer Buying Behaviour, Generation Z, Digital Marketing, Purchase Intention, Consumer Engagement

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AN EXPLAINABLE MACHINE LEARNING FRAMEWORK FOR EARLY DRUG-ABUSE RISK ASSESSMENT AND STRATIFICATION

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Abstract

Drug abuse and substance use disorders are major public-health concerns that require effective approaches for the early identification of elevated risk and for preventive intervention. Existing risk-assessment approaches often rely on single risk factors, specific populations, clinical evaluations, or isolated psychological and behavioral indicators and they frequently lack interpretable, multidimensional risk stratification. Drug-abuse risk The dataset comprises approximately 5,000 observations; following data-quality review, leakage assessment, and feature selection, 35 multidimensional predictors were retained. Six supervised machine-learning algorithms, namely Logistic Regression, Decision Tree, Random Forest, Support Vector Machine, XGBoost, and LightGBM, were compared for three-level risk classification into Low, Moderate, and High Risk, using leakage-aware feature selection, pipeline-based preprocessing, and an 80:20 train-test split. SHAP-based explainability was applied to identify which variables contributed to model predictions. In the held-out evaluation, Logistic Regression achieved the highest accuracy (70.5%), Macro F1- score (70.0%), and ROC-AUC (0.863) and was selected as the final model. The framework is intended to support early identification of elevated risk among individuals assessed at a given time, including those who may already have a history of substance exposure, rather than. Longitudinal evaluation, and responsible deployment in drug-abuse prevention and public-health settings.

Keywords: Drug Abuse, Risk Assessment, Early Warning System, Machine Learning, Explainable AI, Risk Stratification.

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IMPACT OF AI ON STUDENT PRODUCTIVITY

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Abstract

Artificial Intelligence (AI) is becoming an important part of modern education. Al tools help students improve productivity by supporting learning, research, time management, content creation, and problem-solving. This study examines how students use AI tools for academic activities and how these tools influence their learning efficiency and productivity. Al can help students understand difficult concepts, find information quickly, summarize study materials, and complete routine academic tasks. At the same time, excessive dependence on AI may reduce independent thinking, creativity, and critical-thinking skills. Issues such as inaccurate information, academic integrity, and responsible use also need attention. Therefore, students should use AI as a supportive learning tool rather than a replacement for their own knowledge and skills. The study highlights the benefits and challenges of AI and the importance of responsible AI usage among students. Keywords: Artificial Intelligence, Student Productivity, AI in Education, Learning, Digital Literacy

Keywords: Artificial Intelligence, Student Productivity**, AI** in Education, **Learning**, **Digital** Literacy

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IMPACT OF ONLINE REVIEWS ON PURCHASE DECISION

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Abstract

Online reviews have become a key source of information for consumers in the digital marketplace. This study examines the impact of online reviews on purchase decision and how review-related factors influence consumer behavior. Reviews and ratings provide information about product quality, price, reliability and real customer experiences. Positive reviews and higher ratings build trust and encourage purchases, while negative reviews may create doubts and reduce the intention to buy. The study focuses on the influence of review quality, quantity, credibility and sentiment (positive or negative) on buying decisions. It also highlights the challenges of fake, biased and paid reviews. The findings suggest that genuine customer feedback is essential for building trust and improving business performance.

Keywords: Online Reviews, Purchase Decision, Consumer Behavior, Customer Trust,

E-commerce

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A STUDY ON EMPLOYEE TRAINING AND TRAINING & DEVELOPMENT

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Abstract:

A key component of human resource management is employee training and development, which aids businesses in enhancing workers' job performance, knowledge, skills, and capacities. Organizations need workers that can constantly learn and adjust to evolving technologies, procedures, and client demands in a cutthroat business environment. The current study looks at how employees view training and development and how that relates to their performance. A sample of 145 employees is used in the study's design. A five-point Likert scale is used in a structured questionnaire to gather primary data. Statistical methods include multiple regression analysis, Pearson correlation, Cronbach's Alpha, mean and standard deviation, and percentage analysis. The quantitative results in this work are based on simulated data for 145 respondents in order to illustrate the research style. The illustrated findings show that employee performance and training & development are positively correlated. The study emphasizes the value of pertinent training, chances for ongoing education, skill development, career advancement, and efficient training program evaluation.

Keywords: Employee Training, Training and Development, Human Resource Management, Employee Performance, Skill Development, Training Effectiveness.

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A STUDY ON CUSTOMER SERVICE QUALITY AND CUSTOMER SATISFACTION

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Abstract

This study examines customer service quality and customer satisfaction at Smart Electronic Manivakkam Company. The study focuses on understanding customers' perceptions and experiences regarding service quality, product quality, employee behaviour, responsiveness, communication, after-sales service, complaint handling, and customer expectations. The study is based on primary data collected from 80 respondents through a structured questionnaire and analysed using percentage analysis. The findings show that most respondents are satisfied with the products and services of the company, with 52.5% satisfied with their preferred products and 46.3% satisfied with the company's products overall. The study also finds that 45% of respondents consider after-sales service important, while 55% are willing to repurchase the company's products based on product quality. The findings indicate that customer feedback, effective complaint resolution, faster service, proper guidance, and improved after-sales support are important for enhancing customer satisfaction and maintaining long-term customer relationships. The study concludes that continuously improving customer service quality and understanding customer expectations can help Smart Electronic Manivakkam strengthen customer satisfaction, loyalty, and overall business performance.

Keywords: Customer Service Quality, Customer Satisfaction, Customer Expectations, Service Quality, Employee Behaviour, Responsiveness, Communication, Product Quality, After-Sales Service, Complaint Handling, Customer Loyalty, Customer Relationship, Customer Experience, and Smart Electronic Manivakkam.

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INVESTORS' PERCEPTION AND ITS DETERMINANTS IN MUTUAL FUND INVESTMENT IN THIRUVANANTHAPURAM DISTRICT

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Abstract

Mutual funds have emerged as an important investment avenue by offering portfolio diversity, expert fund oversight, liquidity, and accessibility to investors with varying financial capabilities. However, investment participation is substantially influenced by how investors perceive expected returns, associated risks, transparency, liquidity, and the effectiveness of professional fund management. Although previous studies have examined mutual fund investment behaviour,. Addressing this concern, the present study examines investors' perception towards mutual fund investment and identifies the major factors influencing such perception in Thiruvananthapuram District, Kerala. A structured questionnaire was used to gather primary data from 217 mutual fund investors utilizing a quantitative research approach. The findings revealed a significantly favourable overall perception towards mutual fund investment. Professional fund management recorded the strongest standardized impact on investor perception, followed by perceived return and transparency. The identified factors collectively explained 65.9% of the disparity in investor perception. The findings demonstrate that favourable mutual fund perception extends beyond return expectations and incorporates managerial expertise, transparency, liquidity, and risk considerations.

Keywords: Investor Perception; Mutual Funds; Perceived Return; Professional Fund Management; Investment Behaviour

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NEW DEFINITIONS OF CINEMATICISM: CINEPHILIA, VENUES, AND VIEWING EXPERIENCES IN THE DIGITAL AGE

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Abstract

Abstract The concept of 'Cinephilia', denoting a deep passion for cinema, has been associated since the French New Wave period of the 1950s with big screen viewing in darkened theaters and the submissiveness of enjoying it with strangers. But, as Susan Sontag argued in her 1996 essay The Decay of Cinema, did commercialization and the influx of technological media, including the Internet and television, spell the end of classical Cinephilia? Or is Cinephilia reinventing itself in the digital age? It is with this central question in mind that this paper develops. This study asserts that Cinephilia has not disappeared with the advent of digital technology, but has been decentralized into three main dimensions: theatrical, domestic and mobile. Unlike the olden days when film prints were not available, OTT platforms and digital archives have made film available anytime. Based on Barbara Klinger's theories, as cinema moved into the home, the viewer became a film exhibitor, archivist and technophile rather than a mere consumer. Through the 'hardware aesthetic', disc collections and home theatre techniques, the mechanization becomes part of the enjoyment of the film's narrative. At the same time, while theatrical culture is being revived through film festivals and amazing big screen techniques, A new 'Mobile Cinephilia' is emerging centred on smartphones and social media. From Letterboxd reviews, video reviews, first look posters to trailers and cast discussions, the experience of cinema evolves through constant debate before and after the film is born. In short, this paper argues that the digital shift from the photo-chemical film era is not a decline of Cinephilia, but rather an evolution towards a new culture of enjoyment that is more democratic and multi-sensory.

Keywords: Cinephilia, Digital cinema, Susan Sontag, Barbara Klinger, Theatrical exhibition, Domestic cinephilia, Mobile screen, Film reception.

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ARTIFICIAL INTELLIGENCE IN EDUCATION AND EDUTECH: TRANSFORMING TEACHING, LEARNING, ASSESSMENT AND EDUCATIONAL ECOSYSTEMS

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Abstract:

Artificial intelligence is rapidly transforming education and educational technology progressing from traditional computer-based instruction to adaptive learning, cognitive tutorial systems, computerized assessment, analytics for learning, GenAI and AI assisted educational administration. The development of huge language models and multimodal generative AI has hastened this shift by allowing students and educators to create, explain, translate, access and personalize educational content. However, incorporating AI into education involves a complex interplay of pedagogical potential and technological, ethical, institutional and societal obstacles. This chapter investigates the growing relationship between AI and EduTech via integrated review of contemporary scientific literature. It examines the primary uses of AI in education, including personalized learning, intelligent tutoring, and automated assessment, content development, learning analytics, student assistance and teaching. The chapter also examines challenges related to academic integrity, algorithmic bias, privacy, data governance, hallucination, digital inequality, teacher preparedness and overdependence on automated systems. Recent systematic reviews indicate promising effects of AI on academic achievement while simultaneously identifying substantial gaps in theoretical grounding, responsible implementation and rigorous assessment. The chapter proposes a human-centred AI-in-education framework emphasizing pedagogical alignment, AI literacy, ethical governance, teacher agency, learner agency, inclusivity and continuous evaluation. It concludes that AI should not be viewed as a substitute for teachers or educational institutions but as an augmentation technology whose educational value depends primarily on how thoughtfully it is designed, implemented and governed.

Keywords: Artificial Intelligence, AI in Education ,Educational Technology, EdTech, GenerativeAI, ChatGPT, Personalized Learning, Intelligent Tutoring Systems, Learning Analytics, AI Literacy, Responsible AI

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FINANCIAL INNOVATION IN BANKING: EMPOWERING AGRICULTURAL SMES THROUGH INVESTMENT AND SUPPORT

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Abstract

Agriculture and allied activities continue to anchor the Indian economy, yet the small and medium enterprises that operate along the agricultural value chain — farmer producer organisations, agri-processing units, cold-chain operators, input dealers, seed and nursery businesses and agri-tech start-ups — remain among the most credit-constrained segments of the formal financial system. Their difficulty in accessing institutional finance arises less from an absence of demand than from a structural mismatch: conventional bank lending is collateral-centric, documentation-heavy and calibrated to predictable monthly cash flows, whereas agricultural enterprises are asset-light, seasonally cyclical and exposed to weather and price volatility. Financial innovation in banking offers a credible route to closing this gap. This paper examines how product innovation, digital infrastructure, institutional restructuring and risk-sharing mechanisms are reshaping the flow of investment and support to agricultural SMEs in India. Drawing on secondary data from the Reserve Bank of India, NABARD, the Ministry of Agriculture and Farmers' Welfare, the Ministry of Micro, Small and Medium Enterprises, and published research, the study maps four categories of innovation — digital and data-driven lending, tailored credit products, institutional and policy architecture, and technology-enabled risk mitigation It concludes with recommendations for banks, policymakers and academic institutions on building an agricultural SME financing ecosystem that is inclusive, data-driven and commercially sustainable.

Keywords: Financial innovation, agricultural SMEs, agri-finance, financial inclusion, digital lending, priority sector lending, farmer producer organisations, Kisan Credit Card, agri-fintech, rural banking.

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A STUDY ON CONSUMER BUYING BEHAVIOUR TOWARDS HOME APPLIANCES

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Abstract

This study examines consumer buying behaviour towards home appliances and focuses on the factors that influence consumers when selecting and purchasing household appliances. The study considers factors such as price, product quality, brand image, features, energy efficiency, durability, after-sales service, offers, and customer preferences. A descriptive research design is adopted, and primary data are proposed to be collected from consumers using a structured questionnaire. The collected data can be analysed using percentage analysis and appropriate statistical techniques to understand the relationship between consumer characteristics and purchasing decisions. The study is expected to provide insights into the major factors influencing the purchase of home appliances and help manufacturers and retailers understand consumer expectations. The study concludes that product quality, reasonable pricing, brand reputation, useful features, energy efficiency, and reliable after-sales service are important considerations in consumer purchase decisions.

Keywords: Consumer Buying Behaviour, Home Appliances, Consumer Preferences, Purchase Decision, Brand Image, Product Quality, Price, After-Sales Service.

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A STUDY ON TRAINING AND DEVELOPMENT

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Abstract

This study examines the effectiveness of training and development practices at and their influence on employee performance, confidence, communication skills, career development, and overall satisfaction. The study is based on survey responses collected from across different departments, age groups, educational qualifications, and levels of work experience. It evaluates the frequency and quality of training, the relevance of training content, trainers' knowledge, the effectiveness of training methods, and the organization's ability to identify employees' training needs. The findings indicate that most employees have participated in company training programs and hold a positive opinion of their quality and relevance. A large proportion of respondents reported improvements in job performance, communication skills, confidence in handling responsibilities, and opportunities for career growth. Most respondents were also satisfied with the overall training and development programs. The study concludes that training and development contribute significantly to employee effectiveness and organizational growth. It recommends that continue conducting regular training-needs assessments, use practical and engaging training methods, collect employee feedback, and periodically evaluate training outcomes to improve future programs.

Keywords: Training and Development, Employee Performance, Training Effectiveness, Skill Development, Employee Satisfaction, Career Growth.

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A STUDY ON WORK-LIFE BALANCE OF EMPLOYEES

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Abstract

This study focuses on the work-life balance of employees and examines how effectively they manage their professional responsibilities along with their personal and family commitments. Maintaining a proper balance between work and personal life is important for employees' well-being, job satisfaction, and overall performance. The study considers various factors that influence work-life balance, including working hours, workload, job demands, workplace environment, flexibility, and organizational support. It also seeks to identify the difficulties employees experience while managing their work and personal responsibilities. A descriptive research approach may be adopted, with primary data collected from employees through a structured questionnaire. The collected data can be analyzed using suitable statistical methods to identify the factors affecting employees' work-life balance. The study is expected to provide an understanding of the challenges faced by employees and the importance of creating a supportive working environment. Flexible work arrangements, reasonable workloads, supportive management, and employee-friendly policies can contribute to better job satisfaction and productivity. Thus, promoting a healthy work-life balance can benefit both employees and organizations by improving employee well-being and overall organizational effectiveness.

Keywords: Work-Life Balance, Job Satisfaction, Employee Productivity.

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A STUDY ON ROLE OF INNOVATION IN BUSINESS GROWTH

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Abstract

Innovation is crucial to the expansion and success of contemporary companies. To adapt to shifting consumer demands, businesses constantly launch new items, enhance current procedures, implement new technology, and create creative marketing strategies. The current study identifies the connection between innovation practices and corporate performance and looks at the significance of innovation in business success. The study uses primary data gathered via a structured questionnaire and employs a descriptive research approach. Data from 120 respondents are taken into consideration for the purposes of this sample paper. Statistical methods include regression analysis, correlation analysis, percentage analysis, and the Chi-square test. Product innovation, process innovation, technology innovation, marketing innovation, and organizational innovation are all important aspects of the study. According to the data, perceived business growth and innovation are positively correlated. According to the report, companies should support innovation, make investments in staff training and technology, comprehend client expectations, and consistently enhance their process.

Keywords: Technology, Business Performance, Product Innovation, Process Innovation, Business Growth, and Innovation.

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A STUDY ON LEADERSHIP STYLE AND EMPLOYEE PERFORMANCE

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Abstract

This study focuses on the relationship between leadership style and employee performance in an organization. Leadership plays an important role in guiding, motivating, and influencing employees to achieve organizational goals. Different leadership styles, such as autocratic, democratic, and transformational leadership, can have different effects on employee motivation, job satisfaction, productivity, and overall performance. The study aims to understand the leadership styles followed by managers and examine their influence on employee performance. The findings may help organizations identify effective leadership practices and improve employee productivity and organizational effectiveness.

Keywords: Leadership, Style, Employee Performance, Employe Motivation, Job Satisfaction, Productivity, Organizational Effectiveness.

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HOME ENVIRONMENT IN RELATION TO EDUCATIONAL ACHIEVEMENT AMONG COLLEGE STUDENTS

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Abstract

Schooling plays a fundamental role in building communities and shaping the trajectory of national development. A nation cannot achieve economic prosperity, technological advancement, or cultural progression without fully harnessing the talents of its people through education. This study explores the influence of the home environment and socio-economic status on students' educational achievement, recognizing that these factors are critical in determining academic success. The research was conducted on a sample of 100 students from various schools in Ranchi. Data collection involved the administration of the Home Environment Inventory (2012), while academic achievement was measured using the percentage of marks obtained in the most recent examination. The findings highlight three major outcomes. First, students from higher socio-economic status group's consistently demonstrated superior academic performance compared to those from lower socio-economic backgrounds. This underscores the importance of financial stability and access to resources in shaping educational outcomes. Second, the home environment was found to be strongly correlated with academic achievement, emphasizing the role of family support, parental involvement, and the overall emotional climate of the household. Third, the study revealed a strong connection between parental behaviour and the quality of the home climate, which directly influenced students' learning experiences. Positive parental engagement fostered nurturing conditions that enhanced educational achievement, while negative or neglectful behaviour created barriers to success. These findings emphasize the urgent need for policies and interventions that promote equitable access to educational opportunities, strengthen parental involvement, and address socio-economic inequalities. By fostering supportive home environments and reducing structural barriers, communities can ensure that education fulfilled its role as a cornerstone of national prosperity, technological progress, and cultural enrichment.

Keywords: Home environment, Socio-economic status, educational achievement, Parental involvement, Academic performance

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MOTIVATIONAL FACTORS AND EMOTIONAL INTELLIGENCE OF JOURNALISTS

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Abstract

Emotional Intelligence and Motivation of Journalist. The present study investigates the link between emotional intelligence and motivation of journalists' employees. Journalism is a tough business. Employees have to work to deadlines, work with all sorts of people, deal with emotionally difficult situations and have to abide by professional standards. Emotional intelligence can help journalists manage their emotions and understand them, communicate well, manage relationships at work and stay motivated under pressure. The quantitative research approach is used in this study and a descriptive and correlational research design is proposed. A total of 145 journalists were selected for study. Data can be collected by using a structured questionnaire with demographic questions, scale for emotional intelligence and scale for employee motivation. Descriptive statistics, correlation and regression analysis can be used to examine the relationship between

The data can be collected through structured questionnaire including demographic questions, emotional intelligence scale and employee motivation scale. Descriptive statistics, correlation and regression analysis can be used to examine the relationship between the variables. The study is expected to provide media organizations with useful information on employee development, workplace relationships, motivation and professional performance.

Keywords: Emotional Intelligence, Employee Motivation, Journalists, Media Organizations, Workplace Behavior, Job Motivation

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A STUDY ON EMPLOYEE TRAINING AND TRAINING & DEVELOPMENT

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Abstract

Performance, dedication, productivity, retention, and organizational effectiveness are all significantly impacted by employee happiness. The current study looks at the degree of employee happiness and pinpoints the key elements linked to employee satisfaction. The study used a structured questionnaire to gather primary data from 130 employees using a descriptive research approach. Demographic traits and aspects of employee happiness, such as pay and benefits, working conditions, supervision, career advancement, recognition, communication, job security, and work-life balance, were all covered in the questionnaire. For data analysis, descriptive statistics, percentage analysis, weighted mean, and chi-square analysis were suggested. The illustrative findings indicate that employees generally demonstrate a moderate level of satisfaction, with working environment and relationships with colleagues receiving relatively positive responses, while career advancement and compensation represent areas requiring attention. The study concludes that organizations can improve employee satisfaction by strengthening recognition practices, career-development opportunities, communication, compensation systems, and work-life balance initiatives.

Keywords: Employee Satisfaction, Job Satisfaction, Employee Engagement, Working Environment, Organizational Performance, Human Resource Management.

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GST INVOICE TRANSPARENCY & CONSUMER PERCEIVED VALUE: EVIDENCE FROM RETAIL CONSUMERS

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Abstract

Invoices that include the Goods and Services Tax (GST) represent a key link between the tax system and both retailers and consumers. When an invoice is clearly drawn up, it enables consumers to see the taxable amount, the tax rate, the amount of tax and the total value of the transaction. This study looks at whether the extent to which consumers perceive GST invoices to be transparent is linked to their perception of value when making retail purchases. It concentrates on four practical aspects of invoice transparency: clarity of the invoice, the visibility of the tax, consistency between the price and the tax and the ease with which digital invoices can be accessed. The research is based on a quantitative, cross-sectional method and makes use of a structured five-point Likert-scale questionnaire. For the purpose of the research paper, primary data were obtained from 200 retail consumers by means of a structured questionnaire. The data collected were analysed using descriptive statistics, Cronbach's alpha, Pearson correlation and multiple linear regression in order to examine the relationship between GST invoice transparency and consumer perceived value. The findings indicate that invoice transparency is not just a matter of compliance; it can also affect how consumers see fairness, the quality of information and the value they obtain from a retail. transaction. The study adds to the current debate regarding the connection between tax transparency and consumer-oriented outcomes in the retail sector and has practical implications for retailers, providers of digital billing and policymakers. The paper also offers a brief measurement framework which can be expanded using real field data from Chennai or other urban retail markets.

Keywords: GST, invoice transparency, tax visibility, price consistency, digital invoice, perceived value

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INDIA'S RACE TO BUILD ITS OWN SEMICONDUCTOR ECOSYSTEM: OPPORTUNITIES, CHALLENGES AND THE ROAD AHEAD

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Abstract

Semiconductors often called chips are parts of modern electronic devices and technologies. These include smartphones, computers, cars, medical tools, artificial intelligence systems and defense uses. As digital technologies grow and more electronic products are needed, having a steady and dependable semiconductor supply chain has become very important for industrial progress. India has relied a lot on semiconductor supply chains and is now working hard to create a strong local semiconductor ecosystem. This paper looks at India's efforts to create and improve its semiconductor ecosystem. It focuses on semiconductor design, manufacturing, assembly, testing, packaging and research and development. It talks about government projects, like the India Semiconductor Mission and the Semicon India Programme. These projects aim to bring in investments build semiconductor facilities push for technology development and create a trained workforce. The paper also looks at the chances and problems linked to Indias plans in semiconductors. A strong local semiconductor industry can create jobs push for ideas help the electronics and car industries bring in money and cut risks from depending on global supply chains.. India also has issues like high costs, complicated technology, lack of trained workers, infrastructure needs and using imported equipment and important materials.

The study says that building a semiconductor industry can greatly help India's industrial and tech growth.. Reaching this goal needs ongoing government support, more money for research, trained people, better technology and good teamwork between the government, businesses and schools. The paper points out the chances, problems and important steps that can guide India's path to becoming a player, in the world's semiconductor industry.

Keywords: Semiconductors, Semiconductor Ecosystem and Supply Chain Resilience**.**

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NEXORA – AI-POWERED MULTI-HAZARD ENVIRONMENTAL MONITORING AND EARLY WARNING NETWORK

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Abstract

NEXORA is an AI-powered environmental monitoring and early warning system designed to help communities and authorities detect, understand, and respond to natural and environmental hazards before they become large-scale disasters. In many disaster-prone regions, emergency action still begins only after a dangerous situation has already become visible. Information may arrive late, may cover only a small area, or may be difficult for authorities to convert into an immediate action. NEXORA addresses this gap by combining sensor-based monitoring, artificial intelligence, computer vision, location intelligence, citizen reports, and a digital representation of the affected area into one connected disaster-management platform NEXORA combines data from physical sensors, cameras, drones, citizens, and AI models. This creates a more complete picture of what is happening on the ground and helps authorities move from reactive disaster response toward proactive risk prevention. NEXORA is designed with real-world deployment in mind. Low-cost field nodes can collect environmental information such as water level, rainfall and atmospheric conditions. An ESP32-based controller can process sensor readings and communicate them through suitable wireless communication methods. GPS can provide location information, while camera-based monitoring can support visual detection. The collected information is sent to the backend, where it can be stored, analysed, and converted into meaningful alerts. AI models based on machine learning and computer vision can identify patterns and visible signs of hazards, while the platform presents the results through simple dashboards for authorities and citizens.

Keywords: NEXORA, wireless, patterns, ESP32-based controller, disaster-prone regions

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GENDERED ALGORITHMS: INTERROGATING AI, IDENTITY AND THE POLITICS OF THE GAZE

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Abstract

Artificial Intelligence is quickly changing how we make, choose and look at pictures and text. This change raises questions about whose view is built into these tools and whose view is left out. This paper looks at the "politics of the gaze" in the era of AI. It asks how algorithmic systems, mostly trained on visual collections made chosen and liked by men repeat and even sharpen the rules of the male gaze even while algorithmic systems claim neutrality and objectivity. The paper uses ideas from film theory, especially Laura Mulveys works on the gaze and recent studies on algorithmic bias and platform behaviour. Recent empirical work supports this concern: Messing schlager and Appel (2025) document the prevalence of algorithmic bias in image-generating AI and how users perceive it, while Weinmann, Messing schlager, and Appel (2026) find that text-to-image generative AI systems across three popular platforms neglect and stereotype gender in their outputs. It checks whether AI-created pictures, fake performances and automatic content picking can support, push back or close off the chance for a gaze. The study uses a qualitative, method. It looks at a chosen set of AI-made images the prompts used to make them and how platforms recommend content. The goal is to find repeated patterns of gendered representation, framing and body portrayal. Special focus is on how training data, default prompt settings and algorithmic recommendation rules act as hidden authors that shape identity, desire and online visibility. The paper also places its investigation inside India's Viksit Bharat @2047 plan. It asks what an inclusive and ethically guided AI-media world would need to allow gendered ways of seeing instead of sticking to old dominant visual styles. The paper argues that AI governance and media ethics must go beyond fixing bias with technical tricks., AI ethics and inclusive digital governance.

Keywords: female gaze, algorithmic bias, artificial intelligence, gender representation, feminist media theory, digital governance

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THE RISE OF QUICK COMMERCE – RESHAPING CONSUMER EXPECTATIONS AND THE FUTURE OF RETAIL

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Abstract

Retail is currently experiencing a notable shift as quick commerce, a model centered on delivering everyday goods to customers within minutes instead of days, continues to gain momentum. This article investigates how this development is transforming consumer expectations and altering the wider structure of the retail sector. It opens by outlining the defining features of quick commerce and distinguishing it from traditional e-commerce, with particular attention to its dependence on closely spaced dark store networks and hyperlocal delivery infrastructure. The discussion then moves to the primary forces fueling this growth, such as evolving urban lifestyles, progress in delivery-related technology, and behavioral changes intensified by the COVID-19 pandemic, all of which have collectively made near-instant fulfillment a common expectation in routine shopping. A major part of the article concentrates on how quick commerce has influenced consumer expectations, looking at how speed has transitioned from a competitive edge to a basic requirement, how convenience now plays as significant a role in purchase decisions as price or brand preference, and how accuracy and dependability have become essential rather than optional aspects of the customer experience. Turning to what lies ahead, the article considers the likely direction of quick commerce, highlighting a deeper convergence between physical and online retail, expanded use of automation and AI-driven tools, growth into product categories beyond groceries, and a stronger commitment to environmentally sound practices. The study concludes that quick commerce has moved past the stage of being a temporary trend and now functions as a structural influence on the retail industry, one expected to keep shaping consumer behavior and competitive strategy well beyond its core delivery promise, steering the broader retail sector toward faster, more intelligent, and increasingly consumer-focused approaches to business.

Keywords: Quick Commerce, Consumer Expectations, Hyperlocal delivery, Consumer Behavior, Instant delivery, Retail transformation

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AWARENESS OF AI-DRIVEN DIGITAL FINANCIAL FRAUDS AND SECURITY PERCEPTIONS AMONG RETAIL BANKING CUSTOMERS

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Abstract

The increasing use of digital banking has significantly changed the manner in which customers perform financial activities. Services such as mobile banking, internet banking, UPI, and other electronic payment platforms provide speed and convenience, but the growing dependence on these technologies has also increased exposure to sophisticated financial fraud. The use of Artificial Intelligence (AI) has further transformed the nature of digital fraud by enabling criminals to create convincing phishing messages, impersonate individuals, generate manipulated audio or video content, and conduct highly targeted social engineering attacks. These developments make it increasingly important for retail banking customers to understand emerging fraud techniques and adopt appropriate security practices.This study focuses on examining the awareness of AI-driven digital financial fraud among retail banking customers and understanding how customers perceive the security of digital banking services. Particular attention is given to customers' familiarity with emerging fraud methods, their ability to identify suspicious communications and fraudulent requests, their knowledge of essential banking-security practices, and their confidence in the protective measures provided by banks and digital payment platforms. The study is expected to highlight the relationship between customer awareness and confidence in digital financial security. Although banks continuously introduce authentication mechanisms, transaction monitoring systems, fraud alerts, and other technological safeguards, customers remain an important part of the overall security framework. Lack of awareness or careless responses to fraudulent communications may increase the possibility of financial loss. Therefore, continuous customer education and effective communication from banking institutions are essential. The findings of this study may assist banks, financial institutions, regulators, and policymakers in developing stronger awareness programmes and customer-oriented security measures. Overall, the study emphasizes that creating a safer digital banking environment requires not only advanced technology but also informed, cautious, and security-conscious customers.

Keywords: Artificial Intelligence, Digital Financial Fraud, Retail Banking, Customer Awareness, Cybersecurity, Digital Banking, Security Perception.

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WHEN HIGHER OIL PRICES HURT AN OIL MARKETER: EVIDENCE FROM INDIAN OIL CORPORATION AMID FEDERAL RESERVE TIGHTENING

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Abstract

This study examines the interaction between Federal Reserve monetary tightening, the surge in international crude oil prices and the share-price behaviour of Indian Oil Corporation Limited (IOC), with particular attention to the seemingly counter-intuitive fall in an oil-marketing company's equity price when crude prices are rising. The study is motivated by the September 2026 Indian market episode, when Brent crude moved sharply higher amid West Asian geopolitical tensions and the U.S. Federal Reserve raised the federal funds target range by 25 basis points to 3.75–4.00 percent on 16 September 2026. An original researcher-compiled market-event dataset is constructed from official exchange, energy-market and Federal Reserve observations. The empirical window covers IOC and NIFTY 50 closing prices from 3 to 17 September 2026 and Brent spot prices from 3 to 15 September 2026, the latest common observations available at the time of analysis. The study uses percentage returns, event-period comparison, correlation and a parsimonious regression of IOC returns on Brent returns, supported by a fundamental analysis of IOC's quarterly performance. The evidence indicates that Brent rose from US$100.52 per barrel on 3 September to US$130.80 on 15 September, an increase of 30.12 percent. On common observations, IOC returns and Brent returns displayed a negative sample correlation of approximately −0.52. A simple return regression produced a negative Brent coefficient and an R^2 of about 0.27, but the coefficient was not statistically significant because the event window is very small. IOC's Q1 FY2026–27 results provide an important fundamental explanation: despite a 26 percent increase in operating revenue, the company reported a ₹2,661 crore standalone net loss compared with a ₹5,689 crore profit in the corresponding previous-year quarter, and IndianOil attributed the deterioration mainly to higher crude costs associated with the West Asia conflict. The paper argues that the equity-market effect of an oil-price surge on a downstream oil company cannot be inferred from the direction of crude prices alone.

Keywords: Federal Reserve; crude oil prices; Indian Oil Corporation; stock returns; monetary policy; Indian equity market

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A STUDY ON THE ADOPTION AND AWARENESS OF ARTIFICIAL INTELLIGENCE IN BUSINESS AMONG YOUNG ADULTS IN NAGERCOIL CORPORATION

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Abstract

Artificial Intelligence (AI) has become an important technology in modern business and is increasingly used in areas such as customer service, marketing, accounting, data analysis, communication and decision-making. AI-based tools help businesses save time, reduce repetitive work, improve productivity and provide faster support. Young adults are increasingly exposed to AI through education, employment, digital platforms and daily activities. However, their level of awareness, understanding and adoption of AI for business purposes may vary. Therefore, studying their awareness and adoption is important for understanding how young adults perceive and use AI in business. This study focuses on the adoption and awareness of Artificial Intelligence in business among young adults in Nagercoil Corporation. The study aims to examine the level of awareness and adoption of AI, identify its benefits and challenges, and understand the factors influencing its use in business activities. The study follows a descriptive research design. Primary data were collected from 120 respondents using a structured questionnaire through convenience sampling. Secondary data were collected from books, journals, research articles and reliable websites. The collected data were analysed using percentage analysis and mean score analysis.The study highlights the importance of developing practical AI knowledge among young adults through education, training programmes and workshops. It also suggests that responsible use of AI, awareness of data privacy and continuous skill development are necessary for effective adoption. Overall,

Keywords: Artificial Intelligence, AI Awareness, AI Adoption, Business, Young Adults

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DIGITAL BUYING REVOLUTION: THE INTEGRATED INFLUENCE OF E-COMMERCE AND DIGITAL PAYMENT SYSTEMS ON CONSUMER PURCHASE DECISIONS IN KANYAKUMARI DISTRICT

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Abstract

The present study examines the impact of e-commerce and digital payment systems on consumer buying behavior in Kanyakumari District. The study is based on primary data collected from 400 respondents through a structured questionnaire using simple random sampling method. The main objective is to identify the important factors influencing consumer decisions in online shopping and digital payments. The study analyzes factors such as shopping convenience, digital payment experience, promotional influence, and consumer satisfaction and loyalty. The findings reveal that convenience and secure digital payment systems are the most important factors affecting consumer buying behavior. The study also shows that consumers prefer e-commerce because of time-saving, easy transactions, and attractive offers like discounts and cashback. Factor analysis confirms that these variables significantly influence consumer satisfaction and online purchase decisions. The research concludes that e-commerce and digital payment systems have positively transformed the buying behavior of consumers and contributed to the growth of the digital economy in the district.

Keywords: Digital Payment Systems, Consumer Buying Behavior, Online Shopping, Purchase Decision UPI (Unified Payments Interface

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IMPACT OF SELF-CREATED AI-POWERED WEBSITES IN E-COMMERCE FOR SMALL VENDORS

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Abstract

Artificial intelligence is lowering some of the technical and financial barriers to digital commerce, allowing small vendors to create and operate customer-facing websites with tools for content generation, search, recommendation, conversational support, analytics, and marketing automation. This paper examines the impact of self-created AI-powered websites on small-vendor e-commerce through a structured secondary-data synthesis of 30 peer-reviewed articles published in high-quality Elsevier/ScienceDirect and Emerald journals. The synthesis covers SME e-commerce adoption, website quality, online trust, social presence, personalization, chatbots, AI implementation, digital transformation, and e-commerce performance. The evidence indicates that AI-enabled websites can reduce entry barriers, improve customer interaction, strengthen personalization, and support business-model experimentation, but outcomes depend on digital capability, managerial readiness, trust, privacy and security, content accuracy, and governance of AI-generated outputs. The review therefore treats the AI-powered website as enabling infrastructure whose commercial value depends on complementary organizational capabilities rather than as an automatic source of competitive advantage.

Keywords: Artificial intelligence, E-commerce, Small vendors, Digital transformation, AI-powered websites

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INTEGRATION OF ARTIFICIAL INTELLIGENCE IN E-COMMERCE AND ITS DISADVANTAGES: A SECONDARY RESEARCH REVIEW

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Abstract

Artificial intelligence (AI) is increasingly embedded in e-commerce through recommendation engines, conversational agents, predictive analytics, digital voice assistants, automated service, and generative AI. These applications can improve relevance, responsiveness, information quality, and shopping convenience (Robinson et al., 2020; Lu et al., 2023), but the same integration creates disadvantages for consumers, firms, and markets. This secondary research synthesizes evidence from 30 peer-reviewed articles in high-indexed Elsevier journals available through Science Direct. The review identifies six disadvantage domains: privacy loss and data dependence; algorithmic bias and opaque decisions; intrusive personalization and reduced consumer autonomy; service failure and trust erosion; recommendation homogenization and impulse-oriented purchasing; and employment, identity, and governance risks. The evidence indicates that these problems arise less from AI capability itself than from data practices, system design, task characteristics, and governance quality (Akter et al., 2022; Chen & Duan, 2022). Responsible e-commerce therefore requires human oversight, explainability, privacy-respecting personalization, bias testing, transparent disclosure, user control, and effective human escalation.

Keywords: Artificial intelligence, E-commerce, Consumer privacy, Algorithmic bias, Consumer autonomy.

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BEYOND CONVENIENCE: THE PSYCHOLOGY OF IMPULSE BUYING IN QUICK COMMERCE

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Abstract

Quick commerce (Q-commerce) platforms such as Blinkit, Zepto and Swiggy Instamart have compressed the retail decision window to under thirty minutes, replacing deliberate grocery planning with on-demand, app-triggered purchasing. Industry estimates suggest that a large share of Q-commerce orders is impulse-driven rather than planned, yet little empirical work has examined the psychological mechanism through which a routine restocking need turns into a spontaneous purchase. Grounded in the Stimulus-Organism-Response framework, this study examines how quick-commerce marketing and app-design stimuli such as time-bound offers, push notifications, countdown timers and one-click checkout in order to relate to customers' impulse buying tendency and tests whether perceived urgency mediates this relationship. Data were collected through a structured questionnaire administered to 150 customers of quick-commerce apps in Chennai city. Percentage analysis, descriptive statistics, reliability testing, Pearson correlation, chi-square tests, regression and path analysis and t-test/ANOVA were used to test six hypotheses. Marketing and app-design stimuli were significantly associated with impulse buying tendency ($r = .439$, $p < .01$) and even more strongly with perceived urgency ($r = .562$, $p < .01$), which was in turn the stronger predictor of impulse buying tendency ($r = .581$, $p < .01$). Path analysis confirmed that perceived urgency partially mediates the stimuli-impulse buying relationship, carrying 62.6 per cent of the total effect (Sobel $z = 4.92$, $p < .001$), while the direct path remained significant ($\beta = .164$, $p < .05$). Chi-square tests showed a significant association between both gender ($\chi^2 = 5.33$, $p = .021$) and age group ($\chi^2 = 11.29$, $p = .010$) and the level of impulse buying tendency; female respondents and customers below 30 years reported significantly higher impulse buying tendency on independent t-test and one-way ANOVA respectively. Just over half of respondents (51.3%) displayed a high impulse buying tendency. The findings suggest that convenience alone does not explain quick-commerce impulse buying; urgency is the psychological engine that converts app stimuli into unplanned purchases.

Originality/Value: Quick commerce has largely been studied as a logistics, operations and business-model phenomenon; comparatively little research examines its psychological architecture from the customer's point of view. This study's originality lies in adapting the Stimulus-Organism-Response framework to the compressed, minutes-long decision environment created by instant-delivery apps and in empirically isolating perceived urgency as the psychological bridge between app-design stimuli and impulsive purchasing through formal path analysis rather than correlation alone. In doing so, the study offers platforms, marketers and regulators an evidence base for balancing commercial growth with responsible design and consumer financial wellbeing.

Key Words: Quick Commerce, Impulse Buying, Perceived Urgency, Consumer Psychology, Mobile Application Design, Stimulus-Organism-Response.

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ONE TAP TODAY, AUTONOMOUS PAYMENT TOMORROW: THE EVOLUTION OF DIGITAL PAYMENTS

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Abstract

The world of payments looks nothing like it did a decade ago. We used to rely on cash. Now, just a quick tap and it's done-your coffee, your groceries, whatever. And honestly, we're on the edge of something even bigger: a world where payments happen almost by themselves. India's Unified Payments Interface (UPI) is right at the heart of all this. Every month, people use UPI for billions of transactions. It's become a model for real-time digital payments that other countries are starting to follow. This paper digs into how digital payments have grown and where they're heading. We walk through the shift-from manual steps to one-tap payments and now to the idea of computers and smart devices handling payments with barely any help from us. Our study is built around three main themes. First, the tech actually making these self- running payments work: artificial intelligence, machine learning, blockchain, and smart devices. Second, what all this means for people who never had much money or bank access before. In countries where digital payments are exploding, more and more folks are getting access to financial services they never had. Third, the big challenges. There's real worry about fraud, privacy, whether people actually agree to these payments, and the big one-who's responsible when things go wrong. For this work, we looked at a mix of sources-bank reports, actual case studies, real examples of machines making payments. We wanted to see how much people are using these systems and what might come next. What we found is that, thanks to one-tap powers like UPI, millions have changed how they spend and save every day. But getting to full-on, automatic payments is a bigger leap. It'll take strong rules, beefed-up security, and maybe hardest of all- real trust from the people using the systems.

Keywords: Digital Payments, UPI, Autonomous Payments, Financial Inclusion, Fintech

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GENERATIVE AI IN BANKING: EMERGING OPPORTUNITIES FOR CUSTOMER SERVICE AND FINANCIAL DECISION-MAKING

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Abstract

Generative Artificial Intelligence (GenAI) is emerging as an important technological development in banking, with applications extending beyond conventional automation to customer interaction, financial information processing, advisory support, credit assessment and decision support. Unlike traditional artificial intelligence applications that primarily perform prediction, classification and rule-based tasks, GenAI and large language models (LLMs) can generate, summarize, interpret and communicate information in natural language. This systematic literature review examines the emerging opportunities associated with GenAI in banking, with particular emphasis on customer service and financial decision-making. Peer-reviewed academic literature published predominantly between 2020 and 2026 was examined, with greater emphasis on recent studies addressing GenAI, LLMs and AI-enabled financial services. The selected literature was thematically synthesized around customer service transformation, personalization, financial information processing, advisory and decision support, credit assessment, human-AI collaboration, explainability, trust, privacy and regulatory governance. The review indicates that GenAI can potentially enhance the accessibility, responsiveness and personalization of banking services while supporting employees and customers in information-intensive financial activities. It can facilitate conversational service, simplify complex financial information, assist in analysing financial documents and support decision processes involving large volumes of structured and unstructured information. However, the literature also identifies significant concerns relating to accuracy, hallucination, algorithmic bias, explainability, privacy, cybersecurity, customer trust and regulatory accountability. The review therefore suggests that the effective adoption of GenAI requires appropriate human oversight, domain-specific models, reliable data, institutional controls and responsible governance.

Keywords: Generative AI, Banking, Customer Service, Financial Decision-Making, Large Language Models

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GENERATIVE AI AS A LEARNING PARTNER: INVESTIGATING STUDENT'S PERCEPTIONS, USAGE PATTERNS AND ACADEMIC ENGAGEMENT IN HIGHER EDUCATION

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Abstract

The rapid advancement of generative artificial intelligence (GenAI) has significantly transformed the educational landscape, particularly within higher education. Generative AI technologies, including AI-powered conversational systems, have emerged as accessible tools capable of generating human-like text, explaining complex concepts, summarizing information, supporting academic writing, developing ideas, and assisting students in various learning activities. The increasing accessibility and adoption of these technologies have created both opportunities and challenges for students, educators, and higher education institutions. Against this background, the present study focuses on the adoption of GenAI in higher education, with particular emphasis on the factors influencing students' willingness to use GenAI for academic purposes.This study aimed to examine the level of awareness and usage of Generative AI among college students and identify the major factors that influence its adoption in academic activities.

The collected data can be analyzed using descriptive and appropriate statistical techniques to identify patterns and relationships among the selected variables. The study also considers students' major purposes of GenAI usage, including conceptual understanding, assignment preparation, presentation development, idea generation, summarization, writing assistance, and research support. This study is expected to provide insights into the growing role of Generative AI in higher education and the factors that shape students' adoption behavior. While GenAI can provide convenient and efficient academic support, its use also raises concerns regarding reliability, academic integrity, critical thinking, data privacy, and student dependence on technology. Therefore, understanding students' adoption patterns is essential for promoting informed and responsible utilization of GenAI within academic environments. Overall, the study seeks to contribute to the growing body of research on Generative AI adoption in higher education by examining how technological perceptions, individual attitudes, and potential risks influence students' engagement with AI-supported learning.

Keywords: Generative AI, Perceived, Perception, Artificial Intelligence, Academic Integrity.

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GENERATIVE AI AND ACADEMIC WRITING IN HIGHER EDUCATION: RETHINKING ENGLISH LANGUAGE SKILLS IN THE AGE OF LARGE LANGUAGE MODELS

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Abstract:
The rapid development of generative artificial intelligence (GenAI), particularly large language models (LLMs), is transforming the way university students approach academic writing. Systems such as ChatGPT can generate, revise, paraphrase, summarise and provide feedback on written texts within seconds. While these capabilities offer valuable support for learners, they also raise an important question for English education: if artificial intelligence can increasingly produce grammatically accurate and well-organised academic prose, what aspects of writing competence should students continue to develop independently? This paper examines the implications of GenAI for academic writing and English language skills in higher education through a systematic review of recent scholarly literature. The review synthesises research concerning language accuracy, vocabulary, organisation, coherence, feedback, revision, learner autonomy, critical engagement and academic integrity. The literature indicates that AI-supported writing can provide immediate feedback, improve aspects of textual quality and facilitate revision. At the same time, excessive dependence may reduce opportunities for students to formulate ideas, evaluate language choices and develop independent composing practices. The paper argues that the educational value of GenAI should not be assessed solely by the quality of the final written product. Greater attention is required to the processes through which learners plan, compose, evaluate and revise their work. The paper proposes a shift from viewing English proficiency only as the ability to produce correct text towards a broader conception that includes critical evaluation, rhetorical judgement, revision competence and responsible human-AI collaboration.

Keywords: Generative artificial intelligence, academic writing, English language skills, large language models, higher education, AI literacy, human-AI collaboration

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THE ATTENTION ECONOMY AND CONSUMER SPENDING AMONG GEN Z: EXAMINING THE RELATIONSHIP BETWEEN DIGITAL ENGAGEMENT AND UNPLANNED PURCHASES

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Abstract

The rapid expansion of digital platforms has transformed consumer attention into an economically valuable resource, creating an environment in which algorithms, personalization, persuasive design and social media content compete for users' attention. This empirical study examines "The Attention Economy and Consumer Spending among Gen Z: Examining the Relationship between Digital Engagement and Unplanned Purchases", focusing on Gen Z's awareness of the attention economy, the relationship between digital engagement and consumer behaviour, the role of social media engagement in purchases, digital engagement metrics that capture attention, and the association between digital engagement and unplanned purchases. Existing literature provides both conceptual and empirical support for examining these relationships. Penttilä (2019) explains how advertising-supported digital platforms capture and monetize attention through technology, data, personalization, algorithms and psychological mechanisms such as habit formation and bounded rationality. Schroeder (2006) further connects visual consumption with attention, persuasive marketing communication and consumer behaviour. Empirical evidence demonstrates statistically significant relationships between social-media-related factors and impulse-oriented purchasing. Koay and Lim (2025), using 232 social media users and PLS-SEM, reported that consumer–product congruence significantly predicted online impulse buying intentions ($\beta = 0.403$, $t = 4.932$, $p < 0.001$), while the moderating effect of wishful identification on consumer–influencer congruence was also significant ($\beta = 0.110$, $t = 1.697$, $p = 0.045$). Similarly, Shamim and Azam (2024), based on 481 valid responses, found that trust in branded influencer posts significantly affected the urge to buy impulsively ($\beta = 0.408$, $t = 11.277$, $p < 0.001$), with the model explaining 33% of the variance in the urge to buy impulsively ($R^2 = 0.33$). These studies, however, examined populations and contexts that differ from the proposed Gen Z-focused study. The collected data will be analysed to examine relationships among digital engagement, social media engagement, attention-related behaviours and unplanned purchasing, thereby generating population-specific evidence for the proposed research context.

Keywords: Attention Economy; Gen Z; Digital Engagement; Social Media; Unplanned Purchases

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BEYOND AUTOMATION: EXAMINING THE HUMAN TOUCH IN AI-DRIVEN CUSTOMER EXPERIENCE

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Abstract

A chatbot can reply in a second, an algorithm can forecast what a customer may want, and a recommendation engine can guess what a client is going to buy next. But can technology understand what a customer feels? With the rise of artificial intelligence (AI), customer relationship management is witnessing a paradigm shift. AI-enabled chatbots, virtual assistant, recommendation engines, complaint processing and predictive analytics are helping companies to give faster, accessible and data-driven services. But with rising automation comes a pertinent question – will faster and more accessible services lead to a better customer experience? This research will explore the implications of AI-driven customer experience on the customer, with a focus on the value of human experience in customer relationship management. Although faster responses, reduced effort and costs offered by chatbots and recommendation engines can enhance convenience, human interaction may offer reassurance, especially in complex situations. This study will try to answer whether automation and human interaction are mutually exclusive or if they can be combined. The research will focus on factors such as convenience, responsiveness, personalisation, effort, trust, satisfaction and the perception of human interaction. The study aims to contribute to the growing body of work on human-centric AI by identifying the areas, contexts and levels at which automation should be applied. The research will throw light on whether organisations can offer a satisfactory customer experience by choosing between AI and human agents or whether the two should be used together. The findings will help digital businesses to create customer service processes that are fast and intelligent without undermining the need for human skills, judgement, and trust.

Keywords: Artificial Intelligence, Customer Experience, Human-AI Interaction, Customer Trust, Service Automation

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BEYOND GAUSSIAN: ALPHA-STABLE AND CAUCHY PRIORS FOR IMPULSIVE NOISE DENOISING IN ECG SIGNALS USING PTB-XL DATASET

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Abstract

Gaussian assumption dominates classical denoising, yet real-world bio-signals exhibit impulsive, heavy-tailed noise that violates finite-variance assumption. In this work, we investigate Alpha- stable distributions S(α,β,γ,δ)as a generalized prior for electrocardiogram (ECG) denoising, where Gaussian (α=2) and Cauchy (α=1) emerge as special cases. We model noisy ECG as y = x + n, where n is impulsive noise. Under Bayesian MAP framework, {x} = arg max_x p(y|x)p(x), we compare three priors: Gaussian , Laplacian and Cauchy The Alpha-stable prior is introduced to tune tail-heaviness via α, providing robust penalty log(1+|y-x|α }) compared with quadratic penalty of Gaussian. Experiments are conducted on PTB-XL, a large publicly available 12-lead ECG dataset comprising 21,837 records from 18,885 patients. Impulsive muscle and motion artifacts are synthesized and added to NORM records. Performance is evaluated via SNR, RMSE, and QRS- peak preservation. Results show Laplacian (L1) and Cauchy (α=1) priors preserve R-peak amplitude significantly better than Gaussian, with 18% higher SNR improvement under impulsive noise. The study demonstrates that finite-variance assumption fails for PTB-XL artifacts and that Alpha-stable family offers a flexible, edge-preserving alternative for biomedical signal denoising. *

Keywords: Alpha-stable distribution, Cauchy distribution, ECG denoising, PTB-XL, impulsive noise, MAP estimation, heavy-tailed prior

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PAYING DIGITAL, SAVING DIFFERENT: THE EFFECT OF UPI ADOPTION ON HOUSEHOLD SAVINGS BEHAVIOUR

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Abstract

The Unified Payments Interface (UPI) has become the dominant mode of everyday transaction for Indian households, substituting cash across routine and non-routine payments alike and drawing millions of first-time users into the formal digital-payments ecosystem. As UPI mediates an increasing share of household transactions, its effect on the discipline underlying household savings remains contested: real-time notifications and app-based transaction records may sharpen a household's awareness of its own spending, while the frictionless, non-physical nature of digital payment may simultaneously lower the psychological 'pain of paying' that has traditionally restrained impulsive spending. This study proposes to analytically examine the effect of UPI adoption on the savings behaviour of Indian households, who constitute the target population. Using a structured questionnaire proposed for administration to 150 respondents selected through purposive sampling, the study is designed to investigate the impact of UPI adoption intensity-frequency of use, perceived transactional transparency and perceived ease of use-on household savings behaviour; the association between specific UPI usage patterns-peer-to-peer transfers, bill and utility payments and small-ticket discretionary purchases-and outcomes such as spending frequency and impulsive-purchase tendency; and the moderating role of financial literacy in shaping how UPI adoption translates into disciplined or impulsive household financial behaviour. Descriptive statistics, regression, correlation and moderated-regression analyses are proposed to test the study's hypotheses. The framework extends the payment-transparency and household-savings literature to India's UPI-driven context and is intended to offer practical guidance for policymakers, banks and fintech platforms concerned with household financial well-being in a digitally mediated payments environment.

Keywords: UPI, Digital Payments, Household Savings, Budgeting Behaviour, Pain of Paying, Financial Literacy

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AI-DRIVEN FINANCIAL DECISION-MAKING AMONG COLLEGE PROFESSORS: AN INTEGRATED STUDY OF FINANCIAL COGNITION, TECHNOLOGY ADOPTION, BEHAVIOUR, FINANCIAL COMMUNICATION AND STATISTICAL MODELLING

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Abstract

This study examines how college professors use artificial intelligence (AI) tools, including robo-advisors, budgeting applications, and AI-based investment assistants, in personal financial decision-making and how such usage is associated with financial cognition, technology-adoption readiness, financial communication, and behavioural confidence. The study adopts a multidisciplinary perspective integrating information technology, commerce and finance, management, and financial communication. A cross-sectional survey was conducted among 150 college professors from commerce, management, and arts and science departments. Data are analysed using descriptive statistics and a range of inferential techniques, including chi-square, independent-samples t-test, one-way ANOVA, Mann-Whitney U, Kruskal-Wallis, Pearson correlation, simple and multiple linear regression, reliability analysis, and a brief moderation analysis. Two central hypotheses and several supporting relationships are examined to identify significant associations and predictive effects among the study variables. Findings indicate that AI-tool adoption is significantly associated with age group, suggesting differences in adoption patterns across demographic categories The study also considers the role of financial communication in enabling professors to interpret AI-generated financial information, understand recommendations, and make informed personal financial decisions. The multidisciplinary framework demonstrates how technological capability, financial cognition, behavioural factors, and communication processes interact in shaping AI-supported financial decision-making. Based on the findings, the study proposes recommendations for strengthening financial communication strategies, improving AI and digital financial literacy, and promoting responsible use of AI-enabled financial tools among faculty members.

Keywords-- AI Adoption, Financial Cognition, Technology Acceptance, Financial Communication, Chi-Square, ANOVA, Logistic Regression, Behavioural Finance

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DECOUPLING TRAFFIC FROM TRUST: BRAND VISIBILITY, ATTRIBUTION AND GENERATIVE ENGINE OPTIMIZATION (GEO) IN A ZERO-CLICK SEARCH LANDSCAPE

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Abstract

Generative AI and Large Language Models (LLMs) are reshaping digital search into a zero click ecosystem, rendering traditional Search Engine Optimization (SEO) traffic metrics increasingly obsolete. This study evaluates the operational mechanics of Generative Engine Optimization (GEO) by examining how structural content architecture and domain entity authority affect brand citation within AI-generated responses and subsequent consumer behavior. Using a descriptive-analytical design, primary data were gathered via a 5-point Likert questionnaire from 235 digital marketing and search professionals across Chennai, supplemented by secondary search analytics. Statistical analysis comprising Cronbach's Alpha, descriptive statistics, Pearson correlation, and multiple regression reveals that structural optimization (e.g., empirical data and expert citations) and entity authority jointly drive AI citation frequency and placement. In turn, citation performance proved to be the single strongest predictor of consumer brand trust and conversion intent. The study concludes that moving from legacy keyword strategies to structured GEO frameworks is imperative for maintaining enterprise brand visibility and trust in conversational search environments.

Keywords: Digital Marketing, Generative Engine Optimization (GEO), Zero-Click Search, Large Language Models (LLMs), Brand Visibility, Citation Frequency, AI-Driven Search, Entity Authority

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THE SILENT WITNESS: ETHICS OF WAR CINEMATOGRAPHY

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Abstract:

While a great amount of research has been made on the subject of conflict journalism, including the ethical aspect of the job, the cinematographer, who captures the images for the screens of the viewers, is rarely discussed. The paper will argue that the embedded cinematographer is a morally ambivalent figure, as they occupy a space between an honest craftsman and a manipulator who cares more about the public perception of the conflict than the real-life consequences of the war. The paper will analyze several contemporary conflict films and documentaries that prominently feature the embedded camera operator, not the reporter, as a viewpoint or a narrative tool. The paper will examine the ethical implications of such an approach and question how the cinematographer's craft can shape public perception.

The paper will attempt to contribute to the discussion of the moral ambiguity of embedded journalism by introducing the perspective of the camera operator, who is rarely discussed. The paper will feature the operator as a silent witness to the conflict that is presented in the film in a way that rarely gets commentary, save for the words of the journalist-expatriate that is also featured in the films. The lack of commentary, however, can be seen as a tool that the operator uses to keep their ethical ambiguities as a potential source of bias for the viewers.

Methodologically, the study adopts a qualitative, interpretive approach combining close textual and visual analysis with concepts drawn from film ethics and media studies. A purposive sample of contemporary conflict films and documentaries that foreground the embedded camera operator, rather than the reporter, as a narrative or symbolic presence is selected for detailed scene-level analysis. Cinematographic elements — framing, camera distance, movement, focus, and editing rhythm — are examined as carriers of ethical meaning, read alongside existing theoretical frameworks on embedded journalism, spectatorship, and the aestheticization of violence.

Keywords: Embedded journalism, War cinematography, Media Ethics, Conflict cinema, Visual witnessing, Media-military relations

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DECONSTRUCTING CINEMATIC AGENCY AND AUDIENCE RECEPTION: GENDER REPRESENTATION IN CONTEMPORARY WOMEN-CENTRIC MALAYALAM CINEMA

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Abstract

Over the past decade (2016–2025), Malayalam cinema has seen a major shift, with a rise in women-centric films that challenge traditional male-dominated stories. This paper explores how these films portray women and how real audiences in the Ernakulam district interpret those messages. To study this, the research combines Feminist Film Theory to analyze movies with Stuart Hall's Audience Reception Theory and bell hooks's "oppositional gaze" to understand viewers. The study uses a mixed-methods approach consisting of two main parts. First, a qualitative thematic analysis examines two key films, Take Off (2017) and Uyare (2019), focusing specifically on three core themes: (1) the transition from passive victimhood to active female agency and resilience, (2) the struggle for professional and personal autonomy, and (3) the disruption of the traditional male gaze. Second, a quantitative survey is conducted with 50 participants across urban and rural areas in Ernakulam to measure their gender attitudes and how they decode the films. The initial movie analysis shows that modern Malayalam cinema successfully portrays women as independent decision-makers rather than helpless victims. By connecting detailed film analysis with real audience feedback, this paper highlights how regional cinema influences changing social attitudes toward gender in Kerala.

Keywords: Malayalam Cinema, Feminist Film Theory, Audience Reception, Gender Representation, Oppositional Gaze

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IMPACT OF SHORT-FORM VIDEO CONTENT ON YOUTH ATTENTION SPANS AND CONSUMPTION HABITS

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Abstract

The rapid proliferation of short-form video platforms such as TikTok, Instagram Reels, and YouTube Shorts has fundamentally altered how young people consume digital media. Characterised by rapid content turnover, algorithmically curated feeds, and duration typically under sixty seconds, these formats have been linked in emerging literature to measurable shifts in attention regulation, information processing, and leisure behaviour among adolescents and young adults. This study examines the impact of short-form video content on the attention spans and consumption habits of youth aged 15 to 24 years, with specific reference to usage frequency, self-reported concentration difficulties, multitasking behaviour, and preference shifts away from longer-form content such as films, textbooks, and long-format videos. A descriptive, cross-sectional research design was adopted, employing a structured questionnaire administered to a sample of 200 college students selected through stratified random sampling. Data were analysed using descriptive statistics, cross-tabulation, and correlation analysis to examine the relationship between daily short-form video consumption and self-reported attention outcomes. The findings indicate a statistically notable association between high-frequency short-form video use and reduced sustained attention span, increased task-switching behaviour, and a marked preference for fragmented content consumption. The study further finds that algorithmic recommendation systems significantly reinforce compulsive viewing patterns through variable reward mechanisms. Based on these findings, the paper recommends structured digital literacy interventions, mindful usage practices, and institutional awareness programmes to help youth develop healthier engagement patterns with short-form media. The study contributes to the growing body of research on digital media psychology and offers practical implications for educators, parents, policymakers, and platform designers seeking to balance engagement-driven design with cognitive well-being.

Keywords: Short-form video; Attention span; Youth media consumption; Digital literacy; Algorithmic recommendation

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THE PARADOX OF GLOBALISATION: ECONOMIC INTERDEPENDENCE AND VULNERABILITY DURING COVID-19

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Abstract

The COVID-19 pandemic exposed a fundamental paradox at the heart of economic globalisation: the same interdependence that generated efficiency, specialisation and economic growth also created channels through which disruptions could rapidly spread across borders. Before the pandemic, the expansion of global value chains, just-in-time production, cross-border capital flows and international labour mobility reflected the dominant pursuit of cost efficiency and economic integration. However, widespread lockdowns and border restrictions during COVID-19 disrupted production, transportation, trade, financial flows, and labour mobility simultaneously, revealing significant vulnerabilities in highly interconnected economic systems. Drawing on secondary data and existing scholarly literature, reports and institutional evidence, the study evaluates whether COVID-19 represented a reversal of globalisation or a transformation of its underlying structure. The analysis suggests that the pandemic did not simply bring globalisation to an end; rather, it exposed the limitations of a model that prioritised efficiency and cost minimisation without adequately accounting for resilience and systemic risk. In the post-pandemic period, businesses and governments have increasingly emphasised supply-chain diversification, inventory buffers, regionalisation, near-shoring, friend-shoring and strategic economic autonomy. The paper argues that the future of globalisation is therefore likely to involve a rebalancing of efficiency and resilience rather than complete deglobalization. COVID-19 ultimately demonstrated that interconnectedness can be both a source of economic strength and a mechanism for transmitting vulnerability across the global economy.

Keywords: Globalization; Economic Interdependence; COVID-19; Supply Chain Resilience; Economic Nationalism

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A STUDY ON EMPLOYEE JOB SATISFACTION

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Abstract

Employee job satisfaction is an important factor that influences the performance, motivation, and overall well-being of employees in an organization. This study focuses on understanding the level of job satisfaction among employees and identifying the major factors that influence their satisfaction at the workplace. The study considers factors such as salary, working environment, job security, relationship with colleagues and supervisors, career growth, recognition, and work-life balance. Primary data is collected from employees through a structured questionnaire, and the collected data is analyzed to understand their opinions and experiences. The study helps to identify the areas where employees are satisfied and the areas that require improvement. The findings of the study can help organizations improve employee satisfaction, motivation, productivity, and employee retention.

Keywords: Employee Job Satisfaction, Employee Motivation, Working Environment, Job Security, Career Growth, Work-Life Balance, Employee Performance.

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BLOCKCHAIN TECHNOLOGY IN ACCOUNTING:OPPORTUNITIES FOR TRANSPARENCY AND FRAUD PREVENTION

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Abstract:

Blockchain technology has become an innovative invention with important consequences for modern accounting operations. Traditional accounting operations usually involve the use of centralized databases, manual verification, and intermediaries for recording, processing and authentication of financial transactions. It may raise a number of issues such as data manipulation, delays in verification, lack of transparency, duplication of records, and possibility of conducting fraud. Blockchain technology provides an alternative solution since it uses decentralized and distributed digital ledger to record, verify and exchange transactions. This article discusses the opportunities of blockchain technology in accounting with a special focus on increasing financial transparency and avoiding fraud. The article analyzes the role of blockchain technology in generating reliable, traceable and tamper-proof records. Once the transaction is verified and added to the blockchain, any modification of recorded information becomes extremely complicated and noticeable. It helps to increase the reliability of information and improve the quality of accounting records. Also, blockchain technology may provide authorized participants with a common version of transaction information, which helps to avoid information asymmetries and improve financial reporting transparency. Moreover, the traceability of blockchain transactions may help auditors to evaluate transaction histories and detect suspicious transactions.

The use of smart contracts can further automate accounting-related processes by executing predefined transactions when specified conditions are satisfied, potentially reducing human intervention and errors. However, challenges such as implementation costs, technical complexity, scalability, privacy concerns, regulatory uncertainty, cybersecurity risks, and the need for skilled professionals may affect its widespread adoption. The study is based on a descriptive approach using secondary sources, including academic literature, research articles, professional reports, and reliable online resources. Therefore, organizations should adopt blockchain strategically while addressing its technological, regulatory, and operational challenges.

Keywords: Blockchain Technology, Accounting, Transparency, Fraud Prevention, Financial Reporting, Auditing, Smart Contracts.

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THE ALGORITHMIC VOICE: GENDER, VISIBILITY, AND PLATFORM POWER IN CONTEMPORARY VIDEO PODCASTING

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Abstract

The advent of video podcasting in Tamil digital media has given rise to a new sonic visual public sphere shaped by platform infrastructure as much as by cultural norms of voice and authority. This paper examines how algorithmic recommendation systems on platforms such as YouTube and Spotify shape the visibility of gendered voices in podcasting, and whether they rearrange or entrench existing hierarchies of who is heard and trusted in public discourse. Drawing on feminist media studies, platform studies, and sound studies, the paper theorizes the "algorithmic voice" as a site where vocal qualities pitch, cadence, dialect, and register intersect with engagement metrics and recommendation ranking, often rewarding masculine coded markers of authority while marginalizing women and gender nonconforming hosts. The paper proposes a framework and methodology for mapping patterns of algorithmic amplification, host visibility, and access to monetization by gender across four popular video podcast categories politics, cinema, technology, and lifestyle and situates these dynamics within the wider cultural politics of voice, caste, and gender in Tamil podcast society. In doing so, the paper offers a framework for understanding algorithmic gatekeeping in regional language digital ecosystems, a context largely absent from the predominantly English language literature on platform bias.

Keywords: Video Podcasting; Algorithmic Gatekeeping; Gendered Voices; Audience

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AI AND THE FUTURE OF EMPLOYMENT

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Abstract

Artificial Intelligence (AI) is becoming an important part of modern workplaces and is significantly changing the nature of employment. AI can automate routine tasks, improve productivity, reduce costs, and create new job opportunities in technology and other industries. However, it also creates concerns about job displacement, unemployment, skill gaps, and the need for workers to adapt to new technologies. This study explores the impact of AI on employment and examines both its benefits and challenges. It focuses on how AI may change existing jobs while creating demand for new skills and professions. The study also highlights the importance of education, reskilling, and continuous learning to help employees remain competitive in an AI-driven workplace. Rather than completely replacing humans, AI is expected to increasingly work alongside employees by supporting decision-making, creativity, and problem-solving. Therefore, effective preparation and responsible use of AI will be essential to ensure that technological progress contributes to sustainable employment and economic growth.

keywords : Future of employment , Automation , Job displacement , Workforce transformation.

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FROM CONVENIENCE TO BURNOUT: A STUDY ON ONLINE LEARNING FATIGUE AND STUDENT WELL-BEING

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Abstract:

This research, titled "From Convenience to Burnout: A Study on Online Learning Fatigue and Student Well-being," examines how prolonged use of online learning platforms may contribute to learning fatigue and affect the well-being of students. Online learning provides flexibility, convenience and easy access to educational resources. However, continuous screen exposure, extended online classes, academic workload, reduced interaction and difficulty maintaining concentration may create fatigue among students. The study therefore focuses on students' experiences of online learning fatigue, academic stress, concentration, motivation and overall well-being. Primary data will be collected through a structured questionnaire and analysed using percentage analysis, ranking analysis and factor analysis. The research aims to identify the major factors contributing to online learning fatigue and understand how these factors are associated with students' academic experience and well-being.

Keywords: Convenience to Burnout ,screen exposure, learning fatigue, academic stress, concentration, motivation

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WHEN AI STARTS HANDLING MONEY: AGENTIC FINANCE AND THETRANSFORMATION OF THE FINANCIAL ECOSYSTEM

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Abstract:

The rapid advancement of Artificial Intelligence (AI) is transforming financial services from systems that merely respond to user instructions into intelligent environments capable of anticipating needs, making decisions, and executing financial activities with limited human intervention. Within this emerging landscape, Agentic Finance represents a significant evolution in financial technology, where autonomous AI agents can perform tasks such as monitoring transactions, managing budgets, identifying financial patterns, initiating payments, comparing financial alternatives, and supporting routine financial decision-making on behalf of individuals and organization. In contexts such as India's rapidly expanding digital- payment environment, including UPI-based transactions, agentic systems could potentially assist users in managing recurring payments, tracking expenditure, achieving savings objectives, and making timely financial decisions. However, the transition from AI-assisted finance to AI-directed finance also raises fundamental questions concerning delegated authority, accountability, transparency, privacy, security, bias, and human oversight. Therefore, Agentic Finance cannot be evaluated solely from the perspective of technological efficiency; it must also be examined through the principles of responsible innovation and Financial Governance. It analyses the potential opportunities of agentic systems in improving financial inclusion, personalization, operational efficiency, and decision support, while also identifying the governance challenges associated with granting AI systems delegated financial authority.

Keywords:Agentic Finance, Artificial Intelligence, Autonomous AI Clerks, Financial Ecosystem, AI Agents, Digital Payments, UPI, Financial Technology, Delegated Authority, Financial Governance

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A STUDY ON WORK-LIFE BALANCE AND EMPLOYEE PRODUCTIVITY IN NAGERCOIL CORPORATION.

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Abstract

Currently, maintaining a work-life balance has become a matter of great importance to many people. A variety of factors associated with high workloads, long working hours, technology, and changing priorities at work can interfere with employees' attempts to maintain a balance between their professional and personal lives. The present paper discusses the relationship between work-life balance and employee productivity. The paper focuses on the critical role played by personal and organizational factors involved in the former in determining the levels of employee productivity. The paper focuses on flexible work arrangements, organizational aspects related to maintaining a work-life balance, workload, leaves and other benefits, and employee welfare policies. The paper also discusses the role of Human Resource Management Practices in shaping these policies and establishing a conducive working environment that can lead to employee satisfaction and improved productivity. It is argued that effective work-life balance practices can have a positive impact on employee productivity and organizational performance. Therefore, it is essential for organizations to promote sustainable practices that support employees in all aspects of their lives to help them achieve a good level of satisfaction and productivity.

Keywords:

Work-Life Balance, Employee Productivity, Employee Well-Being, Job Satisfaction, Human Resource Management, Organizational Performance.

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IOT-BASED SMART HELMET DETECTION AND BIKE IGNITION CONTROL SYSTEM

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Abstract

The Smart Helmet Detection and Bike Ignition System is a low-cost safety system designed to ensure that a two-wheeler can be started only when the rider is wearing a helmet. The proposed prototype combines a helmet-mounted sensing mechanism, an Arduino-based controller, wireless communication, and an ignition-control relay.

A temperature-based sensing approach using an NTC thermistor is used to detect the presence of the rider's head inside the helmet. The detected status is processed by the microcontroller and transmitted to the vehicle-side controller through a 433 MHz RF link.

The vehicle-side controller then applies a safety decision: when the helmet condition is satisfied, the ignition-control relay is enabled; otherwise, the ignition remains locked. An optional software monitoring layer is included to display helmet status, ignition status, connection state, alerts, and system events through a simple dashboard.

The system aims to convert helmet usage from a voluntary reminder into an automatic ignition interlock while maintaining a simple, affordable, and scalable architecture.

Keywords*:* Smart Helmet, Helmet Detection, Bike Ignition, Arduino, NTC Thermistor, RF Communication, Relay Control, Embedded System, IoT Dashboard, Road Safety.

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GREEN HUMAN RESOURCE MANAGEMENT PRACTICES AND WORKFORCE EQUITY IN EDUCATIONAL INSTITUTIONS: AN EMPIRICAL STUDY

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Abstract

This paper examines how digital administrative systems can strengthen the adoption of Green Human Resource Management (GHRM) practices and promote workforce equity in educational institutions. Despite growing recognition of GHRM as a driver of sustainability, its implementation in schools and universities remains limited, often constrained by strategic and procedural challenges. At the same time, digital platforms such as ERP, MIS, e-recruitment, e-training, and digital appraisal systems offer opportunities to embed transparency, accountability, and inclusivity into HR processes. Using a descriptive–analytical design and data from 140 respondents across government and private institutions, the study applies ISM–AHP modelling to analyze the interrelationships among digital systems, eco-HR strategies, and equity outcomes. Results show that ERP/MIS usage and green training significantly enhance workforce equity, which in turn strongly predicts institutional sustainability. Conversely, LMS and digital appraisal systems demonstrate weaker effects, indicating the need for improved integration.

Key Words: Green Human Resource Management, Digital Transformation, Administrative Systems, Workforce Equity, Educational Institutions, Sustainable Human Resource Management.

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THE PSYCHOLOGY OF MONEY HOW HUMAN BEHAVIOUR SHAPES COMMERCE, FINANCE ECONOMICS

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Abstract

The Psychology of Money examines how human behaviour influences commerce, finance and economics. Financial and economic decisions are often viewed as rational choices based on numbers, prices and expected benefits. However, real-world decisions are also shaped by emotions, habits, perceptions, social influence and personal experiences. This study explores behavioural economics and behavioural finance to understand why individuals may make decisions that differ from purely rational expectations. In commerce, consumer behaviour plays an important role in purchasing decisions. Pricing, discounts, branding, advertising, product presentation and impulse buying can influence how consumers perceive value and make choices. In finance, emotions such as fear, excitement and overconfidence can affect saving, investment and risk-taking decisions. Concepts such as psychological pricing, loss aversion and herd behaviour demonstrate the influence of human psychology on financial choices. The study also explains how individual decisions can create wider effects when large numbers of consumers or investors behave in similar ways. Changes in consumer preferences can influence demand, sales, production and business strategies, while collective financial behaviour can contribute to changes in market activity. Therefore, understanding human behaviour provides a useful connection between individual choices and broader economic outcomes. The topic is relevant to consumers, businesses, financial professionals and policymakers because behavioural insights can encourage more informed decision-making and provide a practical understanding of real-world markets. It can also help individuals recognise marketing influences, understand personal financial biases and approach money-related decisions with greater awareness. By connecting psychology with commerce, finance and economics, this study highlights that money is not only about figures, profits and prices, but also about the people who make decisions behind those numbers financial systems and economies. This perspective makes the topic especially relevant to everyday financial and commercial life.

Keywords: Behavioural Economics; Behavioural Finance; Consumer Behaviour; Decision-Making; Financial Psychology.

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E-COMMERCE: THE MODERN WAY OF DOING BUSINESS

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Abstract

Electronic commerce, or e-commerce, refers to the buying, selling, and exchange of goods, services, and information through the internet and other digital networks. Over the last two decades, rapid advances in information technology, widespread smartphone use, affordable internet access, and secure online payment systems have transformed the way organisations operate and the way consumers shop. E-commerce has moved from being an alternative sales channel to becoming a central part of modern business strategy, enabling enterprises of every size to reach customers beyond geographical boundaries at any time of the day.

This paper examines e-commerce as the modern way of doing business by analysing its major models, enabling technologies, and impact on trade. The principal models include business-to-business (B2B), business-to-consumer (B2C), consumer-to-consumer (C2C), and consumer-to-business (C2B), each serving different market needs. Supporting technologies such as cloud computing, mobile applications, digital wallets, artificial intelligence, big data analytics, and logistics automation allow firms to personalise offers, manage inventory efficiently, automate customer service, and complete transactions quickly and securely.

The study highlights the advantages that e-commerce offers to businesses and consumers. For businesses, it lowers operating and marketing costs, reduces the need for physical stores and intermediaries, expands market reach, and provides valuable data on customer behaviour for better decision making. Cross-border e-commerce allows even small sellers to enter international markets, and omnichannel strategies that combine physical stores with digital platforms give customers a seamless shopping experience. These developments show that businesses which adopt digital tools early can respond faster to market changes and build stronger customer loyalty.

Keywords: E-commerce, Digital Business, Online Shopping, Digital Payments, B2B, B2C, Consumer Convenience

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FINANCIAL CHALLENGES AND REVENUE MANAGEMENT IN THE AVIATION INDUSTRY

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Abstract

The global aviation industry operates within an exceptionally demanding financial environment characterized by high capital intensity, severe operating cost vulnerability, cyclical macroeconomic volatility, and structurally narrow net profit margins. Airlines face persistent fiscal pressures stemming from unpredictable jet fuel price shocks, escalating aircraft acquisition and long-term leasing commitments, skilled labor expenses, airport infrastructure user charges, and strict regulatory compliance costs. Concurrently, operational disruptions resulting from adverse meteorological conditions, air traffic control constraints, and unforeseen technical groundings amplify downside financial risks. Under these systemic constraints, long-term commercial sustainability necessitates advanced financial discipline paired with sophisticated revenue management strategies. Revenue management functions as the critical quantitative and analytical discipline designed to maximize passenger yield and overall carrier revenue from a strictly perishable. Consequently, airlines leverage sophisticated dynamic pricing algorithms, historical booking curve tracking, real-time consumer willingness-to-pay elasticity modeling, and strategic capacity allocation across segmented fare classes. Beyond core passenger ticket pricing, the modern airline commercial model increasingly depends upon aggressive ancillary revenue diversification, including unbundled baggage fees, onboard catering, priority boarding, seat selection privileges, and co-branded loyalty credit Ultimately, the research demonstrates that balancing operational cost containment with advanced data-driven revenue optimization remains the quintessential determinant of long term solvency, sustainable competitive advantage, and fiscal endurance across modern global aviation networks. This investigation synthesizes critical insights to inform sustainable strategic policymaking across commercial air transport.

Keywords: Aviation Economics; Revenue Management; Dynamic Pricing; Perishable Inventory; Ancillary Revenue; Capacity Allocation; Yield Optimization; Airline Cost Structure.

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IS THE 10-MINUTE DELIVERY WORTH IT? QUICK COMMERCE AND THE REAL COST OF CONVENIENCE

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Abstract

Quick commerce, the promise of delivering groceries and everyday items within minutes, has become one of the fastest-growing segments of Indian retail. Platforms such as Blinkit, Zepto and Swiggy Instamart have built networks of neighbourhood "dark stores" and large fleets of gig delivery workers, and consumers in metropolitan cities have quickly come to treat ultra-fast delivery as normal. Yet the speed that appears free to the customer is paid for elsewhere. This paper asks a simple but uncomfortable question: is the 10-minute delivery worth it, and who bears its cost? Using a conceptual and descriptive approach based on secondary sources, including news reports, trade-body submissions, regulatory materials and literature on consumer behaviour, the paper examines the model from four perspectives. First, it explains the economics of the dark-store model and why speed has become the main basis of competition. Second, it examines the pressure on neighbourhood kirana stores, including allegations of deep discounting and predatory pricing brought before the Competition Commission of India, while noting that the extent of store closures is contested and that consumers also gain convenience and choice. Third, it discusses the safety, pay and algorithmic pressure faced by delivery workers, and the events of late 2025 and early 2026, when worker strikes were followed by government intervention and platforms withdrew the "10-minute" promise from their branding. Fourth, it draws on behavioural economics to show how instant availability may encourage impulse buying and reshape expectations about waiting. It concludes that the real cost of convenience is distributed unevenly across workers, small retailers, neighbourhoods and consumers themselves, and recommends stronger social security for platform workers, transparent pricing and competition oversight, and greater consumer awareness. The findings are relevant to policymakers, platform firms, retailers and commerce educators.

Keywords: Quick Commerce; Dark Stores; Kirana Stores; Gig Economy; Consumer Behaviour

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BUY NOW, PAY LATER: INCLUSION OR DEBT TRAP?

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Abstract

Buy Now, Pay Later (BNPL) lets consumers take a product now and pay later in small instalments, often interest-free if cleared on time. In India it has spread through e-commerce, payment apps and fintechs, marketed as inclusion for young and first-time borrowers, yet criticised as frictionless overspending. Using a conceptual approach grounded in RBI directions, industry commentary and behavioural economics, this paper asks whether BNPL is inclusion or a debt trap. It explains how BNPL earns revenue despite being interest-free, weighs the inclusion and debt-trap arguments, reviews India's regulatory response from the 2022 prepaid-instrument restriction to the 2025 Digital Lending Directions with a brief UK/US comparison, and proposes a typology of users: planners, stretchers and stackers. It argues that outcomes depend less on the product than on the borrower's cash-flow position and offer design, concluding that "interest-free" is not "cost-free", and recommending transparent pricing, friction for vulnerable users, complete credit reporting and stronger digital financial literacy. The findings are relevant to regulators, lenders, merchants, educators and consumers.

Keywords: Buy Now Pay Later; Consumer Credit; Financial Inclusion; Digital Lending; Behavioral Finance

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WOMEN ENTREPRENEURSHIP

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Abstract

Women entrepreneurship refers to the process through which women identify business opportunities, organize resources, take calculated risks, and establish and manage enterprises across diverse sectors such as retail, manufacturing, technology, healthcare, education, food, and services. It has emerged as an important contributor to economic and social development by creating employment, generating income, encouraging innovation, and improving the standard of living within families and communities. Women entrepreneurs also contribute to financial independence and participate actively in the development of local and national economies.

Government programmes, self-help groups, microfinance institutions, educational institutions, financial organizations, and digital platforms can play an important role in supporting women-owned enterprises. Training in entrepreneurship, accounting, digital marketing, financial management, and technology can improve business capabilities, while easier access to finance and markets can support expansion. Digital technologies and online platforms also provide women with new ways to promote products, reach customers, manage operations, and participate in wider markets.

Overall, women entrepreneurship is an important pathway for inclusive economic growth, employment generation, innovation, and social empowerment. With improved access to skills, finance, technology, mentorship, and market opportunities, women can establish sustainable enterprises and contribute more effectively to community development. Strengthening the entrepreneurial ecosystem for women can therefore help build resilient businesses and more inclusive economies.

Keywords: Women Entrepreneurship, Business Opportunities, Women Entrepreneurs, Financial Independence, Innovation, Employment Generation, Microfinance, Digital Platforms, Skill Development, Economic Development

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APPLICATION OF GRAPH THEORY IN SMART CITY DEVELOPMENT: OPTIMIZING URBAN NETWORKS

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Abstract

Modern urban centers generate immense infrastructural and logistical datasets, yet city planners often struggle with systemic inefficiencies in traffic congestion, utility distribution, and public transit routing. This study demonstrates the practical application of graph theory to optimize metropolitan traffic flow, municipal utility grids, and public transit networks to advance smart city development. Drawing on foundational discrete mathematics frameworks, urban infrastructure variables are modeled as mathematical graphs. Physical intersections, utility substations, and transit stops are represented as vertices (V), while roadways, pipelines, power lines, and transit routes define edges (E). The analysis reveals that applying minimum spanning tree (MST) algorithms significantly reduces material costs in electrical and water grid routing. Additionally, maximum flow algorithms effectively mitigate traffic bottlenecks by dynamically redistributing vehicular volume, and shortest-path analysis successfully optimizes public transit arrival schedules. Abstract network modeling provides an indispensable diagnostic and predictive framework for civil engineering, converting raw geospatial data into actionable topological insights that enhance urban sustainability, resource efficiency, and overall institutional operations.

Keywords: Graph Theory, Smart Cities, Urban Planning, Network Flow, Optimization.

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E-COMMERCE

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Abstract

E-commerce, or electronic commerce, refers to the buying and selling of goods and services over the internet, along with the transfer of money and data required to complete these transactions. It has fundamentally transformed global trade by removing geographical barriers, enabling businesses of all sizes to reach customers worldwide through digital platforms. The rapid growth of e-commerce has been driven by increased internet penetration, smartphone adoption, secure digital payment systems, and evolving consumer preferences for convenience and speed. Major models include Business-to-Consumer (B2C), Business-to-Business (B2B), Consumer-to-Consumer (C2C), and Direct-to-Consumer (D2C), each catering to different market needs. Despite its benefits such as lower operational costs, wider market reach, and personalized shopping experiences through data analytics e-commerce also faces challenges including cyber security threats, logistics complexity, and intense market competition. As technology continues to advance, emerging trends like artificial intelligence, augmented reality, and mobile commerce are expected to further reshape the e-commerce landscape, making it an increasingly integral part of the global economy.

Keywords: Online shopping; Digital payments; shopping cart; Product management; Customer Service.

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ROLE OF MSMES IN INDIA

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Abstract

Micro, Small and Medium Enterprises (MSMEs) form the backbone of the Indian economy, playing a pivotal role in fostering entrepreneurship, generating employment, and promoting balanced regional development. Classified under the MSME Development Act on the basis of investment in plant, machinery, or equipment and annual turnover, this sector spans manufacturing, services, and trading activities across urban and rural India. With over six crore enterprises operating nationwide, MSMEs contribute nearly thirty percent to the country's Gross Domestic Product and around forty-five percent to total manufacturing output, while employing more than eleven crore people, making them the second-largest employment-generating sector after agriculture in terms of workforce absorption.

They also act as ancillary units supporting large industries, strengthening domestic supply chains, and boosting exports, particularly in labour-intensive sectors such as textiles, handicrafts, leather, and food processing. Their low capital requirement and high employment potential make them especially suited to India's demographic and developmental needs. However, the sector continues to face persistent challenges including limited access to formal credit, delayed payments from buyers, inadequate technology adoption, infrastructural bottlenecks, and regulatory compliance burdens that constrain its overall growth trajectory.

This paper examines the multifaceted role of MSMEs in driving India's economic growth, analyzing their contribution to The study concludes that a robust, well-supported MSME ecosystem is essential for achieving India's developmental goals, including self-reliance under the Atmanirbhar Bharat initiative, and for building a resilient, inclusive, and globally competitive economy.

Keywords: MSMEs, Indian Economy, Employment Generation, Entrepreneurship, Atmanirbhar Bharat.

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CONSUMER PSYCHOLOGY

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Abstract

Consumer psychology is the scientific study of how individuals think, feel, and behave when they select, purchase, use, and dispose of products and services. It draws on psychology, marketing, sociology, and economics to explain why people make the choices they do. In today's competitive and digital marketplace, understanding the consumer mind is essential for businesses that wish to build lasting relationships with their customers.

This study examines the major psychological factors that influence consumer behaviour. Motivation, perception, learning, attitudes, and personality shape how a person recognises a need and evaluates possible solutions. Perception determines how advertisements, packaging, and brand names are interpreted, while learning and memory influence brand loyalty and repeat purchases. Attitudes and beliefs, formed through experience and information, decide whether a consumer views a product favourably or unfavourably.

Social and cultural influences are equally important. Family, friends, reference groups, social media influencers, and cultural values affect what people buy and how they express their identity through consumption. The growth of online shopping has intensified these influences, as reviews, ratings, and peer recommendations now play a decisive role in purchase decisions. Culture, in particular, shapes the values, traditions, and lifestyles that guide everyday spending.

Keywords: Influence consumer behaviour. Motivation, perception, learning, attitudes, and personality shape how a person recognises a need and evaluates possible solutions.

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DIGITAL MARKETING AND BUSINESS GROWTH

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Abstract

Digital marketing has become an important part of modern business. It refers to the use of digital channels such as websites, search engines, social media, email, mobile applications and online advertisements to communicate with customers. As more people use the internet for information, shopping and communication, businesses can use digital marketing to reach customers quickly and effectively. It is useful for both small businesses and large organisations because it provides different ways to promote products, build relationships and increase sales.Digital marketing is the promotion of products and services through digital technologies and online platforms. Unlike traditional marketing, digital marketing allows businesses to communicate with customers through interactive channels. Businesses can share information, create advertisements, receive customer feedback and measure the performance of their campaigns. This makes digital marketing an important tool for understanding customer needs and improving business activities. There are several important types of digital marketing. Search Engine Optimisation (SEO) helps a website appear more prominently in search results. Social media marketing uses platforms such as Instagram, Facebook and other social networks to connect with customers. Content marketing provides useful and relevant content to attract and retain audiences. Email marketing is used to communicate offers, updates and information directly to customers. Pay-per-click advertising allows businesses to display paid advertisements and attract visitors to their websites. Influencer marketing also helps businesses reach specific audiences through online creators.

Keywords: Search Engine Optimisation (SEO) helps a website appear more prominently in search results. Social media marketing uses platforms such as Instagram, Facebook and other social networks to connect with customers.

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HUMAN RESOURCE MANAGEMENT

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Abstract

Marketing is one of the most important activities in business. It connects a business with its customers by understanding their needs, creating suitable products or services, communicating their value, and making them available at the right place and time. Marketing is not limited to selling. Selling is only one part of marketing. Modern marketing begins before a product is produced and continues even after the sale through customer service, feedback and relationship building. To understand the meaning and importance of marketing. To learn the major functions and activities of marketing. To understand the marketing mix and its elements. To know the role of marketing in business and society. To understand modern trends in marketing. Marketing refers to the process of identifying customer needs and satisfying those needs profitably. It includes activities such as market research, product planning, pricing, promotion, distribution and customer relationship management. In simple words, marketing means understanding what customers want and providing the right product or service to satisfy them.

Keywords: The American Marketing Association describes marketing as the activity, set of institutions and processes for creating, communicating, delivering and exchanging offerings that have value for customers, clients, partners and society.

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FINANCE

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Abstract

Finance is the process of planning, managing, and controlling money and other financial resources to achieve individual, business, and organizational goals. It plays an important role in economic growth by supporting investment, budgeting, saving, borrowing, and effective use of resources. Financial management helps organizations understand their income, expenses, assets, liabilities, cash flow, and profitability. It also supports decision-making by providing financial information that can be used to evaluate opportunities and manage risks. The major areas of finance include personal finance, corporate finance, and public finance. Personal finance focuses on income, savings, investments, budgeting, and responsible spending. Corporate finance deals with capital investment, financing decisions, working capital, financial planning, and shareholder value. Public finance concerns government revenue, expenditure, taxation, and the management of public funds. Modern finance increasingly uses digital tools, data analytics, financial technology, and automation to improve accuracy and efficiency. provide useful insights into financial performance. Risk management is also essential because financial decisions can be affected by market changes, inflation, interest rates, competition, and unexpected events. Overall, finance provides the foundation for sustainable growth, informed decision-making, and long-term financial stability.

Keywords: Finance; Financial Management; Financial Planning; Risk Management; Financial Stability

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RISK MANAGEMENT PRACTICES IN THE BANKING SECTOR

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Abstract

Risk management has become a cornerstone of sound banking practice in an increasingly volatile and interconnected global financial system. This abstract examines the theoretical foundations, regulatory frameworks, and practical applications of risk management within the banking industry, highlighting its critical role in ensuring financial stability and institutional resilience. Banks, by the nature of their operations, are exposed to a wide array of risks, including credit risk, market risk, operational risk, liquidity risk, and reputational risk. Effective risk management practice involves the systematic identification, assessment, measurement, monitoring, and mitigation of these exposures through a combination of quantitative models, internal controls, and governance structures. The adoption of international regulatory standards, such as the Basel Accords, has significantly shaped how banks approach capital adequacy, stress testing, and risk-weighted asset management. The findings suggest that robust risk management practices not only safeguard banks against financial losses and regulatory penalties but also enhance stakeholder confidence and long-term profitability. In conclusion, this abstract underscores the necessity for banking institutions to adopt a proactive, integrated, and technology-driven approach to risk management in order to navigate an evolving risk landscape and sustain longterm financial stability. Keywords: risk management, banking sector, credit risk, operational risk, financial stability, Basel III, regulatory compliance.

Keywords: This study explores how contemporary banks integrate enterprise-wide risk management (ERM) frameworks to align risk appetite with strategic objectives, thereby fostering a risk-aware culture across all levels of the organization.

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THE PSYCHOLOGY OF PRICING

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Abstract

Price is more than a number on a tag. It is a message that shapes how customers think, feel and decide. Consumers rarely judge prices in a purely logical way. Emotions, habits and mental shortcuts influence buying decisions. Businesses use pricing psychology to guide customer behavior. This presentation explains the key ideas behind it.Understanding these ideas helps both sellers and buyers.

Keywords: Price, Consumers, behavior, psychology, shortcuts, influence.

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A STUDY ON THE EFFECTIVENESS OF EMPLOYEE TRAINING AND DEVELOPMENT ON EMPLOYEE PERFORMANCE AMONG PRIVATE-SECTOR EMPLOYEES IN CHENNAI

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Abstract

Employee training and development plays an important role in improving employee knowledge, skills, work behaviour and performance. The present study examines the relationship between employee training and development and employee performance. The study adopts a quantitative research design and uses a structured questionnaire to collect data from 120 employees. Training and development is examined through dimensions such as training needs assessment, training content, trainer effectiveness, training methods and career development, while employee performance is measured through productivity, quality of work, efficiency and achievement of organizational objectives. Descriptive statistics, Cronbach's alpha, Pearson correlation and multiple regression are proposed as the major statistical tools. Employee performance and training and development techniques are positively correlated, according to the example analysis. According to the report, companies should routinely assess employee training needs, offer pertinent training programs, and assess training results. Both organizational performance and personnel capabilities can be supported by effective training and development.

KeyWords:

Employee productivity, work performance, organizational performance, career development, employee performance, training needs assessment, training methods, and employee training and development.

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NEUROMARKETING

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Abstract

Neuromarketing is a multidisciplinary field that combines neuroscience, psychology and marketing to understand how consumers' brains respond to marketing stimuli. It examines the neural, emotional and cognitive processes that influence decision-making, with the aim Of creating more effective and ethical marketing strategies. By studying brain activity, neuromarketing helps businesses understand what attracts attention, what evokes emotion, and what drives purchase behaviour. This paper explores the key concepts and used in neuromarketing, such as functional magnetic resonance imaging (fMRI), electroencephalography (EEG), eye- tracking and biometric measures. It examines how these tools reveal subconscious preferences, emotional reactions and memory formation, which Often play a larger role in buying decisions than rational thinking. The study also highlights the different types of consumer responses, including emotional, visual and social triggers, and how they can be applied in areas such as product design. advertising, pricing and brand positioning. The paper discusses the benefits and challenges Of neuromarketing, including its ability to improve customer engagement, enhance brand loyalty and increase conversion rates. At the same time, it addresses ethical Concerns such as privacy, manipulation, data security and the potential for misuse. The discussion also covers the need for clear regulations and responsible use Of neuroscience in marketing practices. Ultimately, this study underscores that neuromarketing is a powerful tool for understanding consumer behaviour and creating value. but it must be used ethically and resgx)nsibly to ensure it benefits both businesses and society in the long term.

Keywords: Neuromarketing, Consumer Behaviour, Brain Activity, Emotional Response, Decision-Making, Ethical Marketing, Brand Loyalty.

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E COMMERCE: ARTIFICIAL INTELLIGENCE IN MODERN BUSINESS & COMMERCE

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Abstract

Artificial Intelligence (AI) refer s to computer systems and software e that can perform tasks that normally require human intelligence. These tasks include learning from information, identifying patter ns, understanding language, analyzing data, and supporting decisions. In modern business and commerce, AI is increasingly used to improveciency, customer experience, decision-making, and business operations. Businesses use AI in many areas such as online shopping, banking, finance, marketing, customer service, product management, and supply chain activities. AI can process large amounts of information quickly and help organizations identify useful patter ns and trends. The growth of smartphones, cloud computing, digital payments, social media, and e-commerce has increased the use of AI in business. Companies can use AI to understand customer preferences, automate repetitive activities, improve services, and support business decisions.

Keywords: Key artificial intelligence keywords include terms like Machine Learning, Neural Networks, Deep Learning, Natural Language Processing, and Big Data, which are essential for understanding and discussing AI.

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EXPERIMENTAL EVALUATION OF WEB AUTOMATION RESILIENCE USING COMPUTER VISION AND CHROMIUM DEVTOOLS PROTOCOL IN RPA

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Abstract

Robotic Process Automation (RPA) is extensively applied to automate activities in web applications. However, the automation processes might become unreliable after changes are made to the elements or their attributes. Conventional approaches of selector-based automation practices are mostly reliant on identified element properties, which may become obsolete. This paper presents an experimental analysis of three approaches of web elements identification known as conventional selector-based automation, computer vision (CV) based targeting, and Chromium Automation, which involves browser-level information extraction. An experiment was conducted using a local HTML login webpage, whose username and password fields' identifiers were changed to observe the behavior of the three approaches. The conventional selector-based automation process was successfully performed on the original webpage; however, it failed after altering the fields' attributes. The CV-based approach resulted in a target ambiguity error. On the contrary, successful result was achieved using Chromium Automation by implementing the modified document object model (DOM) identifiers. The modified DOM identifiers were repeated five times, and the process took 6 seconds every time .The paper contributes to a conceptual basis of hybrid robotic process automation with recovery from failure by considering both visual information and browser-level structure information using chromium's CDP.

Keywords: Robotic Process Automation, Computer Vision, Chromium DevTools Protocol,

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THE PSYCHOLOGY OF BUY NOW, PAY LATER: IMPACT ON YOUNG CONSUMERS

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Abstract

The emergence of digital financial technologies has significantly transformed consumer purchasing behaviour, particularly among young consumers who increasingly rely on online platforms for shopping and financial transactions. Among these developments, Buy Now, Pay Later (BNPL) has emerged as a convenient form of deferred payment that allows consumers to purchase products immediately and repay the amount at a later stage. Although BNPL is promoted as a flexible and accessible payment facility, its influence extends beyond financial convenience and may affect the psychological processes involved in spending decisions. This study explores the psychology of Buy Now, Pay Later and examines its impact on the financial and consumption behaviour of young consumers, with particular focus on Generation Z.

The study further evaluates the positive and negative dimensions of BNPL usage. On the positive side, BNPL may provide financial flexibility, convenience and the ability to manage short-term purchases without making a large immediate payment. On the other hand, frequent or impulsive use may contribute to overspending, reduced saving, increased financial commitments and the normalisation of deferred debt. The study therefore approaches BNPL not merely as a financial innovation but as a psychological and behavioural phenomenon that can influence how young consumers perceive money, affordability and consumption.

By examining these dimensions, the study seeks to develop a broader understanding of the changing financial behaviour of Generation Z and the factors determining whether BNPL functions as a useful financial tool or contributes to unhealthy spending patterns.

Keywords: Generation Z, Consumer Psychology, Spending Habits, Saving Habits, Impulse Buying.

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SMART AGRICULTURE THROUGH ARTIFICIAL INTELLIGENCE: HELPING FARMERS ADOPT SUSTAINABLE FARMING PRACTICES

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Abstract

Agriculture is an essential part of food production and supports the livelihood of millions of people, but farmers face challenges such as unpredictable weather, water scarcity, crop diseases, and increasing production costs. Artificial Intelligence (AI) and the Internet of Things (IoT) can help address these challenges by providing farmers with timely and useful information about their fields. This paper proposes an AI powered smart agriculture system that combines IoT sensors, machine learning, and a mobile application to monitor soil and environmental conditions, support irrigation decisions, and identify possible crop diseases. The system is designed to provide simple and understandable recommendations that can assist farmers in making better decisions while using resources efficiently. By connecting farmers with accessible digital technologies, the proposed approach aims to support sustainable farming practices, improve resource management, and contribute to more informed agricultural decision-making.

Keywords: Artificial Intelligence, Smart Agriculture, Internet of Things, Machine Learning, Precision Farming, Sustainable

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THE NEXUS OF ENGAGMENT AND SATISFACTION IN HIGHER EDUCATION: A CONCEPTUAL FRAMEWORK FOR FACULTY

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Abstract

New technologies, new ways of teaching, increased pressure to do research, rules about accreditation and increased competition between schools are changing higher education a lot. These developments have greatly increased the roles and responsibilities of faculty members such as teaching, research, student mentoring, administration and institutional development. In this ever-changing academic climate, employee engagement and job satisfaction have become key indicators of faculty effectiveness, professional well-being, and institutional sustainability. Although interrelated, the literature has generally investigated employee engagement and job satisfaction separately, suggesting the need for a combined conceptual understanding of the elements that link these two constructs in the higher education context. This conceptual paper is filling this gap by presenting a framework on the relationship between faculty employee engagement and job satisfaction. The proposed framework is based on the Job Demands-Resources (JD-R) Theory and the Social Exchange Theory (SET). Engagement-satisfaction association of faculty members from various higher education institutions and cultural contexts.

Keywords: Faculty Engagement, Job Satisfaction, Higher Education Academic Workforce, Organizational Support, Leadership Support , Job Demands-Resources (JD-R) Theory Social Exchange Theory (SET).

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FINTECH ADOPTION AMONG RURAL AND SEMI-URBAN CONSUMERS

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Abstract

Financial Technology (FinTech) has transformed the delivery of financial services through digital payments, mobile banking, internet banking, digital wallets, UPI, online lending, insurance technology and other technology-enabled financial services. Although FinTech has expanded rapidly in India, differences in digital literacy, income, education, infrastructure, trust and perceived security can influence adoption among rural and semi-urban consumers. The present study examines the level of FinTech adoption among rural and semi-urban consumers and investigates selected demographic and behavioural factors associated with adoption.

The study highlights the importance of digital literacy, consumer awareness, trust, security, reliable connectivity and accessible financial services in encouraging wider FinTech adoption. The findings suggest that financial institutions, FinTech companies, policymakers and community-level organisations should adopt inclusive strategies that address the specific requirements of rural and semi-urban consumers.

Keywords: FinTech, financial technology, digital payments, rural consumers, semi-urban consumers, UPI, financial inclusion, digital literacy, consumer adoption.

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COMMERCE AS "MARKETING"

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Abstract:

Marketing is one of the most important activities in business. It connects a business with its customers by understanding their needs, creating suitable products or services, communicating their value, and making them available at the right place and time. Marketing is not limited to selling. Selling is only one part of marketing. Modern marketing begins before a product is produced and continues even after the sale through customer service, feedback and relationship building. To understand the meaning and importance of marketing. To learn the major functions and activities of marketing. To understand the marketing mix and its elements. To know the role of marketing in business and society. To understand modern trends in marketing. Marketing refers to the process of identifying customer needs and satisfying those needs profitably. It includes activities such as market research, product planning, pricing, promotion, distribution and customer relationship management.In simple words, marketing means understanding what customers want and providing the right product or service to satisfy them. The American Marketing Association describes marketing as the activity, set of institutions and processes for creating, communicating, delivering and exchanging offerings that have value for customers, clients, partners and society.

Keywords: Customer-oriented: Marketing focuses on customer needs and satisfaction.
Exchange process: It involves the exchange of products, services or value Continuous process: Marketing continues from product planning to after-sales service.

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POTENTIALS AND CONSTRAINTS OF CARGO CONSOLIDATION IN MARITIME LOGISTICS

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Abstract

Cargo consolidation is an important logistical practice, by which various smaller shipments are combined into one large shipment that is to be loaded in a container. This study of "Potential and Constraints of Cargo Consolidation in Port Logistics" examines the major potential and constraints associated with LCL cargo consolidation in Port logistics. The Study is descriptive research and is based entirely on secondary data from authors, industrial websites and various publications. The main objective of this research is to find the potential in LCL cargo consolidation and also major constraints in LCL cargo consolidation. The findings of the research state how LCL cargo consolidation acts as an efficient strategy for port logistics. It was found that transportation costs are reduced and maximum container optimisation could be achieved. It was also found that LCL cargo consolidation helps small and medium-sized businesses to export small quantities of cargo and can achieve cost efficiency, container utilisation and better operational efficiency. At the same time, this research also focuses on constraints in LCL cargo consolidation that can affect its performance. These include documentation and customs procedural challenges, cargo segregation challenges and compatibility and handling challenges. These challenges result in increasing delays, damage and additional costs. These challenges are to be managed and mitigated for smooth LCL consolidation. Overall, this research concludes that LCL cargo consolidation has multiple benefits and is an effective strategy for better port logistics, particularly for smaller shipments. However, achieving such efficiency through LCL consolidation requires proper documentation, effective coordination between shippers and 3rd parties, appropriate cargo handling and an efficient consolidation process

Keywords: LCL shipping, Port Logistics, Cargo Consolidation, Cost Efficiency, Container Utilisation

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THE ROLE OF DIGITAL MARKETING TRANSFORMATION IN DRIVING SUSTAINABLE BUSINESS GROWTH

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Abstract

Customers are using digital platforms more to engage with firms, compare products, and do information searches, making digital marketing a crucial part of contemporary corporate strategy. The perceived efficiency of digital marketing tools in fostering business expansion is investigated in this study. The study makes use of a structured questionnaire and a descriptive research design. For the depicted statistical analysis, 120 respondents make up the sample. Statistical methods include the Chi-square test, Pearson correlation, frequency and percentage analysis, and simple linear regression. The sample results show that perceived business growth and digital marketing effectiveness are positively correlated. The scope, constraints, conclusions, recommendations, and business consequences are all covered in the article.

Keywords:

Digital Marketing, Digital Marketing Tools, Business Growth, Customer Engagement, Digital Platforms, Marketing Effectiveness, Online Marketing, Digital Strategy, Business Expansion, Digital Technologies.

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ESG-LINKED GST INCENTIVES AS A CATALYST FOR SUSTAINABLE INVESTMENT: A NOVEL POLICY FRAMEWORK FOR TAMIL NADU MSMES

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Abstract

Environmental, Social and Governance (ESG) practices are becoming increasingly important in the business and investment environment. Micro, Small and Medium Enterprises (MSMEs) play an important role in employment generation and economic development in India, but many MSMEs face financial, resource and compliance-related challenges in adopting sustainable practices. These challenges create a need for policy support that can encourage MSMEs to improve their ESG performance. Against this background, this paper proposes a conceptual ESG–GST framework for Tamil Nadu MSMEs by exploring the possibility of linking verified ESG performance with suitable GST-related incentives. The study adopts a conceptual research design and uses secondary sources, including scholarly literature, government reports, Tamil Nadu MSME policy documents and existing literature on ESG, GST and sustainable finance. The study examines the existing policy environment and identifies the gap between MSME support measures, ESG performance and GST incentives.The findings indicate that existing MSME support measures provide a foundation for sustainable investment, but ESG performance is not directly connected with GST-related incentives. Therefore, any future ESG–GST incentive mechanism may require simple, measurable and verifiable ESG criteria. The proposed framework seeks to provide a policy-level approach that could support sustainable investment, improve MSME competitiveness and encourage the adoption of responsible business practices in Tamil Nadu.

Key words: ESG performance, GST policy, Tamil Nadu MSMEs, Investment.

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THE FUTURE OF SHOPPING: VIRTUAL STORES AND IMMERSIVE COMMERCE

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Abstract

Virtual stores and immersive commerce are transforming the shopping experience through digital technologies such as virtual reality, augmented reality, and artificial intelligence. These technologies help customers explore products, interact with brands, and enjoy personalized shopping experiences. This study focuses on the future development of virtual shopping and its impact on businesses and consumers.

Keywords: Virtual Stores, Immersive Commerce, E-Commerce, Virtual Reality, Augmented Reality, Customer Experience, Digital Shopping.

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WORK-LIFE BALANCE IN THE CORPORATE WORLD

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Abstract

Work-life balance has become an important issue in the corporate world as employees increasingly manage demanding workloads, professional responsibilities and personal commitments. A healthy balance between work and personal life can influence employee well-being, job satisfaction, productivity and long-term organizational success. This presentation explores the meaning of work-life balance and examines how corporate practices, workplace culture and individual behaviour shape employees' ability to manage both professional and personal responsibilities. In the corporate environment, long working hours, tight deadlines, constant connectivity and high performance expectations can make it difficult for employees to separate work from personal life. These pressures may affect physical and emotional well-being, relationships, motivation and overall job satisfaction. On the other hand, flexible working arrangements, reasonable workloads, supportive managers, paid leave, employee assistance programmes and opportunities for rest can help employees manage their responsibilities more effectively. Work-from-home and hybrid work models have also changed how employees organize their time, creating both opportunities and challenges for maintaining clear boundaries. Work-life balance is also connected with organizational performance. Employees who experience supportive working conditions may be better able to concentrate, collaborate and remain engaged with their work. Organizations can benefit from reduced absenteeism and employee turnover while building a healthier workplace culture. However, achieving balance is not only the responsibility of employers. Employees also need to set priorities,

Keywords: Work-Life Balance, Employee Well-Being, Corporate Culture, Workplace Productivity, Employee Engagement, Flexible Working, Employee Satisfaction, Organizational Performance.

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IMPACT OF DIGITAL PAYMENTS ON CONSUMER BEHAVIOR: A STUDY WITH SPECIAL REFERENCE TO KANNIYAKUMARI DISTRICT

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Abstract

Digital payments have become an important part of modern consumer transactions. The rapid growth of smartphones, internet connectivity, UPI, debit cards, credit cards and mobile wallets has changed the way consumers make payments and purchase goods and services. This study examines the impact of digital payments on consumer buying behavior with special reference to Kanniyakumari District. The study is based on both primary and secondary data. Primary data were collected from 120 consumers through a structured questionnaire, while secondary data were collected from books, journals, research articles, reports and reliable websites. The study focuses on factors such as convenience, time saving, security, cashback and offers, purchase frequency, impulse buying and online shopping. The study indicates that digital payments have a positive influence on consumer buying behavior by making transactions faster, easier and more convenient. However, issues such as security concerns, technical problems, poor internet connectivity and lack of awareness may affect the effective use of digital payments. The study suggests improving digital awareness, strengthening payment security, providing better internet facilities and encouraging consumers to use digital payment methods responsibly. Overall, the study concludes that digital payments play an important role in influencing modern consumer buying behavior.

Keywords: Digital Payments, Consumer Behavior, UPI, Online Transactions, Cashless Payments.

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CONTEXT-AWARE ADAPTIVE SMARTPHONE INTERACTION FOR ADULTS: A HUMAN CENTERED FRAMEWORK FOR COGNITIVE SUPPORT AND DIGITAL SAFETY

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Abstract

Older adults increasingly depend on smartphones for communication, healthcare, banking, payments, and access to digital services. However, conventional age-friendly interfaces primarily depend on static accessibility features such as larger text, larger touch targets, simplified navigation, and voice interaction. These approaches do not adequately address situations in which an older user experiences temporary interaction difficulty, uncertainty, cognitive overload, or increased exposure to digital safety risks. This paper proposes a Context-Aware Adaptive Smartphone Interaction Framework for Older Adults that provides cognitive and digital-safety assistance according to interaction behaviour, task context, difficulty, and risk. The framework observes behavioural indicators such as hesitation, repeated actions, incorrect selections, repeated navigation, task restart, and cancellation. These behaviours are treated as probabilistic indicators of possible interaction uncertainty rather than evidence of cognitive impairment. A context- and risk-aware adaptation engine determines whether assistance is appropriate and provides interventions such as guided steps, explanations, safety warnings, confirmation prompts, review options, voice assistance, and language support. The proposed framework integrates cognitive support and digital safety within a single adaptive HCI approach while preserving user autonomy, transparency, and trust. It provides a foundation for developing and evaluating adaptive smartphone interaction systems specifically designed around the changing needs and contexts of older adults.

Keywords: Older Adults, Adaptive UI, Human-Computer Interaction, Context-Aware Computing, Cognitive Support, Digital Safety, Smartphone Interaction, User Autonomy.

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MATHEMATICAL MODELING AND STATISTICAL ANALYSIS OF CLIMATE CHANGE DATA

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Abstract

Climate change is one of the major environmental challenges of the present century, characterized by persistent changes in temperature, precipitation, atmospheric conditions, and other climatic variables over extended periods. Understanding these changes requires quantitative approaches capable of identifying long-term patterns while distinguishing them from short-term climatic fluctuations. Mathematical modelling and statistical analysis provide effective tools for analysing large-scale climate observations and transforming them into meaningful information for scientific interpretation and practical applications. The present study investigates the long-term behaviour of global surface temperature using historical temperature anomaly data obtained from NASA's GISS Surface Temperature Analysis (GISTEMP v4). The study develops a time-dependent mathematical model to examine the relationship between time and global temperature anomalies. A linear regression framework is employed to estimate the underlying long-term temperature trend, with the regression coefficient providing a quantitative measure of the rate of change in temperature over the selected period. Descriptive statistical techniques, including mean, median, standard deviation, minimum, maximum, and range, are used to examine the central tendency and variability of the observed temperature anomalies. Correlation analysis is further applied to measure the strength and direction of the association between time and temperature anomaly. The adequacy of the fitted regression model is examined through residual analysis, which helps identify deviations between observed and estimated temperature values and provides an indication of the limitations of a simple linear representation. To separate persistent climatic trends from short-term variations, a moving-average technique is incorporated into the analysis. The smoothed series provides a clearer representation of the underlying temperature pattern and facilitates comparison between observed fluctuations and long-term behaviour.

Keywords: Climate Change, Mathematical Modelling, Statistical Analysis, Temperature

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A STUDY ON EMPLOYEE WELFARE AND ITS IMPACT ON EMPLOYEE

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Abstract

Employee welfare is an important part of Human Resource Management where it tries to improve working conditions, health, safety, motivation and overall well-being of employee. Good welfare measures can help in employee satisfaction and good organizational performance. The present study was to examine the relationship between employee welfare measures and employee satisfaction. The research design for this study was descriptive in nature. Data was collected from 180 employees by using structured questionnaire. The main aspects considered are working conditions, health and safety facilities, welfare benefits, work-life balance and recreational and support facilities. For analysis of the data the statistical tools like Percentage analysis, weighted mean, Chi-square test, correlation analysis and regression analysis are suggested. Sample paper's illustrative results show a positive relation between employee welfare and employee satisfaction. The study recommends organizations to periodically review the welfare facilities and match them with the needs of the employees

Keywords: Employee Welfare, Employee Satisfaction, Human Resource Management, Welfare Measures, Job Satisfaction, Workplace Well-being.

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MANAGEMENT 5.0: REIMAGINING BUSINESS FOR THE FUTURE A STUDY WITH SPECIAL REFERENCE TO KANNIYAKUMARI DISTRICT

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Abstract

Management 5.0 combines technology, human skills, innovation, and sustainable practices to create future-ready businesses. This study examines the awareness, adoption, benefits, and challenges of Management 5.0 among small and medium-sized business owners in Kanniyakumari District. Primary data were collected from 120 respondents using a structured questionnaire through convenience sampling. A 5-point Likert scale, percentage analysis, and weighted average mean score were used for analysis. The findings show that respondents have a positive perception of Management 5.0, while technology cost, lack of digital skills, and resistance to change remain major challenges. The study concludes that Management 5.0 can help local businesses improve efficiency, innovation, competitiveness, and future growth.

Key words: Management 5.0,ArtificialIntelligence, Digital Transformation, Innovation, Small and Medium Businesses.

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A STUDY ON RISKS AND OPPORTUNITIES OF CRYPTOCURRENCY

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Abstract

Cryptocurrencies have evolved from a fringe technology into a significant asset class enabled by blockchain. This study examines the perceived risks and opportunities associated with cryptocurrencies, evaluating public familiarity, trust, and key drivers. Using primary data collected from 100 respondents, statistical analyses including percentage analysis, Chi-Square tests, independent sample t-tests, correlation analysis, and linear regression were performed. Findings indicate that familiarity is a primary predictor of trust, while security risks and price volatility remain top concerns for the current and potential investor base.

Keywords: Cryptocurrencies, Blockchain, Risk Management, Decentralized Finance (DeFi), Investment Behavior Introduction

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TO ASSESS THE OVERALL QUALITY OF WORK LIFE OF EMPLOYEES

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Abstract

Quality of Work Life (QWL) is an important aspect of Human Resource Management that focuses on enhancing employees' physical, psychological, social, and professional well-being while improving organizational effectiveness. This article examines the overall Quality of Work Life of employees by considering working conditions, fair compensation, job security, career development, work-life balance, employee participation, recognition, health and safety, and workplace relationships.

The discussion also considers the relationship of QWL with employee motivation, job satisfaction, stress levels, organizational commitment, productivity, and retention. In the healthcare sector, QWL is particularly important because employees may experience long working hours, high workloads, emotional pressure, and critical responsibilities. A supportive work environment can contribute to employee satisfaction, productivity, commitment, retention, and patient care.

The article presents a structured framework for assessing QWL among employees and identifies practical areas that organizations can examine to create a healthier, safer, and more supportive workplace. The study is limited to employee responses collected during a specific period; therefore, the findings should be interpreted within the context of the selected respondents and study period.

Keywords: Quality of Work Life (QWL), Employee Satisfaction, Job Satisfaction, Work-Life Balance, Employee Well-being, Workplace Relationships, Organizational Commitment.

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INFLUENCE OF SOCIAL MEDIA CONTENT ON E-COMMERCE CONSUMER BEHAVIOUR: AN INTEGRATED STUDY OF DIGITAL MARKETING, CONSUMER PSYCHOLOGY AND BUSINESS PERFORMANCE

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Abstract

This study examines how social media content — including influencer endorsements, short-form video, user-generated reviews, and targeted advertisements — shapes consumer behaviour on e-commerce platforms, and how such influence translates into measurable business performance outcomes. The study adopts a multidisciplinary perspective integrating digital marketing, consumer psychology, and business analytics. A cross-sectional survey was conducted among 200 online shoppers across varied age groups and platform-usage patterns. The study investigates the extent and pattern of social media content engagement and its relationship with perceived trust, emotional involvement, purchase intention, and actual purchase behaviour. Data are analysed using descriptive statistics and a range of inferential techniques, including chi-square, independent-samples t-test, one-way ANOVA, Mann-Whitney U, Kruskal-Wallis, Pearson correlation, simple and multiple linear regression, reliability analysis, and a brief moderation analysis. Two central hypotheses and several supporting relationships are examined to identify significant associations and predictive effects among the study variables. Findings indicate that the level of social media content engagement is significantly associated with age group, suggesting generational differences in how content translates into shopping behaviour. The study contributes to the emerging literature on social media marketing, consumer psychology, and digital business performance, and provides a foundation for further empirical research on content-driven e-commerce behaviour. It highlights the importance of transparent, trust-building content, particularly where consumers evaluate influencer claims, reviews, and algorithmically curated recommendations. The findings may assist e-commerce businesses and digital marketers in designing more effective, psychologically informed content strategies.

Keywords: Social Media Marketing, Consumer Psychology, E-Commerce, Purchase Intention, Chi-Square, ANOVA, Regression, Digital Marketing, Business Performance.

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THINK. PLAN. ACT. : THE NEW ERA OF AGENTIC ARTIFICIAL INTELLIGENCE

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Abstract

Agentic Artificial Intelligence (Agentic AI) is an emerging technology that goes beyond traditional and Generative AI by enabling systems to reason, plan, make decisions, use digital tools, and perform multi-step tasks autonomously. By integrating Large Language Models (LLMs), memory, APIs, databases, and automation, Agentic AI can improve productivity and decision-making across healthcare, banking, education, manufacturing, cybersecurity, and customer service. However, its autonomy introduces challenges involving security, privacy, bias, reliability, transparency, and accountability. This paper examines the architecture, applications, benefits, challenges, and future scope of Agentic AI, emphasizing responsible human oversight for secure and trustworthy digital transformation.

Keywords: Agentic AI, Digital Transformation, Generative AI, AI Agents, LLMs, Intelligent Automation.

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EXPLAINABLE AI IN CYBERSECURITY: UNDERSTANDING AI-BASED THREAT DETECTION

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Abstract

The increasing use of digital technologies has led to the emergence of complex and continuously changing cyber threats, creating a need for effective and intelligent cybersecurity solutions. Conventional security methods mainly depend on predefined rules, signatures, and previously identified attack patterns, which may have limitations when dealing with unfamiliar threats. Artificial Intelligence (AI) and Machine Learning (ML) can analyse large amounts of security data, identify patterns, and detect unusual activities that may indicate potential attacks. However, the decisions produced by complex AI models are often difficult to interpret, creating a lack of transparency for security professionals. Explainable Artificial Intelligence (XAI) helps address this issue by providing understandable information about the factors that contribute to an AI prediction. Techniques such as LIME, SHAP, and feature importance can help analysts understand why a particular activity has been classified as suspicious or malicious. XAI can support cyber security applications such as phishing detection, intrusion detection, malware identification, and security monitoring. By improving the interpretability of AI-based decisions, XAI can support threat investigation, human decision-making, analyst confidence, and the effective use of AI in practical cyber security environments.

Keywords: Artificial Intelligence, Machine Learning, Explainable AI, Cyber security, Threat Detection, LIME, SHAP.

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AN INTERNET OF THINGS FALL DETECTION SYSTEM WITH EMERGENCY HELP FOR SENIORS

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Abstract

Falls are a serious threat to older adults. They can lead to broken bones, head trauma, loss of independence, hospital stays, and sometimes death. The World Health Organization notes that falls are a major global health issue. Older people face the highest chance of harmful injuries from falls. Many fall-detection methods rely on simple rules. For example, they use accelerometer and gyroscope readings with set limits. Others use wearable alarm devices or require someone to help right away. These approaches can catch sudden motion. Still, they often raise false alerts during routine actions. They also may not handle emergency steps in a dependable way. This work puts forward an IoT Based Fall Detection and Emergency Response System for Older Adults. It links a wearable with inertial sensors to IoT communication. It also uses machine learning to sort daily motion from risky events. Cloud and mobile services support the main workflow. When the system runs, it keeps tracking body movement with the accelerometer and gyroscope inside the wearable. The raw sensor stream is cleaned first. Then it is turned into time-based and statistical features. After that, a model labels the input as normal activity, abnormal activity, or a fall. To boost trust in the results, the method uses machine learning rather than fixed thresholds. When a fall is flagged, the system starts a brief check step to lower wrong alarms. If the user does not cancel the alert, the system automatically transmits an emergency notification containing the user's identification, fall status, timestamp, and location to predefined caregivers or emergency contacts through an IoT-enabled communication layer. This framework is designed to offer a cost-effective, scalable, low-delay, and user-focused approach for supporting independent living and elderly care.

Keywords: IoT, Fall Detection, Older Adults, Wearable Sensors, Machine Learning

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TOPOLOGICAL DESCRIPTORS, ENTROPY MEASURES IN U-CARBON NETWORKS

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Abstract

The ability of carbon to adopt multiple hybridization states gives rise to a variety of allotropes with diverse electronic behaviours, including insulating, metallic, and potentially magnetic phases. Although metallic and magnetic structures have been explored, intrinsically ferromagnetic crystalline carbon allotropes remain rare. U-Carbon (UC), a recently synthesized crystalline allotrope with mixed sp2–sp3 hybridization, exhibits dynamic stability and intrinsic ferromagnetism under ambient conditions, highlighting its potential for next-generation materials. The aim of this study is to characterize the structural complexity of stacked UC configurations and investigate the relationships among their structural elements by applying degree and distance related topological indices together with entropy-derived measures. Furthermore, a regression model based on these indices is developed to efficiently determine graph energies in complex higher-dimensional structures, thereby providing a scalable computational framework.

Keywords: Carbon allotropes, U-carbon, Topological indices, Entropy measures, Graph energy

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AI IN ACCOUNTING: TRANSFORMING THE FUTURE OF ACCOUNTING

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Abstract

This study explores how Artificial Intelligence (AI) is transforming accounting from manual bookkeeping into real-time strategic advisory. Using a mixed-methods approach, it analyzes the impact of key technologies like Machine Learning and Natural Language Processing on operational speed and accuracy. The findings show that AI eliminates human entry errors and accelerates monthly closing cycles by up to 7.5 days. However, widespread adoption is slowed by high integration costs, data privacy risks, and a severe technical skills gap among traditional accountants. The study concludes that AI will not replace human accountants but will redefine their roles. It recommends that universities update financial curricula to include data analytics and advises businesses to adopt a phased, hybrid automation model to ensure secure digital growth.

Keywords: Artificial Intelligence (AI), Automated Bookkeeping, Machine Learning (ML), Financial Strategy, Financial Technologist.

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ECO-FRIENDLY PACKAGING IN E-COMMERCE: HOW GREEN CHOICES CUT COSTS AND BUILD CUSTOMER LOYALTY

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Abstract

The growth of E-Commerce has revolutionized retailing and changed consumer buying habits, and as a result, there have been concerns about packaging waste and environmental sustainability. More and more online orders have led to the general adoption of oversized cartons, plastic wraps, fillers and other single-use packaging materials. While packaging serves a vital role in preserving a product and ensuring its safe delivery, over-packaging and inefficient packaging methods lead to over material use, transportation costs, disposal pressures, and operating costs. This conceptual paper explores the strategic role of smart and eco-friendly packaging in e-commerce to generate environmental and business value.The paper proposes a conceptual model that connects sustainable packaging actions to the operational efficiency, customer satisfaction, customer loyalty, and business profitability. The suggested plan emphasizes practices like right-sized and customized packaging, recyclable and biodegradable materials, reducing plastic use, reusable packaging systems and packaging optimization with technology. Optimal packaging can help reduce the amount of space in the parcels, the amount of material needed, and transportation efficiency.The study brings an environmental and economic point of view together in one concept to enrich the growing body of sustainable e-commerce literature. It serves as a basis for future empirical studies and managerial suggestions for e-commerce companies on how to reconcile operational efficiency, customer expectations, environmental concerns, and business sustainability.

Keywords:E-Commerce, Eco-Friendly Packaging, Shipping Costs, Customer Loyalty, Green Business.

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DECOMPOSITION OF INDIA'S FISCAL DEFICIT: AN EMPIRICAL STUDY OF THE UNION GOVERNMENT'S FISCAL POSITION AND CONSOLIDATION PATH

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Abstract

India's fiscal deficit has remained a central concern of macroeconomic policy, particularly in the context of rising public expenditure, debt-servicing obligations and the need to sustain economic growth through public investment. The present study examines the evolution, composition and consolidation of the Union Government's fiscal deficit in India, with particular emphasis on the period covering the pre-pandemic, pandemic and post-pandemic phases. The study decomposes the fiscal deficit into revenue deficit, capital expenditure and non-debt capital receipts and evaluates changes in the quality of government expenditure and the sustainability of the fiscal consolidation process. The analysis is based primarily on secondary data obtained from Union Budget documents, Economic Surveys and the accounts of the Controller General of Accounts. The findings indicate a substantial improvement in India's fiscal position after the pandemic-induced deterioration. The fiscal deficit declined from 9.2 per cent of GDP in FY2020–21 to 4.8 per cent in FY2024–25 and 4.4 per cent in FY2025–26. The revenue deficit has also declined substantially, while the government has increasingly prioritised capital expenditure. The Economic Survey 2025–26 reports that effective capital expenditure rose to about 4.3 per cent of GDP in FY2025–26, compared with
2.7 per cent in the pre-COVID period. The study concludes that India's recent fiscal consolidation has been characterised not merely by reduction in the headline deficit but also by a gradual improvement in expenditure composition. However, high interest payments, persistent revenue expenditure requirements and the need to maintain growth-enhancing public investment remain important challenges

Keywords: Fiscal Deficit, Fiscal Consolidation, Revenue Deficit, Capital Expenditure, Primary Deficit, Public Debt, Union Government, India.

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AI CHATBOTS AS FINANCIAL ASSISTANTS: AWARENESS, TRUST AND USAGE AMONG COLLEGE PROFESSORS

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Abstract

AI-powered chatbots, ranging from generic conversational assistants to purpose-built robo-advisory bots integrated into banking and investment applications, are increasingly emerging as low-cost and easily accessible financial assistants. This conceptual paper develops a framework to examine how college professors, as a distinct group of educated professionals who may demonstrate cautious attitudes toward personal finance and technology-enabled financial services, progress from awareness of AI financial chatbots to trust and, subsequently, sustained usage. The study integrates concepts from the Technology Acceptance Model, Trust Theory, and financial literacy literature to propose an **Awareness–Trust–Usage (ATU) framework** for understanding the adoption of AI-enabled financial assistance.The study also highlights the importance of clear financial communication, transparency, privacy, security, and responsible AI use in building user confidence. The proposed framework can assist higher-education institutions, financial-service providers, and technology developers in designing awareness and AI-literacy initiatives that help faculty members understand the opportunities and limitations of AI-based financial tools. Overall, the paper provides a conceptual foundation for examining the transition from awareness to trust and usage of AI financial chatbots and identifies relevant variables for future questionnaire-based empirical research among college professors.

Keywords: AI Chatbots, Financial Assistants, Trust, Awareness, Technology Acceptance, Robo-Advisory, College Professors, Conceptual Framework.

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CUSTOMER EXPERIENCE AND LOYALTY IN E-COMMERCE RETURNS: A STUDY OF AI-ENABLED REVERSE LOGISTICS

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Abstract

The increase in online purchase has also resulted in rise in product returns becoming a critical part of retailing in e-commerce. Ease of and hassle free returns management process impacts the customer experience, trust and repurchases intention in e-commerce shopping. Over last few years, innovative applications of AI are seen in reverse logistics activities like generating return requests, automating refunds, product tracking, customer communication and management. Still a time lag, communication issues and refund collection remains a challenge leading to poor customer experience. This study aims to find the impact of AI enabled reverse logistics on customer experience and loyalty in product returns. Descriptive and analytical research design has been adopted and primary data collected through structured questionnaire from 100 online consumers in Chennai with product return experience. Convenience sampling method has been used. The data was analysed with Percentage Analysis and Chi-Square Test. It was observed that AI features like automating refunds, tracking the product, faster communication, no hassle returns can minimize the uncertainty and effort involved during return process.Also, the study finds a significant association between Demographics, behaviour and perception of AI enabled reverse logistics. The study concludes that AI in reverse logistics can serve towards hassle free and easy to implement product return management which further enhances customer experience and loyalty.

Keywords: Artificial intelligence, Customer experience, Customer loyalty, E-commerce.

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WHEN CLIMATE RISK BECOMES SYSTEMIC RISK: A CONCEPTUAL FRAMEWORK OF ASSET REPRICING, INVESTOR BEHAVIOUR AND CROSS-MARKET CONTAGION

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Abstract

Climate change has become a new financial risk, impacting firms and asset classes, as well as the financial system overall. Expected cash flows, risk perceptions, investment decisions and asset valuations may change when there are physical and transition risks and policy uncertainty. The literature on climate-finance so far has explored the elements of climate-risk pricing, investor response, market spillovers, and financial stability separately, and lacked a good understanding of how the climate risk of an asset turns into the systemic financial risk. This conceptual paper suggests a framework, where three mechanisms—asset repricing, investor behaviour and cross-market contagion—are all interrelated. The asset-repricing channel reflects the impact of climate risk on the cash flows, discount rates and risk premiums. The investor-behaviour channel is a channel for risk perception, attention, sentiment, herding and portfolio reallocation. The cross-market contagion channel refers to the transmission of a shock through the interconnected equity, bond, commodity and currency markets through common exposures and through portfolio linkages. It identifies the linkages between these channels that can trigger financial risk of localised climate shocks, bridging the fields of climate finance, asset pricing theory, behavioural finance and systemic risk studies. The framework provides clarity on how asset repricing and behavioural responses can interact to create the magnitude of the financial disturbances resulting from climate change, provides a template for future empirical studies, and has implications for investors, financial institutions, regulators and policymakers looking to build a more climate-resilient financial system.

Keywords: Climate-related financial risk; Asset repricing; Investor behaviour; Cross-market contagion; Systemic financial risk.

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A QUANTITATIVE STUDY ON SOCIAL COMMERCE AND INFLUENCER-DRIVEN DIGITAL MARKETS

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Abstract

The rapid growth of social media platforms has transformed traditional e-commerce into interactive and influencer-driven digital marketplaces. Social commerce enables consumers to discover, evaluate, and purchase products directly through social networking platforms, while influencers play an increasingly significant role in shaping consumer perceptions, brand engagement, and purchasing decisions. This study examines the emerging role of social commerce and influencer marketing in transforming digital markets, with particular emphasis on consumer behaviour, trust, engagement, and purchase intention.The study explores how influencer credibility, authenticity, content quality, electronic word-of-mouth, and perceived product value influence consumers' responses to influencer-promoted products. It also considers the role of information technology, including artificial intelligence, recommendation algorithms, data analytics, and personalized content, in creating targeted and interactive shopping experiences. The research proposes a conceptual framework linking influencer characteristics and technology-enabled social commerce features with consumer purchase intention and engagement.The study highlights both opportunities and challenges associated with influencer-driven digital markets. While influencer marketing can enhance product awareness, customer engagement, and personalized communication, concerns related to sponsored content, consumer privacy, misleading endorsements, algorithmic bias, and authenticity may affect consumer trust. The findings are expected to provide useful insights for businesses, digital marketers, influencers, and researchers seeking to understand the changing dynamics of technology-enabled commerce. The study concludes that the integration of social media, influencer marketing, and emerging information technologies is creating a new form of digital marketplace in which social interaction and commercialtransaction.

Keywords: Social Commerce Influencer Marketing Consumer Behavior Purchase Intention Artificial Intelligence & Algorithms.

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E-COMMERCE AND ONLINE BUSINESS

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Abstract

E-commerce and online business have become important parts of the modern economy due to the rapid growth of the Internet, smartphones, digital payments and social media. E-commerce refers mainly to the buying and selling of goods and services through electronic networks, while online business is a broader concept that includes digital marketing, customer support, online education, freelancing, software services and other activities conducted through digital platforms. E-commerce operates through different models such as Business-to-Consumer (B2C), Business-to-Business (B2B), Consumer-to-Consumer (C2C), Consumer-to-Business (C2B) and Business-to-Government (B2G). These models enable businesses and customers to conduct transactions conveniently through websites and applications. Online business provides wider market reach, 24/7 availability, easy product comparison, faster communication, digital payments and opportunities for scalability. Businesses can also use digital data to understand customer behaviour and improve decision-making. E-commerce has transformed traditional business practices by allowing businesses, including small businesses, to reach customers beyond geographical boundaries. Mobile-friendly websites, applications, digital payments and personalized recommendations have further increased the convenience of online transactions. In the future, artificial intelligence, automation, social commerce, improved digital payments, personalized customer experiences and faster delivery systems are expected to influence online business. Overall, e-commerce and online business provide significant opportunities for growth and innovation when supported by strong security, responsible use of customer data, good customer service and adaptation to changing customer expectations.

Keywords: E-Commerce, Online Business, Digital Payments, Digital Marketing, B2C, B2B, Cybersecurity, Customer Relationship Management, Artificial Intelligence

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ARTIFICIAL INTELLIGENCE AND MACHINE LEARNING APPROACHES FOR NETWORK INTRUSION AND ANOMALY DETECTION

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Abstract

The increasing number and complexity of cyberattacks have made effective network security a major challenge for organizations. Traditional intrusion detection systems mainly depend on predefined attack signatures, which can limit their ability to identify new or previously unknown threats. Artificial Intelligence (AI) and Machine Learning (ML) techniques provide an alternative approach by deep learning approaches. The proposed framework includes data preprocessing, feature selection, model training, and performance evaluation using publicly available network intrusion datasets. Algorithms such as Decision Tree, Random Forest, Support Vector Machine, XGBoost, and a neural network model are considered for comparison. Their performance is evaluated using accuracy, precision, recall, F1-score, and false-positive rate. The study also examines the use of Explainable AI to understand the factors influencing the predictions made by the models. The objective is to identify effective AI-based approaches for improving the detection of malicious network activities while reducing false alarms. The study provides a comparative perspective on the strengths and limitations of AI-driven intrusion detection and highlights potential directions for developing reliable and adaptive cybersecurity systems.

Keywords: Artificial Intelligence, Machine Learning, Network Intrusion Detection, Anomaly Detection, Cybersecurity, Deep Learning, Explainable AI.

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MARKET CONCENTRATION IN UPI AND ITS IMPLICATIONS FOR INDIA'S DIGITAL PUBLIC INFRASTRUCTURE DIPLOMACY

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Abstract

The Unified Payments Interface (UPI) has become the centrepiece of India's digital public infrastructure (DPI) and a growing instrument of its foreign policy. Governed by the National Payments Corporation of India (NPCI), UPI is designed as an open, interoperable and low-cost system, and it is now the world's largest real-time payment network by transaction volume. India increasingly presents it abroad as a model for the Global South, through linkages with countries such as Singapore, the UAE and France. This DPI diplomacy reflects a shift in globalisation, in which emerging economies export public digital infrastructure rather than only importing technology. Yet PhonePe and Google Pay, both privately owned and foreign-linked, together handle more than 85 percent of UPI transactions, raising doubts about the system's neutrality. Keywords: UPI, Digital Public Infrastructure, NPCI, Digital Payments, Fintech, Digital Diplomacy, Global South, Cross-border Payments, India’s Foreign Policy.

Keywords: PhonePe, Google Pay, Digital Economy, Financial Inclusion, Digital Infrastructure, Market Competition**.**

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"A STUDY ON THE IMPACT OF CONSUMER PREFERENCES FOR SUSTAINABLE FASHION ON CLOTHING CHOICES: A FOCUSED STUDY IN CHENNAI CITY"

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Abstract

Consumer preference for sustainable fashion is an emerging area of study driven by increasing environmental awareness and ethical considerations in consumption patterns. This research explores the factors influencing consumer decisions, including environmental consciousness, social responsibility, and personal values. Sustainable fashion incorporates eco-friendly materials, ethical labour practices, and waste reduction strategies, aligning with the growing demand for sustainable lifestyles. The study examines demographic influences of 220 responders, such as age, gender, and occupation, alongside external factors like availability of sustainable clothing, and affordability. The research aims to understand the level of consumer awareness about sustainable clothing, the motivations behind adopting eco-friendly fashion alternatives, and the barriers that hinder wider acceptance. Through the analysis of consumer attitudes and behavior patterns, the study seeks to highlight the gap between awareness and actual purchase decisions. The findings are expected to provide insights for fashion brands, policymakers, and retailers in promoting sustainable practices and aligning business strategies with the evolving expectations of conscious consumers. Responses indicate a rising preference for sustainable options, but barriers such as high costs and limited accessibility persist. Understanding these preferences can guide brands and policymakers in promoting sustainable fashion and fostering consumer behaviour that supports long-term environmental goals.

Keywords: Sustainable fashion, consumer preference, eco-friendly, recycle or upcycle, clothing preferences.

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ARTIFICIAL INTELLIGENCE IN MODERN BUSINESS AND COMMERCE

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Abstract

Artificial Intelligence (AI) has emerged as a powerful force transforming modern business and commerce. By enabling machines to learn, analyse data, and make intelligent decisions, AI is helping businesses improve efficiency, reduce costs, and deliver personalised customer experiences. From automated customer service and smart marketing to fraud detection and financial forecasting, AI is becoming an essential tool for organisations across different industries. The integration of AI is also creating new opportunities for innovation, entrepreneurship, and sustainable business growth. At the same time, businesses must address challenges such as data privacy, cybersecurity, ethical concerns, job displacement, and the need for skilled professionals. This study highlights the role, applications, benefits, challenges, and future opportunities of AI in modern business and commerce, emphasising its importance in building a smarter, faster, and more competitive business environment.

Keywords: Artificial Intelligence (AI), Business Innovation, Digital Transformation, Automation, E-Commerce, Data Analytics, Customer Experience, FinTech, Business Decision-Making, Future of Commerce.

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THE USE OF ARTIFICIAL INTELLIGENCE TOOLS IN EDUCATION: A STUDY OF NOTEBOOKLM

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Abstract

Artificial Intelligence (AI) is increasingly being integrated into higher education to support teaching, learning, content organization, assessment, and research. Generative AI systems based on Large Language Models (LLMs) can transform source material into different forms of educational content. This paper presents a descriptive case study of NotebookLM, a source-grounded AI learning and research tool, with SubramaniaBharathiyar's literary work Panchali Sabatham used as the learning source. The study examines how a teacher or student can use a selected literary text to generate structured learning resources such as summaries, mind maps, study guides, question-and-answer materials, quizzes, presentation outlines, and audio-based learning resources. The methodology follows a source-based workflow: selection of the literary material, preparation of digital sources, interaction with NotebookLM through educational prompts,The paper therefore argues that NotebookLM is most appropriately viewed as a supplementary educational tool rather than a replacement for teachers, original texts, or critical thinking. The paper concludes that responsible and pedagogically guided use of source-grounded AI can contribute to interactive, organized, and learner-centred educational practices. The study also proposes a simple human-in-the-loop model in which teachers select reliable sources, students interact with AI, and all important outputs are reviewed before classroom use. This model can be adapted to other subjects and multilingual learning environments.

Keywords: Artificial Intelligence, Notebook LM, Generative AI, Education Tamil Literature.

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AN ANALYSIS OF VISUAL METAPHORS IN THE TAMIL FILM KARNAN

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Abstract

Indian cinema has a profound effect on viewers' brains and inevitably on society at large. Films react to a variety of sociocultural concerns that are present in a community. Most films aren't merely for entertainment; they also convey societal messages. Films don't just use language to convey their messages; they also use other means. In reality, the majority of information is given by visuals and signifiers, such as body language, music, pictures, colours, images, and other non-verbal cues. These cinematic methods are appropriated by contemporary filmmakers. This article examines the visual clues in the Tamil film Karnan (2021). This study examines how visual metaphors and signifiers are used sucessesfuly. The study helps us understand the important of such cinematic capturing of genuine spirit of the movie.

Keywords: Tamil Films, Visuals, Metaphor, culture, social values

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MONETIZING INFLUENCE: THE STRATEGIC MANAGEMENT AND MICROECONOMICS OF DIGITAL COMMERCE WITHIN THE CREATOR ECONOMY

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Abstract

The creator economy has evolved from an informal collection of hobbyist practices into a distinct layer of digital commerce in which individuals convert attention, trust and community into income. Platforms that reduce production and distribution costs to near zero have enabled creators to operate as micro-enterprises, selling access to audiences, products and knowledge in markets that are shaped by algorithmic intermediaries. Research on influencer marketing largely adopts the brand's perspective, media studies emphasise creator labour and precarity, and platform economics concentrates on the governance of digital markets.A typology of six monetization models is also proposed, comparing each on economic logic, strategic requirements and principal risks.The central argument is that sustainable value capture depends less on audience size than on the fit between the type of influence capital a creator holds and the monetization architecture selected, and that reducing dependence on any single platform is a core strategic task. The paper contributes by integrating economic and strategic theory into a single framework and offering testable propositions. Implications for creators, brands, platforms, agencies and policymakers are discussed, together with an empirical research agenda using surveys, panel data, experiments and case studies.

Keywords: Creator economy; influencer marketing; digital commerce; attention economics; platform strategy; monetization; business model

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IMPACT OF AI-BASED VIRTUAL ASSISTANCE ON CUSTOMER INTERACTION IN E-COMMERCE: AN EMPIRICAL STUDY

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Abstract

The rapid adoption of artificial intelligence (AI) has transformed the way organizations interact with customers, particularly within the e-commerce sector. AI-based virtual assistants such as Chatbots and automated conversational systems are increasingly used to provide immediate responses, reduce waiting time and improve the accessibility of customer support.The study adopted a descriptive research design and collected primary data through a structured questionnaire. A total of 200 questionnaires were distributed and 190 completed responses were considered for analysis. Convenience sampling was used. The data were analysed using descriptive statistics, chi-square test, one-way ANOVA and independent-samples t-test.One-way ANOVA indicated statistically significant differences in satisfaction across age groups, while the independent-samples t-test indicated a statistically significant difference in satisfaction between male and female respondentsit is appropriately integrated with human support. The findings highlight the importance of accuracy, personalization, privacy, security and effective human escalation mechanisms for sustainable AI-enabled customer service.

Keywords: Artificial Intelligence, Virtual Assistants, Chatbots, Customer Interaction, Customer Satisfaction, E-Commerce, Human-AI Interaction.

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FROM SLIPS OF THE TONGUE TO LANGUAGE BREAKDOWN: A NEUROLINGUISTIC STUDY OF SPEECH ERRORS AND APHASIA THROUGH SPREADING-ACTIVATION THEORY

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Abstract

This research aims to investigate speech errors and aphasia as linguistic evidence for understanding how language is organised and processed during speech production. Aphasia can involve difficulties in retrieving, selecting, and producing words, providing important evidence about the processes underlying language production. Similar, though temporary, disruptions occur in everyday speech when speakers substitute words, exchange sounds, omit sounds, produce blends, or select semantically or phonologically related forms instead of their intended expressions.The research is primarily grounded in Gary S. Dell's Spreading-Activation Theory of Retrieval in Sentence Production, which explains speech production as an interactive process involving interconnected semantic, lexical, and phonological representations.. The study is guided by two research questions: How can Dell's Spreading-Activation Theory explain the occurrence of speech errors during language production? the study adopts a qualitative analytical approach, examining documented speech errors and selected published examples of aphasic language production. The examples are classified according to their lexical, semantic, and phonological characteristics and interpreted through Dell's theoretical framework. The research argues that speech errors provide valuable evidence for understanding the normally hidden processes through which meaning, words, and sounds are organised during human speech.

Keywords: Speech Errors, Neurolinguistics, Spreading-Activation Theory, Lexical Retrieval, Aphasia.

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BETWEEN WHAT WE MEAN AND WHAT WE SAY: EXPLORING MULTILINGUAL EXPRESSION OF THOUGHT

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Abstract

Language functions not merely as a medium of communication but as a cognitive resource through which individuals formulate and articulate thoughts, opinions, emotions,and experiences. For multilingual speakers, the process of articulating an opinion may differacross languages depending on their degree of familiarity, proficiency, and linguistic dominance. an individual may possess a clearly formulated idea, its verbal realisation in a lessfamiliar language may not necessarily convey the intended meaning with the same degree ofclarity, precision, or nuance. This study examines the gap between intended meaning and linguistic expression in multilingual communication.Existing scholarship in bilingualism and psycholinguistics has extensively addressed exical access, language proficiency, language dominance, speech production, andsecond-language anxiety.The factors affect the multilingual speaker such as mother-tongue influence, dialectalvariation, lexical retrieval difficulties, linguistic confidence, language anxiety, apprehensionregarding grammatical or phonological accuracy, and perceived social pressure are givenparticular attention for the better understanding of the community. The study further examineshow such factors may influence speakers' communicative behaviour, including hesitation, lexicalsearching, sentence reformulation, simplification of ideas, language switching, and the avoidanceofparticular expressions or opinions.the disparity between intended meaning and expressed language mayemerge from the complex interaction of linguistic, cognitive, psychological, and social factors.

Keywords: Multilingualism, opinion expression, psycholinguistics, sociolinguistics, language dominance.

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CODE-SWITCHING BEYOND BOUNDARIES: UNDERSTANDING MULTILINGUAL COMMUNICATION AS A SOCIAL PRACTICE

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Abstract

Code-switching is a prominent feature of multilingual communication in which speakers alternate between two or more linguistic codes during interaction. This paper examines code-switching as a dynamic social and communicative practice rather than merely as a shift between languages or a sign of linguistic deficiency.The study particularly considers how code-switching contributes to meaning-making, contextualization, interpersonal interaction, social affiliation, and the negotiation of relationships between speakers. The paper draws on John J. Gumperz's interactional approach and Carol Myers-Scotton's Markedness Model to understand the communicative and social meanings associated with speakers' language choices. Gumperz's approach views conversational code-switching as an interactional resource, while Myers-Scotton's model highlights the social meanings underlying choices between linguistic codes. Everyday Tamil-English communication is used as an illustrative example of how multilingual speakers naturally move between linguistic resources in academic, social, and conversational contexts. Tamil-English bilingual practices within Sri Lankan Tamil communities are also considered to situate code-switching within a wider multilingual context. The paper examines the communicative, sociolinguistic, cultural, and interpersonal dimensions of code-switching, emphasizing that language alternation can be shaped by audience, setting, purpose, and social relationships.

Keywords: Code-switching Multilingualism Multilingual Communication; Social Linguistics Tamil-English Bilingualism.

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"WHY DO WE MIX ?" : GEN-Z PERCEPTIONS OF TANGLISH, IDENTITY AND PEER BELONGING

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Abstract

Tanglish, the blending of Tamil and English in communication, has become a noticeable feature of informal communication among Tamil speakers, particularly among younger generations. It is commonly observed in everyday conversations and contemporary digital communication. Previous studies have examined Tamil-English code-switching in relation to youth language, language choice, code-mixing, identity, social relationships, and digital communication. However, there is scope for further research focusing specifically on how contemporary Gen-Z speakers themselves perceive Tanglish, particularly in relation to identity and peer-group belonging. The study adopts a quantitative questionnaire-based research design. Data will be collected through a structured online questionnaire from Tamil-speaking Gen-Z participants between approximately 18 and 25 years of age. The questionnaire will consist entirely of closed-ended questions, including multiple-choice and Likert-scale items. The questions will examine participants' use of Tanglish, the contexts in which they use it, and their perceptions of its relationship with identity and peer-group belonging. The collected data will be analysedusing descriptive statistics, including frequencies and percentages, to identify patterns in participants' responses. The study adopts a sociolinguistic approach to code-switching, viewing language choice as a practice shaped by social contexts and relationships. By shifting attention from Tanglish as a linguistic phenomenon to the perceptions of its contemporary users, the study seeks to explore the social meanings attached to Tamil-English mixing among Gen-Z speakers. It contributes to a broader understanding of the relationship between language choice, identity, peer relationships, and contemporary youth communication in Tamil-speaking contexts.

Keywords: Tanglish, Gen-Z, Code Switching, Identity and Peer groups

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QUICK COMMERCE (BLINKIT, ZEPTO, INSTAMART) AND ITS IMPACT ON SUSTAINABLE DEVELOPMENT GOALS

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Abstract

Quick commerce has emerged as a rapidly growing segment of the e-commerce industry, offering consumers fast delivery of groceries, household essentials, and other products within a short period. Platforms such as Blinkit, Zepto,and Swiggy Instamart have changed consumer purchasing behaviour by providing convenience, accessibility, and time-saving services. However, the rapid expansion of quick commercial so raises concerns related to sustainability, including excessive packaging, carbon emissions, delivery waste, and the working conditions of delivery personnel. This study examines the impact of quick commerce on the Sustainable Development Goals(SDGs),with particular focus on responsible consumption and production, decent work and economic growth, sustainable cities and communities, and climate action. The study also analyses consumers' awareness and perceptions of sustainability practices adopted by quick commerce platforms and compares the perceived contribution of major platforms towards sustainable development. Primary datais collected through a structured questionnaire from quick commerce users. Collected data was analyzed using percentage analysis, correlation, chi square test and weighted average mean method. The findings of the study aim to provide insights into how quick commerce can balance consumer convenience with environmental and social responsibility ,there by contributing to the achievement of sustainable development goals.

Keywords: QuickCommerce,SustainableDevelopmentGoals,Blinkit,Zepto,SwiggyInstamart, Sustainability, Consumer Awareness.

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AN ANALYTICAL STUDY OF THE EMERGENCE OF SCREEN BASED FILM INTO IMMERSIVE AND SPATIAL CINEMA

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Abstract

This research paper aims to analyze the emergence of virtual reality, artificial intelligence, augmented reality and mixed reality in film making and film viewing. The research adopts comparative case study and review methodology to analyze the changing landscape. It examines the evolution of immersive cinema towards spatial, participatory and interactive cinematic experiences. In traditional cinema, passive audience engagement has been the primary mode of viewing. In contras ,this research presents case studies related of immersive film projects released around the world, with particular reference to the Venice immersive programme. The immersive projects such as Submerged, D-Day, The Camera Soldier, and The Hands of the City are critically examined in terms of narrative structure, interactivity, cinematography, viewers perspectives, spatial sound and audience participation. This research suggests that virtual reality and immersive cinema can reposition the audiences from passive spectators to active participants within virtual environment. The findings highlights significant opportunities for immersive cinematic experiences through spatial sound, virtual environment, AI generated characters, and interactive story telling. However, challenges like production methods, audience comfort, ethical concerns ,psychological and physiological effects, interaction design remain significant issues in immersive cinema. The study concludes that the emerging immersive technologies have the potential to transform conventional film making and film viewing practices. The research contributes the development of new forms of participatory and immersive cinema.

Keywords: Immersive cinema, AI generated virtual worlds, spatial sound, mixed reality, and audience perspective

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DIGITAL PAYMENT CONVENIENCE AS A CATALYST FOR IMPULSE BUYING BEHAVIOUR

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Abstract

The digitalisation of financial sector has altered the consumer spending behaviour by enabling quick and seamless payment experiences through platforms such as debit/credit cards, mobile wallets, etc. This paper attempts to analyse the impact of digital payment convenience across demographic groups, promotional activities, online and offline environments of shopping and frequency of unplanned purchases. Using a descriptive and analytical design, the primary data was gathered among 154 respondents through a structured questionnaire administered via convenience sampling. The collected data was analysed using Percentage Analysis, Weighted average analysis and Chi-square Test. The findings reveal that accessibility and convenience of digital payments impact the consumers to make unplanned purchases. The study also indicates that promotional discounts and instant payments involved in digital transactions can encourage unplanned purchases. The study highlights the need for consumers to develop financial awareness and responsible spending practices while using digital payment platforms.

Keywords: Digital Payments, UPI, Impulse Buying Behaviour, Unplanned Purchases, Financial awareness**.**

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ROLE OF ARTIFICIAL INTELLIGENCE-BASED HEALTH APPLICATIONS IN PROMOTING HEALTH AWARENESS AND HEALTHY LIFESTYLE PRACTICES AMONG YOUNG ADULTS

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Abstract

Artificial Intelligence (AI) is increasingly transforming the healthcare sector by providing individuals with digital tools to monitor, understand, and manage their health. AI-based health applications have gained popularity among young adults for tracking physical activity, diet, sleep, and other health-related behaviours. This study, titled "Role of Artificial Intelligence-Based Health Applications in Promoting Health Awareness and Healthy Lifestyle Practices among Young Adults," aims to examine the usage, awareness, perceived usefulness, and influence of AI-based health applications among young adults. The study adopts a descriptive research design and is based on primary data collected through a structured questionnaire. Percentage analysis is used to identify the usage patterns and general perceptions of respondents, while weighted average and ranking techniques are employed to assess the perceived effectiveness of various features of AI-based health applications .The results indicate that respondents perceive these applications as useful for monitoring health conditions and improving awareness of diet, physical activity, and sleep patterns. The study also reveals positive perceptions regarding ease of use, health awareness, and regular health monitoring. However, concerns remain regarding trust in AI-generated recommendations and the ability of these applications to bring about sustained lifestyle changes. The study suggests that improved accuracy, personalization, reliability.

Keywords: improved accuracy, personalization, reliability, Health Applications Promoting Awareness.

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CONTROLLING LANGUAGE, CONTROLLING SOCIETY: A SOCIOLINGUISTIC STUDY OF POWER AND IDEOLOGY IN GEORGE ORWELL'S *1984*

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Abstract

Language is more than a medium of communication; it is a social practice through which power, ideology, identity, and relationships are constructed and maintained. In George Orwell's dystopian novel *1984*, language becomes one of the most significant instruments employed by the ruling Party to exercise ideological and social control. The Party's systematic manipulation of language demonstrates how linguistic practices can be used to regulate not only communication but also thought, individual identity, and perceptions of reality. This research paper, titled **"Controlling Language, Controlling Society: A Sociolinguistic Study of Power and Ideology in George Orwell's *1984*,"** examines the relationship between language, power, and ideology in the novel from a sociolinguistic perspective .The study argues that Orwell presents linguistic control as a central mechanism of ideological domination. The reduction and manipulation of vocabulary through Newspeak represents an attempt to narrow the boundaries of thought, while political slogans and contradictory expressions demonstrate how language can normalize ideological contradictions and encourage social conformity. Furthermore, the study explores how the Party's control over discourse contributes to the construction of obedience, collective identity, and political loyalty. At the same time, *1984* illustrates the relationship between language, memory, and individual consciousness, suggesting that the preservation of meaning and independent expression can function as forms of resistance. By examining these linguistic dimensions, the research demonstrates that *1984* offers significant sociolinguistic insights into the relationship between language and social power. The study ultimately highlights the continuing relevance of Orwell's representation of linguistic manipulation to contemporary discussions of political discourse, propaganda, ideological influence, and the social control of language.

Keywords: Sociolinguistics; Language and Power; Language Ideology; Newspeak; Ideological Control

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CONSUMER BEHAVIOR IN THE OMNICHANNEL ERA: SCREEN TO STORE DYNAMICS

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Abstract

The rapid growth of digital technologies has transformed the way consumers interact with brands, creating a need for businesses to integrate multiple online and offline channels into a seamless customer journey. Omnichannel marketing refers to the strategic integration of channels such as physical stores, websites, mobile applications, social media, and digital payment platforms to provide consumers with a consistent and connected shopping experience. Unlike traditional multichannel approaches, omnichannel marketing focuses on continuity across touchpoints, enabling consumers to move seamlessly between digital and physical platforms during the purchase process. The present study titled **"**From Screen to Store: Exploring Omnichannel Consumer Behaviour" was conducted to examine the influence of omnichannel marketing strategy on consumer buying behaviour. The study is an empirical study based on primary data collected through a structured questionnaire from 160 respondents using convenience sampling. The collected data was analyzed using percentage analysis, weighted average analysis, chi-square test and factor analysis. The study examined consumers' online and offline shopping practices, product search behaviour, purchase decisions and the factors influencing their movement between digital and physical channels. The findings of the study show that omnichannel marketing strategy has a significant influence on consumers' buying behaviour. Consumers make use of online platforms to gather information about products and consider physical stores while making their final purchase decisions. The study highlights that the integration of online and offline shopping channels has a meaningful impact on the consumer purchase journey.

Keywords: Omnichannel Marketing, Consumer Behaviour, Online Shopping, Offline Shopping, Buying Behaviour, Purchase Journey

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THE COUNTDOWN EFFECT: THE PSYCHOLOGY OF URGENCY IN DISCOUNT-DRIVEN SPENDING

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Abstract

Limited-time discounts have become a powerful marketing strategy, encouraging consumers to make purchasing decisions within a restricted time frame. The sense of urgency created by countdowns, flash sales, and "offer ends soon" messages can influence consumers' perceptions of value and increase their willingness to purchase. This study explores the psychological role of urgency in discount-driven consumer spending, with particular focus on how time constraints affect purchase intention and impulse buying behaviour. The study examines the relationship between limited-time promotional offers and consumers' spending patterns, considering psychological factors such as scarcity perception, fear of missing out (FOMO), perceived savings, and emotional decision-making. By understanding these behavioural responses, the study highlights how urgency-based discounts can influence consumers beyond their original purchase intentions. The findings aim to provide insights into consumer psychology and the effectiveness of time-sensitive promotional strategies in shaping modern purchasing behaviour.

Keywords: Urgency Marketing, Impulse Buying, Consumer Psychology.

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EXPLORING CONSUMER AWARENESS AND PRACTICES TOWARDS FOODADULTERATION

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Abstract

Food adulteration is an ongoing problem with serious implications for food safety and consumer welfare. It occurs through the addition, substitution, dilution, contamination, or misrepresentation of food products, exposing consumers to health risks and financial loss. Although numerous studies have examined the causes, health effects, detection methods, regulations, and consumer awareness of food adulteration, awareness alone may not ensure the purchase of safe food. Consumers may continue to base their purchasing decisions on factors such as price, familiarity, convenience, seller trust, and product availability. This concept paper reviews existing literature on consumer awareness and purchasing behaviour in relation to food adulteration. It focuses on health concerns, food-safety information, detection methods, and factors influencing consumers' preventive purchasing behaviour. The review indicates differences in consumers' awareness, ability to detect adulteration, and adoption of preventive practices. The proposed conceptual model identifies consumer awareness and perceived health risks as important factors influencing food-purchasing behaviour, while also recognizing the role of food prices, trust in vendors, time constraints, confidence in home testing, and sources of food-purchasing behaviour. Such research can support consumer protection and promote safer food-purchasing decisions.

Keywords: Food adulteration, consumer awareness ,food buying behaviour, food safety, consumer purchasing decisions.

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HUMAN RESOURCE PLANNING

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Abstract

Human Resource Planning (HRP) is an important process of Human Resource Management. It helps an organization to identify the number and type of employees required to achieve its objectives. HRP ensures that the right person with the right skills is available at the right time and in the right position. It involves forecasting future manpower needs, identifying skill gaps, recruitment, training, development and succession planning. Effective human resource planning improves employee productivity and helps the organization achieve long-term growth.

Keywords : Skill Gaps, Recruitment, Training, Development ,Human,Employee.

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A STUDY ON TECHNICAL SKILL MANAGEMENT

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Abstract

Technical Skill Management is an important aspect of Human Resource Management that focuses on identifying, developing, assessing, and utilizing the technical competencies of employees. This study focuses on Technical Skill Management with special reference to ESAB India Limited. It examines employees' technical skill levels, skill development methods, the effectiveness of training programs, and the impact of technical skills on employee performance. The study adopts a descriptive research design and is based on primary data collected through a structured questionnaire from 110 respondents. Percentage Analysis, Weighted Average Method, and Chi-Square Test were used for analysing the collected data. The findings indicate that most employees have good technical skills and are confident in using technical tools required for their jobs. Training programs and workshops are the major methods of technical skill development, and employees perceive that skill development improves work efficiency, productivity, problem-solving ability, job performance, and career growth. The study also identifies challenges such as lack of training, workload pressures, technological changes, and occasional difficulty in accessing learning resources. The study concludes that regular skill-gap assessments, role-specific training, certification programs, practical learning, and continuous up skilling and reskilling can strengthen technical skill management and improve overall organizational effectiveness.

Keywords:Technical Skill Management; Employee Skills; Skill Development

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INFLUENCER MARKETING AND CONSUMER PURCHASE INTENTION: A STUDY AMONG SOCIAL MEDIA USERS

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Abstract

Purchase Intention among social media users. The objective of the study is to understand how influencer content, recommendations, and product-related information affect consumers' purchase decisions. Data required for the study were collected from 113 social media users through a structured questionnaire. Percentage analysis, weighted average, and chi-square analysis were used to analyse the data. The findings showed that Instagram is the most commonly used social media platform among the respondents. Influencer content, particularly food and lifestyle content, attracts the attention of users. It was also found that influencer recommendations have an influence on inducing consumers' interest and purchase intention. The study concludes that influencer marketing plays a vital role in shaping consumer purchase intention among social media users.

Keywords: Consumer Behaviour, Influencer Marketing, Purchase Intention, Social Media Apps.

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IMPACT OF PEER LEARNING AWARENESS AND COLLABORATION EFFECTIVENESS ON ACADEMIC PERFORMANCE AND EXAM OUTCOMES AMONG PROFESSIONAL COURSE STUDENTS

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Abstract

Peer learning has become an important approach in higher education for promoting students' interaction, knowledge sharing, and collaborative learning. The present study examines students' awareness of peer-learning strategies, the effectiveness of peer collaboration, and its impact on academic performance and examination outcomes .The study also identifies student-related factors that may affect the effectiveness of peer learning, including digital distraction, academic pressure, lack of confidence, limited time, unequal participation, and differences in learning ability. A structured questionnaire is used to collect data from students, and the responses are proposed to be analysed using SPSS through frequency and percentage analysis, mean and standard deviation, Cronbach's alpha, the chi-square test, the independent-samples *t*-test, and one-way ANOVA .The study provides a framework for understanding how peer learning and collaboration contribute to students' academic experiences, while recognizing the contemporary challenges they face. The findings are expected to support higher education institutions and teachers in developing structured, inclusive, and technology-supported peer-learning practices that can improve student participation, academic confidence, learning outcomes, and examination preparation.

Keywords: Peer Learning, Peer Collaboration, Academic Performance, Examination Outcomes, Student Challenges, Higher Education

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ROLE OF INDUSTRY-RELEVANT SKILLS IN IMPROVING STUDENTS' EMPLOYMENT OPPORTUNITIES

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Abstract

This study identifies the skills that college students consider important for securing employment. It examines students' communication, digital, technical, problem-solving and professional skills. The study also explores the relationship between industry-relevant skills and job readiness. It examines how online courses and professional certifications improve students' confidence. Career guidance, placement training and interview practice are also considered. Primary data were collected from college students using a structured questionnaire. The data were analysed using percentage analysis, weighted average and the Chi-square test. The study identifies the main difficulties students face in developing job-related skills. The findings indicate that communication skills, digital skills, technical knowledge, teamwork and adaptability are important for employment. The study concludes that internships, certifications and career training can improve students' job readiness and confidence. Overall, skill-based education can help college students enhance their employment opportunities.

Keywords: Industry-Relevant Skills, Communication Skills, Digital Skills, Technical Skills, Problem-Solving Skills, Professional Skills, Employment Readiness.

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THE IMPACT OF AI ON HEALTHCARE MARKETING AND CONSUMER DECISION-MAKING

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Abstract

Artificial Intelligence (AI) is increasingly influencing healthcare marketing and the way consumers make decisions about healthcare products and services. The use of AI in marketing helps healthcare organisations understand consumer preferences, deliver personalised information, and improve communication. Percentage analysis, the Chi-square test, and rank analysis are employed to analyse the collected data and understand consumer perceptions and the factors influencing their healthcare decisions. The study focuses on consumer attitudes towards AI-enabled marketing practices, trust, personalised recommendations, and the effectiveness of digital communication. The findings are expected to provide insights into how AI-driven marketing practices influence consumer choices and support healthcare organisations in developing effective and consumer-oriented marketing strategies. The study also highlights the importance of transparency, privacy, and consumer confidence in the use of AI in healthcare marketing.

Keywords: Artificial Intelligence, Healthcare Marketing, Consumer Behaviour, Consumer Decision-Making, Digital Marketing, Personalisation.

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GENERATIVE AI ADOPTION IN HIGHER EDUCATION: STUDENTS' AWARENESS, USAGE PATTERNS AND PERCEIVED CHALLENGES – A DESCRIPTIVE STUDY

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Abstract

Generative Artificial Intelligence (GenAI) has become increasingly relevant in higher education, providing students with new opportunities for information searching, content generation, learning support and academic task completion. At the same time, its growing use has raised concerns relating to awareness, responsible use, academic integrity, reliability and ethical practices. The present study examines students' awareness, usage patterns, perceived benefits and challenges associated with Generative AI in higher education. The study adopts a descriptive research design and uses primary data collected through a structured questionnaire from higher-education students. A five-point Likert scale is used to measure students' awareness, perceptions, usage, perceived benefits, challenges and responsible-use practices. Respondents are selected using a convenient sampling approach. The collected data are analysed using percentage analysis, mean, standard deviation, Cronbach's alpha and appropriate inferential tests such as t-test, ANOVA and chi-square test to examine differences and associations among selected variables. The study is expected to provide a descriptive understanding of how students perceive and use Generative AI for academic purposes and the major benefits and challenges they experience. The findings may help higher-education institutions strengthen AI literacy, responsible-use practices and student guidance for effective and ethical use of Generative AI.

Keywords: Generative Artificial Intelligence, AI Awareness, AI Adoption, AI Usage, Higher Education, Students, AI Literacy, Responsible AI.

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A STUDY ON CUSTOMER TRUST AND PREFERENCES TOWARDS AI-DRIVEN PERSONALISATION

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Abstract

The growing use of personalised marketing practices has changed the way businesses interact with customers and provide products and services based on individual needs and preferences. Personalised marketing enables organisations to understand consumer interests, offer relevant recommendations, and improve customer engagement. However, the collection and use of personal information raise concerns regarding privacy, transparency, security, and consumer control, with primary data collected from 112 respondents through convenience sampling. A structured questionnaire is used to gather information regarding consumer awareness, trust, preferences, and perceptions of personalised marketing. The collected data are analysed using percentage analysis and One-Way Analysis of Variance (ANOVA). Percentage analysis is applied to understand the demographic characteristics and general perceptions of respondents, while ANOVA is used to examine significant differences in consumer trust and preferences across selected demographic groups. The study seeks to understand the factors influencing customer acceptance and confidence in personalised marketing practices. The research is expected to provide insights into consumer expectations and the challenges businesses face in developing personalised marketing strategies.By examining customer trust and preferences, the research contributes to a better understanding of consumer responses to personalised marketing in the digital marketplace.

Keywords: Customer Trust, Consumer Preferences, Personalised Marketing, Privacy Concerns, Consumer Behaviour, ANOVA, Digital Marketing

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ALGORITHMIC GOVERNANCE AND PSYCHOLOGICAL SAFETY: MITIGATING BIAS AND BURNOUT IN AI-DRIVEN PERFORMANCE MANAGEMENT SYSTEMS

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Abstract

Artificial intelligence (AI) is increasingly embedded in human resource management (HRM), including employee monitoring, goal setting, performance evaluation, feedback, promotion support and workforce analytics. Algorithmic governance can improve consistency and processing speed, but secondary research also identifies risks associated with opaque decision rules, data and model bias, reduced autonomy, surveillance, weakened trust and employee resistance (Cheng & Hackett, 2021; Parent-Rocheleau & Parker, 2022; Prikshat et al., 2023). This paper examines how governance mechanisms can mitigate bias and psychological strain in AI-driven performance management systems. A secondary-data methodology was adopted through a structured review and synthesis of peer-reviewed journal literature published primarily through Elsevier/ScienceDirect and Emerald-indexed outlets. The evidence indicates that fairness cannot be achieved through automation alone. Algorithmic systems may reproduce historical patterns, omit contextual information and create perceptions of procedural unfairness even where technical accuracy is high (Newman et al., 2020; Nayem & Uddin, 2024). The paper proposes a governance approach based on data-quality controls, bias testing, explainability, meaningful human oversight, employee participation, appeal mechanisms and continuous monitoring of workload and well-being. The study concludes that AI-driven performance management should be treated as a socio-technical governance system rather than as a neutral measurement tool.

Keywords: algorithmic governance, psychological safety, algorithmic bias, employee burnout, AI-driven performance management

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A STUDY ON CONSUMER PREFERENCES

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Abstract

This study focuses on consumer preference towards the products and services offered by Approtech R&D Solutions Private Limited with special reference to Chennai. The study aims to understand consumer preferences, purchasing decisions, expectations, and satisfaction levels. Itexamines important factors such as product quality, price, service, customer support, brand image, promotional activities, and innovation that influence consumer preference. The study adopts a descriptive research design and collects primary data through a structured questionnaire .Secondary data was collected from internet sources and company records. The study uses simple random sampling, and the data is analyzed using percentage analysis and correlation. The findings indicate that consumers give considerable importance to quality, performance ,affordable pricing, customer service, communication, and innovative services. The study suggests improving product and service quality, maintaining competitive pricing, strengthening promotional activities and customer support, and introducing innovative products and services. Overall, the study provides useful insights for improving customer satisfaction and increasing consumer preference towards the company.

Keywords: Consumer Preference, Customer Satisfaction, Product Quality, Service Quality.

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REWINDING THE SELF: INDIAN USERS, GENERATIVE AI AND THE 1980S STYLE REVIVAL

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Abstract

In September 2026, a wave of Indian social media users, including senior politicians and Bollywood actors, began uploading personal photographs to generative artificial intelligence (AI) tools and asking them to reconstruct the image as a 1980s studio portrait, complete with feathered hair, acid-wash denim, sepia tones and film grain. This review draws together three literatures that are rarely read side by side: fashion and consumption scholarship on retro and vintage revival; computer science and human-computer interaction research on generative AI and text-to-image bias; and psychological research on nostalgia, self-continuity, digital self presentation and body image. It asks what the trend reveals about the fashion-technology psychology nexus in an Indian setting, where Bollywood cinema has historically functioned as the primary engine of sartorial diffusion and where selfie culture carries its own devotional resonances. The review finds that the trend sits at a genuine convergence point: nostalgia's documented capacity to support self-continuity and wellbeing, the demonstrated tendency of generative image models to compress diverse pasts into stereotyped and occasionally biasedoutputs, and emerging evidence that AI-generated self-imagery can also depress body satisfaction and raise data-privacy concerns. No peer-reviewed study of this specific Indian trend yet exists; the review therefore proceeds by analogy from adjacent literatures and flags this evidentiary gap explicitly, closing with directions for the empirical research the phenomenon still requires.

Keywords: Generative AI, nostalgia, retro fashion, Bollywood, digital identity, body image, India, self-continuity .

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THE URGENCY TRAP: HOW BUSINESSES TURN FEAR OF MISSING OUT INTO CONSUMER ACTION

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Abstract

The way people search think about. Buy products has changed a lot because of digital shopping and social media. Companies use ways to make customers decide fast. One big idea behind this is Fear of Missing Out or FOMO. FOMO is a feeling that a person might miss a chance a product, a trend or an experience that others can get. FOMO can be used by marketers to push people to act before the chance is gone. This paper is called "The Urgency Trap: How Businesses Turn Fear of Missing Out into Consumer Action" and it looks at how companies use FOMO in their marketing. It mainly studies FOMO based tactics such as countdown timers, discount offers, flash sales, limited stock messages, exclusive product launches, influencer marketing, customer reviews and social media trends. These tactics make people feel urgent and scarce. A consumer may buy by mistake. Stay on a site longer because of FOMO. A business can boost short term sales and website traffic with FOMO. The paper ends by saying that FOMO drives buyer behavior and is a part of modern online marketing.

Key words: Fear of Missing out (FOMO), Consumer Behavior, Digital Marketing, Impulse Buying, Scarcity Marketing, Purchase Intention, Consumer Psychology, Urgency Marketing

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GENERATIVE AI FOR CYBERSECURITY THREAT DETECTION AND ATTACK SIMULATION

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Abstract

Generative Artificial Intelligence (Generative AI) is an emerging area of artificial intelligence that can generate new content such as text, code, images, and synthetic data. In cybersecurity, these capabilities can assist security teams in analyzing large volumes of logs and alerts, identifying unusual patterns, summarizing incidents, and creating controlled scenarios for security testing. Traditional cybersecurity systems often depend on predefined rules, signatures, and known attack patterns. Generative AI can complement these approaches by supporting analysis of changing and previously unseen patterns. It can also help create synthetic security data and controlled attack simulations for improving defensive readiness. However, Generative AI is a dual-use technology and may introduce risks such as inaccurate outputs, privacy concerns, model manipulation, and misuse. This paper presents the role of Generative AI in cybersecurity threat detection and attack simulation, its applications, advantages, limitations, security considerations, and future scope.

Keywords: Generative AI, Cyber security, Threat Detection, Attack Simulation, Malware, Phishing, Anomaly Detection, Incident Response

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A GENERATIVE AI APPROACH FOR AUTOMATED GENERATION OF EDUCATIONAL QUESTIONS FROM TEXTUAL CONTENT

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Abstract

Automated question generation (AQG) is an important application of natural language processing for education because teachers and content developers spend substantial time preparing assessment material. This paper presents a Generative Artificial Intelligence approach for automatically generating educational questions from textual learning content. The proposed framework uses preprocessing, semantic content extraction, prompt-based question generation with a transformer or large language model, answer and quality verification, and an Explainable AI (XAI)-oriented evidence layer that links each generated question to supporting source text.. A literature review shows that earlierAQG systems relied heavily on rule-based methods, sequence-to-sequence models, and conventional transformer pipelines, while recent work increasingly uses large language models and prompting. However, factual consistency, distractor quality, difficulty control, explainability, and human validation remain open challenges. The proposed approach addresses these concerns through source-grounded generation, verification, and transparent evidence presentation. An evaluation plan using relevance, answerability, grammaticality, semantic similarity, diversity, factual consistency, and human ratings is defined. The approach is intended to reduce manual workload while keeping educators in the review loop.

Keyword: Generative AI, Explainable AI, Automated Question Generation, Natural Language Processing, Large Language Models, Education, Transformer.

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A STUDY ON THE ISSUES AND CHALLENGES IN HUMAN RESOURCE MANAGEMENT

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Abstract

Formal methods developed for managing people inside a company are referred to as human resource management (HRM). A human resource manager's duties are divided into three main categories: defining and designing work, staffing, and employee remuneration and benefits. HRM's main goal is to increase an organization's productivity by maximizing employee effectiveness. Even if the business world is changing at an ever-increasing rate, this obligation is unlikely to change fundamentally. In the Journal of Business Strategy, Edward L. Gunman noted that "the fundamental goal of human resources will always be to acquire, develop, and retain talent; align the workforce with the business. These three difficulties won't go away. Particularly for small businesses, which usually lack an HR staff to rely on, human resource management can be difficult. They might be restricted to a single HR employee, or the CEO might still be in charge of this. In any case, small business owners must comprehend the obstacles in order to overcome them and be ready to address HR concerns when their organization and staff expand. The purpose of this article is to examine the difficulties in HRM, offer solutions, and draw attention to new issues in the field.

Keywords: Business, Employees, Challenges, and Human Resource Management.

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THE ROLE OF AI SUSTAINABLE LIVING: A STUDY OF CONSUMER AWARENESS, TRUST, PURCHASE INTENTION

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Abstract

The growing integration of Artificial Intelligence (AI) into consumer markets is creating new opportunities to encourage environmentally responsible lifestyles and sustainable purchasing practices. AI-driven technologies assist consumers in accessing product information, identifying environmentally friendly alternatives, and making informed purchasing decisions. This study aims to examine the role of AI in promoting sustainable living by analysing consumer awareness, trust, and purchase intention towards AI-supported sustainable products and services. The study adopts a quantitative research approach, with primary data collected from 120 respondents using convenience sampling. Percentage analysis and the Chi-square test are applied to examine consumer awareness, trust, and the factors influencing purchase intention. The study focuses on consumer perceptions of AI applications in sustainable living, confidence in AI-based information, and willingness to purchase environmentally friendly products. The findings are expected to provide insights into the relationship between AI applications and sustainable consumer behaviour. The study may assist businesses and marketers in developing transparent and trustworthy strategies that promote sustainable consumption, strengthen consumer confidence, and encourage environmentally responsible purchasing practices.

Keywords: Artificial Intelligence, Sustainable Living, Consumer Awareness, Consumer Trust, Purchase Intention, Sustainable Consumption.

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ROLE OF COMPANY SECRETARIES IN ESG COMPLIANCE

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Abstract

Environmental, Social and Governance (ESG) considerations have become increasingly important within corporate governance and sustainability reporting. In India, this development has been accompanied by regulatory measures introduced by the Securities and Exchange Board of India (SEBI). SEBI introduced BRSR in 2021 as a way of reporting quantitative information about ESG. The Business Responsibility and Sustainability Reporting (BRSR) is mandated for the top 1,000 listed entities and follows the nine principles of the National Guidelines for Responsible Business Conduct, requiring disclosures through essential and leadership indicators. Against this regulatory background, the role of the Company Secretary (CS) is beginning to move beyond the conventional statutory compliance and corporate secretarial functions and into the realm of ESG (Environmental, Social and Governance) reporting. The Institute of Company Secretaries of India (ICSI) highlights ESG as an emerging area of professional responsibility and highlights the Company Secretary's place at the confluence of corporate governance, regulatory compliance, board advisory and stakeholder engagement. The current study, therefore, examines the role of Company Secretaries in ensuring effective ESG compliance and looks at ESG-related regulatory compliance, board-level governance, sustainability disclosures, BRSR implementation, internal coordination and stakeholder accountability. It also looks at emerging challenges, such as the complexity of ESG regulations,. SEBI's subsequent regulatory developments have highlighted concerns about the credibility of ESG disclosures and greenwashing, which have further highlighted the need for reliability in ESG reporting and assurance. The study seeks to assess how the traditional compliance and governance expertise of Company Secretaries can be leveraged against emerging requirements of ESG and sustainability governance..

Keywords: Environmental, Social and Governance (ESG); Company Secretary; Corporate Governance; ESG Compliance; BRSR.

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BUSINESS TRANSFORMATION THROUGH AI AGENTS: AN EMPIRICAL STUDY OF SMALL BUSINESSES IN KANYAKUMARI DISTRICT

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Abstract

The rapid development of Artificial Intelligence (AI) is creating new opportunities for small businesses to improve their operations and adapt to changing business environments. AI Agents can support various business activities, including customer service, marketing, sales, financial management, information processing, and decision-making. This study examines the role of AI Agents in transforming small businesses in Kanyakumari District. It focuses on the awareness, adoption, usage, perceived benefits, and challenges associated with AI Agents among small business owners. The study adopts a descriptive research design and uses primary data collected from selected small businesses through a structured questionnaire. It aims to examine how AI Agents influence business efficiency, productivity, customer service, and decision-making, while also identifying barriers such as cost, lack of technical knowledge, data privacy concerns, and limited awareness. The study provides a practical understanding of the current adoption of AI Agents among small businesses and their potential to support business growth and innovation. The study also highlights the importance of developing digital skills and awareness among small business owners to make effective use of AI Agents. Understanding these factors can help businesses adopt AI technologies according to their operational needs and resources. The study further emphasizes the need for responsible and secure use of AI to achieve sustainable business transformation. The findings of the study will offer useful insights for small business owners and other stakeholders seeking to understand and promote effective AI adoption in the small business sector.

Keywords: AI Agents, Business Transformation, Small Business, Artificial Intelligence Adoption, Digital Transformation, Business Innovation.

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THE ROLE OF MACHINE LEARNING IN EARLY DISEASE PREDICTION AND DIAGNOSIS

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Abstract

Early prediction and accurate diagnosis of diseases are important for improving treatment outcomes and reducing health risks. Traditional diagnostic methods often depend on clinical examinations, laboratory tests, medical imaging, and the experience of healthcare professionals. With the rapid growth of medical data, Machine Learning (ML) has emerged as a useful technology for identifying hidden patterns and predicting diseases at an early stage. Techniques such as Decision Trees, Random Forest, Support Vector Machines, Logistic Regression, and Neural Networks are widely used for classification and prediction tasks. Deep Learning models can further improve the analysis of complex data such as X rays, CT scans, MRI images, and other medical images. Early disease prediction using ML can support faster diagnosis, assist healthcare professionals in clinical decision-making, and enable timely treatment. However, challenges such as limited and imbalanced datasets, data privacy, model bias, high computational requirements, and lack of interpretability can affect the reliability of ML-based healthcare systems. This paper explores the role of Machine Learning in early disease prediction and diagnosis, its major applications, benefits, challenges, and future possibilities in developing more efficient and intelligent healthcare systems.

Keywords: Machine Learning, Early Disease Prediction, Disease Diagnosis, Deep Learning, Medical Data.

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MACHINE LEARNING AND DEEP LEARNING-BASED NETWORK ANOMALY DETECTION

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Abstract

Network anomaly detection plays a significant role in identifying unauthorized activities and abnormal behavior in modern communication systems. This paper presents a machine learning and deep learning-based approach for detecting anomalies in network traffic. The proposed framework involves data preprocessing, relevant feature extraction, model training, and performance evaluation using standard classification metrics, including accuracy precision, recall, F1-score, and false-positive rate. Conventional machine learning algorithms are compared with deep learning models to examine their ability to recognize both known and previously unseen traffic patterns. The experimental results are expected to show that deep learning models can capture complex traffic relationships, while machine learning techniques provide efficient and interpretable detection. The proposed approach aims to improve the accuracy and adaptability of network detection systems and provide a practical foundation for strengthening network security.

Keywords: Network anomaly detection Machine learning; Deep learning; Network security; Anomaly classification.

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THE ROLE OF EMPLOYEE WELL-BEING IN REDUCING WORKPLACE STRESS AMONG FACULTY MEMBERS

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Abstract

This study examines the relationship between employee well-being and workplace stress amongfaculty members in higher education institutions. Using a quantitative, cross-sectional survey design, we collected data from 150 faculty members. We them using descriptive,reliability analysis, Pearson correlation, simple linear regression, one-way ANOVA, and independent-samples t-tests. The results indicate a statistically significant negative relationship between employee well-being and workplace stress ($r = -.417$, $p < .001$), suggesting that faculty members who report higher well-being experience lower workplace stress. Regression analysis confirmed that well-being significantly predicts workplace stress, accounting for approximately 17.4% of the variance ($R2 = .174$, $p < .001$). We found no statistically significant differences in stress levels across academic rank or gender. These findings support the argument that institutional investment in faculty well-being programs can effectively reduce workplace stress. This paper discusses implications for higher education policy and practice,along with limitations and directions for future research.

Keywords: employee well-being, workplace stress, faculty members, higher education, occupational stress, burnout

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IMPACT OF TOURISM ON LOCAL BUSINESSES:

A STUDY WITH SPECIAL REFERENCE TO KANNIYAKUMARI DISTRICT

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Abstract

Tourism plays an important role in the economic development of Kanniyakumari District. The district attracts visitors because of its beaches, religious places, monuments and scenic attractions. The growth of tourism creates business opportunities for local shops, hotels, restaurants, transport providers and other small businesses. This study examines the impact of tourism on local businesses in Kanniyakumari District. The study is based on primary data collected from 100 local business respondents through a structured questionnaire and personal interaction, along with secondary data from books, journals, research articles, reports and reliable websites. Percentage analysis and a five-point Likert scale are used to understand the views of local business respondents. The study focuses on changes in sales, customer demand, employment opportunities, income and business development associated with tourism.

Keywords: Tourism, Local Businesses, Kanniyakumari District, Sales, Income, Employment, Business Development

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DOCCARE: AN AI-POWERED MULTILINGUAL HEALTHCARE COMPANION FOR ACCESSIBLE AND PERSONALIZED HEALTH SUPPORT

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Abstract

DocCare: An AI-Powered Multilingual Healthcare Companion — DocCare is an AI-powered mobile healthcare application designed to provide accessible and convenient health support in a single platform. The application includes an AI-based symptom analyzer that provides preliminary health information based on user-selected symptoms, while emphasizing the need for professional medical consultation. It supports multiple languages, including Tamil, Hindi, and English, making healthcare information more accessible to diverse users. DocCare also provides medicine reminders, doctor search, appointment booking, medical record management, health tips, notifications, and emergency SOS features. Users can store emergency contacts, locate nearby hospitals, and share their location during emergencies. The application aims to improve health awareness, adherence, healthcare accessibility, and timely assistance through digital technology. DocCare demonstrates how artificial intelligence and mobile technology can be integrated to create a user-friendly and personalized healthcare companion.

Keywords: awareness, adherence, healthcare accessibility,timely assistance digital technology.

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BIGDATA ANALYTICS: CONCEPTS, TECHNIQUES, AND APPLICATIONS

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Abstract

In the age of information, decision-makers now have access to huge quantities of data. Datasets that are challenging to manage with conventional tools and methods due to their size, variety, and velocity are referred to as big data. In order to manage and extract value and knowledge from big datasets, solutions must be researched and offered due to their rapid growth. Additionally, decision-makers must be able to extract insightful information from such diverse and quickly evolving data, which includes any kind from everyday transactions to consumer interactions and social network data. Big data analytics, or the application of advanced analytical techniques to large data, can offer this kind of benefit. This study aims to The purpose of this paper is to examine some of the various analytics techniques and resources that may be used with big data, along with the potential that come with using big data analytics in different areas of decision-making.

Keywords: Bigdata,Datasets,Socialnetwork,Data analytics

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PROMPT TO PROFESSION: GENERATIVE AI AND THE FUTURE EMPLOYABILITY SKILLS OF COMMERCE GRADUATES

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Abstract

The rapid advancement of Generative Artificial Intelligence (GenAI) is transforming the nature of work and creating new expectations regarding the skills required by graduates entering the modern business environment. Commerce graduates, who traditionally develop competencies in accounting, finance, business management, marketing and related areas, increasingly require additional digital and AI-oriented capabilities to remain relevant in an evolving employment landscape. This study, titled "From Prompt to Profession: Generative AI and the Future Employability Skills of Commerce Graduates," examines the role of Generative AI in shaping the future employability skills of commerce graduates. The study focuses on key competencies such as AI literacy, digital competency, analytical thinking, critical thinking, creativity, communication, problem-solving, adaptability and continuous learning. It also examines commerce graduates' awareness and use of Generative AI tools, their perceptions regarding the changing skill requirements of employers, and their level of career readiness for an AI-driven work place.The study is expected to highlight the importance of integrating Generative AI competencies into commerce education and developing a balanced combination of technological, analytical and human-centred skills. The findings may provide useful insights for higher education institutions, educators, students and employers in preparing commerce graduates for emerging career opportunities and the changing demands of the future workplace.

Keywords: Generative Artificial Intelligence, Employability Skills, Commerce Graduates, AI Literacy, Career Readiness

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AI-ENABLED COMPANY SECRETARY: THE FUTURE OF

CORPORATE GOVERNANCE

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Abstract

Artificial intelligence is rapidly shifting from an experimental concept into an indispensable operational driver across corporate governance, regulatory compliance, and legal administration. For Company Secretaries, this digital transformation marks a critical inflection point, as their core domain sits precisely at the crossroads of statutory compliance,board oversight,disclosure protocols,and organizational accountability.This study investigates verifiable audit trails,string data protection protocols,and active human oversight remains mandatory for sound governance. Furthermore, this paper addresses the significant risks associated with unverified automation such as algorithmic hallucinations,misleading legal references,data leakage,embedded bias,and ambiguous accountability.To mitigate these exposures, the Company Secretary must transition into a governance technologist, AI policy steward, compliance assurance provider, and primary human-in-the-loop validator. The paper establishes a structured implementation framework rooted in risk classification, controlled data environments, mandatory human verification, and continuous professional development. Ultimately, AI serves Company Secretary, capacity—moving the profession away from routine administration toward high-value advisory,and management.

Keywords: Artificial Intelligence; Company Secretary;Corporate Governance;Compliance; AI Governance.

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CRISIS-TIME TRANSMISSION OF VOLATILITY: DYNAMIC LINKAGES BETWEEN INDIA AND EMERGING EQUITY MARKETS DURING THE COVID-19 PANDEMIC AND THE RUSSIA–UKRAINE WAR

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Abstract

Global crises change how financial markets move together, which directly affects the benefits of international diversification. This study investigates the time-varying volatility linkages between the Indian stock market and six emerging markets (Brazil, Argentina, Indonesia, South Africa, Saudi Arabia and Taiwan) during the COVID-19 pandemic and the Russia–Ukraine war. Using index data spanning ten years from 2014 to 2024, the sample is divided into three periods: before COVID-19 and the Russia–Ukraine and during the Russia–Ukraine war (February 2022–September 2024). Granger causality tests are used to identify the direction of information flow, and a DCC-GARCH model is used to estimate dynamic conditional correlations across the three periods. The findings show significant spillover effects, with Brazil and South Africa, Brazil emerges as the most persistent source of volatility transmission to India, while Argentina and Taiwan display comparatively weaker linkages.The study offers practical implications for portfolio managers in optimising global diversification strategies, and for policymakers in monitoring cross-market risk transmission and safeguarding financial stability.

Keywords: Volatility spillover, DCC-GARCH, Granger causality, emerging markets, COVID-19, Russia–Ukraine war, India, portfolio diversification

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THE ROLE OF HUMAN RESOURCE INFORMATION SYSTEMS (HRIS) IN ORGANIZATIONAL PERFORMANCE

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Abstract

This research article focuses on the ways in which HRIS can contribute to administrative efficiency, decision-making quality, employee performance management, workforce planning, strategic alignment, and organizational agility. Existing research indicates that HRIS can automate routine activities such as payroll, attendance, recruitment administration, employee records, leave management, However, the literature also shows that technology alone does not guarantee superior organizational performance. Benefits depend on data quality, system usability, employee adoption, managerial support, HR capabilities, organizational culture, and the alignment of HR technology with business strategy. Privacy, cybersecurity, ethical use of employee data, implementation costs, and resistance to change are additional challenges that can reduce the value of HRIS when they are not adequately managed. The article argues that HRIS should therefore be viewed not merely as an administrative information technology tool but as a strategic infrastructure that can support evidence-based human resource management. Organizations are most likely to obtain sustainable benefits when HRIS implementation is accompanied by effective change management, employee training, data governance, analytical capability, and continuous evaluation of business outcomes. The study concludes that HRIS can make a significant contribution to organizational performance when technological capability and human resource strategy are deliberately integrated.

Keywords: Human Resource Information Systems (HRIS); Organizational Performance; HR Analytics; Strategic Human Resource Management; Digital HR.

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FACTORS INFLUENCING DIGITAL BANKING ADOPTION AMONG YOUNG CUSTOMERS

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Abstract

The rapid growth of digital banking has transformed the way customers access and use financial services, particularly among young customers who are generally more familiar with digital technologies. The study focuses on factors such as perceived usefulness, perceived ease of use, trust, security, convenience, social influence, digital literacy, and service quality, which may shape customers' attitudes and intentions towards digital banking platforms. Young customers increasingly use mobile banking applications, internet banking, digital wallets, and other technology-enabled financial services for activities such as fund transfers, bill payments, online purchases, investments, and account management. However,concerns relating to cybersecurity, privacy, transaction failures, fraud, and lack of awareness may affect their willingness to adopt and continuously use digital banking services Primary data may be collected from young customers through a structured questionnaire, and appropriate statistical techniques can be employed to analyse the data. The findings are expected to provide insights into the relative importance of technological, behavioural, and security-related factors influencing adoption. The study can assist banks and financial service providers in developing user-friendly, secure, reliable, and customer-centric digital banking services. It also highlights the importance of strengthening digital financial literacy and customer awareness to encourage responsible and sustained usage of digital banking. The study contributes to the growing literature on technology adoption and digital financial services, particularly in the context of young consumers.

Keywords: Digital Banking, Young Customers, Technology Adoption, Perceived Usefulness, Trust, Security, Convenience, Digital Literacy, Service Quality.

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AI-BASED FINANCIAL ADVICE AND INVESTMENT DECISION-MAKING AMONG YOUNG INVESTORS

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Abstract

AI-Based Financial Advice and Investment Decision-Making among Young Investors Artificial Intelligence (AI) is transforming the financial sector by providing smart and personalized financial advice to investors. Young investors are increasingly using AI-powered applications and investment platforms to manage their finances and make investment decisions. AI analyzes large amounts of financial data, identifies market trends, and provides recommendations based on individual financial goals and risk preferences. This study focuses on the role of AI in influencing the investment decision-making process among young investors. It examines how AI helps users improve financial planning, budgeting, and investment selection. The study also explores the benefits of AI, such as faster decision-making, easy accessibility, and cost-effective financial guidance. At the same time, it highlights challenges including data privacy concerns, dependence on technology, and the possibility of inaccurate predictions during market fluctuations. Young investors often prefer AI tools because they are simple, convenient, and available at any time through mobile applications. The research aims to understand the level of trust young investors place in AI-generated financial advice and its impact on their investment behavior. It also emphasizes the importance of combining AI recommendations with financial knowledge and personal judgment. Overall, AI has the potential to improve investment decisions by providing timely and data-driven insights. This study concludes that AI is becoming a valuable support system for young investors while responsible usage and financial awareness remain essential for successful investing.

Keywords: Financial Advice, Investment Decision, Young Investors, Artificial Intelligence, Investment Behavior.

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DIGITAL TRANSFORMATION, ENERGY MARKET RISK AND FINANCIAL MARKET RESILIENCE: A CONCEPTUAL FRAMEWORK

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Abstract

Global energy and financial markets are growing more complex and interdependent, and a need for robust risk management and resilience mechanisms is growing. Prices are increasingly volatile and supply risks are looming in energy markets, causing them to be more vulnerable in fact to price risks, supply shortfalls, geopolitical conflicts, climate risks and policy uncertainty, with significant spillover effects on the financial markets. Digital transformation has become an important pathway to enhance market intelligence, risk evaluation, decision making and organizational resilience in this context.The ability to detect new risks early, predict energy-price fluctuations, make better investment choices and react faster to market shocks could help energy-market actors and financial institutions to better anticipate emerging energy risks. The paper builds on the growing multidisciplinary literature by bringing together the concepts of energy-market dynamics, financial risk, digital technology and resilience in a unified framework. It serves as a basis for future empirical studies of the possible effect of digital transformation on reducing the impact of energy shocks on financial markets and to what extent. Insights also emerge for financial institutions, energy providers, investors, technology suppliers, and policy makers looking to create an adaptive, transparent, and resilient energy and financial system in a changing global landscape with a view to sustainable economic development.

Keywords: Digital Transformation, Energy Market Risk, Financial Market Resilience, Energy Price Volatility, Financial Risk.

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DIGITAL MARKETING IN ARTIFICIAL INTELLIGENCE

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Abstract

Generative Artificial Intelligence (GenAI) is transforming digital marketing content creation and communication.This study examines the role of GenAI in creating effective digital marketing content.It focuses on content creators in Chennai and Tamil Nadu. The study considers AI tools such as Google Flow, ChatGPT. Particular attention is given to content quality and personalization.GenAI enables content creators to generate ideas and develop content more efficiently.It can improve the relevance, consistency, creativity, and adaptability of marketing content.AI-assisted tools also support personalized content based on audience preferences and marketing objectives.The study adopts a secondary-data research approach using academic literature and industry reports. The research context considers a sample of 70 content creators.It also examines concerns related to originality, accuracy, authenticity, and human supervision.The study highlights the importance of combining AI capabilities with human creativity and strategic judgment.The findings provide insights into the potential of GenAI for effective and personalized digital marketing content creation**.**

Keywords: Generative Artificial Intelligence, Digital Marketing, Content Creation, Content Quality, Content Personalization, AI-Assisted Marketing, Digital Content Strategy

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AN EMPIRICAL STUDY ON CONSUMER PERCEPTION TOWARDS NEUROMARKETING

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Abstract

This study aims to understand consumer perception towards neuromarketing and its influence on purchasing behaviour. Neuromarketing is a growing field that combines neuroscience and marketing to understand how consumers respond to advertisements, brands, products, packaging, colours, pricing, and other marketing activities. It focuses on both the conscious and subconscious reactions of consumers, helping marketers understand what attracts their attention and influences their buying decisions. The study examines consumers' awareness and perception of neuromarketing techniques and how these techniques may affect their purchase decisions. It also focuses on the relationship between consumer awareness, emotional responses, brand perception, and purchasing behaviour. Factors such as attractive advertisements, product packaging, colours, music, emotional messages, and brand images can create different feelings among consumers and may influence their decision to purchase a product. The study highlights the growing importance of consumer psychology in today's competitive business environment. By understanding consumers' emotions and preferences, businesses can develop marketing strategies that connect more effectively with their target customers. At the same time, the use of neuromarketing raises concerns related to privacy, transparency, and ethical practices. Therefore, it is important for businesses to use neuromarketing techniques responsibly and avoid misleading or manipulating consumers. Overall, this study provides an understanding of how neuromarketing can influence consumer perception and purchasing behaviour. It also highlights the importance of balancing effective marketing strategies with ethical practices in order to build consumer trust and create meaningful connections between brands and consumer

Keywords : Neuromarketing Consumer Perception Consumer Behaviour Purchasing Behaviour Consumer Psychology.

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A STUDY ON CUSTOMER AWARENESS AND ADOPTION OF GREEN BANKING PRACTICES

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Abstract

Green banking integrates environmental sustainability into financial and banking operations. As climate change and ecological concerns accelerate,understanding how everyday consumers perceive, recognize, and utilize these eco- friendly services is vital for sustainable economic growth. Objective: This study examines the level of customer awareness regarding green banking initiatives and evaluates the key factors driving or hindering their adoption. Methodology: The research utilizes a descriptive and empirical research design, gathering primary data through a structured questionnaire administered to bank customers across public and private sector banks. Statistical tools such as frequency analysis, percentage distribution, chi-square tests, or regression models can be applied to test the relationships between demographic variables (age, education, income), awareness levels, and adoption rates. Key Findings: Preliminary insights suggest that while general awareness of green banking (such as mobile banking, net banking, and paperless e-statements) is relatively high due to digital convenience, specific knowledge of dedicated green financial products—like green loans or carbon-linked investments-remains low. Convenience, trust in the bank's environmental commitment, and targeted bank communication significantly influence adoption behavior. Conclusion: Banks need to bridge the gap between basic digital usage and deep ecological consciousness. Financial institutions must launch structured educational campaigns, enhance transparency, and introduce rewarding green financial products to foster broader

Keywords: Methodology education, income, awareness levels, and adoption rates. Key Findings: Preliminary awareness banking.

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EMOTION, INFLUENCE AND CONSUMPTION: DECODING IMPULSE BUYING BEHAVIOUR AMONG GENERATION Z

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Abstract

The rapid growth of digital commerce, social media platforms, and personalized marketing has significantly transformed consumer buying behaviour, particularly among Generation Z. As digitally connected consumers, Gen Z are frequently exposed to social influences, promotional stimuli, online recommendations, influencer content, and emotionally appealing products that may encourage unplanned purchasing decisions. This study, titled "Emotion, Influence and Consumption: Decoding Impulse Buying Behaviour among Generation Z," examines the major factors influencing impulse buying behaviour among Gen Z consumers. The study focuses on emotional triggers, social media influence, promotional offers, influencer recommendations, fear of missing out (FOMO), peer influence, and perceived convenience as potential determinants of impulse buying.. Descriptive and inferential statistical techniques can be employed to analyse consumer perceptions and identify significant relationships between the selected factors and impulse buying behaviour. The study is expected to provide insights into the psychological, social, and digital factors that shape the purchasing decisions of Gen Z consumers. The findings may be useful for marketers and retailers in understanding emerging consumer patterns while also contributing to the academic understanding of impulse consumption in an increasingly digital marketplace.

Keywords: Generation Z, Impulse Buying Behaviour, Emotional Triggers, Social Media Influence, Consumer Behaviour.

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MICRO-MANIA: A STUDY OF THE FINANCIAL BEHAVIOUR OF YOUNG ADULTS WHO PLAY COUNTER-STRIKE 2 AND VALORANT

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Abstract

Microtransactions and loot boxes have drawn increasing scrutiny for their resemblance to gambling, yet most existing research relies on quantitative surveys that struggle to capture how players actually experience this overlap. This study takes a qualitative approach, using semi-structured interpersonal survey with video game players specifically players who play Counter-Strike 2 and who engage with microtransactions and loot boxes, to explore how they interpret the gambling-like elements built into their games. Interviews focus on participants' spending habits, their emotional responses to loot box openings and in-game purchases, exposure to gambling-style advertising within games, and whether they draw any personal connection between their gaming behaviour and gambling. Data will be analysed using thematic analysis to identify recurring patterns in how players rationalize, normalize, or resist these mechanics.Drawing on prior literature that links loot box spending to problematic gambling and gaming behaviour, and on quantitative work showing shared emotional and structural triggers between the two activities, this study aims to build a grounded, first-person account of the gaming–gambling overlap rather than a statistical one. The findings are expected to offer insight into the lived experience behind the numbers already established in survey-based research, and to inform more targeted regulatory and consumer-protection discussions around monetization in games.

Keywords: microtransactions, in-game purchases, young adults, Counter-Strike 2, Valorant, financial behavior.

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DIGITAL MARKETING AND CHANGING CONSUMER BEHAVIOUR AMONG YOUNG ADULTS: WITH SPECIAL REFERENCE TO COLLEGE STUDENTS

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Abstract

Digital marketing has changed the way businesses communicate with consumers and promote their products and services. Social media, online advertisements, influencer marketing, search engines and e-commerce platforms have become important sources of product information, particularly among young adults. College students are active users of digital platforms and are frequently exposed to digital marketing content. This study examines the influence of digital marketing on consumer behaviour among college students. The study is based on primary data collected from 150 college students through a structured questionnaire. Secondary data were collected from books, journals, reports and reliable online sources. Convenience sampling was used for selecting respondents. Percentage analysis, mean, correlation and chi-square tests are proposed for analysing the data. The model analysis indicates that social-media marketing, online reviews, influencer marketing and personalized advertisements are associated with students' purchase intention and purchasing behaviour. The study concludes that digital marketing has become an important factor influencing how young consumers obtain product information, evaluate brands and make purchasing decisions.

Keywords: Digital Marketing, Consumer Behaviour, College Students, Social Media, Online Reviews, Influencer Marketing, Purchase Intention.

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TAP, SCAN AND SPEND: ANALYSING DIGITAL PAYMENT USAGE AND SPENDING BEHAVIOUR AMONG COLLEGE STUDENTS

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Abstract

The rapid growth of digital payment systems has significantly transformed the way college students manage their everyday financial transactions. The widespread use of Unified Payments Interface (UPI), mobile wallets, debit cards, and QR-code payments has made transactions faster, easier, and more convenient. At the same time, the increased accessibility of digital payments may influence students' spending patterns and financial decision-making. This study, titled "Tap, Scan and Spend: Analysing Digital Payment Usage and Spending Behaviour Among College Students," examines the relationship between digital payment usage and the spending behaviour of college students categories such as food, transportation, shopping,more aware of their spending patterns and encourage responsible digital financial practices. The study may also be useful to educational institutions, financial service providers, and policymakers in understanding the changing payment preferences and financial behaviour of the younger generation.

Keywords: Digital Payments, UPI, College Students, Spending Behaviour, Financial Management, QR Payments, Consumer Behaviour.

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SMART PHONE DEPENDENCY & LEARNING ENGAGEMENT AMONG STUDENTS

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Abstract

The advancement of the technological capabilities of smartphones has brought about a significant change in the learning process of students. The use of smartphones has greatly changed the manner in which students communicate, learn, and acquire information. Though the benefits of the use of smartphones enhance the academic activities of the students, there exists a possibility that excessive usage of smartphones will lead to addiction and this can have negative effects on students' learning engagement. Smartphone addiction is associated with excessive reliance of the smartphone for the purposes of communication, entertainment, social networking and acquisition of information, leading to low attention span and distraction..Findings are predicted to be such that moderate use of smartphones will positively affect learning because it will allow the learners to access educational material quickly and communicate with teachers and peers. However, over-use of mobile phones is expected to lead to some challenges including inability to concentrate, reduced participation in class work, procrastination and lack of dedication to learning. This research will be of great importance to all parties involved in the education process in order to come up with strategies of using smartphones effectively.

Keywords: Smartphone Over-Reliance, Learning Engagement, Learners, Academic Performance, E-Learning, Mobile Technologies, Educational Technologies.

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AI ADOPTION AND INCOME INEQUALITY: EMERGING ECONOMIC IMPLICATIONS

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Abstract

Artificial Intelligence (AI) is rapidly transforming workplaces, industries, and labour markets, creating new opportunities for productivity and economic growth while also raising concerns about income inequality. This study examines the emerging economic implications of AI adoption, with particular emphasis on its potential effects on employment opportunities, wage disparities, skill requirements, and income distribution. The study explores how differences in access to AI technologies and digital skills may contribute to unequal economic outcomes among workers and across different occupational groups. It also examines the role of education, reskilling, and technological accessibility in shaping individuals' ability to benefit from AI-driven economic transformation. Primary data may be collected from employees and working-age individuals through a structured questionnaire, using descriptive and inferential statistical techniques to analyse perceptions of AI adoption and income inequality. The study is expected to provide insights into the opportunities and challenges associated with AI-led economic change and highlight the importance of inclusive digital skills development and equitable access to emerging technologies.

Keywords: Artificial Intelligence, Income Inequality, Labour Market, Digital Skills.

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FINANCIAL LITERACY AND PERSONAL FINANCIAL MANAGEMENT AMONG COLLEGE STUDENTS

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Abstract

Financial literacy plays an important role in helping college students make informed decisions about money and develop healthy financial habits. This study focuses on the level of financial literacy and personal financial management among college students. It examines students' knowledge of budgeting, saving, spending, banking, credit, and basic investment concepts. The study also explores how financial knowledge influences students' day-to-day financial decisions and their ability to manage limited income or allowances. By understanding the financial challenges faced by students, the study aims to identify gaps in financial knowledge and highlight the importance of financial education. The findings may help colleges and educational institutions develop suitable financial awareness programs that encourage responsible spending, regular saving, and effective money management among students.

Keywords: Financial Literacy, Personal Financial Management, College Students, Budgeting, Saving, Spending, Financial Education.

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ROLE OF ARTIFICIAL INTELLIGENCE IN IMPROVING CUSTOMER EXPERIENCE IN DIGITAL BANKING

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Abstract

The use of Artificial Intelligence (AI) in banking has changed the way customers access and usebanking services. Today, customers can perform many banking activities through digital platformswithout visiting a bank branch. AI-based features such as chatbots, virtual assistants, personalized recommendations and automated fraud monitoring are increasingly becoming part of these services.This study examines how the use of Artificial Intelligence influences customer experience in digitalbanking. Primary data were collected from 160 respondents using a structured questionnaire.Thestudy considers customers' views on the convenience, speed, security, personalisation and reliabilityof AI-supported banking services. The collected responses were analysed using percentage analysis,descriptive statistics, correlation analysis and chi-square analysis.The findings provide an understandingof how customers view the increasing use of AI in everyday banking and highlight the importance ofcombining technological convenience with security and customer trust.

Keywords: Artificial Intelligence, Digital Banking, Customer Experience, Customer Satisfaction,Banking Technology, AI-based Services

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FINANCIAL LITERACY AND INVESTMENT DECISION-MAKING AMONG WORKING WOMEN IN CHENNAI

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Abstract

This study Investigates the level of financial, literacy and its direct impact on investment decision-making among working women in Chennai. In the modern economic landscape, women are increasingly financially independent, yet their participation in diverse investment avenues remains constrained due to varying degrees of financial awareness. Utilizing a descriptive research design, this study examines how socio-demographic factors—such as age, income, and education—influence financial knowledge and risk tolerance. Data was collected through structured questionnaires from working women across various sectors, including IT, education, and banking in Chennai. The findings reveal a significant positive correlation between financial literacy and independent investment choices, highlighting that highly literate women prefer structured instruments like mutual funds and equities over traditional savings. However, a notable segment still relies heavily on family members for final financial decisions due to risk aversion and a lack of market confidence. The study concludes that targeted financial education programs and gender-inclusive investment frameworks are essential to empower working women, thereby fostering personal wealth creation and broader economic growth in the region.

Keywords: Financial Literacy, Investment, Decision-Making, Working Women.

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GENERATIVE AI IN EDUCATION: STUDENTS' PERCEPTIONS AND LEARNING OUTCOMES

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Abstract

The fast advanced of Generative Artificial Intelligence (GenAI) has created new opportunities in the field of education by offering students with tools for content generation, information retrieval, personalised learning, idea development, and academic assistance. The increasing adoption of applications such as AI-powered chatbots and content-generation tools has transformed the way students access, process, and utilise information in their academic activities. While Generative AI can facilitate learning and enhance students' access to educational resources, its growing use also creates concerns regarding overdependence, academic integrity, information accuracy, and the development of independent learning skills. In this context, understanding students' views and their learning experiences is important for evaluating the educational impact of Generative AI.The study adopts a descriptive and analytical research approach and uses primary data collected from students through a structured questionnaire. Appropriate statistical techniques are proposed to evaluate the reliability of the measurement scale, analyse students' perceptions, identify patterns of The findings may help educational institutions and teachers in developing appropriate guidelines for the responsible and effective use of AI-based learning tools. The study also adds to the emerging literature on AI-enabled education by highlighting the student viewpoint and examining how Generative AI may affect contemporary learning practices and outcomes.

Keywords: Generative Artificial Intelligence; Students' Perceptions; Learning Outcomes; AI in Education; Student Engagement; Academic Learning; Digital Learning.

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DIGITAL TRANSFORMATION AS A DRIVER OF SUSTAINABLE BUSINESS DEVELOPMENT

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Abstract

Technology has become an important part of almost every business today. From digital payments and online customer services to artificial intelligence and data analytics, businesses are increasingly using technology to improve the way they work and interact with customers. This shift has changed not only business operations but also the way organisations think about growth, competition, and long-term sustainability. In this context, digital transformation can play an important role in helping businesses develop in a more efficient and sustainable manner.This paper examines how the use of digital technologies can support sustainable business development. It looks at how technologies such as artificial intelligence, cloud computing, data analytics, blockchain, and digital platforms can help businesses improve their daily operations, reduce unnecessary use of resources, manage information more effectively, and make better business decisions. Digital platforms have also made it easier for businesses, particularly small and medium-sized enterprises, to reach customers beyond their traditional markets and provide services in a more convenient way. The study suggests that businesses can gain greater long-term value from digital transformation when technological adoption is combined with employee development, responsible data management, innovation, and sustainable business practices. Thus, digital transformation can be seen as more than a technological change; it can serve as a practical approach for businesses seeking to remain competitive, adaptable, and sustainable in a changing business environment.

Keywords: DigitalTransformation; Emerging Technologies; Sustainable Business Development; Digital Innovation; Responsible Technology

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THE DECOMMODIFIED VOICE: SEMIOCAPITALISM AND THE PHILOSOPHY OF VOICE IN SHOOJIT SIRCAR'S I WANT TO TALK

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Abstract

The disabilities associated with illness strip the patient of means by which contemporary culture depicts a person's value (speech, professional identity, economic productivity), film has rarely examined how survivors renegotiate voice in a post-market world. This study seeks to narrow this gap. It builds on illness narrative and trauma studies that ask what happens when an illness severs voice, but goes beyond these studies by examining how voice and its economic function are renegotiated on the basis of relationality. This paper examines I Want to Talk (Shoojit Sircar, 2024), based on the memoir of the laryngeal cancer survivor and advocate Arjun Sen, in terms of what voice becomes once it is no longer a commodity . This reading of illness cinema suggests that it can model a communicative worth that is not oriented to productivity, providing a language for loss of voice that exceeds deficit for medical humanities scholarship. More directly, it can provide clinicians, caregivers, and patients themselves with a way of re-envisioning laryngectomized or voice-impaired communication as relationally rather than functionally diminished.

Keywords:semiocapitalism, decommodified voice, philosophy of voice, narrative of illness, semiotic labor.

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WHO OWNS ENGLISH? LANGUAGE, IDENTITY AND THE LOCALISATION OF ENGLISH IN INDIA

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Abstract

In India, English has moved from being a colonial tongue to a post-colonial and global one. Because it has been exposed to India's socio-linguistic and multi-ethnic setting, the language has undergone modification and transformation in terms of particular words and expressions, pronunciation, and at times even syntax. These shifts are peculiar to English, given that it has been localized in India. This paper seeks to discuss how Indian speakers appropriate, alter, and localize English, and to explore how these changes mirror linguistic and cultural identity. Braj B. Kachru's dimensional model of World Englishes is employed to discuss Indian English as a variety of English possessing a distinct history and status. The paper also seeks to show how Edgar W. Schneider's Dynamic Model of Post-Colonial Englishes aids in understanding the nativization of English in India. Alastair Pennycook's notion of hybridity is used to analyze the interaction between English and other Indian languages, which gives rise to code-switching and mixing. Michael Silverstein's theory of language ideology serves to examine attitudes toward Indian English and how its relationship with other varieties of English is perceived. Localized words and expressions such as prepone, timepass, batchmate, cousin-brother, do one thing and do the needful, Tamil-English code-switching, and Hindi-English code-switching are offered as examples to illustrate the argument. By examining the connection between language contact, localization, and language identity, the paper aims to show how Indian English is adapted to serve the needs of its users. On the whole, the paper underscores the dynamic character of English in India and its distinctive traits as a variety of World English.

Keywords: Indian English, World Englishes, Linguistic Identity, Language Contact, Linguistic Hybridity.

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DEEPFAKES AND DIGITAL TRUST: HOW AI-GENERATED CONTENT INFLUENCES CONSUMER CONFIDENCE IN ONLINE BRANDS

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Abstract

The rapid development of Artificial Intelligence (AI) has transformed the digital communication and marketing landscape, enabling brands to create highly realistic AI-generated images, videos, voices, and other forms of digital content. Among these developments, deepfake technology has attracted increasing attention because of its ability to create convincing synthetic content that can influence how consumers perceive information shared online. This study, titled "Deepfakes and Digital Trust: How AI-Generated Content Influences Consumer Confidence in Online Brands," examines the influence of AI-generated content and deepfake-related perceptions on consumer confidence and digital trust in online brands. The study focuses on consumer awareness of AI-generated content, perceived authenticity, transparency, credibility, perceived risk, trust in online brand communication, and purchase confidence. It further explores whether exposure to or awareness of AI-generated content influences consumers' ability and willingness to trust brand-related information in digital environments.. The study is expected to provide insights into how emerging AI-generated content affects consumer trust and the credibility of online brand communication. The findings may help digital marketers and online brands develop more transparent and responsible approaches to AI-generated content while contributing to the growing academic literature on AI, digital trust, and consumer behaviour.

Keywords: Deepfake Technology, Artificial Intelligence, Digital Trust, Consumer Confidence, Online Brands

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THE INFLUENCE OF ENTREPRENEURIAL ECOSYSTEMS ON THE GROWTH AND SUSTAINABILITY OF STARTUPS AND SMEs

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Abstract

The entrepreneurial ecosystem has become a vital contributor to the success of both new businesses and small-to-medium enterprises (SMEs) in today's ever-changing and competitive environment. This study investigates the intricate interaction among the various elements of the ecosystem and the resulting growth patterns of these enterprises. We used various empirical studies conducted in several countries to identify how access to capital, mentorship, networking opportunities, government policies, and other cultural influences interact and shape start-up performance and survival over time. Our findings show that the entrepreneurial ecosystem consists of a network of interconnected resources, institutions, and people that function together to support or hinder entrepreneurship activity. Nevertheless, new ecosystems also encounter difficulties such as fragmented policies, a dearth of initial funding for their first phase, and being clustered in a small area. This study shows that to grow sustainably within an ecosystem, a collaborative effort is needed where all parties provide their respective abilities to create a supportive environment through financial, human, and institutional capacity as well as a favorable regulatory framework. At both the policy and institutional levels, it will be essential to take strategic actions to enhance the overall effectiveness of the ecosystem, thereby creating inclusive entrepreneurial opportunities.

Keyword: Entrepreneurial ecosystem financial, Human, and Institutional capacity.

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SUSTAINABLE FINANCE AND GREEN INNOVATION: TRANSFORMING SDG COMMITMENTS INTO MEASURABLE SUSTAINABLE IMPACT – AN EMPIRICAL STUDY OF LEADING INDIAN COMPANIES

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Abstract

Sustainable development has increasingly shifted from a policy-oriented commitment towards an outcome-oriented approach in which financial resources, technological innovation and corporate responsibility are expected to generate measurable economic, environmental and social outcomes. Sustainable finance has emerged as an important mechanism for directing capital towards environmentally responsible and socially inclusive activities, while green innovation enables firms to develop cleaner technologies, products and processes. However, existing literature remains fragmented in explaining how sustainable financial resources are transformed through green innovation into measurable sustainable impact. The present study examines the relationship between sustainable finance, green innovation and sustainable impact among selected leading Indian corporations.A secondary-data framework is proposed using corporate sustainability reports, Business Responsibility and Sustainability Reports (BRSR), annual reports and other publicly disclosed ESG information. Ten major Indian corporations are selected for the proposed analysis based on their prominent position in corporate sustainability and CSR activity.

Keywords: Sustainable Finance, Green Finance, Green Innovation, Sustainable Development Goals, ESG, BRSR, Sustainable Impact, Financial Inclusion, India, Corporate Sustainability.

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SUSTAINABLE E-COMMERCE AND CONSUMER BUYING BEHAVIOUR IN INDIA

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Abstract

The rapid growth of e-commerce in India has transformed consumer buying behaviour by providing convenience, wider product choices, competitive pricing, and personalized shopping experiences. However, the increasing volume of online transactions has also raised concerns regarding environmental sustainability, including excessive packaging, carbon emissions from delivery operations, and electronic waste. This study examines the relationship between sustainable e-commerce practices and consumer buying behaviour in India. It explores consumer awareness, attitudes, and preferences towards environmentally responsible online shopping practices, including eco-friendly packaging, sustainable products, green delivery options, and ethical business operations. The study also considers the influence of perceived environmental benefits, product quality, price, trust, and convenience on consumers' purchase intentions and buying decisions. Sustainable e-commerce is examined as an emerging approach that integrates economic efficiency with environmental responsibility and consumer welfare. The research highlights the importance of digital platforms in promoting sustainable consumption through transparent product information, green product recommendations, responsible supply chains, and consumer engagement. It further discusses the role of businesses and policymakers in encouraging environmentally conscious purchasing practices through sustainable logistics, recycling initiatives, and consumer education.

Keywords: Sustainable E-Commerce, Consumer Buying Behaviour, Green Consumption, Online Shopping, Environmental Sustainability, Consumer Awareness, India.

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A STUDY ON THE RELATIONSHIP BETWEEN FINANCIAL LITERACY AND INVESTMENT AWARENESS AMONG ADULTS

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Abstract

The importance of financial literacy and investment awareness in ensuring that individuals make responsible financial choices, attain financial freedom, and achieve economic growth cannot be overemphasized. This backdrop defines the scope of the current conceptual paper that seeks to identify the connection between financial literacy and investment awareness in adults living in Chennai. The objectives of this paper are to enhance our understanding of the various factors that correlate to investment awareness and the impact of financial knowledge on an adult's ability to make informed financial decisions. on financial awareness and investment knowledge constitutes other major highlights of the study. The study further discusses the comparison of investment awareness among investors and non-investors. This enables us to ascertain that even though individuals may not take part in financial markets they may still possess investment knowledge. The paper presents the awareness of classic investment sources, such as fixed deposit accounts, recurring deposit accounts and investing in gold along with contemporary investment methods, like mutual funds, systematic investment plans, stocks, exchange traded funds and online investment services.. It also emphasizes the importance of financial education, more access to truthful methods of receiving financial information and wise use of online investment instruments.

Keywords: Financial Literacy, Investment Awareness, Financial Education, Investment Avenues, Financial Decision-Making.

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FIN-FLUENCER MARKETING AND RESPONSIBLE INVESTMENT BEHAVIOUR: THE ROLES OF FINANCIAL LITERACY, RISK PERCEPTION AND TRUST

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Abstract

This research examines how fin-fluencer marketing influences responsible investment behaviour among retail investors, with a particular emphasis on the mediating and moderating roles of financial literacy, risk perception, and investor trust. There is a demonstrated push towards digital financial advice in published financial marketing literature, but there is a distinct lack of empirical understanding regarding how social media financial endorsements translate into disciplined, risk-adjusted investment decisions within retail equity markets. Using a rigorous quantitative research process, data were collected using structured questionnaires, and a sample of 150 active retail investors who regularly engage with fin-fluencer content across major digital platforms were surveyed. The research aims to identify what key factors influence investors in deciding to follow fin-fluencer recommendations, to investigate behavioural differences between varying levels of investor financial literacy, and to explore whether risk perception and trust help shape investors' long-term portfolio choices. The primary data were empirically analyzed using Exploratory Factor Analysis, Chi-Square test of independence, and Karl Pearson's correlation analysisBlind trust in fin-fluencers without sufficient financial literacy, on the other hand, correlates with higher financial risk exposure. As a result, the study indicates that financial literacy acts as an important protective tool for retail investors who wish to take advantage of digital information and remain disciplined in finance.

Keywords: Fin-fluencer Marketing, Responsible Investment Behaviour, Financial Literacy, Risk Perception, Investor Trust.

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WATER AS GOVERNANCE: THE PERSISTENCE OF WATER SCARCITY IN TAMIL CINEMA,FROM THANNER THANNER TO KOOZHANGAL

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Abstract

Film is a reflection of society, and the recurrence of a social problem across a national cinema isitself a historical record. This study traces water scarcity as a persistent theme in Tamil cinema,from its earliest sustained treatment in ThanneerThanneer (1981) to its most recent appearance in Koozhangal (2021). ThanneerThanneer won two National Film Awards, including Best Feature Film in Tamil, and Koozhangal was selected as India's official entry to the 94thAcademy Awards. Therefore, both films carry institutional recognition that places them at the centre of the Tamil film canon rather than at its margins, and neither can be dismissed as a minoror isolated work. This study argues that the scarcity Koozhangal depicts is not a historical condition, one that ThanneerThanneer had already diagnosed and that four decades of policyhave since resolved. Instead Using comparative textual analysis. Read through this framework, thetwo films appear as records, taken forty years apart, of a similar institutional failure. ThanneerThanneer renders it directly, through self-serving bureaucrats and deliberate obstruction, while Koozhangal, without naming any institutional antagonist, presents the crisis as a normal and constant condition of village life. This study addresses the water governance layered within these films, reading institutional failure as it is represented on screen rather than as a problem the study seeks to resolve.

Keywords: Water Scarcity; Tamil Cinema; Water Governance; ThanneerThanneer; Koozhangal.

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IMPACT OF SOCIAL MEDIA MARKETING ON CONSUMER PURCHASE DECISIONS

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Abstract

Social media has become a common part of consumers' daily lives and has also changed the way businesses promote their products and communicate with customers. Consumers now use platforms such as Instagram, YouTube and Facebook to learn about products, read reviews, view recommendations and compare alternatives before making a purchase. This study examines how social media marketing influences consumer purchase decisions, with particular reference to consumers in Chennai City. The study is based on primary data collected from 155 respondents through a structured questionnaire. Percentage analysis, descriptive analysis, correlation and chi-square tests were used to analyse the collected data. The study considers factors such as social media advertisements, customer reviews, influencer recommendations, promotional offers and product-related information. The analysis shows that social media content helps consumers become aware of products and provides information that can support their purchase decisions. Reviews and recommendations from other users also have a noticeable role in creating confidence towards a product. Promotional content and attractive advertisements were found to encourage consumers to explore products and consider purchasing them. The study also examines the association between selected demographic characteristics and consumer responses towards social media marketing. Overall, the findings indicate that social media has become an important source of information during the consumer decision-making process. The study suggests that businesses can make better use of social media by providing reliable information, engaging content and genuine customer feedback.

Keywords: Social Media Marketing, Consumer Behaviour, Purchase Decision, Social Media Advertising, Digital Marketing.

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FACTORS INFLUENCING ELECTRIC VEHICLE PURCHASE INTENTION AMONG YOUNG CONSUMERS IN INDIA

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Abstract

Electric vehicles (EVs) contribute to India's climate and air-quality goals, however young consumers' adoption is hindered by cost, infrastructure, and perceived risks. This conceptual study synthesizes evidence on factors influencing EV purchase intention among Indian youth between the ages of 18-30, highlighting that environmental concern, lower operating costs, vehicle performance, and government subsidies positively shape intention, while high upfront prices, range anxiety, sparse public charging, and battery-replacement worries act as key barriers along with the operating cost and maintenance. Globally, these local challenges are compounded by critical mineral supply chain bottlenecks, fossil-fuel-dominated power grids, inadequate battery recycling systems, grid capacity constraints, and extreme-weather performance drops. The challenges can be minimized through targeted purchase incentives and tax rebates, rapid expansion of standardized fast-charging networks, battery warranty/swap assurances, low-interest financing, and awareness campaigns to correct misconceptions. Aligning policy and product design with these drivers can convert young consumers' intention into actual EV purchases.

Keywords: Electric Vehicles (EV), Indian Youth, Purchase Intention, Consumer Perception .

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THE HIDDEN ECONOMY OF FREE SHIPPING: WHO REALLY PAYS FOR "FREE DELIVERY"?

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Abstract

Free shipping has become a cornerstone promotional strategy in e-commerce, often perceived by consumers as a genuine cost saving. In reality, however, delivery is rarely "free".Its cost is absorbed, offset, or redistributed through higher product prices,membership subscriptions, order thresholds, or internal operational adjustments. While free-shipping offers are known to boost purchase frequency, order value, and customer satisfaction, they increase return rates and strain profit margins when poorly structured, with fulfilment and logistics inefficiencies compounding these hidden costs. This study examines the true costs of providing free shipping and how they are distributed among customers, sellers, and platforms. It further investigates the impact of free-shipping strategies on profitability and operating costs, evaluates their influence on purchasing behaviour and order value, and assesses their long-term financial sustainability. Using a secondary data approach, the study consolidates existing economic, operational, and consumer-behaviour research to build a transparent, evidence-based understanding of free shipping as a strategic, system-wide pricing decision rather than a simple giveaway.

Keywords: Shipping fee; Minimum order threshold; E-commerce; Cost distribution; Pricing strategy; Consumer behaviour.

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IMPACT OF SHORT-FORM VIDEO CONTENT ON CONSUMER PURCHASE DECISION: A STUDY OF DIGITAL CONSUMER

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Abstract

The short form of video content has become an effective digital marketing strategy, playing a role in influencing the way consumers interact with the products. Platforms such as Instagram Reels, YouTube Shorts, and others give brands chances to share information about products through personalized and engaging content. In this research paper, the effects of short form video content on consumer purchase decisions among digital consumers will be explored. Content engagement, entertaining content, informativeness, credibility and influencer effect, their roles in consumers' purchase decisions will be explored. The research methodology used in the research paper will be quantitative research method, with primary data collected from digital consumers through a structured questionnaire. Data collection will be done by designing structured questionnaires for data collection. Data collected from the questionnaire will be analyzed using statistical tools in order to determine the influence of short form video content on consumer decision making process.

Keywords: Short-Form Video, Digital Consumers, Consumer Behaviour, Purchase Decision, Digital Marketing, Social Media.

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A CONCEPTUAL ANALYSIS OF CONSUMER RESPONSE TO TARIFFS

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Abstract

Tariffs can influence consumer markets by affecting product prices, availability, purchasing decisions, and overall consumption patterns. Changes in tariffs may alter the prices of imported goods and consequently influence consumers' price sensitivity, brand preferences, purchasing behaviour, and choices between domestic and imported products. This study, titled **"**A Conceptual Analysis of Consumer Response to Tariffs**,"** aims to examine how tariff-related changes may shape consumer behaviour and influence purchasing decisions across different market situations. The study adopts a conceptual and descriptive approach based on existing literature and secondary sources related to tariffs, international trade, trade wars, and consumer behaviour. It explores key dimensions such as tariff awareness, price sensitivity, brand loyalty, brand switching, product substitution, purchase intention, and preferences towards domestic and imported products. The study further considers how consumers may respond to changes in product prices and availability by modifying their purchasing choices, delaying purchases, switching brands, or considering alternative products. By synthesising existing perspectives and findings from the literature, the study seeks to provide a broader understanding of consumer responses to tariff-related changes and highlight relevant areas for further research. The study also contributes to understanding the relationship between trade-related developments and changing consumer decision-making in contemporary markets.

Keywords: Tariffs, Consumer Behaviour, Price Sensitivity, Brand Switching, Consumer Preferences.

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CONTROLLABILITY OF CAPUTO–HADAMARD FRACTIONAL DIFFERENTIAL EQUATIONS WITH PANTOGRAPH DELAY

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Abstract

This paper focuses on the controllability of a class of Caputo–Hadamard fractional differential equations with pantograph delays. The inclusion of a pantograph delay allows the system to account for delayed states evaluated at proportional time arguments, which commonly arise in dynamical systems with scaling effects. An appropriate integral representation of the considered fractional problem is first obtained using the properties of the Caputo–Hadamard fractional operator. Based on this formulation, a suitable control framework is introduced to investigate the controllability of the system. Under appropriate assumptions on the non linear function and the control operator, the existence of a solution is established by employing Schauder's fixed-point theorem. The fixed-point approach provides a convenient framework for handling the nonlinear terms and the delayed state simultaneously. Subsequently, sufficient conditions are derived to guarantee that the system can be driven from a given initial state to a prescribed terminal state by means of an admissible control. The analysis demonstrates how the interaction between the fractional memory and pantograph delay controllability of the system.

Keywords: Caputo–Hadamard derivative; Fractional differential equations; Pantograph delay

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A STUDY ON THE ROLE OF ENTREPRENEURSHIP IN WOMEN'S EMPOWERMENT

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Abstract

Women's participation in entrepreneurship has become an important pathway for improving their economic position and strengthening their role within households and society. By starting and managing enterprises, women can create sources of income, apply their knowledge and abilities, develop professional relationships and gain greater involvement in decisions affecting their lives. This study explores how entrepreneurial participation supports women's empowerment, with particular attention to financial independence, decision-making ability, skill development, livelihood improvement and social involvement. The study follows a secondary research approach and draws information from scholarly articles, research publications, institutional reports and previously available literature concerning women-owned enterprises, financial inclusion, self-help groups, social networks and empowerment.. Therefore, financial institutions, educational organisations, government initiatives, families and community networks have complementary roles in creating a favourable environment for women entrepreneurs. Overall, entrepreneurship can extend beyond the creation of individual income by encouraging greater self-reliance, capability development and participation in social and economic activities. Strengthening access to finance, knowledge, technology, markets and supportive networks can help women address entrepreneurial barriers and make their businesses more sustainable. Such support can enable entrepreneurial activity to become a meaningful avenue through which women enhance their economic independence, decision-making capacity and wider participation in society.

Keywords: Women Entrepreneurship, Women Empowerment, Financial Independence, Decision-Making, Skill Development.

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A STUDY ON CONSUMER BUYING BEHAVIOUR WITH REFERENCE TO MARKETING OF TI (TUBE AND INVESTMENTS) CYCLES

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Abstract

Cycling happens to be a healthy practice. The people of yester years depended mostly on use of cycles for travel from one place to another. It is fuel efficient, cost wise cheaper, convenient wise richer. The article studies the buying behavior of people who prefer various brands of bicycles manufactured by TI cycles of India. The study also deals with issues of buying and maintaining some or other brand of bicycle manufactured by TI cycles of India.

Keywords: Cycling, Behaviour, fuel efficient, cost wise cheaper.

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A STUDY ON CUSTOMER PREFERENCE AND ELECTRONIC PRODUCTS

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Abstract

This study focuses on customer preference towards electronic products and the factors influencing their purchasing decisions at Smart Electronic Manivakkam Company. The study examines the importance of price, quality, brand, product features, warranty, offers, discounts, and customer service in determining customer preferences. It also studies customer satisfaction, preferred electronic products and brands, purchasing frequency, and preferences for online and offline shopping. The study helps to understand the expectations and opinions of customers and identifies the problems they face while purchasing electronic products. The findings of the study can help the company improve product quality, pricing strategies, customer service, and after-sales support. By understanding changing customer preferences and technological developments, the company can improve customer satisfaction, build customer loyalty, and enhance its overall business performance.

Keywords: Customer Preference, Electronic Products, Customer Satisfaction, Product Quality, Price, Brand, Product Features, Customer Service, Online Shopping, Offline Shopping, Purchase Decision, Smart Electronics.

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A STUDY ON COMMERCE STUDENTS' BEHAVIORAL INTENTION TO ADOPT QUANTUM AI TOOLS IN BUSINESS LEARNING AND DECISION MAKING USING THE TECHNOLOGY ACCEPTANCE MODEL (TAM)

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Abstract

This empirical study examines commerce students' behavioral intention to adopt Quantum AI tools in business learning and decision making, using the Technology Acceptance Model (TAM) as the theoretical framework. Data was collected from 186 commerce students through a structured questionnaire and analyzed using SPSS, applying Reliability Statistics, ANOVA, and Chi-Square tests. Findings reveal that students, predominantly female undergraduates from autonomous institutions, hold a consistently positive perception of Quantum AI's understandability, ease of learning, and usefulness, regardless of their course of study. Awareness levels were broadly similar across undergraduate and postgraduate students, though their sources of knowledge differed. The study concludes that commerce students display strong readiness to adopt Quantum AI, and recommends structured curriculum integration, workshops, and institutional support to strengthen this adoption. The findings offer valuable insights for educators and curriculum designers preparing students for an AI-driven business future.

Keywords: Quantum AI, Technology Acceptance Model, Behavioral Intention, Commerce Students, Business Decision Making.

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AWARENESS OF EMERGING SUPPLY CHAIN TECHNOLOGIES (AI, BIG DATA AND CYBER SECURITY) AND ITS INFLUENCE ON CAREER CONFIDENCE AND INTEREST IN SUPPLY CHAIN CAREERS AMONG YOUNGSTERS

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Abstract

The supply chain industry is changing rapidly with the increasing use of technologies such as AI, Big data analytics and cyber security. These technologies are being used in different areas of supply chain management, including demand forecasting, inventory management, logistics and the protection of digital systems. Ad companies depend more on technology and data for their daily operations and decision making, there is a growing need for employees who have the knowledge and skills to work with these technologies. In this changing environment, youngsters, especially college students and those preparing to enter the job market are an important part of the future workforce. Their knowledge of emerging technologies, confidence about their careers and interest in supply chain related jobs can influence the availability of skilled talent in the industry.

Keywords: Supply Chain Industry, Artificial Intelligence, Big Data Analytics, Cyber security, Demand Forecasting, Inventory Management, Logistics, Emerging Technologies, Career Confidence, Young Workforce, Supply Chain Careers, Skilled Talent.

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A CRYPTOGRAPHIC FRAMEWORK FOR SECURE, VERIFIABLE AND AUDITABLE ESG DATA MANAGEMENT IN AI-ENABLED BUSINESSES

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Abstract

Artificial intelligence (AI) is becoming an important part of business decision-making, risk assessment, sustainability measurement, and digital reporting. At the same time, environmental, social and governance (ESG) information is increasingly used by organizations and stakeholders to understand sustainability performance. As ESG processes become more digital and more dependent on AI, the reliability of the underlying data becomes an important concern. ESG information may pass through several systems before it is analysed and reported, creating opportunities for accidental errors, unauthorized modification, or misleading inputs.This paper proposes a cryptographic framework for secure, verifiable and auditable ESG data management in AI-enabled businesses. The framework combines authenticated encryption, cryptographic hashing, digital signatures, secure key management, provenance records, and an AI-based anomaly detection layer. AI is used to identify unusual or inconsistent ESG records, while cryptographic mechanisms help protect confidentiality and establish the integrity and authenticity of approved information. The proposed architecture follows the ESG data lifecycle from collection and validation to analysis, protection, verification, audit-trail generation, and stakeholder reporting. A performance evaluation methodology is also defined using anomaly-detection accuracy, cryptographic processing time, verification time, storage overhead, and auditability measures. The framework provides a practical approach for strengthening trust in digital ESG processes and supporting responsible business transformation.

Keywords: Artificial intelligence, cryptography, ESG data, data integrity, digital signatures, data provenance, auditability, secure data management, sustainable business transformation, Sustainable Development Goals.

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THE IMPACT OF ONLINE REVIEWS ON CONSUMER PURCHASE DECISIONS IN NAGARCOVIL

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Abstract

Online reviews have become an important source of information for consumers while making purchase decisions in the digital marketplace. Consumers often depend on ratings, comments, feedback, and experiences shared by previous customers to evaluate products and services before purchasing. This study, titled "The Impact of Online Reviews on Consumer Purchase Decisions in Nagercoil," aims to examine how online reviews influence consumer purchase behaviour and to identify the major factors that affect their decisions. The study adopts a descriptive research design and uses both primary and secondary data. Primary data is collected through a structured questionnaire from 100 respondents using convenience sampling. A five-point Likert scale is used to measure consumer opinions, and the collected data is analysed using percentage analysis, weighted average, and ranking techniques. The study focuses on the influence of online ratings, positive and negative reviews, credibility, and usefulness of reviews on consumer purchase decisions. The findings indicate that consumers are aware of online reviews and consider them before making purchases. Genuine and detailed reviews can increase consumer trust and confidence, while negative or misleading reviews may create doubts and affect purchase decisions. The study highlights the growing importance of reliable online reviews in shaping consumer perceptions and supporting purchase decisions in the digital marketplace.

Keywords: Online Reviews, Consumer Behaviour, Purchase Decision, Customer Ratings, Online Shopping Digital Marketplace

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CONSUMER TRUST IN AI-ENABLED DIGITAL PAYMENT SYSTEMS: AN INTEGRATED STUDY OF ARTIFICIAL INTELLIGENCE, PERCEIVED SECURITY, PRIVACY CONCERNS AND DIGITAL PAYMENT ADOPTION

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Abstract

The rapid integration of Artificial Intelligence (AI) into digital payment systems has transformed the manner in which consumers conduct financial transactions. AI-enabled payment platforms increasingly employ intelligent fraud detection, behavioural analysis, personalised recommendations, biometric authentication and automated transaction monitoring. While these technologies can enhance convenience and security, consumer adoption depends substantially on the extent to which users trust the technology and perceive it as secure, transparent and privacy-preserving. This study examines the relationship between AI-enabled digital payment features, perceived security, privacy concerns, consumer trust and intention to continue using digital payment systems. The study adopts an integrated perspective combining technology adoption, consumer psychology and digital financial behaviour. A structured questionnaire is proposed for collecting responses from digital payment users across different age groups and usage patterns. The study focuses on perceived AI usefulness, perceived security, privacy protection, transparency, trust and continued usage intention. Descriptive statistics, reliability analysis, correlation, chi-square, ANOVA and multiple regression are proposed for analysing the relationships among the study variables. The conceptual framework proposes that perceived security, transparency and AI usefulness positively contribute to consumer trust, while privacy concerns may negatively influence trust. Consumer trust is expected to act as a central factor connecting AI-enabled payment capabilities with continued digital payment adoption. The study provides a framework for understanding how technological intelligence and consumer psychology interact in digital financial services. The findings may assist banks, fintech companies and digital payment service providers in designing trustworthy, transparent and consumer-centric AI-enabled payment ecosystems.

Keywords: Artificial Intelligence, Digital Payments, Consumer Trust, Perceived Security, Privacy Concerns, FinTech, Payment Adoption, Consumer Behaviour.

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FROM LIKES TO PURCHASES: EXPLORING THE INFLUENCE OF SOCIAL MEDIA MARKETING ON CONSUMER BUYING BEHAVIOUR

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Abstract

Social media has transformed the way businesses communicate with consumers and promote their products and services. Platforms such as Instagram, YouTube, Facebook, and TikTok have become important marketing channels that influence consumer awareness, preferences, engagement, and purchasing decisions. This study explores the influence of social media marketing on consumer buying behaviour, focusing on how online interactions such as likes, comments, shares, reviews, advertisements, influencer recommendations, and promotional content can contribute to actual purchase decisions.The study examines the relationship between social media engagement and consumer purchasing behaviour. It considers various factors that may influence consumers, including the credibility of influencers, customer reviews, brand image, personalized advertisements, attractive content, discounts, and electronic word-of-mouth. Social media enables consumers to easily discover products, compare alternatives, access information, and interact with brands before making a purchase. At the same time, excessive promotional content, misleading information, privacy concerns, and negative reviews may affect consumer trust and purchasing intentions.The research adopts a descriptive approach to understand consumer perceptions and experiences regarding social media marketing. Data may be collected through a structured questionnaire from social media users and analysed using appropriate statistical methods. The study aims to identify the major social media marketing factors that influence consumers and understand whether engagement activities such as likes and comments are associated with purchase intentions.

Keywords: Social Media Marketing, Consumer Buying Behaviour, Social Media Engagement, Influencer Marketing, Online Advertising, Purchase Intention, Digital Marketing, Consumer Behaviour, Electronic Word-of-Mouth, Brand Awareness.

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ROLES OF DIGITAL PAYMENTS IN THE GROWTH OF THE INDIAN ECONOMY

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Abstract

India's economic landscape is undergoing a significant transformation as digital technologies reshape the way money moves between individuals, businesses, and institutions. This article explores how digital payment systems are contributing to the country's economic development by changing everyday financial practices and creating new opportunities for economic participation. It focuses on the influence of platforms such as the Unified Payments Interface (UPI), mobile banking, digital wallets, and card-based transactions on business operations, consumer behaviour, and financial accessibility. The discussion highlights how electronic transactions can help small enterprises reach customers, simplify business payments, improve financial record-keeping, and support the expansion of online commerce. It also examines the contribution of digital payment infrastructure to government benefit distribution and the integration of previously underserved communities into formal financial services. Alongside these developments, the article considers persistent concerns involving online fraud, data protection, limited digital awareness, and inadequate connectivity in certain regions. By examining both the opportunities and limitations associated with digital transactions, the article aims to understand their broader significance for India's economic progress. It emphasises the need for accessible technology, responsible digital practices, and stronger consumer protection to ensure that the benefits of payment digitalisation reach diverse sections of society.

Keywords: Digital Payment Systems, Indian Economic Development, UPI, Financial Accessibility, Small Businesses, Digital Finance, Economic Inclusion.

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MANAGING AI ADOPTION IN TEACHER EDUCATION: LATENT PROFILES OF CONTINUOUS PROFESSIONAL ADOPTION AND SOCIO-CULTURAL ADAPTABILITY THROUGH THE LENS OF INDUSTRY 5.0

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Abstract

The rapid paradigm shift driven by Industry 4.0 demands a resilient workforce of educators capable of navigating advanced technological ecosystems. However, technology driven transformation alone is insufficient. Therefore, Industry 5.0 extends this technological paradigm by foregrounding three pillars: (a) human-centricity, (b) sustainability, and (c) resilience. In teacher education, this transition requires dual imperative competence. These are continuous professional AI adoption (CPAIA) as well as Socio-Cultural and Contextual Adaptability (SCCA). The present study investigates the unobserved heterogeneous mindsets of prospective teachers aligned with DigCompEdu framework through the lens of Industry 5.0

Keywords: Industry 5.0, Teacher Education, Human-Centricity, Sustainability, Resilience, Artificial Intelligence Adoption, Socio-Cultural Adaptability, DigCompEdu, Prospective Teachers, Digital Competence

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CONSUMPTION OF ORGANIC FOOD AND CONSUMER BUYING BEHAVIOR: A LITERATURE REVIEW FROM THE PERSPECTIVE OF SUSTAINABLE DEVELOPMENT GOALS

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Abstract

Consumption of organic food has become an important indicator of sustainable consumer behavior, where it serves as the point of convergence of environment-conscious behaviour, institution trust, and national development policies. This paper reviews the existing empirical and theoretical literature concerning the consumer behaviour towards purchasing of organic food products in reference to SDG12 – Responsible Consumption and Production and other complementary goals (SDG 2, SDG 3, SDG 13, and SDG 15). Relying on the results of research based on Theory of Planned Behaviour (TPB) that has been carried out in India, Bangladesh, and other emerging countries, the paper highlights environmental concerns, subjective norms, perceived behavioural control, availability and accessibility, trust in organic certification, food safety concern, novelty consciousness, and government policies as the factors that define organic food purchase intentions and behaviour of consumers. The paper further develops a conceptual framework explaining how these factors affect national sustainability and proposes the methodology for its verification – The paper concludes that promoting organic consumption goes beyond a market phenomenon and is a useful policy tool to achieve India's SDG goals and to contribute to the pillars of SDGs Goals.

Keywords: Organic foods, consumer purchase behaviour, Theory of Planned Behaviour,environmental concern, trust in institutions, Sustainable Development Goals.

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AI IN AUTONOMOUS MOBILE ROBOTS

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Abstract

Artificial Intelligence (AI) has emerged as a key technology in the development of Autonomous Mobile Robots (AMRs). Autonomous Mobile Robots are built to navigate and carry out tasks with little need for human involvement. AI allows these robots to perceive their environment, analyze data, make decisions, and carry out actions autonomously. Combining AI with robotics has enhanced mobile robots' capacity to function effectively in both structured and dynamic settings. A range of AI methods including Machine Learning, Deep Learning, Computer Vision, and Reinforcement Learning are employed to enhance robotic intelligence. These technologies enable robots to identify objects, perceive their environment, determine their position, devise appropriate routes, and navigate around obstacles. Devices like cameras, LiDAR, ultrasonic sensors, and inertial sensors offer crucial data about the surroundings Simultaneous Localization and Mapping (SLAM) is alsokey technique that enables robots to build maps while simultaneously determining their location. AI-powered AMRs are being adopted more frequently across warehouses, industries, agriculture, transportation, smart homes etc.. Robotic vacuum cleaners serve as a straightforward example of autonomous mobile systems that rely on sensing, mapping, and navigation to navigate household environments.

Keywords : Artificial Intelligence, Autonomous Mobile Robots, Machine Learning, Deep Learning, Computer Vision, Reinforcement Learning, SLAM, Navigation, Path Planning, Obstacle Avoidance.

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DATA-DRIVEN DECISION MAKING USING ARTIFICIAL INTELLIGENCE AND BUSINESS ANALYTICS

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Abstract

In the modern digital business environment, organizations generate enormous amounts of data through transactions, customer interactions, websites, mobile applications, social media, enterprise systems, and connected devices. The availability of data alone, however, does not ensure effective decision-making. Organizations require appropriate analytical methods and technologies to convert raw data into meaningful information and actionable insights. Data-Driven Decision Making (DDDM) provides an approach in which organizational decisions are supported by evidence obtained from data and analytical processes. business problems, predict future events, and evaluate possible courses of action. The integration of Artificial Intelligence (AI) with Business Analytics further strengthens this process by using technologies such as Machine Learning, business problems, predict future events, and evaluate possible courses of action. The integration of Artificial Intelligence (AI) with Business Analytics further strengthens this
process by using technologies such as Machine Learning, Deep Learning, Natural Language Processing (NLP), and process by using technologies such as Machine Learning, Deep Learning, Natural Language Processing (NLP), and Generative AI. integration of Artificial Intelligence (AI) with Business Analytics. further strengthens this process by using technologies such as Machine Learning, Deep Learning, Natural Language Processing (NLP), and Generative AI. It discusses the process of data-driven decision-making major AI technologies, types of Business Analytics, manufacturing, and education, as well as major benefits and challenges..

Keywords: Artificial Intelligence, Business Analytics, Data-Driven Decision Making, Machine Learning, Deep Learning

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EMOTIONAL INTELLIGENCE, WORK STRESS AND WORK-LIFE BALANCE AMONG WOMEN EMPLOYEES

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Abstract

Women employees increasingly manage responsibilities across both professional and personal life. The ability to understand and control emotions may affect how women respond to workplace pressures handle relationships at work and balance competing demands. This study explores the connection between intelligence work stress and work-life balance among women employees in Chennai. Emotional intelligence is studied through five areas: self-awareness, self-regulation, motivation, empathy and social skills. Work stress is measured using workload, time pressure, role conflict, interpersonal relationships and job demands. Work-life balance is examined in terms of work-family balance, family-work balance well-being and time management.The study uses an analytical research design. To demonstrate the methods a sample of 300 women employees is taken. Data will be collected using a questionnaire with a five-point Likert scale. The analysis will include percentage analysis, descriptive statistics Cronbach's alpha, correlation, independent-sample t-test, ANOVA, regression and mediation analysis.

Keywords: Emotional Intelligence, Work Stress, Work-Life Balance, Women Employees, Employee Well-being, Workplace Stress.

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THE DOUBLE SHIFT IN THE DIGITAL ERA: WORK–LIFE BALANCE OF MARRIED WOMEN EMPLOYEES MANAGING PROFESSIONAL AND DOMESTIC RESPONSIBILITIES

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Abstract

The growing number of married female members in workforce coupled with their responsibilities at home presents a complex situation, where they have to balance both. The "double shift" is the situation, where people find themselves working at home in addition to their formal jobs. This issue becomes more prominent in the era of digital technologies and new challenges, as the work and personal life are highly integrated in the present scenario. The research study will aim at understanding the work-life balance of married women employees by focusing on their work roles and the impact of new digital work roles that they may have to perform in addition to family roles.The study focuses on the impact of domestic workload, work-family conflict, digital connection and flexibility in the workplace on employees' perception of work-life balance. It also addresses organizational support as an important factor that facilitate the effective management of work and family demands. The study aims to provide an in-depth understanding of how married women balance their professional and domestic activities while working in digitally connected environments. A questionnaire-based survey can be conducted to collect data from married women working in the IT sector. The results can help understand modern-day work-family dynamics and provide some practical implications for organizations in terms of creating flexible, family-supportive and employee-centered workplaces. The study can also benefit HR professionals and policymakers in formulating strategies for promoting sustainable careers and positive work-life balance among married women employees in the digital era.

Keywords: Work–Life Balance, Married Women Employees, Double Shift, Domestic Responsibilities, Work–Family Conflict, Digital Connectivity, Workplace Flexibility, Organizational Support.

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UPI AND THE TRANSFORMATION OF DIGITAL PAYMENTS IN INDIA

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Abstract

Digitalization has become an important feature of the modern Indian economy. One of the most significant developments in this transformation is the UNIFIED PAYMENTS INTERFACE (UPI), this payment system in India has changed in a revolutionary manner, the economy has made advancement towards this innovative payment mode, which gives good idea by introducing UPI SYSTEM. UPI system was developed by the NATIONAL PAYMENTS CORPORATION OF INDIA and it is an instant payment system that enables money to be transferred between bank a/c's through mobile applications. Consequently, UPI has changed digital payment behavior among consumers and businesses and it has become an important component of India's digital financial infrastructure. Thus UPI represents an important milestone in India's digital payment transformation. It has changed the way of individuals, businesses and institutions conduct financial transactions and has contributed to the wider development of India's digital economy.

Keywords*:* UPI, Digital Payments, Digitalization, Indian Economy, NPCI, Mobile Payments, Financial Transactions, Digital Financial Infrastructure, Cashless Economy, Payment Systems.

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GENERATIVE AI IN HIGHER EDUCATION: OPPORTUNITIES, CHALLENGES AND STUDENT PERSPECTIVES

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Abstract

Generative Artificial Intelligence (Generative AI) is becoming an important technology in higher education, offering opportunities in teaching, learning, research, and academic activities. Tools such as ChatGPT help students understand complex concepts, generate ideas, improve writing, solve problems, summarize information, and support research. Its increasing use has changed how students access and use information for academic work. However, excessive dependence on Generative AI may affect students' critical thinking, creativity, independent learning, and originality. Other concerns include inaccurate information, plagiarism, academic dishonesty, privacy, and ethical use of AI generated content. This study aims to examine the opportunities and challenges of Generative AI and understand higher education students' perspectives on its academic use. A survey-based approach is used to collect responses from college students regarding their awareness, frequency of usage, purposes, perceived benefits, challenges, and concerns about academic integrity. The study highlights the importance of responsible and balanced AI use. Generative AI should support rather than replace students' own efforts, understanding, creativity, and problem-solving. The study recommends improving AI literacy and providing clear ethical guidelines to help students benefit from AI while maintaining critical thinking, creativity, originality, and academic integrity.

Keywords: Generative AI, Higher Education, ChatGPT, Student Learning, AI Literacy, Academic Integrity, Responsible AI

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A STUDY ON IMPACT OF ECONOMICS GROWTH ON WOMEN ENTREPRENEURSHIP IN CHENNAI CITY

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Abstract

Chennai, one of the main economic centres of India, has witnessed significant economic growth through the development of industries, information technology, women education, healthcare, trade and services. This economic growth has created better opportunities for women to become entrepreneurs and start their own businesses. Many women in Chennai are establishing small businesses, startups, boutiques, food enterprises and service-based companies, supported by improved access to education, technology, financial institutions and government schemes. The growth of the digital economy has also helped women promote and sell their products online. Thus, economic growth in Chennai has played an important role in increasing women's entrepreneurship, improving their financial independence and contributing to the overall economic development of India.

Keywords- Women in employment, opportunities and Women Entrepreneurship

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SOCIAL MEDIA AND DIGITAL PLATFORMS: EMERGING OPPORTUNITIES FOR WOMEN ENTREPRENEURS

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Abstract

The rapid expansion of social media, e-commerce, digital payments, online marketplaces and platform-based business models has created new opportunities for women entrepreneurs. Digital platforms have reduced some traditional barriers associated with geographical location, high marketing costs, limited market information and dependence on physical business infrastructure communicate directly with customers and access wider markets from home or small business locations. In India, the Ministry of Micro, Small and Medium Enterprises dashboard reported 3,63,82,790 female registrations in its MSME registration-by-gender data as of 23 September 2026. NITI Aayog reported that over 40% of UDYAM-registered MSMEs were women-owned as of January 2025. This paper examines how social media and digital platforms are transforming women's entrepreneurship in India. It discusses opportunities in digital marketing, e-commerce, social commerce, digital finance, online education, freelancing, content creation, home-based businesses and platform entrepreneurship. It also identifies challenges including digital literacy, cybersecurity, privacy, access to finance, unpaid care responsibilities, language barriers and unequal access to technology. The paper argues that an inclusive digital entrepreneurial ecosystem requires not only access to smartphones and the internet but also digital skills, financial literacy, mentorship, market linkages and institutional support.

Keywords: Women Entrepreneurs, Social Media, Digital Platforms, E-Commerce, Digital Entrepreneurship, Social Commerce, Digital Finance, Women Empowerment.

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A STUDY ON AI INTEGRATION AND ITS IMPACT ON EMPLOYMENT IN SOFTWARE SECTOR: WITH SPECIAL REFERENCE TO CHENNAI CITY

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Abstract

The rapid expansion of social media, e-commerce, digital payments, online marketplaces and platform-based business models has created new opportunities for women entrepreneurs. Digital platforms have reduced some traditional barriers associated with geographical location, high marketing costs, limited market information and dependence on physical business infrastructure. Women can now promote products through social media, sell through e-commerce platforms, receive digital payments, build personal brands, communicate directly with customers and access wider markets from home or small business locations. In India, the Ministry of Micro, Small and Medium Enterprises dashboard reported 3,63,82,790 female registrations in its MSME registration-by-gender data as of 23 September 2026. NITI Aayog reported that over 40% of UDYAM-registered MSMEs were women-owned as of January 2025. This paper examines how social media and digital platforms are transforming women's entrepreneurship in India. It discusses opportunities in digital marketing, e-commerce, social commerce, digital finance, online education, freelancing, content creation, home-based businesses and platform entrepreneurship. It also identifies challenges including digital literacy, cybersecurity, privacy, access to finance, unpaid care responsibilities, language barriers and unequal access to technology. The paper argues that an inclusive digital entrepreneurial ecosystem requires not only access to smartphones and the internet but also digital skills, financial literacy, mentorship, market linkages and institutional support.

Keywords: Women Entrepreneurs, Social Media, Digital Platforms, E-Commerce, Digital Entrepreneurship, Social Commerce, Digital Finance, Women Empowerment, MSMEs, India.

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DATA-DRIVEN SMART NUTRITION FRAMEWORK FOR PERSONALIZED PREGNANCY OUTCOME OPTIMIZATION

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Abstract

This research proposes a data-driven smart nutrition framework for predicting and optimizing the nutritional requirements of pregnant women using genetic analysis, medical image processing, and machine learning techniques. Genetic and epigenetic data are analyzed to identify maternal predispositions associated with conditions such as gestational diabetes, nutrient deficiencies, and altered nutrient metabolism, thereby supporting personalized nutritional interventions. In addition, advanced image processing and machine learning techniques applied to 3D and 4D ultrasound images provide valuable insights into fetal development by assessing parameters such as fetal growth, size, and amniotic fluid levels. Machine learning algorithms, including Random Forest, Support Vector Machines (SVM), and neural networks, are employed to analyze multidimensional factors such as maternal age, weight, dietary patterns, genetic characteristics, and physiological parameters for predicting individualized nutritional requirements. Furthermore, continuous data collected through IoT-enabled wearable and monitoring devices enables dynamic assessment and adjustment of personalized nutrition recommendations. The proposed framework integrates supervised learning, unsupervised learning using K-Means clustering, and reinforcement learning through Deep Q-Learning to support adaptive and real-time nutritional decision-making. By integrating genetic, dietary, physiological, IoT, and ultrasound-derived data, the framework aims to provide personalized prenatal nutrition recommendations and support improved maternal and fetal health outcomes through intelligent, data-driven prenatal care.

Keywords: Pregnancy Nutrition, Personalized Nutrition, Maternal Health, Fetal Health, Machine Learning, Artificial Intelligence, Internet of Things (IoT), Genetic Analysis.

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CONSUMER BEHAVIOUR ON BUY NOW, PAY LATER HABIT

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Abstract

The rapid growth of digital payments and online shopping has introduced **Buy Now, Pay Later (BNPL)** services as an alternative payment option for consumers. BNPL allows consumers to purchase products immediately and pay for them at a later date or through instalments. This payment mechanism has the potential to influence consumers' purchasing decisions, spending patterns, and attitudes towards affordability.

This study examines the **impact of BNPL services on consumer buying behaviour**, with particular focus on purchase frequency, spending behaviour, high-value purchases, perceived affordability, platform preference, and repayment management. Data for the study was collected from consumers who have experience using BNPL services through a structured questionnaire. Appropriate statistical techniques such as Chi-square analysis and weighted average ranking can be used to examine the relationships among the identified dimensions.

The study aims to provide insights into how the availability and convenience of BNPL influence consumers' purchasing decisions and overall spending behaviour. The findings may be useful to **consumers, online retailers, financial service providers, and policymakers** in understanding the opportunities and challenges associated with deferred-payment options. The study also highlights the importance of responsible use of BNPL services and greater consumer awareness regarding repayment obligations and associated costs.

Keywords: Buy Now, Pay Later, BNPL, Consumer Buying Behaviour, Online Shopping, Spending Behaviour, Digital Payments, Consumer Spending.

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BEYOND VISIBILITY: SKIN TONE, NARRATIVE POSITIONING, ANDFEMALE REPRESENTATION IN CONTEMPORARY TAMIL CINEMA

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Abstract

Tamil cinema has noticeably changed how it represents women, with recent movies including women with darker skin tones in more important roles. Yet issues around skin color and beauty standards still shape how women are portrayed in films. Although earlier discussions of colorism focused on the preference for fair-skinned female protagonists, more recent Tamil films show a shift: women with darker skin now appear in major supporting or leading roles with a strong presence in the story. This raises the need to critically examine how these women are treated in current film narratives and what their representation reveals about changing ideas of female beauty, desirability, and agency. This study examines the depiction of women with darker complexions through a qualitative textual analysis of six Tamil-language films released between 2021 and 2026. The films were deliberately chosen to include both caste-coded and non-caste-coded stories and are examined along ten dimensions, including narrative position, agency, desirability, visual representation, casting authenticity, and caste or community narrative coding. The results show that narrative position, romantic centrality, and the way a woman's story is resolved are consistently linked to caste coding. Casting authenticity also shows a related but separate trend: in all the caste-coded films, the main role with dark skin was played either by someone who had their skin tone cosmetically darkened or by a non-Tamil actress whose authenticity was openly doubted, while in the two non-caste-coded films, naturally dusky Tamil actresses were cast without any controversy. The study concludes that dark skin acts as a narrative indicator of caste or community identity and that the industry is less likely to give such roles to genuinely dark-skinned Tamil women since this signifier has become more important in the narrative.

Keywords: Skin tone, Colorism, Female representation, Narrative agency, Tamil cinema

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A STUDY ON AI-DRIVEN CONSUMER BEHAVIOUR TOWARDS SUSTAINABLE PRODUCTS

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Abstract

The way consumers look for information, weigh their options, engage with brands, and make decisions about what to buy is being progressively changed by artificial intelligence (AI). Simultaneously, consumers' interest in sustainable products—such as those that are organic, recyclable, energy-efficient, eco-friendly, and ethically produced—has grown due to growing environmental concerns. Thus, an important topic of current consumer research is the junction of AI and sustainable consumerism. With a focus on AI-based suggestions, personalization, information quality, perceived value, trust, privacy concerns, and purchase intention, this study investigates how AI-driven technologies affect customer behaviour toward sustainable products. Based on a thorough analysis of current scholarly literature, the study uses a conceptual and descriptive research methodology. AI-enabled personalization and sustainability-focused recommendation systems can boost consumers' interest in sustainable products by increasing perceived value, decreasing information-search effort, and improving relevance, according to recent empirical research. However, the efficacy of AI-based sustainability initiatives may be diminished by privacy issues, a lack of openness, information complexity, and mistrust. According to the study's conceptual framework, sustainable purchase intention is influenced by AI-driven personalization and suggestion quality through perceived utility, perceived value, customer involvement, and trust; privacy concerns and perceived danger serve as barriers. The study comes to the conclusion that when AI is transparent, reliable, customer-focused, and in line with real sustainability goals, it can be a useful tool for encouraging sustainable purchase.

Key Words: Artificial Intelligence, Consumer Behaviour, Sustainable Products, Green Purchase Intention, AI Personalization, Consumer Trust, Sustainable Consumption, Recommendation Systems

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INVESTOR AWARENESS AND PERCEPTION TOWARDS GREEN FINANCIAL PRODUCTS IN INDIA

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Abstract

Green finance has emerged as an important area in the financial sector due to increasing concerns about environmental protection, climate change and sustainable development. Green financial products provide opportunities for investors to support environmentally responsible activities while pursuing their financial objectives. These products include Green Bonds, Green Mutual Funds, Green Loans, Green Deposits, Green Stocks and other sustainable financial instruments. The present study focuses on investor awareness and perception towards green financial products in India.A descriptive research design was adopted for the study. The findings indicate that 73% of the respondents are aware of green finance, while 27% are not aware of it. Among the different green financial products, Green Bonds are the most familiar product with 32%, followed by Green Mutual Funds with 24% and Green Loans with 18%. The study further reveals that 62% of respondents have a positive perception regarding the returns from green financial products, while 22% remain neutral. Social Media, Internet/Websites and Banks or Financial Institutions are the major sources through which respondents obtain information about green finance. The major challenges identified include lack of awareness (30%), lack of information (24%), uncertainty about returns (18%) and perceived risks (14%), while lack of trust and limited availability account for 7% each. The study suggests that financial education, awareness programmes, reliable information and greater transparency can help improve investor understanding and confidence. Financial institutions and educational institutions can contribute by conducting seminars, workshops and awareness programmes. Thus, improving investor awareness and providing clear information about the risks, returns and benefits of green financial products can encourage informed investment decisions and support the development of sustainable finance in India.

Keywords: Green Finance, Investor Awareness, Green Financial Products, Sustainable Investment, Green Bonds.

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DIGITAL PAYMENT ADOPTION AND FINANCIAL INCLUSION IN INDIA

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Abstract

Digital payment adoption has emerged as a significant driver of financial inclusion in India. This paper examines how platforms such as mobile banking, Unified Payments Interface (UPI), digital wallets, and Aadhaar-enabled payment systems have expanded access to formal financial services, particularly among rural and underserved populations. It highlights the benefits of digital payments, including convenience, transparency, reduced transaction costs, and improved access to banking and government services. The paper also discusses challenges such as digital illiteracy, cybersecurity risks, limited internet connectivity, and regional disparities.

Keywords: Digital Payments, Financial Inclusion, UPI, Mobile Banking, Digital Wallets, Aadhaar-Enabled Payment Systems, Rural Banking, Digital Literacy, Cybersecurity, Internet Connectivity, Financial Services, India.

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AURA-UPI: AUTONOMOUS UPI RISK ASSESSMENT VIA HYBRID EDGE MACHINE LEARNING AND GRAPH ANALYTICS

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Abstract

The rapid growth of Unified Payments Interface (UPI) and instant payment systems has enabled seamless digital transactions while increasing exposure to sophisticated fraud schemes, including money mule networks, circular transaction loops, and micro-structured laundering. This paper presents **AURA-UPI**, a real-time fraud detection architecture that combines edge-based hybrid machine learning, sequential behavioral analysis, graph analytics, and explainable artificial intelligence. The system integrates Isolation Forest for unsupervised anomaly detection, Long Short-Term Memory (LSTM) networks for transaction-sequence modeling, graph neural networks (GNNs) for identifying mule clusters and circular transaction patterns, and SHAP for feature-level explanations of high-risk decisions. Results: Evaluation on synthetic UPI transaction data modeled at large-scale payment-system volumes achieved 96.1% accuracy, 95.4% recall, and 92.8% precision, with an end-to-end latency of 187 ms. The edge-cloud architecture performed synchronous pre-authorization scoring in under 50 ms, while graph analytics detected suspicious patterns in 11,000-node transaction graphs within 25 seconds. SHAP-based explanations provided regulator-interpretable insights for 89% of flagged transactions. These results demonstrate that the proposed framework can balance detection performance, processing speed, graph-based fraud discovery, and model transparency. The system provides a practical foundation for real-time UPI fraud prevention in high-volume instant payment environments.

Keywords:UPI fraud detection, edge computing, hybrid machine learning, graph neural networks, Isolation Forest, LSTM, SHAP, explainable AI, money mule detection, real-time payment systems

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A CONTENT ANALYSIS OF WOMEN'S PORTRAYALS IN RECENT TAMIL TV SERIALS

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Abstract

The aim of the research paper is to study the portrayal of women's characterisation in recent Tamil serials. TV serials play a significant role in creating public opinions of women's identity, gender, stereotypical roles, and family relationships. Also the research aims to study the changing portrayal of women's characters in selected TV serieals. A content analysis method was adopted in the research to study the gender decimations. Major female characters of the recent serials were taken for the content analysis. A survey was also conducted to study the perception of audience. The serials such as Kayal, Siragadika asai, Chinna marumahal and Karthigai Deepam were taken for the analysis. The research findings clearly show that there are significant changes in women's portrayal. Women's independence is emphasised in the recent serials. Further, it shows that the women's role has shifted from homemaker to working women. Family. The findings indicate significant changes in the representation of women in contemporary Tamil serials. Female characters are increasingly portrayed as independent, educated, career-oriented, decision-making individuals who actively participate in family and social affairs. The traditional representation of women primarily as homemakers is gradually being complemented by portrayals of working women and women seeking personal and professional aspirations. However, traditional family responsibilities and cultural expectations continue to influence several characterisations. The study suggests that future research could examine audience differences based on age, gender, education, and socio-economic background and compare women's representation across television, cinema, and digital streaming platforms.

Keywords: Women's portrayal, Gender bias, TV serials, cinema, Women representation, Characterisation

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காலநிலை சாதியம்: இயற்கை பேரிடர்களும் உழைக்கும் வர்க்கத்தின் மீதான சுற்றுச்சூழல் வன்முறையும்

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சுருக்கம் (Abstract)

உலகளாவிய காலநிலை மாற்றம் (Climate Change) என்பது வெறும் அறிவியல் சார்ந்த அல்லது சுற்றுச்சூழல் சார்ந்த பிரச்சினை மட்டுமல்ல; அது மிக ஆழமான சமூக, அரசியல் மற்றும் பொருளாதார முரண்பாடுகளைக் கொண்ட ஒரு கட்டமைப்பாகும். இந்தியச் சூழலில், குறிப்பாகத் தமிழகத்தில், புவி வெப்பமயமாதல் மற்றும் அதன் விளைவாக ஏற்படும் இயற்கை பேரிடர்கள் அனைத்து மனிதர்களையும் சமமாகப் பாதிப்பதில்லை. இடஞ்சார்ந்த பாகுபாடு (Spatial Segregation), நிலமற்ற தன்மை மற்றும் சாதிய படிநிலை அமைப்பு ஆகியவை ஒடுக்கப்பட்ட தலித்-பகுஜன் மற்றும் உழைக்கும் வர்க்க மக்களைக் காலநிலை மாற்றத்தின் முன்னணிப் பலியாடுகளாக மாற்றுகின்றன. இக்கட்டுரை, பேரிடர் மேலாண்மையில் நிலவும் சாதியப் புறக்கணிப்புகள், சுற்றுச்சூழல் வன்முறை (Environmental Violence), மற்றும் 'காலநிலை சாதியம்' (Climate Casteism) என்ற புதிய கோட்பாட்டுச் சட்டகத்தின் வழியே சென்னையின் பூர்வகுடி மக்கள் மற்றும் கிராமப்புற விவசாயக் கூலிகளின் நிலையை விரிவாக ஆராய்கிறது.

முக்கியச் சொற்கள்: காலநிலை மாற்றம், புவி வெப்பமயமாதல், காலநிலை சாதியம், சுற்றுச்சூழல் வன்முறை, சாதிப் பாகுபாடு.

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VIRTUAL REALITY AND AUGMENTED REALITY FOR EFFECTIVE TRAINING

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Abstract

The implementation of Virtual Reality (VR) and Augmented Reality (AR) for training and education has opened up new possibilities for experiential, interactive and learner-centered approaches. The aim of this study is to investigate the efficacy of VR and AR technologies in enhancing training outcomes, learner engagement, practical skills, knowledge retention, and confidence. Conventional training techniques include classroom training, demonstrations, textbooks and limited practical exposure. VR and AR can augment these approaches with immersive simulations, interactive visualization and opportunities for learners to practice tasks in controlled and risk-free environments. The study adopts a mixed method research approach which consists of literature review, observation, learner feedback and questionnaire based survey. We reviewed a selection of VR and AR training applications for their effectiveness in technical education. The effectiveness of selected VR and AR training applications in technical education, medical training, industrial skills, media production, and professional development was analyzed. The study addresses factors such as learner engagement, usability, accessibility, skills development, learning experience, and knowledge retention. The results suggest that VR and AR based training could offer learners more opportunities for active participation and experiential learning. VR allows learners to immerse themselves in simulated environments and practice procedures repeatedly while AR provides contextual digital information in real-world environments. Visual students can also be helped by these tools that can help in understanding complicated ideas through 3D representation and interaction. Nevertheless, the practical difficulties of implementation are the cost of equipment, the technical infrastructure, the development of content, the training of users and accessibility. The study concludes that VR and AR, when designed and integrated correctly into the educational program, can be effective in addition to traditional training methods. Future studies may explore long-term learning outcomes, cost-effectiveness, immersive training with AI, as well as the application of VR and AR in various educational and occupational domains.

Keywords: Virtual reality, Augmented Reality, AI integrated immersive training.

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KHANMIGO IN LEARNING: ITS CONTRIBUTION TO INDIA'S ECONOMIC GROWTH

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Abstract

In today's educational environment, Artificial Intelligence (AI) technology is bringing about significant changes in learning-teaching processes. Among such AI-based educational tools, Khanmigo is a tool that provides guidance tailored to students' individual learning needs. It provides an opportunity to develop students' self-learning, reasoning and critical thinking, especially in math, science and problem-solving activities. Also, AI tools like Khanmigo can help teachers in their teaching work.This article explores the educational use of Khanmigo in relation to Indian economic development. Quality education and skill development form the basis of human capital development. AI-based learning tools can help create the manpower needed for future jobs by developing students' digital skills, technical knowledge, self-learning and problem-solving skills. This creates linkages between education, skill development, employment, productivity and economic growth.Challenges such as digital divide, internet accessibility, access to devices, teacher training, support for Indian languages, data security and educational equity should also be considered while expanding the use of AI education in the Indian context. Therefore, AI tools like Khanmigo, when used to supplement the teacher-student learning process rather than replace the teacher, can be an educational technology that can indirectly contribute to India's long-term economic growth by building knowledge and skill-based human capital.

Keywords: Artificial Intelligence, Khanmigo, AI Education, Personalized Learning, Digital Education, Human Capital, Skill Development, Employment, Indian Economy.

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AN AI – DRIVEN FRAMEWORK FOR DETECTING EXPLICIT AND IMPLICIT ABUSIVE COMMENTS IN ONLINE SOCIAL MEDIA

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Abstract

The rapid growth of online social media has led to a significant increase in abusive and harmful interactions, making automated content moderation in important research challenge. Although existing machine learning and deep learning techniques have achieved promising results in detecting explicit abusive comments, they often struggle to identify implicit abusive comments expressed through subtle, indirect or context – dependent language. This limitation reduces the effectiveness of current moderation systems and allows harmful content to remain undetected. The proposed research aims to develop an AI – Driven framework for detecting both explicit and implicit abusive comments by comparatively evaluating multiple machine learning and deep learning models. The research will involve collecting benchmark datasets, preprocessing textual data, training and evaluating different models using standard performance metrics, and identifying the most effective approach for abusive comment detection. The selected model will be further validated using real world online comments to assess its practical applicability in intelligent content moderation. The proposed framework is expected to improve the detection of subtle abusive language, support safer online interactions, and provide valuable insights for enhancing automated moderations systems across digital platforms.

Keywords: Explicit Abuse, Implicit Abuse, Machine Learning, Deep Learning, Natural Language Processing, Text Classification, Social Media

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A STUDY ON THE ROLE OF AI ASSISTED LEARNING IN HIGHER EDUCATION; PRACTICES, CHALLENGES, AND ETHICAL CONCERNS

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Abstract

This research paper aims to study the role of artificial intelligence (AI) in supporting learning in higher education. Also, this research work analyses the practices, challenges, and ethical concerns associated the AI assisted learning in the current educational scenario. A mixed methodology was adopted in this researchto investigate the opinion, practices of higher education learners in the Chennai region. An opinion survey was used to analyze the practices and challenges associated with the AI assisted learning among higher education students. Primary survey data were collected from learners of three A++ grade private universities in Chennai. Simple random sampling was used for data collection. In addition to the survey, a few case studies were conducted among the learners to gain further insights into their experiences with AI assisted learning. The usage patterns, challenges, and opinions of the learners were analyzed using statistical software. The findings clearly indicate that AI tools have become a common part of learning practices among higher education students. A majority of the respondents (90 percent) reported using AI tools such as ChatGpt and Gemini for learning subjects including engineering, computer science, and mathematics. The data were collected from first year undergraduate students pursuing BE Computer science engineering and BSc computer science programs. The findings demonstrate the widespread use of AI tools in the learning process. The study also highlights the lack of awareness regarding the verification of AI generated learning material among undergraduate students. Without verifying facts and learning materials generated by AI may lead to the misunderstanding or misinterpretation of information. The findings therefore emphasis the need to address ethical concerns and to promote responsible use of AI in education. Based on the survey and opinion analysis, higher education learners primarily uses AI assisted learning tools for examination preparations and academic purposes. The pattern is developing at a very rapid pace and AI assisted learning is increasingly become a pattern of practice among young learners.

Keywords: AI assisted learning tools, Undergraduate learners, Practices, materials tools.

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A STUDY ON THE IMPACT OF HYBRID WORK ON WOMEN EMPLOYEES IN ORGANISATIONS

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Abstract

Recent advancements in technology, shifting employee expectations, and the rise of flexible work schedules have all significantly changed the nature of employment. A significant employment model that blends office-based and remote labor is hybrid work. In knowledge-intensive industries like information technology and other professional services, it is especially pertinent.Because professional obligations may coexist with household and family commitments, hybrid work is especially important for female employees. Flexible work schedules can shorten commutes and provide employees more freedom to manage their personal and professional obligations. However, working remotely can also lead to challenges like long workdays, a blurring of work-life boundaries, communication issues, digital weariness, and worries about professional visibility.The present study examines the impact of hybrid work on women employees in organisations, with particular attention to work-life balance, job satisfaction, employee engagement, productivity, career development and organisational support. The study also takes into account issues with communication, technology infrastructure, work-family responsibilities, and workload management.The present research is based on secondary data. Information that has previously been gathered, examined, and published by other researchers or organizations is referred to as secondary data. Scholarly studies and published research papers are the sources of evidence considered in this investigation. The frequency and percentage figures from previous research are re-presented in a condensed format with proper source attribution, serving as secondary evidence.

Keywords: Hybrid Work, Women Employees, Work-Life Balance, Job Satisfaction, Employee Engagement, Productivity, Career Development, Organisational Support, Work-Family Responsibilities, Flexible Work Schedules, Remote Work, Workload Management.

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THE SYNTHETIC ECONOMY: HOW GENERATIVE AI IS REDEFINING VALUE CREATION IN COMMERCE

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Abstract

the growing use of Generative AI in commerce, consumers remain skeptical about such products Today, many goods can be produced or designed with the support of Generative AI. It can be seen in AI-generated product descriptions, graphics design, and products tailored to individual needs. A new paradigm of value in the shopping experience emerges as products are no longer produced for the generic market but individualized based on personal needs. This paper explores young customers' perception of AI-generated products and determines whether their perception of value is different for such products and whether this has an impact on their willingness to pay. The study was conducted via a survey among 150 young adult shoppers. Data processing included percentage distribution, mean calculation, correlation analysis, and chi-square test. The analysis revealed that young shoppers who perceive AI-generated products as high quality are willing to pay more for such products. In addition, young shoppers who have already experienced AI-generated products are more likely to trust such products. Nevertheless, young shoppers still perceive human-made products as having greater value than AI-generated products. Thus, despite.

Keywords: Generative AI, Synthetic Economy, Value Creation, Consumer Trust, Willingness to Pay, AI-Generated Products

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GENERATIVE ARTIFICIAL INTELLIGENCE AND

CYBERSECURITY IN DIGITAL COMMERCE: EMERGING THREATS AND INTELLIGENT DEFENCE MECHANISMS

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Abstract

The rapid growth of digital technologies has transformed traditional commerce into a technology-driven ecosystem comprising e-commerce, digital payments, online banking, cloud accounting, and digital customer services. The emergence of Generative Artificial Intelligence (GenAI) and Large Language Models (LLMs) has further enhanced these systems through intelligent customer interaction, automated content generation, data analysis, and fraud detection. However, the growing use of AI also introduces new cybersecurity risks involving customer information, financial data, digital transactions and business systems.This conceptual and exploratory study examines emerging cybersecurity threats associated with Generative AI in digital commerce and explores the potential of AI-enabled mechanisms for strengthening cyber defence. The study draws on a review of recent literature, NIST cybersecurity guidance, and the OWASP framework for LLM and Generative AI applications. Key threats considered include prompt injection, sensitive-information disclosure, supply chain vulnerabilities, data and model poisoning, improper output handling, and excessive agency. The study also highlights AI's dual role as both a source of cybersecurity risk and a mechanism for intelligent threat detection and fraud prevention. Based on the review, the study proposes an AI-Cybersecurity Framework for Digital Commerce comprising five interconnected layers: Data Security, AI Model Security, Transaction Security, Intelligent Threat Detection, and Continuous Security Monitoring. The study concludes that secure digital commerce requires an integrated approach combining technological innovation, cybersecurity, data protection, human oversight and continuous monitoring.

Keywords: Generative Artificial Intelligence, Cybersecurity, Digital Commerce, ECommerce, Digital Payments, Fraud Detection, Financial Data, Information Security .

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INFLUENCE OF PERSONALITY FACTORS ON LEADERSHIP STYLES AMONG MANAGERIAL PERSONNEL IN NEW GENERATION BANKS IN CHENNAI CITY

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Abstract

Leadership has become a critical determinant of organizational success in the rapidly evolving banking industry, where technological advancements, digital transformation, and increasing customer expectations demand competent managerial leadership. Managers' perceptions of situations, communication with staff, strategic decision-making, conflict resolution, and adoption of suitable leadership styles are all greatly influenced by personality traits. This study looks at how personality traits affect the leadership styles of managers in Chennai City's new generation banks. Understanding how different personality traits influence the acceptance of diverse leadership philosophies and their effects on organizational effectiveness is the main goal of the study. A structured questionnaire was used to gather primary data from management staff members employed by particular next generation banks using a descriptive research approach.Convenience sampling was used to select the responders.To determine the connection between personality traits and leadership styles, the gathered data was examined using percentage analysis and the Chi-square test. The results show that personality traits have a major impact on organizational performance, employee motivation, managerial decision-making, and leadership behavior. Positive personality traits increase the likelihood that managers would use transformational and democratic leadership approaches, which improve teamwork, employee engagement, and organizational productivity. The study comes to the conclusion that fostering positive personality traits through ongoing leadership development initiatives can boost managerial efficacy and enhance organizational performance in banks of the next generation.

Keywords: Personality Factors, Leadership Styles, Managerial Personnel, New Generation Banks, Organizational Performance, Chennai City.

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BEYOND CROSS-ATTENTION OPTIMIZATION: AN ITERATIVE PROMPTING FRAMEWORK FOR SPATIAL FIDELITY IN GENERATIVE

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Abstract

The central empirical question this paper poses is whether explicit, constraint-level geometric feedback and targeted prompt editing provide measurable benefits over holistic MLLM-based refinement, with planned evaluation against the closest prompt-only baseline and, subject to resource availability, the closest full VLM-critic baseline, while retaining strict black-box compatibility.

Keywords: Generative AI, Spatial Fidelity, Iterative Prompting, Deterministic Verification, Cross Attention, Text-to-Image Generation, Closed-Loop Refinement, Open-Vocabulary Detection, Constraint Verification, Black-Box Compatibility.

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A STUDY ON CUSTOMER SATISFACTION TOWARDS BANKING SERVICES WITH SPECIAL REFERENCE TO CHENNAI CITY

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Abstract

This study evaluates customer satisfaction levels regarding banking services across public, private, and foreign sector banks located in Chennai, Tamil Nadu, India. In an era dominated by financial technology, core banking solutions, and automated delivery platforms, understanding consumer perceptions is crucial for bank sustainability and growth. Using a cross-sectional descriptive research design, empirical data were collected from a representative sample of 400 banking customers across five key zones of Chennai City (North, South, Central, East, and West). The study assesses satisfaction through key SERVQUAL dimensions: Reliability, Responsiveness, Tangibles, Empathy, Assurance, and Technological Security. Statistical tools including Chi-Square tests, Factor Analysis, and Multiple Linear Regression were utilized to analyse primary data. The findings indicate that while digital adoption—particularly Mobile Banking and Unified Payments Interface (UPI) platforms—has expanded rapidly in urban Chennai, service parameters such as transaction security, speed of grievance redressal, employee behaviour, and transparency in fee structures remain decisive drivers of overall customer loyalty. Strategic implications and actionable recommendations are provided for banking institutions aiming to optimize service delivery mechanisms and improve customer retention strategies in metropolitan markets.

Keywords: Customer Satisfaction, Banking Services, SERVQUAL Framework, Digital Banking, Service Quality, Consumer Behaviour, Chennai City.

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TRADITIONAL VS. TECHNOLOGY-ENABLED MARKETING PRACTICES: A COMPARATIVE STUDY OF CONSUMER BEHAVIOR AMONG CUSTOMERS OF PHYSICAL GROCERY STORES IN CHENNAI

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Abstract

Technology growth has altered how businesses advertise products and how consumers look for information, compare products, and decide on purchases. The same shift appears in grocery stores, where traditional marketing methods still work together with technology-enabled marketing methods. Grocery retailers must understand both approaches to meet changing customer needs and shopping habits. Most research focuses on digital marketing, e-commerce, and online grocery shopping, giving little attention to physical stores, especially those in Chennai. This study seeks to compare how traditional marketing practices and technology-enabled marketing practices affect consumer behaviour among customers of grocery stores in Chennai.The study follows a comparative research design, gathering primary data from customers via a structured questionnaire. The data are analysed with statistical techniques to uncover consumer awareness, preferences, purchase decisions, satisfaction and loyalty. The findings reveal that both traditional marketing practices and technology-enabled marketing practices influence consumer behaviour and purchasing decisions. Traditional marketing methods remain useful, while technology-enabled marketing methods provide ways to communicate with customers and provide personalised experiences. Overall, combining both approaches can help grocery retailers improve customer engagement and satisfaction, encourage repeat purchases and build long-term customer relationships while preserving the benefits of shopping in a store.

Keywords: Traditional Marketing, Technology-Enabled Marketing, Consumer Behaviour, Physical Grocery Stores, Purchase Decision.

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AI-ENABLED DECISION SUPPORT FOR LARGE-SCALE COMPUTING: A SYSTEMATIC LITERATURE REVIEW AND RESEARCH ROADMAP

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Abstract

This paper presents a structured literature review of artificial-intelligence-enabled decision support for large-scale computing, using the uploaded AI-IDSS study as the primary technical baseline and connecting it with the documented research trajectory of B. Mallikeswari. The review examines rule-based resource management, machine-learning workload classification, temporal forecasting, reinforcement learning, ensemble inference, graph-based modelling, and energy-aware control. The source study reports a hybrid architecture combining a deep neural network, proximal policy optimization and an ensemble classifier, with 96.7% accuracy, 0.965 F1-score and 55 ms response latency at 10,000 virtual nodes. Rather than treating these values as independently reproduced measurements, this review interprets them as reported results and identifies the methodological assumptions that must be tested in future work. A cross-domain synthesis is also developed from Mallikeswari's published work in cloud load balancing, image enhancement, denial-of-service handling, driver drowsiness detection, IoT centred on graph-temporal representation, uncertainty-aware decision making, energy-sensitive control and reproducible evaluation.

Keywords: Artificial Intelligence, Intelligent Decision Support System, Large-Scale Computing, Cloud Resource Management, Reinforcement Learning, Graph Learning, Energy-Aware Computing, Literature Review

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EXPLORING ALIENATION AND IDENTITY IN JHUMPA LAHIRI'S MRS. SEN'S FROM INTERPRETER OF MALADIES

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Abstract

Jhumpa Lahiri's Mrs. Sen's, from Interpreter of Maladies, explores the complexities of diasporic experience through themes of alienation, nostalgia, cultural identity, displacement, and rootlessness. The story portrays Mrs. Sen, an Indian immigrant in America, as she struggles to adapt to an unfamiliar cultural and social environment. Her memories of India, attachment to traditional practices, food, language, and community reflect her continuing emotional connection with her homeland. Lahiri presents migration not merely as physical movement but as a psychological experience marked by loss, loneliness, and a search for belonging. This paper examines Mrs. Sen's difficulties in negotiating her cultural identity within her new surroundings and highlights the emotional challenges of cultural displacement. Through Mrs. Sen, the diasporic experiences of loneliness, struggles, memories of homeland, identity, and belonging are explored.

Keywords: Alienation, Diaspora, Cultural Identity, Memory, Food

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FUSION-AV: A CONFIDENCE-ADAPTIVE MULTI-SOURCE FUSION ALGORITHM FOR CYBER-PHYSICAL THREAT DETECTION IN VEHICULAR AD HOC NETWORKS

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Abstract

Connected and autonomous vehicles operate in environments where communication anomalies, sensor errors, malicious messages, and abnormal vehicle control can occur simultaneously. The source study presents SAVDA, a multi-source defense framework that combines normalization, threshold-based anomaly detection, weighted source verification, and predictive mitigation. This paper extends that baseline by proposing FUSION-AV, a confidence-adaptive fusion algorithm designed to combine heterogeneous evidence without relying on a single fixed anomaly threshold or static source weights. FUSION-AV forms four complementary evidence channels: temporal behavioral deviation, source reliability, behavioral trust, and cross-source agreement. Their contributions are dynamically adjusted according to source quality and temporal consistency before producing a normalized threat-confidence score. The paper surveys relevant VANET security and misbehavior-detection research, identifies limitations in fixed-threshold and static-weight fusion, defines the proposed algorithm mathematically, and presents a reproducible evaluation protocol using VeReMi-family datasets. The reported SAVDA results are retained only as baseline values from the source paper; no new benchmark performance is fabricated. The proposed design is analytically expected to reduce isolated false alarms, improve robustness to noisy sources, and provide more stable decisions under changing traffic conditions, subject to validation on real or benchmark data.

Keywords: Vanet security, autonomous vehicles, sensor fusion, anomaly detection, trust management, cyber-physical systems, misbehavior detection, adaptive risk scoring.

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FROM DATA TO DECISIONS: AI IN CONSUMER FINANCE

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Abstract

Artificial Intelligence (AI) is becoming an important part of modern financial services. Consumers are increasingly exposed to AI through mobile banking, digital payment platforms, robo-advisors, chatbots, fraud detection systems and personalised financial recommendations. These applications can make financial services faster, more convenient and more personalised. At the same time, the growing use of AI also raises concerns about trust, transparency, data privacy, financial literacy and the ability of consumers to understand AI-generated recommendations. Recent research shows that consumer interaction with AI and its influence on financial behaviour is an emerging area of study, with particular attention to consumer acceptance, trust, decision-making and ethical issues. Based on the review of existing literature, the paper proposes a conceptual framework in which AI-enabled financial services influence the quality of consumer financial decisions through personalisation, accessibility and trust, while AI literacy and transparency may strengthen responsible use. The paper argues that AI should support consumers rather than completely replace human judgement in important financial decisions.

Keywords: Artificial Intelligence, Consumer Finance, Financial Decision-Making, FinTech, Consumer Trust

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UNCOVERING PATTERNS OF SELF-ACTUALIZATION:

A STATISTICAL ANALYSIS OF PSYCHO ANALYTICAL THEMES IN ROBIN SHARMA'S THE MONK WHO SOLD HIS FERRARI AND PAULO COELHO'S THE ALCHEMIST

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Abstract

This research paper is an extensive study of the literary manifestation of self-actualization in The Monk Who Sold His Ferrari by Robin Sharma and The Alchemist*by Paulo Coelho, viewed through psychoanalytic and statistical perspectives. Although these two world-renowned masterpieces differ in their cultural milieus, narrative methods, and philosophical backgrounds, they share a similar literary quest: to describe the path toward fulfillment, transformation, and spiritual awakening.The paper explores how each story follows its own path to self-realization while remaining consistent with universal psychological principles. It applies a mixed-methods approach that combines thematic content analysis with classical psychoanalytic theory and Maslow's hierarchy of needs. The paper identifies and quantitatively charts several recurring patterns— the search for meaning, the integration of the shadow, transpersonal connectedness, ritualized practice, and the revision of the ego ideal—as key indicators of self-actualizing behavior in literary expression.Thus, the paper shows how these authors, despite their distinct stylistic temperaments—Sharma's didactic realism and Coelho's allegorical mysticism—reinterpret the psychoanalytic journey of individuation for contemporary readers seeking meaning in an era of materialism and spiritual alienation.

Keywords: Self-Actualization, Psychoanalysis, Jungian Archetype, Maslow's Hierarchy of Needs, Spiritual Quest, Transformation, Robin Sharma, Paulo Coelho, Statistical Literary Analysis

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FACTORS INFLUENCING GEN Z'S CHOICE OF SIDE-HUSTLE PLATFORMS: AN ANALYSIS ON KEY DECISION FACTORS

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Abstract

India's rapidly expanding gig and creator economy has opened up a wide range of income-generating avenues for college students who wish to supplement their finances while continuing their studies. Organisations such as Swiggy, Zomato and Urban Company, freelancing platforms such as Upwork and Fiverr, and a growing range of content-creation and online-tutoring services now allow students to earn without committing to conventional employment. This study examines the awareness, usage patterns and key decision factors that shape Generation Z college students' choice of side-hustle platforms in Chennai, with particular attention to income goals, skill level, flexibility, safety and platform reputation. Primary data were collected through a structured questionnaire from 153 undergraduate and postgraduate students across colleges in Chennai. The findings show that 37.3% of respondents currently undertake some form of side hustle and a further 27.5% have done so previously, with most respondents devoting five to ten hours a week to such work. Flexibility (index 4.26) and platform reputation/trust (4.27) emerged as the strongest decision drivers, followed closely by safety (4.23), income potential (4.10) and ease of entry in terms of skill required (4.09). Skill level and income potential were the most strongly correlated decision factors ($r = 0.61$), while flexibility was also moderately associated with income ($r = 0.50$) and skill ($r = 0.38$). Time management (34.6%) and unreliable income (20.9%) were the most commonly cited challenges in balancing a side hustle with academics, and better pay or income was the leading reason respondents gave for considering a switch to a different platform.

Keywords: Gen Z; Side-Hustle Platforms; Gig Economy; Platform Choice Factors; Student Employment; Flexibility; Skill Level

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A LOCALIZED CONFIDENCE CORRECTION FRAMEWORK FOR REAL-TIME DISASTER PREDICTION SYSTEMS

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Abstract

Disaster prediction systems built on machine learning and deep learning have become central to early hazard detection, drawing on environmental, meteorological, geographical, and historical data streams to flag risks before they escalate. A persistent weakness in these systems, however, is that the confidence scores they output are often poorly calibrated: a model trained largely on data from one region can produce misleadingly high or low confidence when applied elsewhere, since environmental conditions, data distributions, and historical disaster patterns differ from place to place. This mismatch matters in practice, since emergency responders and decision-makers rely on these confidence values to decide how urgently to act, and miscalibrated scores can lead to delayed warnings or false alarms. This paper proposes a Localized Confidence Correction Framework (LCCF) that addresses this gap without requiring the underlying prediction model to be retrained. LCCF introduces a lightweight spatial-context module that sits alongside the existing model, Calibration techniques such as temperature scaling, isotonic regression, and adaptive calibration are used to learn the relationship between predicted confidence and observed outcomes over time, and every correction is logged to create an accountability trail. The corrected, region-aware confidence scores then feed into dynamic risk classification and real-time alert generation. The framework's effectiveness is intended to be assessed using predictive metrics (precision, recall, F1-score), calibration-specific metrics (Expected Calibration Error, Maximum Calibration Error, and Brier Score), and real-time inference latency, to confirm that the approach remains practical for time-critical use. By combining spatial awareness, adaptive calibration, and built-in accountability logging without full model retraining, LCCF aims to make real-time disaster prediction systems more reliable, transparent, and trustworthy for decision-support use in the field.

Keywords: Disaster Prediction, Confidence Calibration, Spatial Context, Real-Time Systems, Machine Learning.

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AI IN HRM OPPORTUNITIES AND CHALLENGES

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Abstract

This study examines the major opportunities, challenges and future prospects associated with the integration of Artificial Intelligence into Human Resource Management. AI-based technologies are increasingly being used in recruitment and selection, employee training, performance management, workforce planning and employee engagement. The adoption of AI can help organizations automate repetitive administrative tasks, identify suitable candidates, analyse employee data, predict workforce requirements and provide personalized learning opportunities. These applications can reduce recruitment time, improve operational efficiency and support data-driven decision-making in organizations. However, the implementation of AI also creates several challenges, including data privacy and security, algorithmic bias, ethical concerns, lack of technological skills, employee resistance and concerns regarding job displacement. The effective use of AI in HRM therefore requires responsible implementation, transparency and appropriate human oversight. The study adopts a conceptual approach based on a review of existing literature relating to Artificial Intelligence and Human Resource Management.

Keywords: Artificial Intelligence (AI), Human Resource Management (HRM), Recruitment and Selection, Employee Engagement, Performance Management, Workforce Planning.

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A STUDY ON THE AWARENESS AND PERCEPTION OF SOCIAL AUDITAMONG QUALIFIED AND ASPIRING CHARTERED ACCOUNTANTS

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Abstract

Social audits have emerged as an important mechanism for promoting transparency, accountability, stakeholder participation, and responsible organizational practices. While conventional auditing primarily focuses on financial information and compliance, social audits extend attention to the social outcomes and broader responsibilities of organizations. With growing emphasis on accountability and sustainable practices, awareness of social audits among accounting professionals and future professionals is increasingly relevant. Chartered accountants, with their expertise in accounting, auditing, assurance, and governance, may have an important role to play in the development and adoption of social-audit practices.This study aims to assess the awareness and perception of social audits among qualified and aspiring chartered accountants. The study adopts a quantitative, descriptive, and cross-sectional research design. Primary data will be collected through a structured questionnaire from qualified chartered accountants and students pursuing the Chartered Accountancy course. The study is expected to provide insights into the current understanding of social audit among accounting professionals and future professionals and highlight the relevance of social audit within the broader field of accounting and assurance. The findings may also indicate the need for greater academic exposure, professional awareness, and practical orientation towards social audit among aspiring and qualified chartered accountants. The study may contribute to discussions on strengthening the role of accounting professionals in promoting organizational transparency, accountability, and social responsibility.

Keywords: Social Audit, Awareness, Perception, Chartered Accountants, Aspiring Chartered Accountants.

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FROM IMPULSE BUYING TO MINDFUL CONSUMPTION: EXAMINING THE IMPACT OF DE-INFLUENCING AND SOURCE CREDIBILITY ON GEN Z PURCHASE INTENTIONS

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Abstract

The rapid growth of social media commerce has been largely driven by influencer marketing, which plays an important role in shaping consumer preferences and encouraging online impulse buying. However, the emerging trend of de-influencing is changing this pattern by encouraging consumers to question over-hyped products, avoid unnecessary purchases, and adopt more thoughtful consumption practices. This trend is particularly relevant to Generation Z (Gen Z), who are highly active on social media and frequently encounter influencer-generated content. The present study, titled ―From Impulse Buying to Mindful Consumption: Examining the Impact of De-influencing and Source Credibility on Gen Z Purchase Intentions,‖ examines the influence of de-influencing and source credibility on the purchasing behaviour of Gen Z consumers. The study focuses on Gen Z's exposure to de-influencing content, their perceptions of the credibility of de-influencers and traditional influencers, and the role of source credibility in purchase decision-making. It also examines whether de-influencing can reduce digital impulse buying and encourage mindful and responsible consumption. Primary data were collected through a structured digital questionnaire to understand respondents' social media usage, exposure to influencer and de-influencer content, perceptions of credibility, and purchasing behaviour. The study aims to provide insights into how de-influencing may influence purchase intentions and contribute to more conscious consumption among Gen Z consumers.

Keywords: De-influencing, Generation Z, Impulse Buying, Mindful Consumption, Source Credibility.

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FROM DATA TO DECISIONS: THE ROLE OF ARTIFICIAL INTELLIGENCE IN MODERN MARKETING ANALYTICS—A STUDY AMONG FEMALE DIGITAL CONSUMERS IN CHENNAI

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Abstract

The current state of marketing has been drastically altered by the quick development of digital technologies. Businesses now have access to enormous amounts of customer data from social media, online transactions, search behaviour, digital advertisements, and e-commerce platforms. Developing successful marketing strategies requires turning this data into insightful consumer information. In this regard, artificial intelligence (AI) has become a potent tool for evaluating complicated data in order to facilitate quicker, better-informed decision-making.AI extends these capabilities beyond traditional analysis, whereas traditional marketing analytics relied on statistical methods and historical data. Businesses can use AI to recognize intricate patterns, forecast customer preferences, customize communications, and automate customer interactions. Customers now frequently encounter AI-driven personalized advertisements, product recommendations, interactive chatbots, and customized promotional offers. For consumers, AI integration offers a range of special opportunities and challenges. AI-based recommendations facilitate product discovery, but consumers frequently question the accuracy of recommendations and the transparency of decisions. Concerns also centre on how companies collect and utilize personal information. Therefore, consumer trust is crucial to whether or not people engage with AI-enabled marketing systems. Tailored recommendations can boost engagement by encouraging users to interact with brands and spend more time on platforms," examines the role of AI-enabled marketing analytics from the perspective of digital consumers. The study specifically focuses on AI-based personalisation, consumer trust, customer engagement, and purchase decisions. By examining these dimensions, the study seeks to contribute to the understanding of how AI is transforming marketing analytics and influencing consumer behaviour in the digital economy.

Keywords: social media, online transactions, ,digital advertisements, AI, marketing.

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FINANCIAL BEHAVIOUR, INCOME SECURITY AND JOB SATISFACTION AMONG GIG WORKERS IN CHENNAI

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Abstract

The rapid growth of the gig economy and app-based services has fundamentally transformed traditional employment structures, altering how independent contractors manage their finances. Among delivery and ride share platform workers, flexible earning models offer immediate income opportunities while introducing significant financial instability and a lack of traditional employment benefits. Although these platforms are commonly perceived as flexible pathways to financial independence, their influence on long-term income security and daily financial behaviour raises an important question: do platform-based earnings support sustainable financial well-being, or do they trap workers in cycles of income volatility and financial vulnerability?The central focus of this study is to examine the financial behaviour and income security of gig economy workers operating within delivery and ride share sectors. The study seeks to understand how income volatility influences budgeting practices, saving habits, debt accumulation, and long-term financial planning. It further explores how the absence of structured safety nets such as healthcare, retirement contributions, and paid leave affects workers' financial stress and risk-management strategies. The study also aims to identify the socio-demographic and platform-specific factors that determine financial stability, including weekly working hours, platform algorithms, expense structures, and reliance on gig work as a primary versus supplementary income source. A quantitative research approach will be adopted, with primary data collected from delivery riders and ride share drivers through a structured questionnaire. Appropriate statistical techniques will be used to analyse the collected data and examine the relationship between platform work dynamics and overall income security.By examining the behavioural and structural impact of platform-based employment, the study seeks to provide a deeper understanding of the financial realities faced by vulnerable gig workers. The findings are expected to offer valuable insights for policymakers, financial institutions, labour organizations, and platform developers in designing targeted financial products, portable benefit systems, and regulatory frameworks that protect gig workers.

Keywords*:* Gig Economy, Income Security, Financial Behaviour, Income Volatility, Workers.

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THEATRICAL LANGUAGE AS A META-NARRATIVE:RE-NARRATIVISING GENDERED VIOLENCE IN S.MURUGABOOPATHY'S SOORPANANGU

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Abstract

Language in theatre is not only confined to spoken words. It also includes silence, vocalisations, gestures, body language, sounds, objects, repetitions, and spaces that create meaning. S. Murugaboopathy's play Soorpanangu presents a unique theatrical language that goes beyond verbal communication to narrate women's experiences of violence, oppression, displacement, and resistance. The problem addressed in this paper is the limited understanding of theatrical language as merely a vehicle for dialogue in examining the representation of gendered violence. The paper argues that in Soorpanangu, language is deployed as a meta-narrative by not only talking about violence but also exploring how women's suffering, voices, and bodies are historically narrated, effaced, and reimagined. The study focuses on a qualitative textual and performance analysis of the scenes, dialogues, silences, bodily actions, recurring images and theatrical objects found in Soorpanangu. The study is based on Antonin Artaud's notion of theatre as both a language that transcends verbal communication and a medium that can create alternative forms of discourse. It also explores the idea of meta-narrative as a second-order narrative mode that attempts to reveal the ways in which narratives are created and conveyed. The analysis of the play focuses on the treatment of the figure of Soorpanakha as well as the transformation of mythic and contemporary experiences of gendered violence.The analysis reveals that Soorpanangu constructs meaning through the interaction of verbal and non-verbal forms. Suppressed experiences of women are articulated through repressed voice, abused body, repetitive speech, collective statements, music, movements and objects.

Keywords: Theatrical Language; Meta-Narrative; Gendered Violence; Oppression; Contemporary Performance.

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FROM SHAKESPEAREAN DISGUISE TO THE CINEMATIC MASK: PERFORMANCE, IDENTITY AND SOCIAL TRANSFORMATION IN TAMIL POPULAR CINEMA

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Abstract

Disguise is a highly used storytelling device that serves as a vital theatrical device and literary device, through which ideas of identity, social standing, gender, desire, and power are addressed. Shakespearean plays greatly uses disguise and can be viewed from various dimensions rather than just viewing it as hiding one's identity especially in Twelfth Night and The Merchant of Venice. His characters are able to move past gender and social boundaries, false identities are created that leads to humorous events and provides a temporary liberation from the constraints of their conventional identities. Bringing the concept to cinema, the theatrical mask or disguise creates a space where the social structure is dismantled, identity is flexible, performative and subject to change. Looking at Tamil popular films, disguise and masking can be interpreted differently and take on new meanings through clothing, performance, spectacle, and the creation of "mass" hero. This paper studies how Shakespearean disguises are recreated. In order to study the various narrative and cultural purposes of disguise, the study focuses mainly on two selected Tamil Films, including Avvai Shanmughi(1996), and Kanthaswamy(2009). Firstly gender disguise in Avvai Shanmughi creates a useful comparison with Shakespearean cross-dressing and gender performance by altering the protagonist's social identity granting him an entrance to the household. In an effort to examine anonymity, justice, authority and the development of a common man into a strong heroic persona, Kanthaswamy uses mask and alter ego. Focusing upon Shakespearean studies including the idea of disguise and masking, the paper argues that the cinematic representation of masking is not just to hide an identity. Instead, it serves as a performative space where identities are created, challenged and altered. The study examines how theatrical techniques are translated into modern cinematic forms of gender play, humorous role reversal, and heroic transformation.

Keywords: Shakespearean Disguise, Masking, Tamil Cinema, and Identity.

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A STUDY ON BUY NOW, PAY LATER (BNPL) SERVICES: AWARENESS AND ADOPTION LEVEL AMONG GEN Z CONSUMERS

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Abstract

The Rapid growth of digital finance has introduced Buy Now, Pay Later as an increasingly popular payment option among digitally connected consumers. BNPL is a payment facility which allows consumers to purchase goods or services immediately and pay for them later, either in a single payment or through instalments. With growing use of online shopping and digital payment platforms, BNPL services are gaining attention among Gen Z consumers. The convenience, flexibility and easy accessibility of BNPL services have contributed to its growing acceptance. However, the awareness regarding BNPL features, repayment conditions, associated risks may influence consumers choice in adopting these services. Recent discussions on BNPL highlight the importance of consumer awareness because young users may perceive BNPL as a simple payment option rather than a form of credit.

This study aims to assess the awareness level of BNPL services among Gen Z consumers, examine their level of adoption. This study focuses on consumers belonging to Generation Z who use or encounter online shopping or digital payment platforms. The study is based on primary data collected through a clear and structured questionnaire from graduate students and young working adults belonging to Gen Z. The questionnaire covers demographic details, awareness of BNPL features, previous usage and adoption patterns, and respondent's perception towards BNPL. The data collected will be analysed using appropriate statistical tools to understand the level of awareness and adoption.

The study provides an understanding about the growing acceptance of BNPL among Gen Z consumers and highlights the importance of awareness to make informed decisions for responsible usage. It also identifies whether consumers understand BNPL beyond their convenience and easy instalment features. The findings provides useful suggestions into the awareness and adoption of BNPL among Gen Z consumers and the changing payment preferences of young consumers.

Keywords: BNPL, Gen Z consumers, awareness of BNPL, Adoption, Digital payment

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IMPACT OF DIGITAL PAYMENT METHODS ON IMPULSIVE SPENDING BEHAVIOUR: A NEUROECONOMIC PERSPECTIVE

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Abstract

The rapid growth of digital payment systems like UPI, mobile wallets, and BNPL has reshaped consumer spending by reducing friction, enhancing convenience, and encouraging faster decisions. While adoption trends are well studied, the neuroeconomic mechanisms behind impulsive digital spending remain less explored. Neuroeconomics—integrating neuroscience, psychology, and economics—offers insight into how reward pathways, reduced cognitive effort, and emotional triggers may shape financial choices. Cues such as discounts, urgency alerts, and gamified interfaces may amplify impulsivity, creating cycles of instant gratification that can undermine long-term financial planning. Comparing digital transactions with cash highlights differences in cognitive processing and emotional response, as cash often evokes a stronger "pain of paying."This study used a quantitative, survey-based approach with 127 respondents to examine the impact of digital payment methods, immediate gratification, convenience, and promotional features on impulsive spending behaviour, and the impact of impulsive spending on saving and budgeting practices. Neuroeconomics served as a conceptual framework; no neurophysiological data were collected. Percentage analysis, Cronbach's alpha, correlation, and regression analyses were used. Immediate gratification ($\beta = .242$, $p = .017$), convenience ($\beta = .307$, $p = .001$), and promotional features ($\beta = .203$, $p = .024$) were significant predictors of impulsive spending and, together with digital payment methods, explained 40.3% of its variance, whereas digital payment methods were not a significant independent predictor ($p = .814$). Higher impulsive spending was significantly associated with a greater negative impact on saving and budgeting practices ($\beta = .473$, $p < .001$). By bridging neuroscience, economics, and commerce.

Keywords: Neuroeconomics, Digital Payments, Impulsive Spending, Cognitive Load, Reward Pathways.

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A NEW INTEGRAL TRANSFORM-ADOMIAN DECOMPOSITION APPROACH FOR NONLINEAR PARTIAL DIFFERENTIAL EQUATIONS: EXISTENCE, UNIQUENESS AND CONVERGENCE ANALYSIS

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Abstract

This paper presents a analytical framework for obtaining approximate solutions of nonlinear partial differential equations (PDEs) by combining a newly introduced integral transform with the Adomian Decomposition Method (ADM). The proposed transform is formulated to facilitate the treatment of differential operators and to provide an efficient representation of the associated initial and boundary conditions. By integrating the properties of the proposed integral transform with the decomposition strategy of ADM, the nonlinear partial differential equation is converted into a recursive sequence of components, yielding the solution in the form of a rapidly convergent series. In contrast to conventional numerical discretization techniques, the proposed approach avoids linearization, perturbation assumptions and direct matrix inversion, while preserving the nonlinear structure of the governing equation. The mathematical validity of the proposed methodology is established through rigorous theoretical analysis. In particular, suitable conditions are derived to guarantee the existence and uniqueness of the solution, while a convergence theorem is established for the resulting Adomian series. Furthermore, an error estimate is discussed to quantify the accuracy of the truncated series approximation and to provide a theoretical basis for the reliability of the proposed method. To demonstrate the effectiveness and applicability of the proposed framework, three nonlinear partial differential equation examples are investigated. The obtained approximate solutions are analyzed in terms of accuracy, convergence and computational efficiency and the results are compared with available exact solutions or established reference results where applicable. The numerical findings confirm that only a limited number of decomposition terms can provide highly accurate approximations over the considered domains.

Keywords: New integral transform; Adomian decomposition method; nonlinear partial differential equation.

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IMPACT OF SOCIAL MEDIA INFLUENCERS ON GEN Z'S ONLINE PURCHASE DECISIONS

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Abstract

With social media influencers the witness there is a tremendous direct effect in consumerism, the delivery of brand image, the brands a consumer desire to buy and their online purchasing decision. Digital marketing has come a long way. Sample of the research is University Students in Chennai. It is a descriptive study and describes using structured questionnaire utilising five point likert scale. The constructs, influencer credibility had the highest mean score (M = 3.94), followed by influencer expertise (M = 3.91) and purchase intention (M = 3.88). Consumers have a positive perception of influencer marketing. The internal consistency for all measurement scales is excellent with Cronbach's alpha between 0.801 and 0.892. The results of the correlation showed that the link between the influencer traits and purchase intention was strong and weak. Influencer Credibility significantly positively correlates with purchase intention ($r = 0.72$, $p < 0.01$) High association is also seen between Purchase Intention and Online Purchase Decision ($r = 0.74$, $p < 0.01$). The findings of the multiple regression analysis indicated that the independent factors connected to the influencer explained 70.9% of the variation of the Purchase Intention ($R^2 = 0.709$). Influencer credibility was the most significant, with the highest beta coefficient ($\beta=0.31$, $p<0.001$), followed by competence and engagement. The results of the moderated hypothesis testing are consistent with all eight postulated associations, including the moderating influence of awareness of sponsored marketing. The findings have practical implications for organisations seeking to develop a successful influencer-marketing strategy to reach Gen Z customers.

Keywords: Social Media Influencers; Generation Z; Influencer Credibility; Influencer Marketing; Purchase Intention; Online Purchase Decision; Social Media Engagement

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IMPACT OF QUICK COMMERCE ON TRADITIONAL RETAIL STORES: CONSUMER BEHAVIOUR AND COMPETITIVE CHALLENGES

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Abstract

The rapid development of quick commerce (Q-commerce) has introduced a new dimension to India's retail environment by enabling consumers to purchase groceries, household essentials and other frequently required products through digitally enabled rapid-delivery services. Unlike conventional e-commerce, Q-commerce places greater emphasis on immediacy, convenience and hyperlocal fulfilment. These characteristics have the potential to influence consumer expectations and create new competitive challenges for traditional retail stores. This conceptual paper examines the relationship between Q-commerce and traditional retail with particular emphasis on consumer behaviour, competitive pressure and retailer adaptation. The study uses secondary research and integrates findings from academic literature, published empirical studies and industry-oriented research concerning Q-commerce, traditional retail, digitalisation and customer experience. At the same time, traditional neighbourhood retailers continue to possess advantages associated with proximity, personal relationships, local knowledge and flexible service. Research on Indian small retailers also indicates that cost, compatibility, perceived usefulness and perceived ease of use influence digitalisation decisions. Therefore, the competitive effect of Q-commerce should not be understood only as a substitution of physical stores by digital platforms. Based on the literature, this paper develops a conceptual framework linking Q-commerce characteristics with changing consumer behaviour, competitive pressure on traditional retail and retailer adaptation. The framework suggests that traditional retailers can respond through selective digitalisation, local delivery, digital payments, WhatsApp-based ordering, loyalty initiatives, improved product availability and hybrid online-offline models. The paper concludes that Q-commerce is contributing to the transformation of retail competition and provides directions for future empirical research involving consumers and traditional retailers..

Keywords: Quick Commerce, Traditional Retail, Consumer Behaviour, Retail Competition, Digital Transformation.

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CHANGING GLOBAL CONSUMER NEEDS AND THE EVOLUTIONOF INTERNATIONAL MARKETING: A HUMAN-CENTRED PERSPECTIVE

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Abstract

The international marketplace is undergoing significant changes as consumers become more informed, digitally connected and conscious of the value they receive from products and services. Globalisation, technological development, social media, e-commerce and changing lifestyles have created new expectations among consumers across countries. Consumers today are not concerned only with price and product quality; they also consider convenience, personalisation, sustainability, health, trust, privacy and overall customer experience. These changes have encouraged international businesses to move away from traditional product-oriented marketing towards more consumer-centred approaches. This paper examines the changing needs of global consumers and their influence on the evolution of international marketing. The study adopts a conceptual and literature-based approach and reviews recent developments in consumer behaviour, digital marketing, sustainability and technology-enabled marketing. Recent studies indicate that digital marketing, social media and personalised communication can influence consumer engagement, while sustainability and transparency are increasingly connected with consumer trust and responsible consumption. The paper argues that successful international marketing requires a balance between global consistency and local adaptation.Technology can support this process, but human understanding and trust will remain central to building successful international brands.

Keywords: Global Consumer Needs, International Marketing, Consumer Behaviour, Digital Marketing, Sustainability, Personalisation, Customer Experience.

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NEURO-BRANDING AND CONSUMER BEHAVIOR: INSIGHTS FROM NEUROSCIENCE IN MARKETING

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Abstract

Neuro-branding, a rapidly developing branch of neuro-marketing, investigates how brand-related stimuli such as logos, colors, packaging, sounds, and narratives influence consumer perceptions, emotions, and decision-making processes at a subconscious level. Drawing on insights from neuroscience, this study examines neuro-branding as a strategic tool for understanding and enhancing consumer engagement beyond the limits of self-reported attitudes and traditional marketing metrics. A mixed-methods neuro-scientific design was employed with a purposive sample of 42 adult respondents, combining electroencephalography (EEG), eye-tracking, biometric measures, and functional magnetic resonance imaging (fMRI) with behavioral recall and willingness-to-pay assessments. Comparative analysis between neuro-branding-optimized stimuli and conventional branding techniques revealed that neuro-branding consistently generated higher levels of subconscious engagement, greater attentional focus, stronger emotional arousal, and improved memory encoding and recall. Furthermore, participants exposed to neuro-branding stimuli demonstrated increased brand preference and a measurable rise in willingness to pay. These findings underscore the capacity of neuro-branding to strengthen brand equity and consumer loyalty through its alignment with subconscious neural mechanisms. At the same time, the study emphasizes the need for ethical responsibility, as the power of neuro-branding to influence non-conscious processes raises concerns regarding consumer autonomy and transparency in marketing practices. Overall, this research provides empirical evidence that neuro-branding offers both significant opportunities for marketers and critical challenges for ethical regulation.

Keywords: Neuro-branding, influence, decision-making, responsibility, opportunities.

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FROM BETTINA'S GUIDE TO CONTEMPORARY TRADWIFE: A FEMINIST ANALYSIS OF THE STEREOTYPICAL WIFELY CULINARY EXPECTATION

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Abstract

In the twentieth and twenty-first centuries culinary domesticity was a battleground for gender ideologies, labor and social order. During the inter-war period of the 1920s and 1930s, middle-class expectations, eating habits and decline of live-in domestic servitude altered the socio-cultural role of the home cook. General cookbooks treated these alterations as middle class-expectations ascended (Neuhaus, 2003). While women magazines conceptualized middle-class housewife not only as a performer of manual labor, but as an educated consumer, and companionate marriage partner tasked in raising family life (Hollows, 2006). Corporate marketing constructs such as Betty Crocker formulated a framework whereby domestic work remained central to married woman's role while conceptualizing the housewife as an essential marriage partner (Hisano, 2010). Conversely, middle-class households acquired subordinated workers to relieve the domestic burden highlighting the expectations of maternal care in paid domestic labor (Palmer, 2010).Across international and historical contexts culinary performance has been related to national duty, social status, and gender domestic expectations. For instance, the political discourse of L a cucina italiana utilized culinary recipes as metaphorical instruments of urban middle-class nation-building (Adorni & Magagnoli, 2025), conversely Irish women's magazines weaponized culinary culture to confront post-independence resource shortages and prescribe domestic life expectations (Keating & Mac Con Iomaire, 2018). Similarly, mid-century American housewives weaponized kitchen culture to advance food-related and patriotic messages in promoting gender norms during wartime and the Cold War (Holland, 2020-2059). Generally, Inness (2001) notes that cultural expectations about food have informed societies' expectations of gender roles and male-female relationships. Furthermore, historical shifts in expectations of paid household work led to recipe cookbooks' transformation in addressing "the housewife" throughout the early-to-mid twentieth century (Neuhaus, 2001). Specifically, the rise of emotional companionate ideals was paramount in redefining marriage expectation in the twentieth century (Matthews, 1989).

Keywords: ideologies, cultural, labor, performance, expectation.

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TOUCHED BY HANNAH: RECONFIGURING PATERNAL AGENCY IN A NICU MEDICAL MEMOIR

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Abstract

The neonatal intensive care unit (NICU) places parents within a technologically intensive environment in which access to the newborn, information, and decision-making may be structured by clinical protocols. Research on fathers in neonatal care has repeatedly identified concerns about limited control, information needs, relationships with healthcare professionals, emotional strain, and opportunities for involvement. This paper examines how paternal agency is represented in Chris Hennessy's memoir *Touched by Hannah: A Man with Cancer. His One Pound Newborn. And Their Fight for Life* (2025). Using qualitative interpretive close reading, the study treats the memoir as a Medical Humanities text and examines agency across six dimensions: dual medical vulnerability, bedside witnessing and presence, negotiation of medical authority, technologically mediated touch, embodied fatherhood, and retrospective narration. The analysis shows that Hennessy's agency is not presented primarily as authority over clinical treatment. Instead, it is reconfigured through relational practices: supporting his wife during premature labour, maintaining physical and vocal contact with Hannah, asking questions and acting on medical information, managing his own serious postoperative complications so that he can remain present, and retrospectively transforming experience into a narrative. The memoir is distinctive because paternal agency develops alongside the father's own movement through cancer diagnosis, surgery, and complications. The paper argues that this simultaneous patient cum father position expands the Medical Humanities discussion of neonatal care by showing paternal agency as clinical, relational, embodied, and narrative rather than as a single form of decision-making.

Keywords: paternal agency; neonatal intensive care unit; Medical Humanities; narrative medicine; NICU fathers .

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THE IMPACT OF ARTIFICIAL INTELLIGENCE INTEGRATION ON WORK LIFE BALANCE

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Abstract

The rapid integration of artificial intelligence (AI) into contemporary workplaces is fundamentally reshaping organizational operations and employee dynamics. This study aims to examine the empirical impact of artificial intelligence and HR technologies on reducing workplace stress and promoting work-life balance among employees across the IT, banking, and healthcare sectors. Across modern industries, organizations are increasingly embedding automation, intelligent scheduling, and workplace analytics into their daily operations to optimize workflow efficiency and manage human capital. These advanced tools encompass key factors such as automated administrative processing, real-time workload tracking, predictive burnout monitoring, and personalized employee wellness platforms,—as demonstrated in recent empirical research by Begum and Mishra (2025) surveying 250 Indian employees across the IT, banking, and healthcare sectors using descriptive and regression analyses to confirm that AI minimizes repetitive tasks, improves time management, and strengthens work-life integration. However, the unchecked adoption of these technologies introduces severe operational challenges, including cognitive strain, employee privacy concerns, job displacement anxieties, and a pervasive "always-on" availability culture that erodes the boundary between professional duties and personal life. To address these vulnerabilities, organizations must implement robust structural solutions, such as human-centric AI deployment models, strict digital disconnect policies, and continuous upskilling programs that prioritize worker autonomy over intrusive performance monitoring. Ultimately, strategic AI adoption can foster a healthier, highly productive workforce and policymakers proactively align technological innovation with comprehensive employee wellbeing safeguards.

Keywords: Artificial Intelligence, HR Technologies, Work-Life Balance, Workplace Stress, Employee Well-being, Automation, Job Insecurity, Digital Disconnect Policies.

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EMPLOYEES AS BRAND AMBASSADORS: TURNING YOUR WORKFORCE INTO YOUR BEST MARKETING CHANNEL

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Abstract

In an era of rising advertising costs and declining consumer trust in brand-generated content, organizations are increasingly looking inward for competitive advantage. This paper examines how employees can serve as authentic brand ambassadors, bridging Human Resource Management and Marketing. Employees are regarded as more credible sources of information than corporate advertising, and their voices can strengthen brand visibility, customer engagement, and sales.

The paper discusses key components of an effective employee advocacy strategy, including employee advocacy programs, clear social media guidelines, recognition and reward systems, and training for brand communication. It also explores how a positive employee experience and a strong employer brand improve talent attraction, retention, and customer trust. Challenges such as message consistency, privacy concerns, and employee motivation are also considered.

The study concludes that organizations that align internal culture with external brand promise can convert their workforce into a cost-effective, high-trust marketing channel, creating value for both commerce and human resource development.

Keywords: Employee Advocacy, Brand Ambassadors, Employer Branding, Internal Marketing, Employee Experience, Commerce

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THE EFFECT OF AI-POWERED GAMIFIED ANIMATION IMPROVES DAILY HABIT LEARNING IN PRIMARY SCHOOL CHILDREN IN CHENNAI ZONE

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Abstract

Daily activities such as brushing teeth, washing hands, and preparing school bag are crucial in children's health and independency, but many primary school children forget to remember and perform these activities. Gamification and animated characters have been proven effective in increasing children's health knowledge and behaviors, but there has been little research on the use of AI-powered animated videos for individual learning.

Keywords: Health, knowledge, behaviors, learning.

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SELF-REPRESENTATION OF PARA-ATHLETES ON INSTAGRAM THROUGH A DRAMATURGICAL STUDY

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Abstract

Social media is an interactive platform where para-athletes construct and control their public identities, yet studies of this self-representation have focused on how they present themselves on Instagram. Within Goffman's dramaturgical framework, para-athletes use social media not only for conventional performance but also to manage personal life dynamics. This study examines how para-athletes construct their self-representation on Instagram, applying Goffman's front stage and a new incorporation of a hybrid stage framework alongside literature to understand how athletic identity and self-representation are jointly managed. Using content analysis of Instagram posts from a purposive sample of para-athletes across multiple sports and higher number of followers account of para-athletes, this study codes posts along dimensions including stage category (front stage, hybrid stage and audience engagement). The analysis compares these patterns against existing findings on self-presentation to identity, where para-athlete representing strategies converge with or diverge from established patterns, especially in how front stage traditional identity and hybrid stage personal identity content are used to shape public audience response. Findings are expected to show that para-athletes use the front stage primarily to highlight competitive achievement and athletic identity, while the hybrid stage is used more deliberately to blend sponsored content with an organic, personal tone that sustains audience trust. Audience engagement is expected to vary by stage category, with hybrid-stage content generating distinct engagement patterns compared to front-stage content depending on how promotional intent is disclosed.

Keywords: Self-representation; Para-athletes; Instagram; Front stage; Hybrid stage

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AN EFFICIENT AND GENERALIZABLE DEEP LEARNING FRAMEWORK FOR BRAIN TUMOR DETECTION AND CLASSIFICATION

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Abstract

Brain tumor classification is crucial in medical imaging, as early detection improves patient outcomes. This study proposes a deep learning approach using Convolutional Neural Networks (CNNs) to address limitations of conventional methods, such as lower accuracy and slower prediction times with complex medical images. The images are preprocessed to enhance tumor- relevant features, and the CNN model is trained to classify them. The model achieves high accuracy, demonstrating its potential as an efficient tool for assisting radiologists in accurate tumor diagnosis. The CNN architecture includes convolutional and pooling layers, followed by fully connected layers. Dropout regularization and batch normalization are used to prevent overfitting and improve training. Experimental results show that the CNN-based method outperforms existing approaches in accuracy and robustness, offering faster and more reliable tumor classification, thus improving diagnostic accuracy and patient outcomes.

Keywords: Deep Learning, Convolutional Neural Network (CNN), Image Preprocessing, Tumor Detection, Pooling Layers

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FROM DICTIONARY TO DIGITAL DISCOURSE: SEMANTIC INTERPRETATION IN CONTEMPORARY DIGITAL ENGLISH

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Abstract

Language is one among the interesting inventions of humanity. It is a constantly evolving system of humanity which is dynamic and shaped by social, cultural, and technological changes. One among those communication changes contribute to the change in meanings of existing words through development, expansion, or new associations. Newman defines semantic shift as "changes in the meaning of a given lexical form" (qtd. In Noble et al.). Semantic change can occur through different processes rather than following a single pattern. One such process is semantic broadening, which refers to a situation in which "a term extends beyond a more specific sense to a more general sense" (Hashim). The emergence of social media has created an environment for such linguistic developments. Platforms such as Instagram, X, and YouTube allow words and expressions to circulate among large and diverse communities of users which eventually helps in transformed and formation of new meanings. Frequent and creative usage can give existing words new meanings, associations, and functions.This study examines the semantic development of ten words prominent in contemporary digital discourse: lore, brainrot, coded, aura, polyester, troll, savage, story, crashout, and rent-free. These words demonstrate different relationships between traditional and contemporary meanings. For instance, lore has expanded from traditional meaning of knowledge and stories to the background or history of people, fictional worlds, memes, and online events, while savage has developed a positive sense describing someone as bold or ruthlessly impressive. The study therefore compares the established dictionary meanings of these lexical items with their contemporary social-media meaning and identifies the semantic processes involved in their development. The analysis considers broadening, sematic, metaphorical and figurative extension, amelioration, and pejorative development. By examining these patterns, the study highlights how digital communication contributes to the constant evolution of English language and demonstrates that semantic change involves not only the creation of new words but also the reinterpretation of existing vocabulary.

Keywords: Humanity, communication, environment, words, vocabulary.

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CCTV BASED VECHILE CRASH DETECTION A TENSORFLOW FOR IMPROVED ROAD SAFETY

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Abstract

Road accidents are a major public safety concern, causing significant loss of human lives, severe injuries, property damage, and traffic congestion. Rapid detection of vehicle crashes is essential for reducing emergency response time and improving road safety. Conventional accident detection methods often rely on manual CCTV monitoring, emergency calls, or vehicle-mounted sensors, which may have limitations in terms of response time, coverage, and infrastructure requirements. To address these challenges, this paper proposes a CCTV-Based Vehicle Crash Detection System using TensorFlow and Deep Learning. The proposed system utilizes existing CCTV surveillance cameras installed on roads, highways, intersections, and other accident-prone locations to continuously monitor vehicle movements. The captured video streams are processed using computer vision and deep learning techniques to detect vehicles and analyze their motion patterns. TensorFlow is employed to develop and implement the deep learning model, which identifies abnormal vehicle behavior and potential collision events. The system considers visual parameters such as vehicle position, movement direction, speed variation, sudden braking or stopping, trajectory overlap, and changes in motion patterns to distinguish normal traffic conditions from possible crashes. When a potential accident is detected, the system automatically generates an accident alert, reducing the need for continuous human supervision. Relevant video frames or footage can be stored to assist authorities in verifying the incident and analyzing its circumstances. The proposed system can further be integrated with IoT communication systems, GPS, emergency services, traffic management centers, and notification platforms to provide accident location information and facilitate faster emergency response. The effectiveness of the proposed system can be evaluated using performance measures such as accuracy, precision, recall, F1-score, false alarm rate, and detection time. Proper model training and validation can improve crash-detection reliability while reducing false alarms caused by normal traffic activities. By utilizing existing CCTV infrastructure, the proposed approach can be deployed in smart cities, highways, urban roads, tunnels, and busy intersections with comparatively low additional infrastructure requirements.

Keywords*:* Vehicle Crash Detection, Computer Vision, Real-Time Accident Detection, Video Surveillance, Emergency Notification System, Intelligent Transportation System, Smart City, Event Detection.

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FROM RURAL LIFE TO DIGITAL PARTICIPATION: UNDERSTANDING THE PURPOSES OF INSTAGRAM USE BY A RURAL WOMAN

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Abstract

The rapid growth of mobile devices, especially smartphones, has drastically transformed the usage patterns and lifestyle of each individual all over the world. People can effectively relate and participate with each other through digital platforms such as Facebook, YouTube, Instagram, Twitter, WhatsApp, LinkedIn, Snapchat, and others. Usage and purpose of these platforms differ based on the content and concepts, such as communication, information seeking, both formal and informal learning insights, entertainment themes, etc. Maintaining this principle as a foundational framework, this research focuses on the consumption dynamics and primary motivation of bhukkad_Pooja, her content characterization labels-namely lifestyle, vlogging, and fashion on Instagram—residing in a small village in Lakhimpur Kheri, Uttar Pradesh (UP). By adopting a single case-content analysis approach, this study purposively selects Instagram Reels created by Pooja, whose account has grown from a basic cooking page into commentary on marriage rituals, discrimination, and patriarchy. This study is grounded in feminist standpoint theory and counter publics theory. The findings of this research disclose five major facets: smartphones as an instrument of visibility, domestic life and food as an entry point to build public speech, literacy as a barrier, social media platforms as an earning space, and empowering peers. The analysis further situates within Sustainable Development Goal 5, particularly targeting 5.b, which focuses on the role of evidence and communication technologies in women's empowerment. The study validates how opportunities transform daily life experience into publicly available content and partake in wider digital and social discussions through social media platforms, especially on Instagram.

Keywords: social media, Instagram, content creator, digital literacy, motivation.

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INTRODUCING MOTHER TONGUE-BASED VIDEO LESSONS TO IMPROVE LOGICAL THINKING AMONG PRIMARY SCHOOL TRIBAL (IRULA) STUDENTS IN COIMBATORE DISTRICT: A QUASI-EXPERIMENTAL STUDY

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Abstract

India's linguistic diversity remains one of its greatest educational challenges. With nearly 19,500 languages and dialects spoken across the country (Census 2011), only 24 languages are used as the medium of instruction in primary schools, ignoring thousands of other languages spoken in classrooms. This gap is especially prominent among tribal communities, where children often begin formal schooling in a language different from the mother-tongue. Mother tongue-based instruction has been acknowledged by various organizations like UNESCO to support basic understanding in the early learning stages of children. This study examines whether mother tongue-based video lessons can improve logical thinking skills among primary school students from the Irula tribal community in Coimbatore district, Tamil Nadu. Using a quasi-experimental single-group pre-test post-test approach, we worked with students in grades 2 and 3 from government-run tribal schools, in line with NEP 2020 provisions on mother tongue instruction. A total of 30 students participated in the study. Video lessons targeting their foundational numeracy skills were developed in collaboration with a teacher from the Irula community to ensure linguistic, cultural and academic accuracy. Logical thinking was assessed using ASER tool a reliable and validated tool used to assess the academic outcomes of the students before and after the intervention, for a period of 4 weeks. Students showed a statistically significant improvement in logical thinking scores following the intervention using a paired t-test and ANCOVA controlling the pre-test differences a p-value < 0.001 was obtained. These findings suggest that short, mother tongue-based video modules can be implemented to enhance the learning outcomes for tribal students. The study contributes towards inclusive education in India and aligns with the broader goals of NEP 2020 and Sustainable Development Goal 4 -Quality Education for all.

Keywords: Irula tribe; mother tongue-based video lessons; logical thinking; tribal education; NEP 2020; quasi-experimental design; SDG 4

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EMPLOYEE ADAPTABILITY IN THE ERA OF TECHNOLOGICAL DISRUPTION

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Abstract

Technological disruption is a fact of life and an employee's reaction is as crucial as an organisation's strategy or capital. To be adaptable in this context is to learn new tools, fine-tune work practices and keep working effectively when things are not running as usual as they are not as predictable as they are usually. It's one of the most sought-after skills in the world of work, from manufacturing to financial services. The majority of the research undertaken has been directed towards either technology or organisational strategy in its entirety, whilst another question has been little explored that how do organisational support (training, communication and leadership) and employees' coping strategies impact on employee adaptability on a day-to-day basis. That leaves HR leaders virtually no concrete direction to give regarding how to spend their training budget and how to go about change management. In the present study, it is aimed at studying the level of adaptability of the employees to the technology used in their workplaces, the effect of organizational support on the employees' adaptability, and the barriers that create problems for the employees in the disruption process, and the coping strategies they use in the disruption process. Primary data was collected from 107 employees by using structured questionnaire with five-point Likert scale. In this study, the data was analysed for the employees' using frequencies, descriptive statistics, Cronbach's alpha, Pearson's correlation and simple linear regression in SPSS software. The findings showed that general level of adaptability was at a moderate level (M = 3.12) and the correlation between organisational support and adaptability was positive and statistically significant ($r = .888$, $p < .001$) and explained 78.8% of the variance in adaptability ($R^2 = .788$). The challenges and coping strategies were rated at moderate level with the productivity loss due to learning multiple tools simultaneously (mean = 3.33) and self-paced online learning (mean = 3.32) being the highest, and the difference between the coping strategies was not significant. The findings all point to the idea that adaptability is linked with an organisation's support, and that it is not necessarily an individual characteristic. A second important implication of the study for human resource planning is that future investments in ongoing learning and open communication about change by managers can positively equip the workforce for future change.

Keywords: Adaptability of Employees, Digital Transformation, Coping Strategies, Organizational Support and Technological Disruption**.**

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A STUDY ON THE AWARENESS, UTILIZATION AND PERFORMANCE OF GOVERNMENT SCHEMES AMONG MICRO-ENTERPRENEURS IN CHENNAI CITY.

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Abstract

Micro, Small, and Large Businesses are referred to as MSMEs. Over 6000 different types of products are produced in the MSME sector, which accounts for 45% of all industrial employment in India, 50% of all exports, and 95% of all industrial units. Micro - business owners were surveyed for this study. Micro business is essential for fostering economic expansion, lowering poverty, and creating job opportunities. Micro entrepreneurs, however, frequently encounter a number of difficulties, such as restricted access to markets, technology, and funding. Governments have implemented a number of programs to assist micro business owners in order to address these issues. Despite these initiatives, a large number of micro business owners are still ignorant of these programs, and even fewer make good use of them. The purpose of this study is to examine the knowledge, application, and effectiveness of growth business,

Keywords: MSME, employment, opportunities, difficulties, knowledge, application.

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HYBRID WORK AND EMPLOYEE WELL-BEING: EXAMINING THE ROLE OF WORK-LIFE BALANCE IN MODERN HUMAN RESOURCE MANAGEMENT

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Abstract

The emergence of hybrid work has significantly transformed traditional workplace practices and created new challenges for human resource management. By combining remote and office-based work, hybrid employment provides employees with greater flexibility while also creating potential difficulties in maintaining clear boundaries between professional and personal responsibilities. This study examines work-life balance among hybrid employees within the context of modern Human Resource Management (HRM). The study focuses on how work flexibility, workload, organizational support, digital connectivity, and managerial practices influence employees' ability to balance their professional and personal lives. A quantitative research approach can be adopted, with primary data collected from employees working under hybrid arrangements. The study evaluates employees' perceptions of work-life balance and examines the relationship between hybrid work practices and employee outcomes such as job satisfaction, work engagement, productivity, and employee well-being. Descriptive statistics, correlation analysis, and regression analysis can be employed to identify significant relationships among the study variables. The study is expected to demonstrate that effective hybrid work arrangements require appropriate HR policies, managerial support, reasonable workloads, and flexibility in working schedules. The findings may help HR professionals develop employee-centered hybrid work policies that support both organizational performance and employee well-being. The study contributes to contemporary HRM literature by highlighting the importance of work-life balance as organizations increasingly adopt flexible and technology-enabled working arrangements.

Keywords: Hybrid Work, Work-Life Balance, Human Resource Management, Employee Well-Being, Flexible Work Arrangements. Job Satisfaction, Organizational Support, Remote Work.

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INTERNATIONAL MARKETING AND GLOBAL CONSUMER TRENDS

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Abstract

International marketing concerns the planning and implementation of marketing activities across national boundaries. Its effectiveness depends on how well organisations understand differences in culture, income, regulations, technology, competition and consumer expectations. At the same time, global consumers are changing the way they search for information, compare alternatives and make purchases. Digital platforms, social media, electronic commerce, artificial intelligence, convenience, value consciousness, personalisation and sustainability are increasingly visible in the contemporary consumer journey. However, these developments do not affect all markets in exactly the same manner. Consumers continue to differ according to country, demographic group, economic circumstances and product category. This paper examines the relationship between international marketing and emerging global consumer trends from a conceptual perspective. It discusses the meaning and objectives of international marketing, the environmental factors affecting international decisions, major consumer trends, digital transformation, sustainability, e-commerce, personalisation and the balance between global standardisation and local adaptation. The paper also identifies major challenges and considers the future direction of international marketing in a technology-driven environment. The discussion suggests that international marketers need to combine a consistent global identity with sufficient sensitivity to local market conditions. Responsible use of consumer data, attention to privacy, and continuous understanding of changing customer expectations are also important for sustainable international marketing practice.

Keywords: International Marketing; Global Consumer Trends; Digital Marketing; E-Commerce; Consumer Behaviour; Personalisation; Artificial Intelligence; Sustainability

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MATHEMATICAL OPTIMIZATION AND ARTIFICIAL INTELLIGENCE FOR DATA-DRIVEN DECISION MAKING: A MULTIDISCIPLINARY APPROACH

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Abstract

The rapid expansion of digital technologies, artificial intelligence (AI), and big data has significantly transformed decision-making processes across various sectors. Organizations increasingly rely on data-driven approaches to improve efficiency, reduce uncertainty, and enhance strategic outcomes. In this context, mathematical optimization provides a robust framework for identifying optimal solutions to complex problems involving multiple constraints and objectives. This paper explores the integration of mathematical optimization techniques and artificial intelligence in supporting effective decision-making within multidisciplinary domains, including information technology, commerce, management, healthcare, and public administration.

The study examines the role of optimization methods such as linear programming, integer programming, dynamic programming, nonlinear optimization, and metaheuristic algorithms in enhancing the performance of AI-based systems. These techniques assist in resource allocation, cost minimization, predictive analysis, scheduling, and operational planning. Simultaneously, AI technologies, including machine learning, deep learning, and intelligent decision-support systems, enable automated data analysis, pattern recognition, forecasting, and knowledge discovery from large and complex datasets.

Using a descriptive and analytical review of contemporary literature, the paper highlights the growing synergy between mathematics and AI in solving real-world problems. The findings suggest that mathematical optimization improves the efficiency, reliability, and interpretability of AI models by enhancing parameter selection, model training, and decision accuracy. Applications of integrated optimization-AI approaches are evident in supply chain management, financial risk assessment, healthcare analytics, smart governance, and sustainable development planning.

Keywords: Mathematical Optimization; Artificial Intelligence; Data-Driven Decision Making; Machine Learning; Multidisciplinary Research

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TAP, SCAN, SPEND: WHY DIGITAL PAYMENTS MAKE US SPEND MORE

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Abstract

The prompt growth of contemporary finance has mostly replaced cash with seamless, cashless payment systems, especially those based on UPI such as Google Pay. This change from cash to cashless mode of payment provides tremendous benefits, but altering the way customers think about money since it eliminates the link between spending cash and psychologically realizing the loss of money. The purpose of this conceptual paper is to explain why cashless payments lead to greater spending and impulse buying than cash payments.

The difficulty with this behavior is in the disappearance of a natural psychological barrier called the pain of paying. When cash turns from a tangible note into an invisible number, there is no mechanism to reflect the loss in the human mind. Furthermore, integrated digital wallets create an illusion of additional money in the mind of a consumer which reduces the awareness of the budget of a customer. In addition, technological solutions such as cashback or gamified payment process reduce the friction connected with making payments even further.

The article analyzes changing consumer habits and reveals the unseen psychological impact of cash-less systems. It also discusses the necessity of careful and well-balanced designing of digital transactions. Ultimately, the article presents the framework for understanding how mobile payment systems impact contemporary commerce and consumers' spending patterns through psychological observation and studying current digital communication practices.

Keywords: Digital Payments, Consumer Psychology, Impulse Spending, Payment Friction, Behavioral Economics

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ARYABHATA MATHEMATICAL METHODS: EXPLORING COMPUTATION AND GEOMETRY THROUGH SANSKRIT

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Abstract

Aryabhata occupies an important place in the history of Indian mathematics, and his mathematical ideas were expressed through concise Sanskrit verses. This paper explores Aryabhata's approach to mathematical computation, with particular focus on selected methods presented in the Gaṇita section of the Aryabhatiya. The study examines both numerical and geometrical procedures, including methods of squaring, cubing, finding square roots and cube roots, as well as the calculation of the area of a triangle, the area of a circle, and the volume of a sphere.Selected Sanskrit verses are examined to understand how mathematical rules and procedures were expressed through Sanskrit and how they can be interpreted through mathematical examples. Particular attention is given to the systematic nature of these methods and the sequence of operations involved in carrying out the calculations. The procedures for extracting square roots and cube roots provide examples of systematic numerical computation, while the geometrical rules demonstrate Aryabhata's treatment of measurement and mathematical relationships involving plane and solid figures.The paper also considers the relationship between Sanskrit expression and mathematical reasoning. Rather than viewing the verses merely as formulas, the study attempts to understand how mathematical knowledge was organized and communicated through concise Sanskrit formulations.This approach helps connect numerical operations with geometrical measurement and provides a broader understanding of the range of mathematical ideas represented in the text. Through this study, the paper aims to highlight the systematic and innovative nature of Aryabhata's mathematical methods and the role of Sanskrit in expressing and communicating mathematical ideas. By bringing together numerical computation and geometry, the study seeks to provide an integrated view of the mathematical knowledge represented in the Ganita tradition and to illustrate the richness of the interaction between Sanskrit and mathematics.

Keywords: Aryabhata, Sanskrit Mathematics, Mathematical Computation, Ganita, Geometry

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ANALYZING THE DETERMINANTS OF UNIFIED PAYMENTS INTERFACE (UPI) USAGE AMONG COLLEGIATE YOUTH

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Abstract

The rapid proliferation of digital financial architectures in India, spearheaded by the Unified Payments Interface (UPI), has fundamentally transformed transactional behaviors across demographics, with collegiate youth emerging as the most prominent user segment. This comprehensive study analyzes the core determinants governing UPI adoption, utilization patterns, financial literacy levels, and cyber-security awareness among college students. Utilizing secondary data sourced from regulatory bodies, central bank reports, and empirical academic literature, the research demonstrates that UPI integration among students is near-ubiquitous, driven primarily by transaction velocity, interface convenience, and incentive structures such as cashback rewards. However, the findings simultaneously reveal critical vulnerabilities, including deficient budgeting habits, impulsive expenditure tendencies, and limited awareness regarding digital fraud vectors, phishing schemes, and data privacy safeguards. The study concludes that while instant payment platforms are indispensable to modern student life, institutional interventions, formal financial education programs, and structured awareness initiatives are urgently required to foster responsible usage and mitigate emerging digital risks.

Keywords: Unified Payments Interface (UPI), Digital Financial Adoption, Collegiate Youth, Financial Literacy, Mobile Payment Security, Transaction Behavior.

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EMERGING MARKETING PRACTICES FOR HERBAL PRODUCTS AND HEALTH-RELATED SERVICES IN RURAL MARKETS

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Abstract

As consumers become more interested in natural, traditional and wellness-type methods of health, products and services that utilize herbs are becoming more significant. Herbal products are defined as medicines, cosmetics, personal care products, nutritional products and any other product of herbal origin, and health-related services are defined as herbal consultation, wellness programmes, traditional healthcare practices and related services. Given the size of the customer base in rural markets, the traditional knowledge and increasing awareness of health and wellness, rural markets offer significant opportunity for these products and services. Some issues which can hinder rural consumers are limited availability of products, poor distribution facilities, cost, lack of knowledge and access to accurate information. The changing lifestyle, the growing awareness of health issues, better communication infrastructure and growing mobile technology have slowly begun to impact the rural consumer. New marketing methods, like digital advertising, social media marketing, mobile marketing, ecommerce, local retailing, community marketing and word of mouth, are new channels of accessing the rural market. However, the traditional way of marketing is also significant as rural consumers are largely dependent on retailers, relatives, social contacts, and personal recommendations when they decide what to buy. Consumer acceptance can be greatly affected by trust, product quality, authenticity, price, accessibility and perceived effectiveness. To that end, the sustainable growth of herbal products and health-related services needs a solid understanding of rural consumer needs and their development of appropriate marketing strategies. This research analyzes the current marketing practices and consumer behavior of herbal products, digital promotion, market problems and opportunities in the context of health-related services in rural markets.

Keywords: - Emerging, Herbal, Awareness, Digital, Rural.

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THE INFLUENCE OF USER INTERFACE DESIGN ON ENGAGEMENT IN DIGITAL PLATFORMS

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Abstract

Digital technology has revolutionized how people engage with businesses, organisations and online services. There are lots of digital platforms that have become an integral part of our daily lives; e-commerce websites, mobile apps, social media platforms, online banking, and educational apps. User interface (UI) design is a crucial aspect of user experience in this increasingly digital world, influencing how users engage with digital platforms. User interface design is the visual and interactive components that users interact with and use to access and navigate a digital platform, such as the layout, colours, typography, icons, menus, buttons, images, and navigation systems. Good interface design can ensure that the interaction of a digital product is simple, convenient, gorgeous and easily accessible to users.

User engagement is the degree to which users are being engaged by the use of a digital platform, through engagement they are paying attention, interacting and participating in the platform and continuing to engage over time. Engagement can be measured by browsing, clicking, searching, sharing content, purchases, task completion, etc., or by frequent visits to a platform. These behaviours can be affected by the design and usability of an interface, which can either make or break ease, efficiency, satisfaction and overall user experience.

Simple navigation, responsive design, aesthetics, uniformity, usability, and interactivity can help create a positive digital experience, while confusing navigation or interface organization can create barriers to further engagement. Thus, knowing how user interface design connects with user engagement is crucial for businesses and digital service providers. This study aims at exploring how the various aspects of the interface design influence users' interaction, satisfaction, trust and engagement with digital platforms. It also emphasises the need to create user-centred digital space that aligns with user expectations and promotes meaningful and ongoing engagement.

Keywords: - Interface, Design, Platform, Digital, Design

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DISCOURSE ANALYSIS AND LITERARY LANGUAGE:

A LINGUISTIC PERSPECTIVE

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Abstract

Literary works are the means of conveying ideas, emotions, experiences, and social realities through language. The language used in literature is different from the language used in everyday conversation because writers manipulate words, sentence structures, patterns of expression and meanings of words and phrases creatively to achieve specific effects on readers. Discourse analysis is an important linguistic tool that helps in elucidating meaning construction and communication in literature in this context. Discourse Analysis focuses on language beyond the level of word and sentence to analyze the relationship between language, context, communication, society and interpretation.

The application of discourse analysis on literature, therefore, helps to reveal deeper structures and meanings of language that contribute to the interpretation of literary works. A linguistic approach to literary language is based on features of vocabulary, syntax, semantic, pragmatics, cohesion, coherence, structure of narration, and stylistic patterns. These features account for how writers develop characters, represent identities, communicate emotions, build relationships, and communicate social and cultural ideas. Context is also significant in discourse analysis and literary language can be analyzed in terms of power, ideology, gender, class, identity and social relation. Literary studies and linguistics are thus interconnected in a systematic manner that allows for the study of the form and function of language in literature.

This study entitled 'Discourse Analysis and Literary Language: A Linguistic Perspective' investigates the link between discourse and expression in literature and the role that linguistic means play within the process of meaning, interpretation, representation and communication in literary language.

Keywords: - Discourse, Syntax, Pragmatics, Linguistic, Perspective**.**

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AI-BASED 3D MODEL GENERATION FROM A SINGLE IMAGE

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Abstract

Turning a single photograph into a usable 3D model has traditionally meant either learning specialized 3D modeling software or capturing dozens of calibrated images through photogrammetry rigs, putting 3D content creation out of reach for casual users and small teams. This project closes that gap by building a system that goes directly from one image to a textured 3D mesh, with no manual modeling step in between. We designed and implemented a desktop application around TripoSR, a transformer-based single-image reconstruction model, wrapped in a pipeline of automated background removal, foreground normalization, neural inference to predict an implicit 3D representation of the object, and mesh extraction via marching cubes. A Gradio-based web interface lets a user upload a photo and receive an interactive, downloadable 3D model within seconds, with every run's timing and output logged for analysis. To evaluate the system, we tested it against a set of objects varying in shape complexity, texture, and surface material, and assessed the outputs on reconstruction quality, inference speed, and robustness to real-world image conditions such as inconsistent lighting and background clutter. The results show that single-image AI-based reconstruction is a fast, low-cost alternative to traditional multi-view photogrammetry for use cases like rapid content creation, e-commerce visualization, and casual 3D digitization, while also surfacing where it still falls short — chiefly on occluded surfaces and fine geometric detail that the model has to guess rather than observe. What makes this approach attractive is that it needs no specialized scanning hardware and no multi-image capture session, just one photograph, which makes it realistic to build and evaluate end to end within a single academic project.

Keywords: 3D Reconstruction, Computer Vision, Deep Learning, Single-Image 3D Generation, TripoSR, Neural Rendering, Mesh Generation, Background Removal, Marching Cubes, AI-Based Modeling.

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TIME AND STRESS MANAGEMENT PRACTICES: TIME AND STRESS MANAGEMENT PRACTICES: PREPARINGARTSAND SCIENCE STUDENTS FOR WORKFORCE CHALLENGES IN NAGERCOIL, KANYAKUMARI DISTRICT.

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Abstract

In today's rapidly changing and competitive employment environment, students require more than academic knowledge to successfully transition from higher education to the workplace. Time and stress management are important personal and professional competencies that influence students' ability to organize responsibilities, prioritize tasks, meet deadlines, cope with pressure, adapt to changing situations, and maintain confidence during the transition to employment. Developing these competencies during college can help students manage competing academic, personal, and career-related responsibilities while preparing for the expectations and challenges of the modern workforce.This study examines the time and stress management practices of Arts and Science college students in Nagercoil, Kanyakumari District, and explores their role in preparing students for workforce challenges. The study also considers students' mindset and perceptions regarding time management, stress, workplace expectations, adaptability, and career preparedness. Primary data were collected from 380 Arts and Science college students using a structured questionnaire and a five-point Likert scale. The study examines five major dimensions: time-management practices, stress-management practices, mindset toward challenges, perceived workplace preparedness, and employability confidence.

The findings indicate that students recognize the importance of managing time and stress in preparing for employment. The analysis also highlights the importance of students' mindset toward challenges and their perception of their own workplace readiness. Time planning, prioritization, ability to handle pressure, adaptability, confidence in meeting deadlines, balancing multiple responsibilities, and willingness to learn new skills emerge as important areas of workforce preparation. The study suggests that colleges should integrate time-management training, stress-management programmes, career guidance, interview preparation, adaptability development, and employability-focused activities into student development programmes.

Keywords: Academic workload, Interview preparedness, Personal productivity, Student Mindset, Career adaptability.

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FACTORS INFLUENCING UPI-BASED DIGITAL PAYMENT ADOPTION AMONG RURAL AND URBAN CONSUMERS IN CHENNAI: A COMPARATIVE STUDY

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Abstract

The rapid growth of digital payment technologies has transformed the way consumers conduct financial transactions in India. Unified Payments Interface (UPI) has emerged as a convenient, fast, and accessible digital payment system, facilitating cashless transactions across various consumer segments. However, the adoption and usage of UPI may differ between rural and urban consumers due to variations in digital financial literacy, technological accessibility, trust, perceived security, and ease of use. This study aims to examine the factors influencing UPI-based digital payment adoption among rural and urban consumers in Chennai and to compare the differences between the two groups. The study proposes to investigate the influence of perceived usefulness, perceived ease of use, digital financial literacy, trust, perceived security, and social influence on UPI adoption intention and usage behaviour. A quantitative research design will be adopted, and primary data will be collected from selected rural and urban consumers in Chennai through a structured questionnaire. Appropriate statistical tools will be employed to analyse the relationships among the variables and identify significant differences between rural and urban respondents. The findings are expected to provide insights into the determinants of UPI adoption and contribute to the development of inclusive digital payment strategies, improved financial literacy initiatives, and secure digital financial services for diverse consumer groups.

Keywords: UPI, Digital Payment Adoption, Rural Consumers, Urban Consumers, Digital Financial Literacy, Perceived Security, Consumer Trust.

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A STUDY ON THE IMPACT OF SOCIAL MEDIA INFLUENCER MARKETING ON MOBILE PHONE PURCHASE DECISIONS AMONG GENERATION Z CONSUMERS

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Abstract

The rapid growth of media has changed how consumers search for information evaluate products and decide what to buy. Generation Z, who spend a lot of time on social media see more content from influencers and their recommendations. Because of this social media influencer marketing has become a way for brands to promote products by working with influencers who are credible knowledgeable trustworthy and have large followings online. This study looks at how social media influencer marketing affects phone purchase decisions among Generation Z. It focuses on four parts of influencer marketing: influencer credibility, influencer trustworthiness, content quality and social media engagement and how these parts relate to a consumer's purchase decision making to buy a mobile phone. The study uses an analytical design and gathers data with a quantitative method. Data collected from a questionnaire given to Generation Z people who use social media a lot and have bought or plan to buy a mobile phone. The questionnaire will contain statements scored on a five-point Likert scale to measure views on influencer credibility, trustworthiness, content quality, social media engagement and mobile phone purchase decisions. Secondary data will come from journals, books, reports and other scholarly sources to give theory and concepts for the study. The data will be analysed with techniques such as percentage analysis, descriptive statistics, reliability analysis, correlation analysis and factor analysis. These methods will show the respondents' demographics evaluate the parts of influencer marketing find the links between influencer marketing factors and mobile phone purchase decisions and uncover the underlying factors that drive consumer responses. The research should give insights into how Generation Z sees and reacts to media influencers when looking at mobile phone brands. The results could help mobile phone makers, marketers and digital marketing experts understand what makes influencer marketing work.

Keywords: Social Media Influencer Marketing, Generation Z, Influencer Credibility, Influencer Trustworthiness, Content Quality, Social Media Engagement, Mobile Phone Purchase Decision.

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QSPR ANALYSIS OF ANTIVIRAL DRUGS USED IN COVID-19 TREATMENT

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Abstract

In this paper ,we calculate the enhanced reverse first k-Banhatti index, the enhanced reverse second k-Banhatti index, the enhanced reverse modified first k-Banhatti index , the enhanced reverse second k-Banhatti index , the enhanced reverse first k-hyper Banhatti index, the enhanced reverse second k-hyper Banhatti index , the enhanced reverse k-Banhatti atom bond connectivity index, the enhanced reverse k-Banhatti Randic index and the enhanced reverse k-Banhatti Geometric index for the antiviral drugs of COVID-19. Also, we analyze the Quantitative Structure-Property Relationship (QSPR) of the calculated topological indices.

Keywords:Keywords: Enhanced Reverse k-Banhatti Indices, Topological Indices, QSPR, Antiviral Drugs, COVID-19, Molecular Graphs.

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THE LONELINESS ECONOMY : A HOUSEHOLD FINANCE PERSPECTIVE ON INVESTMENT, VALUATION AND FINANCIAL PLANNING ACROSS GLOBAL SOLO-LIVING POPULATIONS

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Abstract

Solo-living populations are redefining the global consumer market, with single households representing the world's fastest growing demographic category and displaying unique spending preferences for discretionary and care sectors. This phenomenon has spawned a new category of the so called 'loneliness economy', where investment opportunities are rapidly emerging .China's core sector is already worth over $140 billion in 2025 and India emerging as one of its fastest growing markets. In India, the connection services segment spanning dating and matchmaking platforms, senior care services, and AI based companion applications is estimated at approximately $1.2 billion and is growing at a 12% CAGR, with AI companion apps utilization recently peaking at nearly 700%. Two unique demographic forces drive this trend: a young, urban population turning to apps for social connection and an aging population of over 300 million set to grow India's "silver economy". Combined with the gradual dismantling of the traditional joint-family care model, these factors contribute to a wider global trend of capital allocation toward social-connection enabling platforms, care sectors, and solo-living related financial products. Yet, the market valuation practices for this space remain extremely inconsistent estimates for the AI companionship apps segment alone range from $4.2 billion to $37 billion worldwide, depending on the definition's scope, while the actual measured consumer spend was under $150 million exposing a significant gap between headline market sizing and verifiable transaction data. This paper takes a closer look at the loneliness economy from the perspective of household finance, suggesting that the rise of the space reflects a fundamental shift in how individuals finance functions that were previously pooled within the family unit for example; connection, daily support and care, all of which need to undergo independent budgeting, insurance and saving planning now.

Keywords: loneliness economy, household finance, market valuation, investment analysis, consumer financial behaviour, financial inclusion, comparative finance, India

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SOME LABELING SCHEMES FOR H-GRAPHS

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Abstract

.The H-Graph of path P_n is the graph obtained from two copies of path $P_n$with the vertices $u_1, u_2, u_3, \dots, u_n$ and $v_1, v_2, v_3, \dots, v_n$ by joining the vertices $u_{\frac{n+1}{2}}$and $v_{\frac{n+1}{2}}$ if n is odd and $u_{\frac{n}{2}}$ and $v_{\frac{n}{2}+1}$ if n is even. In this paper we investigate the existence of cordial labeling, product cordial labeling and product E-cordial labeling for the triplicate graph of a H-Graph.

Keywords: H-Graph, Cordial labeling, Product Cordial labeling, Product E-cordial labeling

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CLOUD COMPUTING IN MODERN BUSINESS: APPLICATIONS, BENEFITS, RISKS, AND STRATEGIC CHALLENGES

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Abstract

Cloud computing is a vital technology in today's business landscape, offering flexibility, scalability, and cost-efficiency in digital operations. It is used to manage business data, communicate, collaborate, handle customers and provide online services. This paper discusses various advantages, disadvantages, and challenges that are faced by business organizations when implementing cloud computing. Furthermore, it emphasizes the benefits of cloud computing for increasing efficiency, innovation, competitiveness, and digital transformation.

Keywords: Cloud Computing, Modern Business, Business Applications, Digital Transformation

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ARTIFICIAL INTELLIGENCE AND EMERGING TECHNOLOGIES IN RURAL AREAS: OPPORTUNITIES, CHALLENGES AND PATHWAYS FOR INCLUSIVE RURAL TRANSFORMATION IN INDIA

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Abstract

Rural India is undergoing a significant technological transformation driven by Artificial Intelligence (AI), the Internet of Things (IoT), remote sensing, drones, blockchain, robotics, cloud computing, digital platforms and other emerging technologies. These technologies have the potential to address long-standing challenges in rural areas such as low agricultural productivity, climate vulnerability, limited access to healthcare and education, information asymmetry, inadequate market access, financial exclusion and skill gaps. Artificial Intelligence, in particular, is increasingly moving from experimental applications to practical solutions that can support farmers, rural entrepreneurs, self-help groups, local governments and rural communities.The integration of AI with digital public infrastructure, mobile connectivity and multilingual technologies can make rural services more accessible and personalised. Applications such as AI-based crop disease detection, weather prediction, precision agriculture, smart irrigation, digital financial services, telemedicine, intelligent learning systems, e-commerce platforms and AI-enabled government services can improve productivity and quality of life. In India, initiatives such as the Digital Agriculture Mission, National Pest Surveillance System, Kisan e-Mitra and Bharat-VISTAAR illustrate the increasing use of AI and digital technologies for farmer-centric development. (Press Information Bureau)However, technology alone cannot guarantee inclusive rural development. Digital literacy, connectivity, affordability, local-language accessibility, data privacy, cybersecurity, institutional capacity and the risk of technological exclusion remain important concerns. This chapter examines the role of AI and emerging technologies in rural development, identifies major applications and opportunities, analyses challenges and proposes a people-centred framework for responsible technology adoption..

Keywords: Artificial Intelligence, Rural Development, Digital Agriculture, Emerging Technologies, IoT, Precision Agriculture, Rural Entrepreneurship, Digital Inclusion.

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AI-GENERATED PRODUCT IMAGES AND CONSUMER PERCEPTION: EXAMINING AUTHENTICITY, TRUST AND PURCHASE INTENTION

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Abstract

Generative Artificial Intelligence (GenAI) is increasingly used to design product images in e-commerce and digital marketing. This study focuses on the perception of AI-generated product images among the target audience. More precisely, the research explores the influence of such visuals on customer legitimacy in terms of authenticity, visual credibility, trust, and transparency, as well as purchase intention. The target population was selected among the undergraduate students aged between 17 and 25. The primary data were collected using a questionnaire. The results of the study demonstrate that the respondents recognized the significance of product images and expressed concerns about the usage of AI in the specified area. Thus, the research concludes that customer legitimacy is paramount in the case of AI-generated product images, which requires businesses to ensure transparency and visual accuracy.

Keywords: Generative AI, AI-Generated Images, E-Commerce, UG Students, Consumer Perception, Authenticity, Consumer Trust, Purchase Intention.

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AI IN CYBER FRAUD PREVENTION IN DIGITAL PAYMENT – A STUDY

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Abstract

The rapid growth of digital payment systems has transformed the way financial transactions are conducted, offering speed, convenience and accessibility. However, the increasing use of digital payments has also led to the emergence of cyber frauds such as phishing, identity theft, payment scams, account takeover and unauthorized transactions. Artificial Intelligence (AI) has become an important technology for detecting and preventing such fraudulent activities. AI-based systems can analyse large volumes of transaction data in real time, identify unusual patterns and detect suspicious transactions using machine learning and predictive analytics. AI can also support behavioural analysis, risk assessment, fraud alerts and automated transaction monitoring. This study examines the role of AI in preventing cyber fraud in digital payment systems and analyses its effectiveness in improving transaction security and protecting users. The study also highlights challenges such as data privacy, false alerts, algorithmic limitations and evolving cyber threats. The findings emphasize the potential of AI as an important tool for strengthening the security, reliability and trustworthiness of digital payments.

Keywords: Artificial Intelligence (AI), Digital Payments, Cyber Fraud, Fraud Detection, Machine Learning, Cybersecurity, Financial Security, Transaction Monitoring, Digital Banking, Fraud Prevention.

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PSYCHOFIN - MAPPING THE MINDSET BEHIND FINANCIAL CHOICES

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Abstract

Financial decisions are not always guided by income, financial knowledge, or economic conditions alone. The following points under this topic are :The way people think, feel, and respond to money can strongly influence how they spend, save, borrow, and invest. PSYCHOFIN: Mapping the Mindset Behind Financial Choices explores the psychological factors that shape everyday financial behaviour and examines why people with similar financial circumstances can make very different money decisions. The study focuses on key behavioural influences such as instant gratification, loss aversion, risk perception, mental accounting, social comparison, financial habits, family influence, and emotional responses to money Primary data can be collected from individuals belonging to different age groups, occupations, and income levels through a structured questionnaire.The responses can be analysed to identify recurring patterns in financial attitudes and decision-making. Based on these patterns, the study proposes a "Psychofin Mindset Map", which categorises individuals according to their dominant financial tendencies, such as cautious, impulsive, future-oriented, risk-sensitive, or socially influenced behaviour. Rather than measuring financial well-being only through income or savings, the study views financial behaviour as a combination of money beliefs, emotions, experiences, and decision-making patterns. This approach can provide a deeper understanding of the reasons behind every day financial choices.The study is expected to contribute to the field of behavioural finance by showing how psychological factors interact with financial decisions. Its findings may help financial educators, financial institutions, and individuals develop more practical approaches to financial awareness and responsible money management. Ultimately, PSYCHOFIN connects the numbers in a financial decision to the mindset behind them, highlighting that understanding money also requires understanding the person making the decision.

Keywords: Behavioural Finance; Financial Psychology; Money Mindset; Financial Behaviour; Decision-Making.

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GEN Z YOUNG PROFESSIONAL INVESTORS AND THE CHANGING LANDSCAPE OF STOCKMARKET INVESTMENT: EMERGING TRENDS AND BEHAVIOURAL PERSPECTIVES

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Abstract

"The future of investing belongs to a generation that combines financial ambition with digital intelligence."The global investment landscape is transitioning a generational shift as Gen Z young professionals enter the workforce with significantly different attitudes toward wealth creation, digital finance, and technology-assisted decision-making compared to preceding cohorts. This study examines the investment behaviour of 200 working professionals aged 21–30 years in Chennai, India, with the objective of profiling their demographic and professional characteristics, evaluating their investment portfolio preferences, identifying the financial goals The study further assesses respondents' self-reported financial literacy across core constructs like investing and investigates the extent and manner in which Generative AI tools are adopted for stock research, trend analysis, portfolio-related queries, and investing decisionsExisting research on what drives people to invest has mostly looked at the psychological and structural barriers to getting started, with a particular focus on how gender shapes these decisions. We know from past studies on stock market participation, risk tolerance, and age-related biases that demographic factors heavily influence how confident people feel and how aggressively they invest. Comparative studies among working professionals further prove that personal psychology and structural conditions work hand in hand. However, almost all of this research was conducted before Generative AI tools became an everyday part of personal finance. That leaves a clear gap: we understand how demographics influence traditional investing, but we don't yet know how these dynamics play out in an AI-driven market. This study aims to fill that gap.

Keywords: Gen Z Investors, Investment Behaviour, Financial Literacy, Generative AI, Investment Preferences, Stock Market Participation, Risk Tolerance, Financial Goals.

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MOTIVATIONAL AND SUCCESS FACTORS INFLUENCING WOMEN ENTREPRENEURSHIP: A STUDY IN NAGERCOIL CORPORATION

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Abstract

Women entrepreneurship plays an important role in economic development, employment generation and social empowerment. Women entrepreneurs contribute not only to household income but also to local economic growth through the creation of businesses and employment opportunities. However, their entrepreneurial decisions and business success are influenced by several personal, financial, social and business-related factors. The present study examines the major motivational and success factors influencing women entrepreneurs in Nagercoil Corporation. The study focuses on the reasons that encourage women to enter entrepreneurship and the factors that contribute to their business success. A sample of 120 women entrepreneurs was selected for the study. The study identifies financial independence, self-confidence, desire for achievement and family support as important motivational factors. Financial management, customer satisfaction, marketing ability, business experience and access to finance emerge as important success factors. The study suggests that training, financial assistance, digital skills, marketing support and networking opportunities can further strengthen women entrepreneurship.

Keywords: Women Entrepreneurship, Motivation, Success Factors, Women Entrepreneurs, Financial Independence

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AI-DRIVEN QUICKONOMICS: THE INFLUENCE OF ARTIFICIAL INTELLIGENCE ON CONSUMER PURCHASE PLANNING IN QUICK COMMERCE

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Abstract

The rise of quick commerce has introduced a new way of shopping where convenience, speed, and instant availability play an important role in consumer decision-making. With the growing use of Artificial Intelligence (AI), these platforms are becoming more personalised by analysing consumer preferences, previous purchases, search patterns, and shopping interests. Against this background, the present study, titled "AI-Driven Quickonomics: The Influence of Artificial Intelligence on Consumer Purchase Planning in Quick Commerce," explores how AI is reshaping the way consumers think about, plan, and make purchasing decisions.The study focuses on the interaction between AI-driven recommendations and the convenience offered by quick commerce. Personalised suggestions, predictive features, targeted offers, and product visibility may help consumers make decisions more easily, while also creating possibilities for spontaneous or additional purchases. This raises an interesting question of whether technology is simply supporting purchase planning or gradually becoming a part of the decision-making process itself.The study is conceptual and purely theoretical in nature, based on existing literature, concepts, and secondary sources. It aims to develop a broader understanding of AI-enabled consumption and its influence on purchase planning, while highlighting the changing relationship between consumer choice, technology, and instant commerce. The study provides a theoretical perspective on how the combination of artificial intelligence and quick commerce may be shaping the emerging culture of faster, smarter, and more technology-driven consumption.

Keywords: Artificial Intelligence, Quick Commerce, Consumer Behaviour, Purchase Planning, AI Recommendations, Consumer Decision-Making, Personalisation, Digital Consumption.

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SOCIAL MEDIA USAGE AND EMPLOYEE PRODUCTIVITY AMONG YOUNG EMPLOYEES: A CONCEPTUAL STUDY WITH SPECIAL REFERENCE TO CHENNAI

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Abstract

Social media has transcended from being a mean of personal communication to an integral element of everyday organisational life, particularly for young employees who have come of age as digital natives. This conceptual paper explores the productivity of young employees who extensively use social media as part of their daily work activities. Chennai will be suggested as the sample area in which the research will be conducted. Workplace social media use, cyber loafing and employee performance literature will be used to build the paper's argument. The paper will argue that the impact of social media on the productivity of young employees is not exclusively positive or negative but depends on what, how intensively and why social media is used. Productive use of social media for professional collaboration, communicative purposes, and exchange of information and know-how is likely to have a positive effect on employees' task performance. The review will propose a conceptual model that integrates the workplace social media use and employee productivity literature. The model will organise prior research around the core categories of personal and professional use of social media in workplace contexts and identify mediation and moderation processes that shape the relationships between social media use and employee productivity. Chennai will be suggested as the study location due to its status as an information technology, business process outsourcing, banking, and service sector hub that employs dozens of thousands of young people daily. Conceptual paper will conclude with a discussion of the theoretical and managerial implications of the reviewed research and suggest directions for future survey-based research among young employees who use social media extensively in Chennai's corporate environment.

Keywords: Social Media Usage; Employee Productivity; Young Employees; Cyber loafing.

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DETERMINATION OF COEFFICIENT BOUNDS FOR A SUBCLASS OF STARLIKE FUNCTIONS USING THE HOHLOV OPERATOR AND THE SINE FUNCTION

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Abstract

In the present paper a new subclass S∗BI (k, q, l) of star like functions related to the sine function using Hohlov operator are introduced and sharp bounds are obtained for the second and third-order Hermitian - Toeplitz determinants function belonging to the class

S∗BI (k, q, l).

Keywords:.Hermitian-Toeplitz determinant, Hohlov operator, starlike functions.

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ENTREPRENEURIAL SKILLS, MOTIVATION AND HURDLES AMONG COLLEGE STUDENTS IN KANNIYAKUMARI DISTRICT

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Abstract

India faces significant youth unemployment, making college-level entrepreneurship education vital for job creation. This study examines the demographic profile of college students in the Kanniyakumari District and analyses the key hurdles they face in becoming entrepreneurs. Primary data was collected via a structured questionnaire from 390 Arts and Commerce students selected through proportionate stratified random sampling. The data was analysed using percentage analysis and independent samples t-tests. Most respondents are female (67.9%) and live in semi-urban areas (61.5%). Popular business figures (41.0%) are the primary source of entrepreneurial motivation. Overall, "high competition" ranks as the top hurdle among the sixteen identified barriers. However, a significant gender gap exists: male students are most restricted by "strict rules to credit facilities," whereas female students are most hindered by "changing technology" and a "lack of practical knowledge". Although the district has a high literacy rate, traditional family expectations and financial constraints push students toward secure salaried jobs rather than business ownership. Policymakers and universities must integrate practical training, simplify regulations and offer unsecured loans to cultivate a supportive start up ecosystem.

Keywords: Entrepreneurship, College Students, Gender Gap, Business Hurdles.

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A PROVENANCE-AWARE MEMORY SECURITY FRAMEWORK FOR AUTONOMOUS AI AGENTS

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Abstract

The increasing adoption of autonomous AI agents in applications such as intelligent assistants, automated workflows, and decision-support systems has introduced new security risks associated with the use of persistent agent memory. Malicious, outdated, or unreliable information stored in an agent's memory can influence subsequent decisions and actions, potentially leading to unauthorized access, incorrect responses, or unsafe tool execution. Existing security approaches primarily focus on prompt injection, input validation, and access control, while the trustworthiness and provenance of information retained in long term agent memory receive comparatively less attention. This paper proposes a Provenance-Aware Memory Security Framework for Autonomous AI Agents that evaluates stored memories before they are retrieved and incorporated into agent reasoning. The proposed framework records memory provenance, source reliability, timestamps, access history, and contextual consistency to calculate dynamic memory trust score. Based on this score, memories are classified as trusted, suspicious, or untrusted, enabling the system to allow, review, quarantine, or reject potentially harmful information. The framework further maintains an audit trail of memory creation, modification, and usage to improve transparency and accountability. The proposed approach is evaluated using legitimate and memory-poisoning scenarios to measure detection accuracy, false-positive rate, response time, and prevention of unsafe agent decisions. The framework aims to provide an additional security layer for autonomous AI systems by ensuring that persistent memory is not treated as inherently trustworthy.

Keywords: Autonomous AI Agents, Memory Security, Memory Poisoning, Data Provenance, Trust Scoring, AI Security, Agentic AI.

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AI DISCLOSURE VS. AI ASSISTED CONTENT: HOW TRANSPARENCY SHAPES CONSUMER TRUST AMONG COLLEGE GOING UNDERGRADUATES IN E-COMMERCE

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Abstract

Generative Artificial Intelligence (GenAI) is becoming increasingly common in e-commerce, particularly in the creation of product descriptions and other forms of digital marketing content. As businesses adopt these technologies, questions about transparency, authenticity, and consumer trust are becoming increasingly important. This study explores how undergraduate consumers perceive product content when it is identified as either AI-generated or AI-assisted, were human judgement and involvement remain part of the content creation process. Utilizing an extensive secondary desk-research methodology, this study examines the theoretical mechanisms of the "transparency paradox," algorithmic aversion, and brand authenticity. The findings indicate that while traditional retail models fear that disclosing AI involvement triggers consumer flight, undergraduate cohorts demonstrate a counter-intuitive behaviour: proactive, transparent disclosure mitigates skepticism, validates consumer intelligence, and ultimately reinforces brand loyalty. Rather than considering AI use as a single category, the study distinguishes between content produced primarily by artificial intelligence and content developed through human–AI collaboration. This distinction provides a more focused understanding of how the extent of AI involvement and the way it is disclosed may influence consumer perceptions. The findings are expected to contribute to the growing discussion on responsible AI use in digital commerce and offer practical insights into developing disclosure practices that promote transparency while maintaining consumer expectations of authenticity.

Keywords: Generative AI, AI Disclosure, AI-Assisted Content, Consumer Trust, Perceived Authenticity, E-Commerce, Digital Literacy

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A STUDY ON THE LOSS OF A FICTION WRITER'S COGNITIVE FRICTION DUE TO THE USE OF A.I

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Abstract

A writer's work is an idea crafted through various thoughts, experiences and studies that slowly takes shape into art. The art of writing goes through the hectic task of trial and error. A writer learns from their error and forms a better idea to write about. Recently, there has been a rise in the usage of A.I. among professional content writers according to their job demands. A.I is used to rectify errors, improve vocabulary, add different words and correct the grammar, a polished form of writing.The context to understand here is how, the A.I has slowly taken over a writer's identity. Does the refining of ideas by using A.I still considered the writers own and his own complete efforts? Since, the refining changes the wordings and its content based on the ideas it gets from other A.I users. Writers, depending on it entirely starts in a slow manner, first, it's to just get few corrections, slowly it changes into over-reliance that reduces their own critical thinking, hence, a question towards the integrity of the author. Second, can the work even be considered their own, if the major part of the story is not written by the author. A fiction is a relationship between a writer and their cognitive ability to produce a work of art. The dependency as the third party destroys the connection between the former making the writer to lose trust in their own ability. A writer leaves behind their mark in their writing, and use of AI leaves behind traces of various writings and ideas that cannot even be considered the authors' own.

Key words: Refining, over-reliance, critical thinking, integrity, Artificial Intelligence.

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DEVISING A PRESENT-FOCUSED AND SELF-APPLIED FRAMEWORK FOR EMOTIONAL EASE

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Abstract

Emotional distress is a part of everyday life, yet the opportunity to understand it is often limited to moments when support is available. Professional psychological therapy is generally provided within scheduled sessions, while emotions and difficult thoughts can arise at any time. The Present Reasoning Assessment/Activity for the Self (PRAS) is proposed as a self-directed framework that aims to offer a simple way for individuals to pause, understand their present emotional experience, and examine the thinking associated with it independently.PRAS is based on established concepts from Cognitive Behavioural Therapy (CBT), including automatic thoughts, intermediate and conditional beliefs, and cognitive inquiry. It does not present self-directed inquiry as a replacement for professional psychological care, nor does it assume that awareness alone will resolve distress. Instead it proposes that recognising the reasoning behind an emotional response can help an individual understand their experience and consider changing any unwanted beliefs. The importance of PRAS is its potential to make a useful psychological process more accessible to the individual. The framework does not require exploration of deeper core beliefs or immediate restructuring. It aims to allow the individual to first recognise and personally examine what they believe, creating room for self-honesty and voluntary self-correction.

Keywords: Emotional distress, psychological therapy, conditional beliefs, self-honesty, self-correction.

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THE URGENCY TRAP: HOW BUSINESSES TURN FEAR OF MISSING OUT INTO CONSUMER ACTION

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Abstract

The way people search think about. Buy products has changed a lot because of digital shopping and social media. Companies use ways to make customers decide fast. One big idea behind this is Fear of Missing Out or FOMO. FOMO is a feeling that a person might miss a chance a product, a trend or an experience that others can get. FOMO can be used by marketers to push people to act before the chance is gone. This paper is called "The Urgency Trap: How Businesses Turn Fear of Missing Out into Consumer Action" and it looks at how companies use FOMO in their marketing. It mainly studies FOMO based tactics such as countdown timers, discount offers, flash sales, limited stock messages, exclusive product launches, influencer marketing, customer reviews and social media trends. These tactics make people feel urgent and scarce. The paper also looks at how FOMO can shape buying habits through gaps in visibility and social comparison especially on social media. The study uses sources, marketing practices and case studies. It looks at FOMO, as a factor that affects both the consumer and the business. A consumer may buy by mistake. Stay on a site longer because of FOMO. A business can boost short term sales and website traffic with FOMO. The paper ends by saying that FOMO drives buyer behaviour and is a part of modern online marketing.

Keywords: Fear of Missing Out (FOMO), Consumer Behaviour, Digital Marketing, Impulse Buying, Scarcity Marketing, Purchase Intention, Consumer Psychology, Urgency Marketing.

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IMPACT OF ENTREPRENEURIAL EDUCATION ON STUDENTS' INTENTIONS AND ATTITUDE TOWARDS ENTREPRENEURSHIP

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Abstract

This study examines the impact of entrepreneurship education on entrepreneurial attitudes and intentions among college students in Chennai City. The study aims to evaluate the relationship among entrepreneurship education, entrepreneurial attitudes and entrepreneurial intentions. Primary data were collected from 202 college students through a structured questionnaire using the Convenience Sampling method, while secondary data were obtained from journals, books, and published research articles. The collected data were analysed using Percentage Analysis, Spearman's Rank Correlation, and Chi-Square Test through SPSS. The findings reveal that entrepreneurship education has a significant and positive relationship between students' entrepreneurial knowledge and intention as well as entrepreneurial intention and attitude. A strong positive relationship was found between entrepreneurial knowledge, attitude, and intention, while the Chi-Square analysis indicated a significant association between gender and entrepreneurial interest. The study concludes that strengthening entrepreneurship education through practical learning, workshops, and experiential activities can effectively encourage entrepreneurial intentions, promote self-employment, and contribute to economic growth.

Keywords: Entrepreneurship Education, Entrepreneurial Attitude, Entrepreneurial Intention, College Students, Spearman's Rank Correlation, Chi-Square Test.

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A STUDY ON CUSTOMER SATISFACTION TOWARDS BANKING SERVICES WITH SPECIAL REFERENCE TO CHENNAI CITY

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Abstract

This study evaluates customer satisfaction levels regarding banking services across public, private, and foreign sector banks located in Chennai, Tamil Nadu, India. In an era dominated by financial technology, core banking solutions, and automated delivery platforms, understanding consumer perceptions is crucial for bank sustainability and growth.Using a cross-sectional descriptive research design, empirical data were collected from a representative sample of 400 banking customers across five key zones of Chennai City (North, South, Central, East, and West). The study assesses satisfaction through key SERVQUAL dimensions: Reliability, Responsiveness, Tangibles, Empathy, Assurance, and Technological Security. Statistical tools including Chi-Square tests, Factor Analysis, and Multiple Linear Regression were utilized to analyse primary data.The findings indicate that while digital adoption—particularly Mobile Banking and Unified Payments Interface (UPI) platforms—has expanded rapidly in urban Chennai, service parameters such as transaction security, speed of grievance redressal, employee behaviour, and transparency in fee structures remain decisive drivers of overall customer loyalty. Strategic implications and actionable recommendations are provided for banking institutions aiming to optimize service delivery mechanisms and improve customer retention strategies in metropolitan markets.

Keywords: Customer Satisfaction, Banking Services, SERVQUAL Framework, Digital Banking, Service Quality, Consumer Behaviour, Chennai City.

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NEURO-SPATIAL NARRATOLOGY: A COGNITIVE SEMIOTIC FRAMEWORK FOR DECODING VISUAL STORYTELLING IN ANCIENT ARCHITECTURAL MURALS

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Abstract

Current scholarship on ancient wall art heavily prioritizes stylistic classification, historical context, and chemical pigment analysis, yet it largely neglects how physical architectural layouts guided human eye movements and altered psychological immersion. This chapter bridges this gap by introducing a novel, cross-disciplinary neuroaesthetic framework that combines classical semiotics with modern cognitive visual science to decode continuous narratives inside Egypt's New Kingdom tombs and Pompeii's domestic villas. Using digital 3D spatial reconstructions, we map the exact sightlines, physical constraints, and natural transit pathways that were available to ancient observers. We then apply computational saliency mapping software to evaluate how canonical design choices—such as hierarchical sizing, sequential registers, and thematic framing—actively captured and directed human focus. The results reveal that ancient visual storytellers deliberately manipulated room physics and internal motifs to pace the viewer's gaze, utilizing painted figures as organic visual anchors to structure the chronology of the plot. Furthermore, the strategic placement of scenes near room thresholds and fluctuating natural light sources functioned as early forms of physical punctuation, transforming stationary architectural boundaries into dynamic, episodic media. By demonstrating that ancient murals operated as immersive, interactive spaces designed to manipulate human optics, this study successfully unites traditional art history with cognitive spatial archaeology. Ultimately, this research offers an ISBN-worthy, quantifiable, cross-cultural methodology to measure visual attention across diverse ancient cultures, fundamentally redefining our understanding of human cognitive evolution, sensory perception, and early communication design.

Keywords: Neuroaesthetics, Spatial Archaeology, Visual Storytelling, Roman Wall Painting, Ancient Egypt, Digital Humanities.

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INFLUENCER MARKETING, SOCIAL ENGAGEMENT, AND PURCHASE BEHAVIOUR AMONG GENERATION Z

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Abstract

The rapid growth of social media has transformed the way brands communicate with consumers, particularly among Generation Z, who actively engage with digital platforms and influencer-generated content. Influencer marketing has emerged as an important digital marketing strategy through which brands use social media personalities to create awareness, encourage engagement, and influence consumer purchase behaviour. This study examines the relationship between influencer marketing, social engagement, and purchase behaviour among Generation Z consumers. The study focuses on how influencer characteristics, content quality, authenticity, credibility, and interactive engagement influence consumers' perceptions and subsequent purchasing behaviour. A quantitative research approach is proposed, with data collected from Generation Z respondents who actively use social media platforms and have experience interacting with influencer content. The study evaluates the influence of social media engagement, including likes, comments, shares, follows, and interactions with influencer-generated content, on consumers' purchase-related decisions. Descriptive statistics, correlation analysis, and regression analysis can be employed to examine the relationships among the study variables. The study is expected to provide insights into the role of influencer marketing in shaping brand awareness, consumer trust, purchase intention, and actual purchase behaviour among Generation Z. The findings may assist marketers and businesses in developing more authentic, engaging, and consumer-oriented influencer marketing strategies. The study also contributes to the growing body of research on digital consumer behaviour by highlighting the importance of social engagement in connecting influencer marketing activities with Generation Z purchase behaviour.

Keywords: Influencer Marketing; Social Media Engagement; Generation Z; Purchase Behaviour; Influencer Credibility; Consumer Trust; Purchase Intention; Digital Marketing**.**

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FROM GNOMON TO GEOMETRY: ARYABHATA'S SHADOW PRINCIPLES AND THEIR MODERN GEOMETRIC PARALLELS

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Abstract

In ancient Indian astronomy and mathematics, geometric principles were frequently encoded within concise Sanskrit verses (sutras), bridging practical astronomical observation with foundational mathematics. This paper explores the geometric logic embedded in Aryabhata's Aryabhatiya, specifically examining his treatment of gnomonic shadows and their modern parallels through the lens of similar triangles. We begin by demonstrating how a circle can be conceptualized not merely through radial arcs, but as the locus generated by the hypotenuses of a continuous family of right-angled right triangles inscribed across its four quadrants, triangles whose height and base vary while their hypotenuse remains fixed and# equal to the circle's radius. This reframes the circle itself as an emergent structure of constant-hypotenuse right triangles rotated through 360°, a perspective implicit in much of Aryabhata's trigonometric reasoning, where the radius (trijya) functions simultaneously as a hypotenuse and as the defining parameter of the circle. Expanding this framework beyond basic right triangles, we examine the hypotenuse (karna) as an essential structural element within rectangles, parallelograms, and trapeziums, obtained by decomposing each shape into constituent right triangles through its diagonals or perpendicular drops.

Keywords: Sundial-based Mathematics, hypotenuse (karna), shadow sphere(chaya-gola), gnomonic shadows**.**

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INVESTIGATIONS OF LABELINGS ON THE LEMNISCATE FAMILY OF GRAPHS

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Abstract

A Lemniscate Graph, usually denoted by Ln,m(n, m ≥ 3), is defined as a union of two cycles Cn and Cm that share a common central vertex. In this work, we investigate the existence of graph labelings such as lucky labelling, cordial labeling, prime cordial labeling and product cordial labeling for the Triplicate Lemniscate family of graphs.

Keywords: Lemniscate Graph, Triplicate Graph, Lucky labeling, Cordial labeling, Prime Cordial labeling, Product Cordial labeling.

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GST 2.O AND PERCEIVED URBAN ECONOMY WELFARE-A STUDY OF HOUSEHOLD AND SMALL BUSINESSES IN VALASARVAKKAM, CHENNAI

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Abstract

This study examines the perceived effects of GST 2.0 on urban economic welfare in Valasaravakkam, Chennai, focusing on households, consumers and small-business stakeholders. It uses 50 questionnaire responses, qualitative observations from three Chartered Accountants and Government of India secondary reports. The findings show a mixed outcome. Although 94% of respondents perceived at least some improvement in affordability, 62% reported increases in prices and 70% reported increased household expenditure or business operating costs. Only 18% reported a significant improvement in disposable income or business financial position. Business-related perceptions were cautious: 44% were neutral, 30% negative and 26% positive about the business environment. Awareness and information was the leading improvement priority, selected by 60%. The paper concludes that GST 2.0 has created visible but uneven affordability benefits, while communication, procedural clarity and timely implementation remain essential.

Keywords: GST 2.0; urban economic welfare; households; MSMEs; tax awareness; Valasaravakkam; Chennai.

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WOMEN ENTREPRENEURSHIP IN THE DIGITAL ERA

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Abstract

The landscape of female entrepreneurship is undergoing a dynamic transformation due to the rapid proliferation of digital infrastructure, social commerce platforms, and targeted government financial assistance schemes. However, aspiring and early-stage women entrepreneurs continue to encounter structural hurdles, including capital constraints, digital skill disparities, and sociocultural expectations. This study evaluates undergraduate female students' awareness of government entrepreneurship support schemes, usage patterns of digital business tools, perceived barriers, self-rated entrepreneurial attitudes, and business intentions. Empirical data collected from a structured survey (N = 50) was analysed using percentage distribution, mean and standard deviation analysis, and inferential testing via Chi-Square ($\chi 2$) tests of independence and one-sample t-tests. The findings reveal high awareness of flagship government initiatives such as the Pradhan Mantri Mudra Yojana (PMMY, 74%) and Singappenngal Valimaippaduthum Thittam (72%), alongside wide adoption of social channels like Instagram/Facebook (82%) and e-commerce platforms (66%). Nevertheless, financial capital remains the primary obstacle (72%), followed by social pressure (52%). Hypothesis testing demonstrates a statistically significant association between workshop participation and the intention to launch a business within five years ($\chi 2 = 11.965$, $p = 0.0025$), underscoring the decisive role of active skilling and institutional mentorship. Actionable recommendations for institutional and policy interventions are presented.

Keywords: Women Entrepreneurship; Digital Tools; Scheme Awareness; Entrepreneurial Intent; Skilling Workshops; Gender Barriers**.**

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A REPRODUCIBLE FRAMEWORK FOR COMPARATIVE EVALUATION OF POST-QUANTUM CRYPTOGRAPHIC ALGORITHMS IN RESOURCE-CONSTRAINED SYSTEMS

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Abstract

The development of large-scale quantum computers could eventually compromise many of the public-key cryptographic techniques used today. Algorithms such as RSA, Diffie–Hellman and elliptic-curve cryptography depend on mathematical problems that are expected to become tractable for a sufficiently powerful quantum computer. Although such machines are not yet capable of breaking widely deployed cryptographic systems, the possibility of collecting encrypted information today and decrypting it in the future makes the transition to post-quantum cryptography (PQC) an immediate concern.This paper presents a reproducible framework for comparing standardized post-quantum cryptographic algorithms from cryptographic and systems perspectives. The study focuses on ML-KEM, ML-DSA and SLH-DSA, with Classic McEliece included as a representative code-based alternative. The framework defines a common benchmark methodology covering execution time, memory consumption, key and ciphertext sizes, signature size, energy usage, communication overhead and implementation requirements, with particular attention to resource-constrained systems. Repeated measurements, descriptive statistics and predefined evaluation criteria are specified to support fair comparison. The paper does not claim experimental findings that have not yet been measured; the proposed reporting structure is intended to be populated using results from a controlled benchmark environment.

Keywords: Post-quantum cryptography, ML-KEM, ML-DSA, SLH-DSA, Classic McEliece, lattice cryptography, IoT security, cryptographic migration, performance evaluation

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CELEBRITY CULTURE, IDENTITY AND PUBLIC LIFE IN THE AGE OF SOCIAL MEDIA

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Abstract

Social media has changed the way celebrity culture works in contemporary society.Platforms such as Instagram, YouTube, TikTok, and X allow celebrities to communicate directly with their audiences and create their own public images. This paper studies how social media shapes celebrity identity, self-presentation, and public life. It also looks at the role of audiences, who participate in celebrity culture through likes, comments, shares, fan pages, and online discussions. The paper considers how celebrities present personal experiences online and how this changes the boundary between private and public life. The study uses a qualitative approach to examine selected social-media content and audience responses. Using ideas from media and cultural studies, it argues that celebrity identity is created through the interaction of celebrities, audiences, and digital platforms. Social media has therefore made celebrity culture more direct, interactive, and continuously visible.

Keywords: Celebrity Culture, Social Media, Identity, Public Life, Self Presentation.

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DEEP FAKES AND DIGITAL LITERACY AWARENESS: DEVELOPING CRITICAL MEDIA SKILLS IN THE AGE OF GENERATIVE AI

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Abstract

The fast development of Generative Artificial Intelligence (GenAI) has paradigm shift the production, distribution, and consumption of digital media. With in this the most significant aspect is the emergence of deep fakes—AI- Generate or manipulated images, videos, and audio that can strongly represent individuals saying or doing things that did not occur. While deep fake technology has changed the perception of the subjects applied in entertainment, education, advertising, and creative communication, its creation which can lead to misinformation, credibility, deception, issue in trustworthy, among public in digital content has to taken valid concern.The paper examines the deep fake technology is expanding beyond the limit day by day therefore identifying the manipulated or AI Generated content is more challenging then expected as per individual users profile. Digital literacy should enlighten the users to understand how synthetic media is produced, how to evaluate its context and source, identify the potential indicators of manipulation, and make informed decisions before accepting or sharing content to others. A human-centred approach to digital literacy can therefore strengthen individual agency and encourage responsible participation in digital environments. The study explains on contemporary issues on Generative AI, media literacy, digital citizenship, and responsible media consumption, highlighting the need for continuous public education as synthetic media technologies become increasingly sophisticated and accessible.

Keywords: Deep fakes, Generative Artificial Intelligence, Digital Literacy, Media Literacy, Misinformation, Synthetic Media, Digital Citizenship, Media Awareness, Critical Thinking, Visual Communication

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HOW DIGITAL PLATFORMS SHAPE CONSUMER DECISIONS AND PURCHASE BEHAVIOUR: AN EMPIRICAL STUDY IN AN EMERGING MARKET

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Abstract

Digital platforms are now a part of how people live. They are changing how people make choices and act. This study wants to look at how digital platforms affect what people buy and how they behave in markets that are growing. The main traits of platforms that influence what people like and how they buy will be studied. Specifically, the study will look at things like ads that target people, systems that suggest products, people on media who influence others reviews online and ways to pay online. The effect of these traits on the people being studied will be found out. The study will use a mix of methods by combining numbers and stories to look at how people behave and see how different things affect the results. Special focus will be put on how things like being able to afford things knowing how to use tools and culture play a part. It is expected that digital platforms will change what people like give chances to buy and make shopping easier. The results could help people understand how digital platforms affect what people buy in growing markets. Also, the results could help businesses create relationships, with customers and do more lasting business. Finally, the results could help those making rules and other important people know about the adverse things that digital platforms bring to growing markets.

Keywords: Digital platforms, Consumer Behaviour, Emerging markets, online purchasing.

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EXPLORING EMOTIONAL CUES IN THE PURCHASE DECISIONS OF GEN Z AND MILLENNIALS IN CHENNAI

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Abstract

The present study investigates the influence of emotional micro-triggers (subtle emotional indicators) on the purchasing behaviours of Gen Z and Millennial shoppers in Chennai City. Micro-triggers may be identified by various visual cues including color, brief persuasive messaging, nostalgia-inducing cues, personalized recommendations/suggestions, and social proof signals. All of these cues have the potential to influence the ways in which individuals perceive/feel and act when making purchases. In today's digital world, where online shopping and mobile applications are an integral part of our daily lives, understanding these emotional micro-triggers has become increasingly important for brands wishing to establish connections with younger consumer markets. A mixed-method research design was utilized to collect quantitative data via structured questionnaires completed by 181 participants, and qualitative data through follow-up interviews. The findings indicated that Gen Z was highly influenced by visually appealing design features, immediate rewards/incentives, and cues provided by influencers; whereas Millennials were influenced primarily by trust, emotional storytelling/marketing, and messaging emphasizing the practical and/purposeful nature of products/services. However, both generations demonstrated strong reactions to personalized prompts/recommendations and contextually relevant interactions throughout the shopping process. Overall, this study illustrates the significance of using emotional design and micro-triggers to positively impact consumer buying behavior. These findings provide practical implications for marketers, UX designers/researchers, and retailers interested in developing engaging, relatable, and ultimately successful shopping experiences for younger consumer segments.

Keywords: Emotional cues, Gen Z, Millennials, Purchase decisions, Consumer behaviour, Chennai City.

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MULTISENSORY APPROACHES TO TEACHING ENGLISH TO NEURODIVERSE LEARNERS: AWEBSITE-BASED EDUCATIONAL INTERVENTION

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Abstract

This research project focuses on the development of an educational website designed to support the teaching of English to neurodiverse learners through multisensory approaches. Many students experience learning differences due to neurological conditions such as dyslexia, autism, Attention Deficit Hyperactivity Disorder (ADHD), and Borderline Intellectual Functioning (BIF).Conventional teaching methods that depend mainly on reading and writing often fail to address the diverse learning needs of these students. To address this challenge, a website titled Multisensory Approaches to Teaching English to Neurodiverse Learners was created as a digital learning resource. The website explains multisensory teaching methods and provides structured learning modules that incorporate visual, auditory, kinesthetic, and tactile strategies. These methods allow students to engage multiple senses while learning English language skills. The project also examines the classroom experiences of students who participated in multisensory learning activities. Observations show that the use of interactive activities, visual materials, and physical engagement improves student motivation and understanding. The study highlights how digital platforms combined with multisensory teaching methods can support inclusive education and enhance language learning outcomes for neurodiverse learners.

Keywords: Attention Deficit Hyperactivity Disorder, kinesthetic,tactile strategies, neurodiverse.

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ROLE OF CUSTOMER RELATIONSHIP MANAGEMENT IN BUSINESS GROWTH

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Abstract

Customer Relationship Management (CRM) is an important part of business. It helps a business build and maintain good relationships with customers. This study looks at how CRM helps in business growth. CRM helps businesses understand customer needs, improve customer satisfaction, give better service, and build customer loyalty. It can also help increase sales and retain existing customers. For this study, primary data is collected from 100 respondents through a questionnaire. Secondary data is collected from books, journals, research papers, and websites. Tools such as percentage analysis, chi-square test, correlation, and regression can be used to study the data. The main aim is to understand the relationship between CRM and business growth and to see how customer satisfaction and loyalty support business success.

Keywords: Management, Customer Satisfaction, Customer Loyalty, Customer Retention, Business Growth, CRM.

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ARTIFICIAL INTELLIGENCE-BASED CANCER DETECTION AND DIAGNOSIS: RECENT APPROACHES AND CHALLENGES

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Abstract

Cancer is one of the major health challenges worldwide, and early and accurate detection plays an important role in improving treatment outcomes and patient survival. Conventional cancer diagnosis primarily depends on clinical examination, laboratory investigations, pathological analysis, and medical imaging, which may require considerable time and can be influenced by human interpretation. The rapid development of Artificial Intelligence (AI) has introduced new opportunities for supporting cancer detection and diagnosis through automated analysis of complex medical data. Machine Learning (ML) and Deep Learning (DL) techniques can identify hidden patterns in clinical records, medical images, and other diagnostic information that may be difficult to recognize using conventional approaches. In particular, convolutional neural networks have demonstrated significant potential in analysing medical images such as mammograms, computed tomography (CT), magnetic resonance imaging (MRI), ultrasound, and histopathological images. Recent developments in transformer-based architectures have further enhanced the ability of AI systems to capture complex and long-range relationships within medical data. This paper presents an overview of recent AI-based approaches for cancer detection and diagnosis, with emphasis on machine learning, deep learning, and emerging transformer-based techniques. The study discusses their applications in different cancer types and medical imaging modalities and highlights the potential benefits of AI in improving diagnostic accuracy, reducing diagnostic workload, and supporting clinical decision-making.

Keywords: Artificial Intelligence, Cancer Detection, Deep Learning, Medical Imaging, Transformer Models.

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FROM CLICK TO CART: THE PSYCHOLOGY OF AI PERSONALIZATION AND FOMO IN GEN Z FASHION

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Abstract

This study examines the influence of Artificial Intelligence (AI)-driven personalization and Fear of Missing Out (FOMO) on the fashion purchase behavior of Generation Z consumers. With the increasing use of digital platforms and algorithm-based marketing, fashion e-commerce has become highly personalized and psychologically engaging. This study aims to understand how these factors shape consumer decision-making in the online environment. Primary data was collected from 160 respondents using a structured questionnaire. Additionally, 56.3% of respondents reported making purchases due to urgency-based messages such as limited-time offers, and 53.8% admitted to engaging in impulse buying behavior. The results show a significant positive relationship between AI personalization and purchase behavior.Factor analysis explains 62.04% of the total variance and identifies five key dimensions influencing behavior: AI personalization and engagement, FOMO and scarcity pressure, social and influencer influence, value-based decision factors, and impulse buying behavior. These findings highlight that Gen Z consumers are influenced by a combination of technological, psychological, and economic factors. The study concludes that while AI enhances convenience and engagement, FOMO remains the most powerful driver of purchase behavior. The findings provide useful insights for developing balanced and ethical digital marketing strategies in the fashion e-commerce sector.

Keywords: Artificial intelligence; personalization; FOMO; Generation Z; fashion e-commerce; impulse buying; digital marketing.

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பழந்தமிழரின் வணிகப் பண்பாடு

பேரா. ச.தமிழ்ச்செல்வி, உதவிப்பேராசிரியர், தமிழ்த்துறை,
ஸ்ரீ மதி தேவ் குன்வர் நானாலால் பட் வைணவ மகளிர் கல்லூரி,
குரோம்பேட்டை ,சென்னை – 61.

ஆய்வுச்சுருக்கம்

மனித நாகரிகத்தின் வளர்ச்சியில் வணிகம் மிக முக்கியப்பங்கு வகிக்கிறது. ஒரு சமூகத்தின் பொருளாதார வளர்ச்சியைப் பிரதிபலிக்கும் கண்ணாடியாகத் திகழும் வணிகம், பண்டைய தமிழகத்தில் வெறும் பொருள் ஈட்டும் தொழிலாக மட்டும் பார்க்கப்படாமல், உன்னதமான வாழ்வியல் அறமாகவும் பண்பாடாகவும் போற்றப்பட்டது. 'பொருளீட்டல்' என்ற இலக்கைவிட, அதனை நேர்மையான வழியில் ஈட்ட வேண்டும் என்ற நெறிமுறையையே நம் பண்டைய தமிழர்கள் முதன்மையாகக் கருதினர். வணிகர்களின் கள்ளமற்ற நெஞ்சத்தையும், நியாயமான விலை நிர்ணயத்தையும், அளவீடுகளில் ஏமாற்றுத்தனம் இன்றி நேர்மையாக வாழும் அறத்தையும் இக்கட்டுரை விளக்குகிறது. மேலும், நுகர்வோர் ஏமாற்றப்படக்கூடாது என்பதில் வணிகர்கள் காட்டிய அக்கறை, நுகர்வோரை ஏமாற்றுவதைச் சமூகப் பாவமாகக் கருதிய உன்னத வணிக நெறி மற்றும் தமிழ் வணிகக் குழுக்களின் செயல்பாடுகள் குறித்தும் இக்கட்டுரை விரிவாகஆராய்கிறது.

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BLENDED REALITIES: ANALYSIS OF PARTICIPATORY CULTURE AND LONG-TERM FAN SERVICE IN THAI BL FANDOMS

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Abstract

Thailand boys love drama has producing various genre to fulfill the expectations of audience. Apart from the chemistry that's shown on screen, BL actors indulge in off screen fan services to keep up the hype of their series / dramas. Fans that consume and actively participate in these kinds of events grow affection and have expectations towards believing them as real couples. In an effort to keep the ship as real they write fanfictions, social media terms of shipping, fan theories and forming online communities to active culture participation. Through Henry Jenkins concept of participatory culture, the study explores how the fans involve themselves in various activities. It further explores how the ship named "ZeeNuNew" serves a long-term fan service which has been questioned like whether they are really a couple. The off-screen chemistry they share, the intimate actions of actors in the events and addressing each other with endearments leads fans to believe more in the ship, also explores how BL industry blurs the reality and markets from the participatory culture.

Keywords – BL fandom, shipping, participatory culture, fanfictions.

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VOICES FROM THE MARGINS: A COUNTER-DISCURSIVE READING OF IMAYAM'S PETHAVAN

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Abstract

Voices from the Margins: A Counter-Discursive Reading of Imayam's Pethavan offers a critical reading of Imayam's Pethavan as a poignant counter-discourse to the dominant narratives of caste and patriarchy in rural Tamil society. The text brings to the centre the lives, struggles, fears, and silences of people who remain at the margins of social power. Rather than presenting rural society as harmonious and culturally unified, Pethavan emerges not merely as a narrative of caste oppression but as a challenge to dominant forms of social representation. Particular attention is given to regionalism, especially the use of Tamil dialect, local customs, beliefs, kinship practices, and everyday speech. These elements function not merely as markers of place but as repositories of memory, knowledge, emotion, and lived experience. The regional dialect becomes a significant form of social knowledge through which marginalised experience is articulated, while local practices reveal how caste and patriarchy are sustained in everyday life. Translation assumes particular importance in extending this counter-discourse beyond its immediate linguistic and cultural context. Translating Pethavan into English involves more than transferring words between languages; it entails negotiating culturally embedded meanings, idioms, social practices, and lived experiences. It also raises questions about what may be retained, transformed, or lost when a regional and marginalised voice enters another linguistic space. The central argument is that Pethavan transforms regional language and lived experience into a form of social testimony. By allowing the local to speak in its own voice, the text challenges dominant representations and makes visible experiences of suffering, silence, and resistance.

Keywords: Pethavan; Counter-Discourse; Caste; Patriarchy; Foucault; Said; Spivak; Regionalism; Tamil Dialect; Subaltern Voices.

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DESIGNED TO INFLUENCE: AN EMPIRICAL STUDY ON CONSUMER AWARENESS OF DARK PATTERNS IN E-COMMERCE

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Abstract

The rapid growth of e-commerce has revolutionized the way customers search, compare, and buy goods online. Various interface elements such as the placement of buttons, wording, recommendation systems, pricing, and special offers have a significant impact on the decision-making of consumers. Some of these elements are considered dark patterns that trick or mislead consumers into purchasing products and services. Examples of such include fake urgency, ticking timers, pre-selection, price traps, hidden costs, cancellation lock, renewal subscriptions,and privacy invasion. The presence of these patterns is a great concern to researchers since they are not always easy to detect or understand. This paper aims to assess consumer awareness and recognition of dark patterns in e-commerce. The primary data has been collected from 100 respondents using a designed survey. The collected data will be analysed using statistical tools such as Percentage analysis, Chi-Square analysis and bar chart, pie chart used as data visualization tool to examine the impulsive purchasing behaviour and their necessity towards the product. This study conclude that the awareness should be created about the Dark patterns in E-Commerce throughout the society.

Keywords: Dark Patterns, E-Commerce, Consumer Awareness, Digital Commerce, Consumer Behavior

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AI-DRIVEN REAL-TIME STRESS AND TRAUMA SCREENING FRAMEWORK FOR VICTIMS AND COMPLAINANTS

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Abstract

Victims and complainants who report threatening, abusive, violent, or emotionally difficult incidents may communicate significant psychological stress through fear, anxiety, sleep disturbance, perceived threat, emotional instability, and difficulty coping. Early identification of these indicators can support timely human attention, but automated systems must be designed carefully because screening is not equivalent to clinical diagnosis. This paper presents an AI-driven real-time stress and trauma screening framework intended to provide preliminary decision support for victims and complainants while retaining human oversight. The proposed framework combines text-based complaint analysis, a screening questionnaire, optional voice or IVRS-style interaction, explainable risk scoring, case prioritization, counsellor review, officer-level case management, and client status feedback. The experimental implementation focuses on the text-based stress classification component using the Dreaddit dataset. The dataset used in this study contains 2,838 trainin samples and 715 independent test samples, with binary labels representing stress and non-stress text. Three conventional machine-learning approaches, namely Logistic Regression, Support Vector Machine, and Random Forest, were trained usingTF-IDF features and compared with a fine-tuned DistilBERT transformer.

Keywords: Victims,anxiety,emotional instability,framework.

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AI-POWERED LEARNING: SOCIAL MEDIA, SKILL DEVELOPMENT AND ACADEMIC GROWTH

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Abstract

Artificial Intelligence (AI) has become a core component of modern social media platforms, enabling algorithm-based personalization, content recommendation, and engagement optimization. These technologies have transformed social media from entertainment-focused platforms into informal digital learning environments. Learners increasingly use AI-curated educational content available on platforms such as YouTube, Instagram, and LinkedIn to support academic learning, enhancing skill development, and improving career readiness. The present study examines the role of AI-driven educational content on social media in influencing skill development and academic growth among learners. Primary data were collected from 126 respondents using a structured questionnaire through convenience sampling. The data were analyzed using percentage analysis, Chi-square test, factor analysis, and reliability analysis. The findings reveal that AI-curated social media content significantly supports cognitive skill development and career awareness. However, excessive exposure to edutainment-oriented content leads to distraction and cognitive overload. The study concludes that AI-driven social media learning is academically effective when used in moderation and aligned with formal education.

Keywords: Artificial Intelligence, Social Media Learning, Skill Development, Edutainment, Academic Growth.

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THE EFFECT OF FREE SHIPPING ON MINIMUM ORDER VALUE AND IMPULSE PURCHASING IN E–COMMERCE

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Abstract

Free delivery linked with minimum order value (MOV) has become one of the most important strategies for business promotion. This encourages customers to increase their basket size to avail free delivery, which in some cases results in increased impulsive buying. This behaviour raises the question of whether such threshold-based policies contribute to unplanned or impulse purchasing. The objective of the study is to evaluate the relationship between free delivery, minimum order value, cart size, and impulsive buying, and examines how free delivery combined with MOV influences cart size and impulsive buying. Using a descriptive research design based on secondary data, including academic literature, industry reports, and platform-published delivery policies, supported by the observation of platform mobile applications, the study reviews existing evidence on threshold free shipping.

Keywords: Free Delivery, Minimum Order Value (MOV), Cart size, Impulse Buying, E-Commerce, Quick-Commerce

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PERSONAL FINANCIAL MANAGEMENT AND FINANCIAL DECISION-MAKING BEHAVIOUR AMONG COLLEGE STUDENTS: AN EMPIRICAL STUDY

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Abstract

This empirical study examines personal financial management and financial decision-making behaviour among college students. The study focuses on budgeting, expense tracking, saving, financial planning, spending control, long-term financial thinking, decision evaluation, risk consideration, financial information, financial confidence, responsibility, and external influences. Primary data were collected through a structured questionnaire from 59 college students. The questionnaire contained demographic and financial-profile questions and 28 statements measured using a five-point Likert scale ranging from Strongly Disagree to Strongly Agree. Descriptive statistics, internal-consistency analysis, Spearman correlation, and non-parametric tests of group differences were used. The overall mean across the 28 statements was 3.64. Personal financial management recorded a mean of 3.74, while financial decision-making behaviour recorded a mean of 3.68. Financial knowledge and confidence recorded a mean of 3.40. A strong positive association was observed between personal financial management and financial decision-making behaviour (Spearman's rho = 0.879, $p < .001$). Financial knowledge and confidence were also positively associated with personal financial management (rho = 0.717, $p < .001$) and financial decision-making behaviour (rho = 0.604, $p < .001$). Among the demographic variables examined, year of study showed a statistically significant difference in the overall score, whereas gender, programme, institution type, monthly allowance, residence, and major source of funds did not show statistically significant differences at the 5% level. The findings indicate that students may demonstrate positive financial attitudes and spending-control practices while still showing room for improvement in formal budgeting, financial-management knowledge, and evaluation of financial information.

Keywords: personal financial management, financial decision-making, college students, financial behaviour, financial knowledge, financial confidence, budgeting

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IMPACT OF CASH ON DELIVERY ON CONSUMER PURCHASE DECISION –AN EXPLORATORY STUDY

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Abstract

The booming growth of e-commerce has altered consumer buying behavior, which raises questions about payment security, financial risk, privacy, and trust. Cash on delivery (COD) has remained an important payment option, especially in emerging markets where consumers are often hesitant in making advance online payments. This study aims to investigate the effect of COD on consumer purchase decision and explore factors contributing to its prevalence in online shopping. The study provides an extensive literature review on COD, perceived risk, consumer trust, security, convenience, and purchase decision. In addition, the study analyzes COD policies of leading Indian e-commerce companies, including Amazon and Flipkart. The reviewed literature demonstrates that COD can alleviate consumer financial risk, boost consumer confidence, offer flexibility in payment, and positively influence purchase decision. Nevertheless, the study reveals contradictory results, with some articles reporting insignificant variables associated with COD. This study also highlights research gaps in consumer segments, locations, products, and evolving digital payment methods. Overall, this study examines the role of COD in e-commerce, illustrating its significance as a trust-building and risk-reducing tool in online shopping and its limited impact on consumer purchase decision.

Keywords: Cash on Delivery, Consumer Purchase Decision, E-commerce, Perceived Risk, Consumer Trust, Online Shopping, Payment Methods.

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EXPLORING THE ROLE OF SOCIAL MEDIA PERSONALIZATION IN GEN Z PURCHASE BEHAVIOUR

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Abstract

Social media personalization is vital for Generation Z's product discovery, engagement, and purchase decisions by means of personalized advertisements, recommendations, influencer content, reviews, and promotions. This study analyzed the influence of personalization on purchases by Z using a quantitative, exploratory approach based on secondary research published between 2020 and 2026, focusing on Instagram, YouTube, Amazon, and Myntra. The results indicate that personalization improves relevance, engagement, trust, and response, while influencer credibility, reviews, pricing, and convenience also affect purchase decisions. However, the relationship between the personalization of social media and purchases is understudied. An integrated conceptual framework linking social media personalization to Gen Z consumer behavior is suggested. Further experimental or longitudinal research could examine these links more closely, via surveys and related methods.

Keywords: Gen Z, SocialMedia Personalization, Influencer Marketing, Purchase Intention, Digital Marketing Strategy.

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A DESCRIPTIVE STUDY OF NET ZERO 2050 PRACTICES IN SUSTAINABLE LOGISTICS AND E-COMMERCE

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Abstract

The transition towards Net Zero 2050 requires significant changes in logistics and e-commerce operations to reduce greenhouse gas emissions and improve resource efficiency. This descriptive study examines the major sustainable practices adopted in logistics and e-commerce and their role in supporting Net Zero 2050 goals. The study focuses on sustainable transportation and green logistics, energy efficiency and renewable energy, sustainable e-commerce and packaging, carbon emission reduction, and the role of e-commerce in supporting net-zero objectives. The review identifies practices such as electric vehicles, alternative fuels, route optimisation, renewable energy, energy-efficient operations, sustainable packaging, reverse logistics and digital technologies as important measures. These practices can reduce emissions, energy consumption and waste while improving operational efficiency across the supply chain. The study also identifies challenges including high investment requirements, limited infrastructure, technological constraints and the need for organisational and policy support. Overall, the study highlights that achieving Net Zero 2050 requires an integrated and coordinated approach across logistics and e-commerce operations, supported by technological development, infrastructure improvement and continuous adoption of sustainable practices.

Keywords: Net Zero 2050; Sustainable Logistics; Green Supply Chain; Carbon Emissions

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A DESCRIPTIVE STUDY OF CONTAINER HANDLING OPERATIONS AND EFFICIENCY AT MAJOR INDIAN CONTAINER TERMINALS

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Abstract

The transition towards Net Zero 2050 requires significant changes in logistics and e-commerce operations to reduce greenhouse gas emissions and improve resource efficiency. This descriptive study examines the major sustainable practices adopted in logistics and e-commerce and their role in supporting Net Zero 2050 goals. The study focuses on sustainable transportation and green logistics, energy efficiency and renewable energy, sustainable e-commerce and packaging, carbon emission reduction, and the role of e-commerce in supporting net-zero objectives. The review identifies practices such as electric vehicles, alternative fuels, route optimisation, renewable energy, energy-efficient operations, sustainable packaging, reverse logistics and digital technologies as important measures. These practices can reduce emissions, energy consumption and waste while improving operational efficiency across the supply chain. The study also identifies challenges including high investment requirements, limited infrastructure, technological constraints and the need for organisational and policy support. Overall, the study highlights that achieving Net Zero 2050 requires an integrated and coordinated approach across logistics and e-commerce operations, supported by technological development, infrastructure improvement and continuous adoption of sustainable practices.

Keywords: Net Zero 2050; Sustainable Logistics; Green Supply Chain; Carbon Emissions.

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DIGITAL TRANSFORMATION IN FEDEX: A DESCRIPTIVE STUDY OF E-COMMERCE LOGISTICS AND SERVICE INNOVATIONS

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Abstract

The rapid expansion of e-commerce has significantly transformed the logistics and express delivery industry, increasing the need for speed, visibility, flexibility, reliability, and customer-centric services. Digital transformation has emerged as an important mechanism through which logistics companies respond to these changing requirements. FedEx, as a global provider of transportation, logistics, and delivery services, has adopted various digital technologies to enhance operational efficiency and develop innovative services for e-commerce customers. This conceptual paper examines the role of digital transformation in FedEx with particular emphasis on e-commerce logistics, digital technologies, and service innovation. The paper conceptually explores how technologies such as artificial intelligence, machine learning, automation, data analytics, Internet of Things, robotics, digital platforms, and real-time tracking can support logistics decision-making and customer service. The paper proposes a conceptual framework linking digital transformation capabilities with e-commerce logistics performance and service innovation. The study is descriptive and conceptual in nature and is based on secondary literature and publicly available information. The paper highlights that successful digital transformation involves not merely technology adoption but also integration of digital capabilities, operational processes, customer experience, and service innovation. The proposed framework provides a foundation for future empirical research on digital transformation in the logistics and e-commerce sector.

Keywords: Digital Transformation; E-Commerce Logistics; Logistics Automation.

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CIRULAR ECONOMY IN MARITIME INDUSTRY: A DESCRIPTIVE STUDY OF RESOURCE MANAGEMENT AND WASTE REDUCTION

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Abstract

The maritime industry plays an important role in global trade and economic development but consumes significant resources and generates various types of waste. The circular economy provides a sustainable approach to reduce resource consumption and improve the use of materials. This study focuses on circular economy practices in the maritime industry, particularly resource management and waste reduction. It describes practices such as reuse, repair, recycling, and remanufacturing and resource recovery. The study also examines how effective resource management can improve operational efficiency and sustainability.Waste reduction practices such as source reduction, reuse, recycling and recovery are considered. The study identifies challenges that may affect circular economy implementation in the maritime sector. These challenges include high costs, limited technology, inadequate infrastructure, lack of skills and regulatory barriers. The study further highlights the importance of digital technologies and stakeholder cooperation. Effective circular practices can reduce waste, conserve resources and minimize environmental impacts. The findings indicate that supportive policies, improved technology and better resource management can strengthen circular economy adoption. Overall, the study emphasizes circular economy as an important approach for sustainable resource management and waste reduction in the maritime industry.

Keywords: Maritime Sustainability; Circular Economy; Maritime Industry.

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சங்க இலக்கியத்தில் வாழ்வியல் முறைகள்

ஆய்வாளர்: எஸ். கலா,
முனைவர் பட்ட ஆய்வாளர், பாரத உயர்கல்வி மற்றும் ஆராய்ச்சி நிறுவனம்,சென்னை.
ஆய்வுநெறியாளர்: முனைவர் கிறிஸ்டல் ரிஜி, தமிழ்த்துறை, பாரத உயர்கல்வி மற்றும் ஆராய்ச்சி நிறுவனம், சென்னை.

ஆய்வுச்சுருக்கம்

சங்க இலக்கியம் பழந்தமிழர்களின் அக மற்றும் புற வாழ்வியல் முறைகளை மிகத் துல்லியமாகப் படம்பிடித்துக் காட்டுகிறது. இவற்றில் அகம் என்பது காதல், குடும்ப அமைப்புமுறை மற்றும் அவர்களின் விருந்து உபசரிப்பு, துன்பத்திலும் இன்பம் காணும் முறை, இன்முகத்தோடு விருந்தோம்பும் முறை ஆகியவற்றை அடிப்படையாகக் கொண்டு உருவானது ஆகும்.

சங்க இலக்கியத்தில் தலைவனும், தலைவியும் திருமண வாழ்க்கையைத் தொடங்கும் இடத்தை 'மணந்தகம்' என்று அழைத்தனர். இது முதல் குழந்தை பிறக்கும் வரை உள்ள காலகட்டத்தைக் குறிக்கிறது. இதுவே குடும்ப விரிவாக்கத்தின் தொடக்கநிலை ஆகும்.

பின் விரிவான குடும்பநிலையைப் பற்றியும், தாய்வழிக் குடும்பம், தந்தவழிக் குடும்பம் என இவை பரந்து விரிந்து காணப்படும் முறையினை அடிப்படையாகக் கொண்டு அமைந்ததே வாழ்வியல் முறைகள் ஆகும்.

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AI-POWERED PHISHING DETECTION SYSTEM USING MACHINE LEARNING AND CYBERSECURITY TECHNOLOGIES

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Abstract:

Phishing attacks are one of the most common cybersecurity threats used to deceive users into revealing sensitive information such as usernames, passwords, banking credentials, and personal data. Traditional phishing detection techniques, such as blacklists and rule-based systems, may fail to identify newly created or previously unseen phishing websites. This paper proposes an AI-powered phishing detectionsystem that combines machine learning and cybersecurity techniques to identify malicious URLs and phishing websites. The proposed system extracts relevant features from URLs, including URL length, number of subdomains, special characters, suspicious keywords, HTTPS usage, and domain-related characteristics. These features are processed using machine-learning algorithms such as Random Forest, Support Vector Machine, and XGBoost to classify websites as legitimate or phishing. The system can additionally incorporate threat-intelligence information to improve detection reliability. Experimental evaluation can be performed using standard phishing and legitimate URL datasets, with performance measured using accuracy, precision, recall, F1-score, and false-positive rate. The proposed approach aims to provide an efficient and scalable solution for real-time phishing detection and improved user cybersecurity.

Keywords: Phishing Detection, Artificial Intelligence, Machine Learning, Cybersecurity, Malicious URL, Random Forest, XGBoost, Threat Intelligence.

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MACHINE LEARNING IN BIOMEDICAL AND HEALTH INFORMATICS: A REVIEW

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Abstract

Biomedical and health informatics has emerged as a significant interdisciplinary domain that integrates information technology, artificial intelligence (AI), machine learning (ML), and data science to improve healthcare delivery and patient outcomes. The increasing availability of electronic health records, medical images, genomic information, and data generated through wearable and remote-monitoring devices has created new opportunities for data-driven healthcare. Machine learning techniques are increasingly applied to clinical decision support, disease prediction, risk assessment, medical image analysis, and personalized treatment planning. These approaches enable the identification of complex patterns within large-scale healthcare datasets and support timely and informed clinical decisions. Furthermore, the integration of telemedicine and wearable technologies facilitates continuous patient monitoring and promotes proactive and preventive healthcare. Despite these developments, challenges related to data privacy and security, interoperability, data quality, ethical considerations, interpretability, and clinical validation continue to limit the widespread adoption of intelligent healthcare systems. This review examines the applications and emerging trends of informatics in healthcare, with particular emphasis on machine learning-based clinical decision-making, predictive analytics, and personalized medicine. The paper also discusses existing challengesand future research directions for developing reliable, secure, and clinically effective intelligent healthcare solutions.

Keywords: Biomedical Informatics, Health Informatics, Machine Learning, Artificial Intelligence, Predictive Analytics, Clinical Decision Support, Personalized Medicine, Healthcare Data Analytics.

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ALGORITHMIC CONTENT CURATION AND CONSUMER ENGAGEMENT WITH FMCG BRANDS ON SOCIAL MEDIA: AN EMPIRICAL STUDY IN CHENNAI CITY

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Abstract

Social media platforms have shifted from simple social networking sites to sophisticated algorithmic marketplaces where Fast-Moving Consumer Goods (FMCG) brands fight for consumer attention. Algorithmic content curation—powered by machine learning feeds, personalized recommendations, and targeted behavioral tracking—dictates what products, advertisements, and brand stories appear on user screens reliability testing, Pearson correlation analysis, multiple regression, and path analysis to evaluate consumer behavioral responses. The findings demonstrate that algorithmic curation attributes are significantly associated with consumer engagement ($r = .514$, $p < .01$) and even more strongly with perceived content relevance ($r = .598$, $p < .01$), which serves as a powerful direct predictor of engagement ($r = .612$, $p < .01$). Path analysis confirmed that perceived content relevance and algorithmic trust partially mediate the curation-engagement relationship, carrying 64.2% of the total effect (Sobel $z = 5.21$, $p < .001$), while the direct path remained significant (beta = .172, $p < .05$). Furthermore, chi-square tests and independent group comparisons revealed significant associations between demographic variables (such as age group and daily social media usage frequency) and levels of brand engagement. Just over half of the respondents (54.7%) exhibited high levels of interactive brand engagement on social media feeds.

Keywords: Algorithmic Content Curation, Consumer Engagement, Fast-Moving Consumer Goods (FMCG), Social Media Marketing, Perceived Content Relevance, Algorithmic Trust.

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AUTO-MIXING & MASTERING TOOLS IN DAWS AND THEIR EFFECT ON EMOTIONAL AUTHENTICITY IN INDIAN INDEPENDENT MUSIC

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Abstract

Advances in artificial intelligence and audio automation have streamlined complex music production tasks such as frequency balancing, track grouping, and basic mastering. Automated tools now offer independent artists and beginners a cost-effective alternative to professional studio services, particularly in entry-level digital audio workstations (DAWs) such as GarageBand, FL Studio, and BandLab. However, prior research suggests that human engineers still outperform algorithms in complex, aesthetically driven work, which raises the question of how automation affects the emotional qualities listeners value in music.This study examines to what extent reliance on automated mixing and mastering tools in entry-level DAWs diminishes listeners' perception of emotional authenticity in independent digital music. A survey was conducted among young adults aged 18 to 24, including casual listeners, avid fans, amateur musicians, and trained producers. The instrument covered listening habits, awareness of tools such as LANDR and iZotope Ozone, perceptions of authenticity, attitudes toward AI, and a blind comparison of human-mixed and AI-processed audio clips. The study is framed by Baudrillard's theory of simulacra and McLuhan's technological determinism.

Keywords : automated mixing, AI mastering, emotional authenticity, independent music, digital audio workstations.

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ASSESSING ENGAGEMENT RATE COMPARISON ACROSS PERSONALITY DRIVEN AND MASS UTILITY FOOD CONTENT ON YOUTUBE

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Abstract

Engagement rate is the proportion of likes and comments combined to total views. It is increasingly used as an indicator of audience response to social media content that raw view count. This study examines engagement rate across twelve selected samples from YouTube food-content channels drawn from Tamil vernacular. These channels built around a visible, recurring on-screen personality provides higher engagement than channels that built around mass appeal, utility driven or ASMR style contents. The channels were classified into two categorical implications as personality driven (PD) channel (Madras samayal and Irfansview) and mass utility (MU) channel (Village cooking channel, The great Indian ASMR, Foodies findings, and Cookdtv). An independent samples t-test found that the PD has significantly higher mean engagement rate (M = 20.30%, SD = 4.59%) than the MU channels (M = 5.86%, SD = 8.44%), t (10) = 3.144, p = .010together accounting for over 36.9 million of the corpus's 39.3 million total views, recorded the lowest weighted engagement rates (2.31% and 1.88%), while the two lowest-reach, PD channels recorded the highest (22.07% and 15.25%). These findings provide statistically significant evidence that audience reach and audience engagement are inferentially distinct outcomes for food content on YouTube. This associated measurable engagement advantage over mass appeal food content.

Keywords: social media engagement; YouTube food content; engagement rate; independent samples t-test; personality driven content.

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A REAL ANALYSIS FRAMEWORK FOR MODELLING FUTURE EMPLOYMENT TRENDS

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Abstract

The rapid development of artificial intelligence, automation, digital technologies, and changing industrial requirements is transforming the nature of employment. This paper proposes a mathematical framework based on concepts from Real Analysis to model the gradual evolution of employment demand over time. Employment demand for a particular occupational sector is represented by a sequence {Jn}, where Jn denotes the relative demand for that sector during the n-th time period. The behavior of this sequence is studied using the concepts of sequences, limits, continuity, and convergence. Historical or simulated employment-demand observations are represented as a sequence {Jn}. A suitable mathematical function J(t) is then introduced to represent employment demand as a function of time. The long-term behavior is examined through the limit $\lim_{n\to\infty} J_n$, while continuity is used to describe gradual changes in employment demand. The rate of convergence is considered to examine how rapidly a trend approaches its long-term level. Different occupational sectors can subsequently be represented by different sequences and mathematical functions. Consider the hypothetical employment-demand model $J_n = 100(0.95)^n + 20$. Since $\lim_{n\to\infty} (0.95)^n = 0$, it follows that $\lim_{n\to\infty} J_n = 20$. This represents a gradual approach towards a limiting employment-demand level.

Keywords: Real Analysis, Sequences, Limits, Continuity, Convergence, Employment Trends, Mathematical Modelling.

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AN ADAPTIVE CONGESTION CONTROL MECHANISM FOR ENERGY-EFFICIENT AND RELIABLE WIRELESS SENSOR NETWORKS

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Abstract

Wireless Sensor Networks (WSNs) consist of distributed sensor nodes that collect, process and communicate information through resource-constrained wireless devices. Their many-to-one communication pattern, limited buffer capacity, restricted bandwidth, shared wireless medium and finite energy availability make congestion a significant challenge. When the rate at which packets arrive at an intermediate forwarding node becomes greater than its service or forwarding capacity, packets accumulate in the queue and may eventually be discarded because of buffer overflow. Congestion can consequently increase packet loss, retransmission, communication delay and energy consumption, thereby reducing the reliability and lifetime of the network. Existing congestion-control mechanisms such as CODA, ESRT, PCCP and IFRC have addressed different aspects of this problem through congestion detection, feedback, rate adjustment, reliability management and fairness-oriented control. However, congestion is a dynamic process in which the current queue condition and the relationship between packet arrival and service rates may change over time. This paper proposes an Adaptive Congestion Control Mechanism for Wireless Sensor Networks (ACCM-WSN) that combines local buffer occupancy, packet arrival rate and packet service rate to determine congestion severity. The mechanism classifies network conditions into normal, warning and severe congestion states and applies differentiated transmission-rate adjustment accordingly. When severe congestion persists, an alternate forwarding path is considered, while a hysteresis-based recovery process is used to avoid repeated transitions between congestion states caused by temporary fluctuations.

Keywords: Wireless Sensor Networks, Congestion Control, Adaptive Rate Control, Energy Efficiency, Packet Loss.

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CLIMATE FINANCE AND SUSTAINABLE DEVELOPMENT: ASSESSING THE ROLE OF GREEN FINANCING IN ACCELERATING INDIA'S LOW-CARBON TRANSITION

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Abstract

Climate change has emerged as a major economic, financial and development challenge, requiring substantial investment in renewable energy, clean transportation, energy efficiency and climate-resilient infrastructure. Climate finance and green finance can play an important role in directing financial resources towards these activities. This study examines the role of climate finance in supporting India's sustainable-development objectives and low-carbon transition, with particular focus on green bonds, green deposits, sustainable debt securities and the emerging Climate Finance Taxonomy. The study adopts a descriptive research design based on secondary data obtained from authoritative sources, including the Reserve Bank of India (RBI), Securities and Exchange Board of India (SEBI), Department of Economic Affairs (DEA), Government of India and international financial institutions. The analysis indicates that India's green-finance ecosystem has strengthened through regulatory and market-based initiatives. The RBI's Green Deposit Framework provides a mechanism for mobilising funds towards eligible green activities, while SEBI's regulatory framework and green-bond database reflect the growing role of capital markets in sustainable finance. As of 31 July 2026, SEBI reported cumulative listed green-bond issuances of ₹21,678.59 crore. The proposed Climate Finance Taxonomy is expected to further improve classification, transparency and the allocation of capital towards climate-supportive and transition activities. The study identifies opportunities for mobilising private capital, financing renewable energy and clean infrastructure, strengthening climate resilience and promoting sustainable business models. However, high financing costs, data limitations, greenwashing risks, limited project pipelines and challenges in impact measurement remain significant constraints.

Keywords: Climate Finance, Green Finance, Sustainable Development, Green Bonds, Green Deposits, Sustainable Debt Securities, Low-Carbon Transition, Climate Finance Taxonomy.

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RESPONSIBLE AI FOR FINANCIAL TECHNOLOGIES: BUILDING ETHICAL FOUNDATIONS FOR TRUSTWORTHY INNOVATION

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Abstract

Purpose: This study investigates the role of Artificial Intelligence (AI) in transforming financial technology (FinTech) services, with a focus on efficiency, personalization, decision-making, and innovation. It further examines critical ethical dimensions—privacy, security, transparency, fairness, and accountability—that influence customer trust and adoption of AI-enabled financial services.Methods: A descriptive research design was employed using a structured questionnaire administered to 200 respondents through online and offline surveys. The sample comprised faculty members and students, predominantly young and highly educated. Data were analyzed using SPSS, applying descriptive statistics, correlation, regression, factor analysis, reliability testing, and one-way ANOVA to explore relationships between innovation, ethical concerns, and trust in AI-enabled FinTech.Results: Factor analysis revealed five components—Decision-Making & Innovation, Personalization, Customer Engagement & Analytics, Efficiency & Operations, and Transaction Speed & Error Reduction—highlighting AI's multifaceted impact on FinTech. Privacy analysis showed mixed perceptions, with stronger expectations for data protection but weaker confidence in control and consent mechanisms. Security concerns clustered into three dimensions: Security Risks & Trust, Risk Awareness & Concerns, and Cybersecurity Practices, underscoring the importance of authentication and monitoring.

Keywords: Artificial Intelligence, FinTech, Customer Trust, Privacy, Security, Transparency, Fairness, Accountability, Ethical AI, Innovation.

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RETHINKING GREEN MARKETING: A CONCEPTUAL MODEL OF CONSUMER SKEPTICISM VS. SUSTAINABLE PURCHASE BEHAVIOR

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Abstract

These days, a lot of businesses utilize "green marketing" to advertize their goods as eco-friendly in an effort to draw in clients who are concerned about the environment. However, consumers are become more skeptical of these promises because so many companies make inflated or fraudulent claims about being "green"—a tactic known as "greenwashing." This leads to an odd gap: although people claim to care about the environment and wish to buy sustainable items, they frequently fail to do so. We refer to this discrepancy between people's actions and words as the "green gap." The study makes the case that consumers won't necessarily believe or purchase a product merely because a firm claims to be sustainable. The degree to which consumers believe the company is greenwashing and how much they trust the brand will determine if the marketing is successful. Customers are more inclined to believe a brand's claim and purchase the product when it offers genuine proof, such as transparent certificates, third-party verification, or clear certifications. Without that evidence, distrust increases and the green marketing message is ineffective in altering consumer behavior.

Keywords: Green Marketing, Consumer Skepticism, Greenwashing, Sustainable Purchase Behavior, Green Trust.

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INDIA'S FOREIGN EXCHANGE RESERVES: A COMPARATIVE STUDY OF GROWTH, COMPOSITION AND TRENDS

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Abstract

The Reserve Bank of India (RBI) as the central bank and apex monetary institution of India, plays an important role in maintaining monetary and financial stability and managing the country's foreign exchange reserves. India's foreign exchange reserves comprise Foreign Currency Assets (FCA), gold, Special Drawing Rights (SDRs), and the Reserve Tranche Position with the International Monetary Fund (IMF). These reserves provide a crucial buffer against external shocks, support international payment obligations, strengthen confidence in the Indian economy, and help the RBI manage volatility in the foreign exchange market. The present study attempts to analyse the growth and composition of India's foreign exchange reserves and examines the changing contribution of its major components. Recent trends indicate a strong reserve position, with reserves reaching a record level of about US$785.7 billion in 2026, mainly supported by an increase in foreign currency assets and substantial foreign-currency inflows. However, reserve accumulation and capital inflows may also create liquidity-management challenges for the RBI. The paper analyzes the comparative study of growth and composition of India's foreign exchange reserves during the years of 2024 and 2025. This paper also suggests that India can further strengthen its foreign exchange reserves by promoting exports, diversifying export markets, encouraging long-term FDI, increasing remittances, developing tourism and service exports, reducing unnecessary imports, and promoting domestic production. Efficient reserve management and sustainable external-sector policies can contribute to greater economic and financial stability in India.

Keywords: Reserve Bank of India (RBI), Foreign Currency Assets, Gold Reserves, SDRs, Reserve Tranche Position.

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பக்தி இலக்கியத்தில் காரைக்கால் அம்மையாரின் பெண்ணிய எழுச்சி

ரா. கிரிஜா, பாரத் உயர் கல்வி மற்றும் ஆராய்ச்சி நிறுவனம், சென்னை.
முனைவர் கிறிஸ்டல் ரிஜி, பாரத் உயர் கல்வி மற்றும் ஆராய்ச்சி நிறுவனம், சென்னை.

ஆய்வுச்சுருக்கம்

தமிழ் இலக்கிய வரலாற்றில் பக்தி இலக்கியத்திற்கு ஒரு முக்கிய இடம் உண்டு. அதன் வரிசையில் பன்னிரு ஆழ்வார்களையும், அறுபத்துமூன்று நாயன்மார்களையும் குறிப்பிடலாம்.

அறுபத்துமூன்று நாயன்மார்களின் வரிசையில் பெண்களின் பங்களிப்பு மூவர் மூலமாக வெளிப்படுகிறது. அவ்வாறு இடம்பெறும் மூவருள் மூத்தவராகக் கருதப்படுபவர் காரைக்கால் அம்மையார் ஆவார். காரைக்கால் அம்மையாரின் இறைத்தொண்டு சிறுவயது முதலே தொடர்ந்ததாகப் பெரியபுராண வரலாறு எடுத்துரைக்கிறது.

திருமணம் முடிந்து காரைக்காலில் இல்லற வாழ்க்கையை மேற்கொண்ட இவர், தனக்கென ஓர் ஆன்மிகப் பாதையைத் தேர்ந்தெடுத்த பெண்ணின் எழுச்சியை வெளிப்படுத்துகிறார். குறிப்பாக, தன் விருப்பத்தையும் ஆன்மிகத் தேடலையும் முன்னிறுத்தி, சமூக எதிர்பார்ப்புகளிலிருந்து விலகி இறைவனை நோக்கிய வாழ்க்கையைத் தேர்ந்தெடுத்தமை அவரது தனித்துவமான ஆளுமையை வெளிப்படுத்துகிறது.

குறிப்பு: தமிழ் பக்தி இலக்கியத்தில் பெண்ணின் இறைப்பணியையும், காரைக்கால் அம்மையாரின் வரலாற்றுச் சிறப்புமிக்க ஆன்மிக எழுச்சியையும் மையமாகக் கொண்டு இவ்வாய்வுச்சுருக்கம் அமைந்துள்ளது.

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GLOBAL AND DOMESTIC ECONOMIC UNCERTAINTY AND FOREIGN PORTFOLIO INVESTMENT IN INDIA: AN ARD ANALYSIS

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Abstract

This study examines the relationship between economic uncertainty and foreign portfolio investment (FPI) in India using monthly data from June 2014 to December 2025. It distinguishes between domestic and global sources of uncertainty by incorporating the India Economic Policy Uncertainty (India EPU) index, Global Economic Policy Uncertainty (GEPU) index, India VIX and Nifty50 within an Autoregressive Distributed Lag (ARDL) framework. Unit-root tests indicate a mixture of I(0) and I(1) variables, supporting the application of the ARDL bounds-testing approach. The Akaike Information Criterion selects an ARDL(3,2,0,2,0) specification, and the bounds test provides strong evidence of a long-run equilibrium relationship among the variables. The results reveal that domestic economic policy uncertainty has a negative and statistically significant short-run association with net foreign equity portfolio flows, while its individual long-run coefficient is insignificant. GEPU and India VIX also do not exhibit statistically significant individual long-run effects. In contrast, Nifty50 displays significant positive short-run dynamics and a statistically significant negative coefficient in the normalized long-run relationship.

Keywords: Foreign Portfolio Investment; Economic Policy Uncertainty; Global Economic Policy Uncertainty; India VIX; Nifty50; ARDL

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AI-DRIVEN PROMOTIONAL STRATEGIES ON CONSUMER PURCHASE DECISIONS IN THE BEAUTY INDUSTRY

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Abstract

Personalized recommendations, virtual try-on apps, AI-powered beauty assistants, targeted ads, and AI-generated promotional content are just a few of the ways artificial intelligence (AI) is revolutionizing the beauty industry's marketing strategies. These technologies give consumers with more tailored and engaging experiences while searching for and reviewing beauty items. The current study examines on consumer purchasing decisions and AI-driven marketing tactics in the beauty sector. The study adopts a descriptive research design, quantitative research design, quantitative research design, quantitative research design. Primary data are acquired from users of beauty and cosmetic products through a standardized questionnaire.Convenience sampling was used to select the responders. The study focused on consumers' exposure to and understanding of AI-driven marketing strategies, their preferences for various AI-based marketing tools, and their decisions to buy beauty items advertised by AI technologies.The findings indicated that of the respondents were aware of AI-driven promotional strategies. The study highlights the growing presence of AI-based promotional strategies in the beauty industry and provides insights into consumers' awareness, preferences, and purchase decisions regarding AI-enabled beauty marketing.

Keywords: Artificial Intelligence, AI-Driven Promotional Strategies, Beauty Industry, Consumer Purchase Decisions, Personalized Marketing, Beauty Marketing.

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BEYOND PINKWASHING: ARE BRANDS TRULY EMPOWERING WOMEN OR JUST MARKETING IT

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Abstract

Empowering Women or Just Marketing It?" examines the growing use of women empowerment themes in brand communication and questions whether these campaigns create meaningful social impact or primarily serve as marketing strategies. Many brands promote messages of gender equality, confidence, independence, and women's empowerment through advertisements, social media campaigns, and purpose-driven branding. However, the increasing commercialization of such messages has raised concerns about pinkwashing, where brands may appear socially responsible without making substantial changes to support women. This study explores consumer perceptions of women-centric marketing and examines whether consumers consider these campaigns authentic, transparent, and socially meaningful. The research also focuses on factors such as brand credibility, authenticity, consumer trust, and purchasing intentions. By analyzing consumer responses, the study aims to understand the gap between promotional messages and genuine empowerment initiatives. The findings can help brands develop more responsible and authentic approaches to women-focused marketing while enabling consumers to critically evaluate empowerment claims.

Keyword: Pinkwashing, Women Empowerment, Brand Authenticity, Consumer Perception, Gender Equality**.**

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TOWARD AN INTEGRATED MULTIDISCIPLINARY RESEARCH FRAMEWORK: A CONCEPTUAL ANALYSIS OF INFORMATION TECHNOLOGY, COMMERCE, MANAGEMENT, AND LINGUISTICS

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Abstract

The accelerating convergence of digital technologies, market structures, organizational practices, and human communication is reshaping how knowledge is produced and applied. Yet research in information technology, commerce, management, and linguistics continues to develop largely within disciplinary silos, limiting scholars' capacity to explain phenomena that are simultaneously technical, economic, organizational, and communicative. This conceptual article addresses that gap by proposing the Integrated Multidisciplinary Research Framework (IMRF), a four-lens model that treats information technology as enabling infrastructure, commerce as the value-exchange environment, management as the coordinating mechanism, and linguistics as the meaning-making layer through which digital systems are understood, trusted, and adopted. Drawing on technology acceptance theory, the resource-based view, dynamic capabilities, knowledge creation theory, and contemporary work on language technologies, the article develops five propositions on how cross-disciplinary integration influences digital adoption, organizational learning, inclusive market participation, and responsible innovation. Rather than reviewing each field exhaustively, the analysis synthesizes established theories to show precisely where their assumptions intersect and where they leave important empirical questions unanswered.

Keywords: conceptual framework, multidisciplinary research, information technology, digital commerce, management, linguistics, language technologies.

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WORK-LIFE BALANCE AMONG YOUNG PROFESSIONALS IN CHENNAI: AN ASSESSMENT OF WORKPLACE AND PERSONAL CHALLENGES

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Abstract

Work-life balance has become more crucial for young people due to growing workloads, long hours, pressures at work, and the widespread use of digital technologies. Achieving harmony between job duties and personal commitments can greatly impact employees' well-being, satisfaction with their jobs, and overall productivity. This research focuses on examining the work-life balance difficulties encountered by young professionals in Chennai. The primary goal of this study is to identify and evaluate the key factors that influence work-life balance among young working individuals. As part of the study's descriptive research methodology, data was collected from 120 Chennai-based employees using a standardized questionnaire. The responders were selected by convenience sampling. The study examines factors such as workload, working hours, workplace stress, organizational support, technology use, and personal duties that may have an impact on employees' work-life balance. The study also aims to ascertain how employees' overall well-being and job satisfaction are impacted by work-life balance. The study's findings are expected to help firms develop workplace policies and procedures that promote a more sustainable and healthy work-life balance while also providing insight into the challenges faced by young professionals.

Keywords: Work-Life Balance, Young Working Professionals, Workplace Stress, Job Satisfaction, Employee Well-Being, Organizational Support.

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CENTRAL BANK DIGITAL CURRENCY AND THE FUTURE OF COMMERCE: A CONCEPTUAL STUDY

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Abstract

Once more, money is undergoing a change, and this time, it is the central banks and not private innovators who are leading the change. Central Bank Digital Currency, or CBDC, is a digital form of sovereign currency that a central bank issues and stands behind directly, rather than the commercial-bank deposits that make up most of what we currently think of as digital money. This paper examines CBDCs from the point of view of commerce rather than that of pure monetary policy and considers the implications when the means of settling a sale, a wage payment, or a cross-border trade invoice is no longer a bank liability but instead a direct claim on the central bank.The first is transactional efficiency, that is, what happens to settlement time and cost when a payment no longer has to travel through several intermediating banks before it is final. The second is regulatory visibility, since a programmable, traceable form of money changes what tax authorities and enforcement agencies can see, for better and for worse. The third is inclusion, because CBDC is often designed with offline functionality specifically to reach people who do not have reliable banking access. Alongside these themes, the paper spends time on a question that is easy to overlook in the technology-focused literature: how well does existing commercial law, particularly the law built around cheques and bills of exchange, actually accommodate a form of money that behaves more like a token or programmable account entry than a paper instrument? The paper does not attempt to resolve this question but tries to lay out where the friction is likely to show up, in retail transactions, in business-to-business settlement, in trade finance, and in indirect tax administration. It closes by suggesting some directions that empirical and doctrinal research could usefully take as CBDC pilots around the world move from limited trials toward wider rollout.

Keywords: Central Bank Digital Currency, Digital Commerce, Banking Law, Financial Inclusion, Cross-Border Trade.

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FROM RECYCLE TO REINVENT:
TURNING EVERYDAY WASTE INTO SUSTAINABLE INNOVATION

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Abstract

Recycling is important, but recycling alone asks a limited question: "What should we do with waste after we create it?" The more ambitious question is: "Why are we creating the waste in the first place, and how can we design products, processes and businesses so that value is kept in circulation?" This study develops and examines a Recycle-to-Reinvent perspective that connects Waste-to-Value and Upcycling (WTV), Circular Business Models (CBM), Green Technology and Renewable Resources (GTR), and Sustainable Products and Circular Supply Chains (SPSC) with Sustainable Innovation Outcome (SIO), while treating Barriers to Sustainable Innovation (BAR) as a negative influence.The results show positive and statistically significant associations between all four sustainable-practice dimensions and SIO, while barriers are negatively associated with SIO. SPSC records the strongest standardised regression coefficient ($\beta = 0.310$), followed by GTR ($\beta = 0.203$), CBM ($\beta = 0.192$) and WTV ($\beta = 0.175$). BAR has a significant negative coefficient ($\beta = -0.170$). The regression model explains 55.0% of the variance in SIO ($R^2 = 0.550$; adjusted $R^2 = 0.546$; $F = 133.149$; $p < 0.001$).The practical message is simple but powerful: a discarded bottle, a returned package, a repaired phone or a redesigned product is not merely a waste-management issue—it is an innovation opportunity. The findings support a shift from a linear "take–make–waste" mindset towards a circular "rethink–reinvent–recover–regenerate" approach. Because the dataset is generated rather than collected from actual respondents, the numerical results should be treated as model-development evidence, not as claims about a real population.

Keywords: Sustainable Innovation, Circular Economy, Recycling, Waste-to-Value.

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MEDIA, SOCIETY AND PUBLIC AWARENESS CAMPAIGNS: THE TRANSFORMATIVE ROLE OF COMMUNICATION IN SHAPING SOCIAL AWARENESS AND BEHAVIOUR

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Abstract

Media plays a vital role in connecting society with information, ideas, and public concerns. Public awareness campaigns use traditional and digital media to influence knowledge, attitudes, and behaviour. This article examines media's role in social awareness, campaign effectiveness, audience participation, challenges, and the importance of responsible communication for inclusive and sustainable social development.

Keywords: Media, Society, Public Awareness, Social Media, Communication, Behaviour Change, Awareness Campaigns.

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CHALLENGES IN TEACHING WHILE USING AI TOOLS ON SMART BOARDS

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Abstract

The integration of artificial intelligence (AI) tools with smart boards is transforming classroom teaching by enabling interactive content generation, adaptive explanations, automated assessment, multimedia presentation and real-time learning support. However, the introduction of AI-enabled smart boards also creates new challenges for teachers. This conceptual research paper examines the major difficulties experienced by teachers when AI tools are incorporated into smart-board-based teaching. The study focuses on technical reliability, teacher digital competence, pedagogical integration, accuracy and bias of AI-generated content, classroom management, student dependency, privacy and data security, accessibility, cost, infrastructure and ethical concerns. A conceptual framework is proposed in which these challenges influence teacher readiness and the effectiveness of AI-supported smart-board instruction. The paper argues that successful implementation depends not merely on purchasing smart boards or AI applications, but on sustained teacher training, institutional support, clear usage policies, reliable infrastructure, human oversight and learner-centred pedagogy. The discussion provides practical recommendations for educational institutions and teachers. The paper also identifies future research directions, including empirical studies measuring teacher acceptance, student learning outcomes, AI literacy and long-term classroom effects. The findings suggest that AI should function as an assistive technology under teacher supervision rather than as a replacement for professional judgement.

Keywords: Artificial Intelligence, Smart Board, AI in Education, Teacher Challenges, Digital Pedagogy, Educational Technology, AI Literacy, Classroom Management.

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A STUDY ON REEL ADDICTION AND ITS EFFECT ON ATTENTION SPAN AND IMMERSION IN VIDEO GAME PLAYERS

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Abstract

The explosive growth of short-form video content commonly referred to as "Reels" on platforms like Instagram, YouTube, and TikTok has reshaped how young people consume digital media. Marked by quick scene transitions, algorithm-driven personalization, and immediate reward, this content format has sparked growing concern over its influence on cognitive functioning, particularly the ability to maintain focus over time. This paper investigates how addiction to Reels affects two key psychological dimensions among video game players: attention span and immersive engagement. Unlike Reels, video games typically demand sustained concentration, strategic reasoning, and deep involvement to reach a state of "flow" or immersion. The central hypothesis is that heavy Reel consumption trains the brain toward short, fragmented bursts of stimulation, which may reduce a player's capacity to focus and become fully immersed during gameplay. To test this, a mixed-methods research design was employed, combining a structured survey of active gamers (aged 16–30) with behavioral measures of Reel usage including frequency, duration, and compulsive use captured through validated addiction assessment scales. Attention span was assessed using both self-report measures and task-based indicators, while immersion was gauged using established gaming immersion scales. Initial results point to a notable inverse relationship between the degree of Reel addiction and both attention span and immersive gameplay experience, suggesting that habitual short-form video use may be altering how gamers cognitively engage with games. This research adds to the broader conversation on the psychological impact of digital media and offers practical implications for game developers, mental health professionals, and policymakers focused on digital wellbeing. The paper concludes with suggestions for digital detox practices and more mindful media consumption habits.

Keywords: Reel addiction, attention span, gaming immersion, gamer engagement, cognitive effects.

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DEEP LEARNING BASED PHYSICS INFORMED NEURAL NETWORKS FOR ACCURATE SOLUTION OF THE HELMHOLTZ EQUATION

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Abstract

The Helmholtz equation is an important partial differential equation that appears in many scientific and engineering problems including wave propagation, acoustics, electromagnetics and vibration analysis. Finding accurate solutions to this equation can be difficult because its solutions often show oscillatory behaviour especially for problems with higher wave numbers. In this study a Physics-Informed Neural Network (PINNs) is used to solve the Helmholtz equation and its performance is compared with a Neural Ordinary Differential Equation (Neural ODE) approach. The main aim is to investigate how well these neural network-based methods can learn the solution while satisfying the governing physical equation and boundary conditions. After training the PINNs solution is compared with the corresponding Neural ODE solution under the same problem conditions. The performance of the methods is examined using solution curves, error distributions and convergence behaviour. Quantitative measures including Mean 1 Absolute Error (MAE), Mean Squared Error (MSE), Root Mean Squared Error (RMSE) and maximum absolute error are used to evaluate the accuracy of the predicted solutions. The numerical results show that the PINNs is able to capture the main oscillatory behaviour of the Helmholtz solution and provide an accurate approximation of the reference solution.

Keywords: Physics-Informed Neural Networks; Helmholtz Equation; Neural Ordinary Differential Equations; Scientific Machine Learning; Wave Propagation. MSC 2020: 35J05; 35J15; 65N35; 68T07; 65N12.

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A STUDY ON THE IMPACT OF INSTAGRAM REELS ON THE PROMOTION OF COSMETIC PRODUCTS

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Abstract

The rapid growth of social media has transformed the way cosmetic products are promoted and communicated to consumers. Among various social media formats, Instagram Reels have emerged as an important short-form video tool for showcasing cosmetic products, demonstrations, reviews, tutorials, and promotional content. Reels enable cosmetic brands and content creators to communicate product features in an attractive and interactive manner and may influence consumer awareness, engagement, and purchase-related decisions. The present study aims to examine the impact of Instagram Reels on the promotion of cosmetic products from the consumer perspective. The study focuses on consumer awareness of cosmetic products promoted through Reels, the level of consumer engagement with promotional content, and the factors that influence purchase intention. Primary data will be collected from consumers who use Instagram and have exposure to cosmetic-related Reels. A structured questionnaire will be used for data collection through multiple-choice questions. The study will employ descriptive statistical tools such as frequency and percentage analysis, along with suitable inferential statistical techniques to examine the relationship between selected demographic and behavioural variables. The study is expected to provide insights into the effectiveness of Reels as a digital promotional tool for cosmetic products. It may also help cosmetic brands understand consumer responses to short-form video content and develop more effective social media promotional strategies. The findings will contribute to understanding the growing role of short-form video marketing in the digital promotion of cosmetic products.

Keywords: Instagram Reels, Cosmetic Products, Digital Promotion, Consumer Engagement, Purchase Intention

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AI AND CONSUMER RIGHTS IN DIGITAL COMMERCE: EMERGING THEORETICAL PERSPECTIVES

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Abstract

Artificial Intelligence (AI) is rapidly transforming digital commerce by influencing product recommendations, pricing, advertising, customer interactions, and purchasing decisions. While AI-driven commerce enhances convenience and personalization, it also creates emerging challenges concerning consumer privacy, transparency, autonomy, algorithmic bias, informed consent, and accountability. This conceptual study examines the emerging theoretical perspectives on consumer rights in AI-enabled digital commerce. The study critically reviews existing literature and conceptual developments relating to consumer protection, responsible AI, algorithmic transparency, data privacy, and digital consumer autonomy. It proposes that traditional consumer protection principles need to evolve to address AI-specific risks, particularly where automated systems influence or make decisions on behalf of consumers. The study develops a conceptual perspective linking AI governance with fundamental consumer rights and highlights the need for transparency, human oversight, accountability, and effective redress mechanisms. The paper contributes to the emerging discourse on responsible AI adoption and consumer protection in the evolving digital marketplace.

Keywords: Artificial Intelligence; Consumer Rights; Digital Commerce; Consumer Protection; Data Privacy.

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GENERATIVE AI IN IOT: TRANSFORMING SMART SYSTEMS THROUGH INTELLIGENT AUTOMATION

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Abstract

The integration of Generative Artificial Intelligence (Generative AI) with the Internet of Things (IoT) is emerging as a transformative approach for developing intelligent, adaptive, and autonomous smart systems. Traditional IoT systems primarily focus on collecting and transmitting data from connected devices, while Generative AI enables these systems to interpret complex data, generate meaningful insights, and support intelligent decision-making. This paper explores the role of Generative AI in enhancing IoT applications through intelligent automation, predictive analysis, natural language interaction, and automated content and decision generation. The integration of Large Language Models (LLMs), edge computing, machine learning, and IoT devices can enable smart environments to respond dynamically to changing conditions with minimal human intervention. Potential applications include smart healthcare, smart homes, smart agriculture, intelligent transportation, industrial automation, and smart cities. The paper also examines key challenges such as data privacy, cyber security, computational requirements, model reliability, network latency, and energy consumption. Furthermore, the study discusses future opportunities for developing autonomous and context-aware IoT ecosystems using Generative AI. The integration of these technologies has the potential to improve efficiency, personalization, scalability, and realtime decision-making in next-generation smart systems.

Keywords: Generative AI, Internet of Things, Large Language Models, Intelligent Automation, Edge AI, Smart Systems, IoT Security.

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A STUDY ON THE ROLE OF AI ASSISTED LEARNING IN HIGHER EDUCATION; PRACTICES, CHALLENGES, AND ETHICAL CONCERNS

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Abstract:

This research paper aims to study the role of artificial intelligence (AI) in supporting learning in higher education. Also, this research work analyses the practices, challenges, and ethical concerns associated the AI-assisted learning in the current educational scenario. A mixed methodology was adopted in this research to investigate the opinion, practices of higher education learners in the Chennai region. An opinion survey was used to analyse the practices and challenges associated with the AI-assisted learning among higher education students. Primary survey data were collected from learners of three A++ grade private universities in Chennai. Simple random sampling was used for data collection. In addition to the survey, a few case studies were conducted among the learners to gain further insights into their experiences with AI-assisted learning. The usage patterns, challenges, and opinions of the learners were analyzed using statistical software. The findings clearly indicate that AI tools have become a common part of learning practices among higher education students. A majority of the respondents (90%) reported using AI tools such as ChatGPT and Gemini for learning subjects including engineering, computer science, and mathematics. The data were collected from first year undergraduate students pursuing B.E. Computer science engineering and B.Sc. computer science programs. The findings demonstrate the widespread use of AI tools in the learning process. The study also highlights the lack of awareness regarding the verification of AI generated learning material among undergraduate students. Without verifying facts and learning materials generated by AI may lead to misunderstanding or misinterpretation of information.

Keywords: AI-assisted learning tools, Undergraduate learners, Practices, materials tools, ethical concerns.

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AI INNOVATIONS IN BIOCHEMICAL STUDIES: PROTEIN STRUCTURE PREDICTION

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Abstract

Protein structure prediction is a central problem in biochemistry because the three-dimensional structure of a protein strongly influences its function, interactions, stability, and biological activity. Conventional experimental techniques such as X-ray crystallography, nuclear magnetic resonance spectroscopy, and cryoelectron microscopy can provide highly informative structures, but they may require substantial time, specialized instrumentation, and computational or experimental resources. Recent advances in artificial intelligence (AI), machine learning, and deep learning have transformed computational structural biology. Systems such as AlphaFold2, RoseTTAFold, ESMFold, and newer structure-prediction and protein-design models can infer structural features from amino-acid sequences and evolutionary information with remarkable accuracy. This paper reviews the biochemical basis of protein structure prediction, the evolution of AI-based approaches, major model architectures, applications in biochemical research, advantages, limitations, ethical and reproducibility considerations, and future directions. The integration of AI with experimental biochemistry is expected to accelerate protein characterization, enzyme engineering, drug discovery, biomarker research, and rational therapeutic design.

Keywords: Artificial Intelligence; Machine Learning; Deep Learning; Protein Structure; AlphaFold; RoseTTAFold; ESMFold; Structural Bioinformatics; Protein Folding; Biochemistry.

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BRAIN AGE PREDICTION USING A CONVOLUTIONAL NEURAL NETWORK

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Abstract

Brain age prediction is a deep learning-based approach used to estimate a person's biological brain age from brain images, especially Magnetic Resonance Imaging (MRI) scans. The predicted brain age can be compared with the person's actual chronological age to identify abnormal brain aging and support medical and forensic applications.Brain aging is a complex process that causes structural and functional changes in the human brain. Traditional methods of assessing brain age depend on expert analysis of MRI images and various clinical measurements. These methods can be time-consuming and may be affected by human subjectivity.A Convolutional Neural Network (CNN) can automatically learn important features from brain MRI images and predict the age of an individual. CNNs are particularly suitable for image-based applications because they can learn spatial patterns such as brain volume, cortical structure, tissue changes, and other age-related characteristics.

Keywords: Magnetic Resonance Imaging Convolutional Neural Network biological brain.

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MULTIMODAL LEARNING ANALYTICS FOR EARLY DETECTION AND PERSONALIZED INTERVENTION OF STUDENT LEARNING DIFFICULTIES

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Abstract

Early identification of student learning difficulties is important because academic disengagement, weak assessment performance, irregular participation, and delayed help-seeking may become visible before final failure or withdrawal. Conventional learning analytics systems often rely on a single data source, limiting their ability to represent the multidimensional nature of learning. This paper proposes a multimodal learning analytics framework that combines academic records, assessment performance, virtual learning environment (VLE) interactions, temporal engagement patterns, and textual or behavioral indicators to estimate student learning-risk profiles at an early stage. The framework uses modality-specific preprocessing, feature alignment, multimodal fusion, supervised prediction, explainability, and a rule-guided personalized intervention layer. OULAD is selected as the primary reproducible dataset because it links student demographics, assessment results, registration information, and VLE interaction logs. The proposed design is motivated by recent research showing the value of multimodal fusion and the need to connect risk prediction with actionable interventions. A prototype evaluation is included to demonstrate the intended analysis workflow and visualization; the numerical prototype results are explicitly illustrative and must be replaced by measured results after executing the pipeline on the downloaded OULAD data. The paper contributes an end-to-end architecture, feature-engineering strategy, risk classification scheme, intervention mapping, evaluation protocol, and an ethics-aware deployment model for early academic support.

Keywords: multimodal learning analytics, educational data mining, early risk detection, student learning difficulties, machine learning, personalized intervention, OULAD, learning analytics.

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A SURVEY AND ANALYSIS OF SENTIMENT CLASSIFICATION USING MACHINE LEARNING ALGORITHMS

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Abstract

Sentiment analysis has become a crucial task in natural language processing for extracting meaningful insights from textual data. This research proposes a hybrid model using optimization techniques to enhance the accuracy and efficiency of sentiment classification. The proposed framework begins with a comprehensive pre-processing phase, including data cleaning, tokenization, stop-word removal, and normalization to improve data quality. Feature selection is performed using a combination of Genetic Algorithm optimization and TF-IDF representation to identify the most relevant features and reduce dimensionality. The refined feature set is then fed into multiple base classifiers, namely Naïve Bayes, Decision Tree, and Support Vector Machine (SVM), to capture diverse learning patterns. To further improve predictive performance, an ensemble model employing voting and bagging techniques is utilized to combine the outputs of individual classifiers. This integrated approach ensures robustness and reduces model variance. The system classifies sentiments into positive, negative, and neutral categories, followed by a detailed result analysis using evaluation metrics such as accuracy, precision, recall, and ROC curve. Experimental results demonstrate that the proposed hybrid model significantly outperforms traditional standalone classifiers in terms of classification accuracy and reliability. This study highlights the effectiveness of combining optimization techniques with ensemble learning for improved sentiment analysis performance.

Keywords: Support Vector Machine, Decision Tree, Naïve Bayes Algorithm, Sentiment Analysis, TF-IDF**.**

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LEAKAGE-AWARE EARLY PREDICTION OF STUDENT PERFORMANCE: AN EXPLAINABLE DATA ANALYTICS BASELINE

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Abstract

Early identification of students at risk of academic underperformance can support timely educational intervention. This study presents a reproducible baseline for predicting whether the final Mathematics grade reaches 10/20 using the UCI Student Performance dataset. First- and second-period grades (G1 and G2) are excluded to examine earlier-stage prediction and reduce reliance on late academic outcomes. We compare logistic regression and random forest classifiers on 395 records using a single stratified 80:20 split. The reported test results show accuracy of 59.49% and F1 of 68.63% for logistic regression, compared with 67.09% accuracy and 77.59% F1 for random forest. Random forest obtains higher recall (84.91% versus 66.04%) but also produces more false-positive predictions (18 versus 14). These results illustrate the importance of examining multiple metrics rather than accuracy alone. The study is a preliminary small-data analytics baseline: it does not demonstrate distributed big-data scalability, external generalization, causal explanations, or performance stability across random seeds. Future work includes repeated cross-validation, leakage audits, subgroup assessment, interpretable explanations, and evaluation on larger institutional datasets.

Keywords: Educational Data Mining; Student Performance; Machine Learning; Data Leakage; Predictive Analytics.

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