ADITYA
INSTITUTE OF MANAGEMENT
STUDIES AND RESEARCH
AIMSR
CREATING EMPLOYABLE PROFESSIONAL
NAAC Accredited || ISO 21001 : 2018 Certified

ADITYA
SCHOOL OF BUSINESS MANAGEMENT
ASBM
ISO 21001 : 2018 Certified

13th INTERNATIONAL RESEARCH CONFERENCE

THEME :
AI Driven Paradigm for Sustainability and Business Transformation

22nd March 2025

International Partner

ICIB
Indian Chamber of International Business

Our Knowledge Partners

BE IMPACTFUL
LEADERS INSTITUTE

SSM
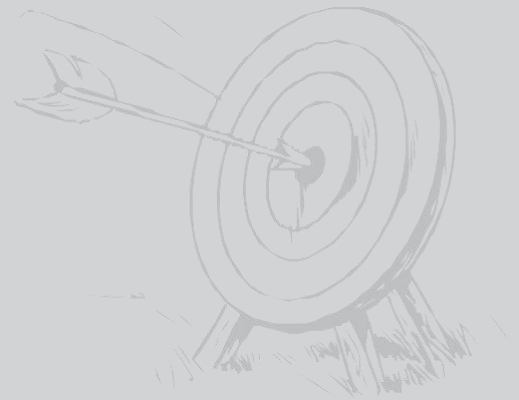Swiss School of Management

VISION, MISSION & VALUES

VISION

To be globally recognized as an epitome of learning and innovation, imparting multi-faceted management education driven by social sensitivity and supported by state of art infrastructure.
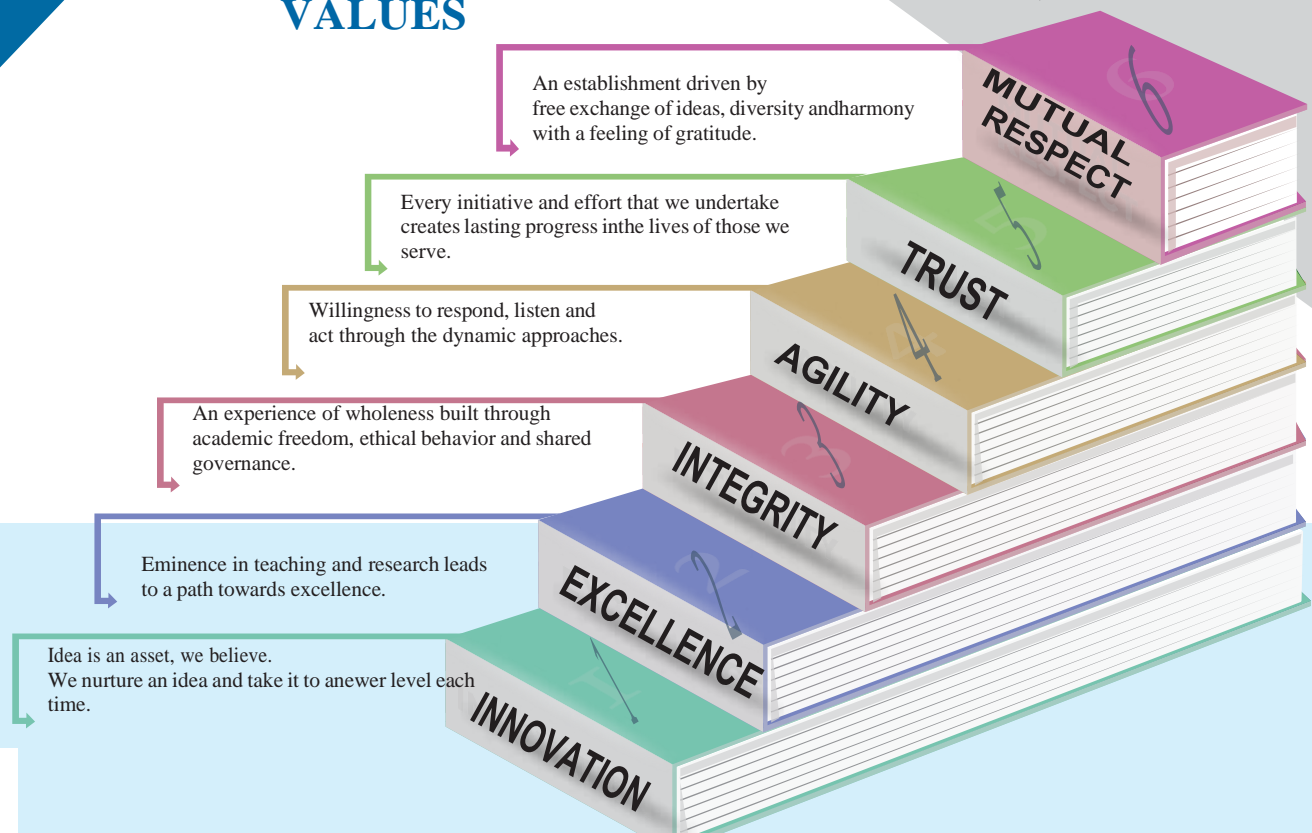
MISSION

To impart quality education that encourages students to be competent enough for best-fit job roles and to provide faculty members with facilities to research, experiment and implement contemporary learning tools.

VALUES

An establishment driven by free exchange of ideas, diversity and harmony with a feeling of gratitude.

MUTUAL RESPECT

Every initiative and effort that we undertake creates lasting progress in the lives of those we serve.

TRUST

Willingness to respond, listen and act through the dynamic approaches.

AGILITY

An experience of wholeness built through academic freedom, ethical behavior and shared governance.

INTEGRITY

Eminence in teaching and research leads to a path towards excellence.

EXCELLENCE

Idea is an asset, we believe. We nurture an idea and take it to a newer level each time.

INNOVATION

Aditya Institute of Management Studies & Research (AIMSR)

Aditya Institute of Management Studies & Research (AIMSR) is amongst the leading B-Schools in India has created a unique identity for itself by challenging conventional thinking and learning in the global market. The Institute has completed the NAAC accreditation process successfully and has been awarded B+ Grade. This accreditation has enabled the institute to focus on quality culture in terms of "Quality Initiatives", "Quality Sustenance" and "Quality Enhancement".

There is an extraordinary appetite for leaders anticipating the leadership needs of being with purpose & resilience to change in the VUCA world. Aditya Institute of Management Studies and Research (AIMSR) has distinguished itself in this respect by preparing students with innovative leadership skills in accordance with the challenges in the business landscape. It is not surprising that AIMSR is amongst the leading B-Schools in India and ranked 4th amongst the top private B-Schools in Mumbai according to the Times B-School Survey 2024.

Students are exposed to industry focused inputs updated with the latest changes in technology such as ML/AI, analytics, Blockchain, AR/VR etc. The emphasis is on developing skills such as skill-oriented negotiation, problem solving and decision making & creating a global outlook. The subjects at AIMSR fast track business learning prepare an entrepreneurial attitude vide live projects.

International study tours and summer internships in companies abroad enable students to immerse themselves in another culture and gain exposure to the challenges and opportunities in organizations outside India. In these times of globalization, AIMSR has industry memberships with AIMA (All India Management Association), IMC (India Merchants Chamber of Commerce), AIMS (Association of Indian Management Schools), AMDISA (Association of Management Development Institutions in South Asia), ICIB (Indian Chamber of International Business) and CII (Confederation of India Industries). To facilitate collaborations in research, AIMSR has signed MoU's with Lincoln University, USA, Swiss School of Management, Switzerland, University of Economics, Bulgaria and Paragon International University, Cambodia.

Aditya School of Business Management (ASBM)

Aditya School of Business Management (ASBM) is where future leaders are crafted, dreams are realized, and innovation thrives. Since 2011, ASBM has been more than a business school—it's a launchpad for those who dare to think differently. Approved by the All-India Council for Technical Education (AICTE). Our commitment to academic excellence, industry integration, and entrepreneurial focus makes ASBM a preferred choice for aspiring business leaders.

ASBM's reputation as a premier management institution is reinforced by impressive rankings and achievements: Over 95% placement record with top recruiters from diverse industries. More than 250 recruiters, including Fortune 500 companies. Average placement package of INR 7 LPA, with top offers reaching INR 15 LPA. Comprehensive PGDM Program Our flagship Post Graduate Diploma in Management (PGDM) program is designed to develop professionals ready for the challenges of a dynamic business environment. Through a combination of theoretical knowledge and practical exposure, the program integrates case studies, live projects, internships, and corporate interactions to ensure students develop the expertise required for leadership roles.

ASBM bridges the gap between academia and the corporate world through: Internships and Live Projects: Students engage in real-world business challenges, gaining hands-on experience. Industry Mentorships: Guidance from top executives and thought leaders. Corporate Tie- ups: Over 150+ industry partnerships for placements and training programs. Workshops & Certifications: Specialized training in AI, Data Science, Digital Marketing, and Financial Analytics. We nurture entrepreneurial thinking through: Startup Incubation Support for students with innovative business ideas. Networking Events to connect budding entrepreneurs with investors and industry leaders. Business Competitions & Hackathons, fostering creativity and problem-solving skills. Shaping Future Leaders with AI & Data Science ASBM is at the forefront of the digital revolution, offering cutting-edge programs in Artificial Intelligence (AI), Data Science, and Business Analytics. These programs equip students with essential skills such as:

· Machine Learning & Predictive Analytics
· Business Intelligence & Big Data Applications
· Data-Driven Decision Making

With AI shaping industries and data revolutionizing decision-making, ASBM ensures its graduates are future-ready and highly sought-after by employers.

ASBM & AIMSR Awards & Ranking

- Ranked 49 All India B School ranking from Times B School survey in top 100 Survey 2025.
- Ranked 36 All India B School ranking from Times B School survey in top 50 Survey 2025.
- Ranked 20 Top B School West Region ranking from Times B School survey 2025.
- Ranked 34th among the top Private B-School in the India by Times B-School Survey 2024.
- Ranked 6th among the top Private B-Schools in Mumbai, Times Top B-Schools Survey, 2024.
- Awarded the Emerging B School of Digital Era by Mid-Day Publication 2024.

- Ranked 51 All India B School ranking from Times B School survey in top 100 Survey 2025.
- Ranked 38 All India B School ranking from Times B School survey in top 50 Survey 2025
- Ranked 37th among the top Private B-School in the India by Times B-School Survey 2024
- Ranked 4th among the top Private B-Schools in Mumbai, Times Top B-Schools Survey, 2024.
- Award presented with National Best Institution and Education Leadership Awards at the Business School Affaire and Dewang Mehta National Education Leadership Awards

13th International Research Conference

In the dynamic landscape of the 21st century, the only constant is change. The world is experiencing unprecedented disruptions across various facets, from technological advancements to global pandemics. Amid these challenges, Aditya Institute of Management Studies, and Research (AIMSR) and Aditya School of Business management (ASBM) are organizing the 13th International Research Conference with the theme "AI- Driven Paradigm for Sustainability and Business Transformation":

The conference on "AI-Driven Paradigm for Sustainability and Business Transformation" explores AI's role in sustainable development, innovation, and corporate transformation. Experts discuss AI-driven strategies, ethical implications, and real-world applications for enhancing efficiency, decision- making, and environmental responsibility in business practices.

The Conference aims at creating a platform that fosters meaningful dialogue, promote innovative research, and provides a space for networking.

It aims at bringing together industry practitioners, academicians, doctoral students, UG & PG students, and research organizations to deliberate on theoretical work, and empirical findings related to the ways in which organizations are transforming digitally.

The Conference shall also discuss the strategies which should be adopted, at both macro and micro levels, by all types of organizations, viz. government, business and not- for-profit. The Conference will provide the participants with an excellent avenue to receive feedback on their research and an opportunity for networking and publishing. Selected research papers shall be published in AIMSR's Annual Research Journal, "SHODHADITYA". The Journal is ISSN-indexed. This year's Conference aims to explore the digital transformation and forecast the changing expectations of the stakeholders of organizations in different management disciplines - Finance, HR, IT, Marketing and Operations, and have insightful deliberations by the researchers.

Objectives of the Conference

- The conference will explore how AI-driven paradigms are reshaping business models and driving innovation across industries.
- It aims to promote sustainability by showcasing how AI technologies can optimize resources and reduce environmental impact.
- The event will focus on identifying the essential skills and traits that future leaders must develop to manage AI- driven business transformation.
- Discussions will center around how AI-driven paradigms are transforming organizational structures and creating new roles in business.
- The conference will facilitate collaboration between AI experts and industry leaders to exchange
- knowledge on AI applications for business and sustainability.
- Participants will examine the ethical and governance challenges posed by AI-driven paradigms and explore responsible adoption strategies.
- The conference will highlight the role of AI in financial and economic innovation, emphasizing sustainable finance and economic resilience.
- Attendees will explore AI-driven solutions for global sustainability challenges, including climate change and resource management.
- The conference will provide insights into how AI-driven paradigms are affecting various industries and promoting sustainability within those sectors.
- The event will help organizations prepare for the future by emphasizing the strategic integration of AI for long-term business growth and sustainability.

Conference Theme

The conference explores AI-driven sustainability and business transformation, highlighting AI's role in optimizing resources, enhancing decision-making, and driving innovation. It fosters discussions on ethical AI, green technologies, and adaptive strategies for sustainable growth in a rapidly evolving digital economy.:

- General Management
- Finance Management
- Marketing Management
- Human Resource Management
- Systems and Technology
- Operation Management

13th International Research Conference 2025
Theme: AI-Driven Paradigm for Sustainability and Business Transformation
Program Schedule

Time	Programme
22nd March 2025, Saturday	
09.30 a.m. to 10.00 a.m.	**Registration**
10:00a.m to 10:30 a.m.	**Inaugural Session-** National Anthem, Ganesh Vandana & Lighting the Lamp Welcome Address - Dr. Balkrishna Parab, AIMSR & Dean of Management Studies, AGI **Felicitation of Chief Guest Dr. Smita Shukla, Director IQAC at University of Mumbai and Director, Alkesh Dinesh Mody Institute for Financial & Management Studies.**
10:30 a.m. to 11:00 a.m.	**Address by Keynote Speaker - Mahendra Kumar Chouhan, Professor at Indian Institute of Management, Mumbai (IIM-M)**
11:00 a.m. to 11:15 a.m.	**Launch of Compendium** for the 13th International Research Conference by Trustees, Guests & AIMSR & Dean of Management Studies, AGI
11.15 a.m. to 01.00 p.m.	**Research Paper Presentations in Parallel Tracks** Marketing Management, Operations Management, Finance Management, HRM, Systems and General Management
01:00 p.m. to 01:30 p.m.	**Lunch**
01:30 p.m. to 03:00 p.m.	**Research Paper Presentations in Parallel Tracks** Marketing Management, Operations Management, Finance Management, HRM, Systems and General Management
03:00 p.m. to 03:15 p.m.	**Closing Address**
03:15 p.m. to 03:30 p.m.	**Valedictory Ceremony** Announcement of Best Research Awards Vote of Thanks – ASBM I/C Director

Dr. Harishchandra Mishra
Founder Trustee & Chairman

The success of any business is deeply rooted in its leadership. A common thread among all thriving organizations is visionary leadership, consistent performance, and the ability to innovate while adapting to changing times. In today's fast-evolving world, leadership is not just about decision-making but also about embracing technology, fostering sustainability, and driving transformation. The essence of cutting-edge leadership lies in being proactive, leveraging artificial intelligence for efficiency, communicating effectively, and leading with a vision that integrates sustainability into business growth.

At Aditya Institute of Management Studies & Research (AIMSR) and Aditya School of Business Management (ASBM), these principles form the foundation of management education. With a strong academic framework, dedicated faculty, and a dynamic student community, AIMSR & ASBM have established themselves as centers of excellence in Mumbai Suburbia. It fills me with immense pride to witness this institution flourish with a deep commitment to academic rigor, industry engagement, research-driven insights, entrepreneurial enthusiasm, and innovation. The 13th International Research Conference, organized by AIMSR and ASBM, on the theme "AI-Driven Paradigm for Sustainability and Business Transformation," aims to explore how artificial intelligence can drive sustainable business practices while fostering growth and transformation. This platform will serve as an opportunity to gain invaluable insights into the future of AI-driven enterprises.

I extend my best wishes to the leaders shaping this institute and to the students who will carry forward the torch of innovation and sustainability. On behalf of everyone at AIMSR & ASBM, I wish this year's International Research Conference grand success. May we continue to share knowledge freely and drive meaningful change in the world!

Shri Ashish Mishra
Trustee

I extend a warm welcome to all participants of the 13th International Research Conference hosted by our esteemed institution. The theme of "AI-Driven Paradigm for Sustainability and Business Transformation" underscores the transformative power of artificial intelligence in reshaping industries, fostering sustainable practices, and driving business innovation. As AI continues to revolutionize decision-making, operational efficiencies, and environmental sustainability, it is imperative for leaders to harness its potential responsibly. This conference serves as a dynamic forum for scholars, researchers, and industry experts to explore the intersection of AI, sustainability, and business evolution, encouraging insightful discussions and pioneering research. I eagerly anticipate the exchange of ideas, innovative solutions, and collaborative efforts that will shape the future of sustainable business strategies.

I encourage all participants to actively engage, network, and contribute to this critical discourse, leveraging AI as a catalyst for positive change.

Together, let us embrace the possibilities of AI-driven transformation to build a more sustainable, resilient, and forward-thinking global business landscape.

Shri Aditya Mishra
Trustee

It is my privilege to extend a warm welcome to all participants of the 13th International Research Conference hosted by our institution. The theme "AI-Driven Paradigm for Sustainability and Business Transformation" reflects the evolving role of artificial intelligence in reshaping business landscapes and driving sustainable growth. I am excited about the opportunity to engage with scholars, researchers, and industry leaders to explore innovative AI-powered strategies that foster environmental responsibility and business excellence. This conference serves as a platform for intellectual exchange, knowledge sharing, and collaborative endeavors that contribute to meaningful advancements in sustainable business practices.

In an era where AI is revolutionizing industries and redefining corporate strategies, leaders must embrace its potential to drive both economic and environmental progress. I encourage all participants to actively engage, share their expertise, and contribute to discussions that lead to actionable solutions for sustainable and AI-integrated business transformation.

I am confident that this conference will not only spark insightful discussions but also inspire strategic initiatives that empower organizations to leverage AI for sustainability, innovation, and long-term success in a rapidly evolving global economy.

Dr. Balkrishna Parab
Director, AIMSR & Dean of Management Studies, AGI

It is with great pleasure and enthusiasm that I extend a warm welcome to all esteemed guests, scholars, researchers, industry experts, and students to the International Research Conference at AIMSR, themed "AI-Driven Paradigm for Sustainability and Business Transformation."

In today's rapidly evolving digital landscape, Artificial Intelligence (AI) stands at the forefront of innovation, revolutionizing business models, optimizing operations, and redefining sustainability practices. This conference is a testament to our unwavering commitment to fostering academic excellence, promoting knowledge dissemination, and driving impactful research in AI and its role in sustainable business transformation.

The integration of AI in various industries has created unprecedented opportunities, enabling businesses to enhance efficiency, make data-driven decisions, and develop resilient strategies to navigate disruptions. However, with such advancements come challenges, including ethical considerations, regulatory frameworks, and the need for a human-centric approach to AI adoption. As we convene here, our shared goal is to delve into these critical aspects, exploring how AI can be leveraged to drive sustainability, ensure responsible governance, and create a future-ready business ecosystem.

This conference brings together thought leaders, academics, and industry practitioners who will share their expertise, insights, and research on key themes, including AI-powered business models, sustainable innovations, ethical AI governance, and the evolving role of leadership in the AI-driven era. The diverse perspectives presented here will enrich our understanding, encourage collaborative discussions, and inspire transformative solutions that align with the global sustainability agenda.

I look forward to insightful discussions, innovative research presentations, and the forging of new collaborations that will shape the trajectory of AI in sustainable business practices. Together, let us embark on this journey of discovery and innovation, paving the way for a more resilient, ethical, and sustainable future.
Welcome to the International Research Conference at AIMSR!

Prof. Mukund Prasad
I/C Director, ASBM

It is my privilege to extend a warm welcome to all participants of the 13th International Research Conference hosted by our institution. This conference serves as a platform for thought leaders, industry experts, and researchers to explore the transformative power of AI in driving sustainability and business innovation. Prof. Mukund Prasad brings a wealth of experience, having held senior leadership positions in globally recognized organizations such as Tata Steel, PwC, HCL, Ispat Industries, Ranbaxy, and Welspun Group. With a proven track record of leading technology-driven business transformations, he has played a pivotal role in developing and executing HR and IT strategies at a conglomerate level, spanning multiple industries, geographies, and cultural landscapes.

After an illustrious corporate career, Prof. Mukund Prasad transitioned into academia, dedicating nearly a decade to shaping the next generation of business leaders. He has been associated with premier institutions like NMIMS, DY Patil, and currently, Aditya School of Business Management in Mumbai. As a Certified Power Coach (trained by CLI International, Canada) and a Master Practitioner of NLP (Richard Bandler's Institute), he specializes in leadership development, executive coaching, and change management, guiding professionals and organizations through complex transitions.

In today's rapidly evolving digital landscape, AI is redefining the way businesses operate, making sustainability and transformation not just desirable but imperative. Prof. Mukund Prasad believes that AI-driven innovations are reshaping talent management, performance accountability, and corporate governance, ensuring that businesses remain agile and future-ready. From predictive analytics and process automation to AI-enabled decision-making, the integration of technology is key to driving responsible and efficient business practices. As we navigate this AI-driven era, Prof. Mukund Prasad's insights serve as a guiding force in bridging the gap between technological evolution and human-centric leadership. His expertise and vision contribute to shaping organizations that are not only innovative but also resilient, fostering a culture of continuous learning, adaptability, and long-term success.

INDEX / TABLE OF CONTENTS: LIST OF ABSTRACTS

19	A Study on Consumer Behavior towards digital payments in Metro city	Priyanka Saha & Dr. Krati Sharma	22
20	AI Overdependence in Education: Examining Its Harmful Effects on Student Learning and Critical Thinking	Ishika Suresh Dubey & Dr. Vrittee Parikh	23
21	Fraud Detection Using Machine Learning in Banking Sector	Darshana Khilwani	23
22	AI-Enhanced Placement Management System with Smart Dashboard	Dr. Vrittee. Parikh, Anuradha Shrivastav & Trisha Hazra	23
23	Implement Artificial Intelligence to Standardize and Improve Customer Service	Prof. Ramakrishnan Iyer	24
24	AI in Cybersecurity and Data Protection	Prof. Hitesh Kaushal & Dr. Aaditya Desai	24
25	Impact of Shrinkflation on Consumer Behaviour and Market Dynamics in India: Causes, Consequences, and Regulatory Challenges	Prof. Dinesh Mehra	24
26	Artificial intelligence in enhancing Financial Inclusion: A review of its impact on financial services for the unbanked Sector in the India	CA. Vinay Tiwari	25
27	A study on how technology is changing traditional marketing strategies	Dr. Krati Sharma & Dr. Neeta Bhatt	25
28	Integrating diverse stakeholders with the help of digital technology for achieving sustainable development of ecosystem	Prof. Dharmendra Sharma & Dr. Aaditya Desai	25
29	The Role of AI in Enhancing Green Consumer Behaviour: A Data-Driven Approach	Dr. Pinky Bhardwaj	26
30	Sustainable Ethical Conduct at Workplace and Organizational Interests Alignment	Dr. Srinivas Ainavolu	26
31	AI in Construction Industry in India	Ar. Jignesh Panchal & Ar. Varsha Swar	26
32	Transformational Marketing Strategies in AI-Driven Business Models	Prof. Hitesh Kaushal & Prof. Dharmendra Sharma	27
33	Sustainable Finance and Use of Artificial Intelligence in Investment Decision Making	Mithila Chavan & Reshma Suryavanshi	27
34	Biometric Intelligence: Improving Recognition Through Deep Learning Frameworks	Samruddhi Lohote, Dnyaneshwari Thorat & Prof. Sheetal Shevkari	27
35	Digital Transformation - Customer Expectations in Personalized Streaming Services	Vedika Singh & Siddhi Shirsat	28
36	Smart School Bag System using IOT	Gayatri Sable	28
37	Integration of AI in HR Dashboards	Aqsabano Patel & Rafeeya Fatima Shaikh	28
38	Study on Perception of Youth towards various investment avenues	Yogita Jadav, Akshay Jagadale, Omkar Bhabal & Ameya Kharade	29
39	AI-Driven FinTech Innovations for Sustainability	Sanjana Joshi, Anjali Fatangare & Devika Godge	29
40	The Role of AI in Mitigating Behavioural Biases in Investment Decision-Making	Abhay Tiwari & Yogeshwaran Pillai	29

41	Faith and Finance: How the 2025 Maha Kumbh Mela Boosted the Economy	Janhavi Bane & Yukta Bobra	30
42	AI in Sustainable Supply Chain Finance: Enhancing ESG Compliance and Risk Management	Deepashree Datar & Shruti Gupta	30
43	Artificial Intelligence for Preventing and Detecting Financial Fraud and Money Laundering.	Gaurangi Nerurkar, Girija Pasam & Swastika Patil	30
44	Integrating ESG Principles and AI to Enhance Investment Strategies for Effective Financial Decisions	Adarsh Singh	30
45	The Effectiveness of Green Influencer Marketing in Promoting Consumer Behaviors	Rutika Kolvanka & Rishika Poojary	31
46	Decentralized Finance and AI: Shaping the Future of Global Financial Systems	Dev Goyani & Rishab Jain	31
47	Strategic Advertising for MNC Brands: Balancing Convergence and Divergence in Consumer Behavior for Mumbai	Mihir Mandaliya & Umang Patel	31
48	A Study on Factors Influencing Purchase Decisions and Behavioral Patterns of Female Apparel Consumers	Om Mandaliya & Ansh Mehta	32
49	Consumer Decision Making Process in Retail Stores D-Mart	Krishna Mallah & Manushi Patel	32
50	Analysis on consumer buying behaviour towards E-commerce	Aarat Bhayani	32
51	Evaluating the role of investment banks in facilitating mergers and acquisition in emerging markets	Isha Nirban & Anju Jaiswar	33
52	Ethical Consumerism and Sustainable Branding	Kalpita Pisal	33
53	AI optimized Gig workforce management, Flexibility and sustainability in Supply Chain Management.	Janavi Kadam & Omkar Ghadigaonkar	33
54	Sustainable HR Practices, AI's Role in Creating a Green Workforce	Mausami Jena	34
55	The Role of ecofriendly Sustainable Packaging in Consumer Decision-Making.	Pawan Vyas	34
56	Fintech Apps and Financial Management: Assessing User Behavior and Satisfaction	Hritika Bangera & Riddhi Gaonkar	34
57	Elevating employee experience and sustainability branding leveraging AI strategies in HR transformation	Anjali Jadhav	35
58	The Impact of Digital Payment Systems on Financial Inclusion in Emerging Countries	Siddh Daftary & Vidhi Singhi	35
59	AI in ESG Investing: Enhancing Sustainability and Ethical Investment Decisions	Darshan Jaware	35
60	AI powered Consumer Engagement for Sustainability	Firdos Khan & Sujal Bhoir	36
61	Challenges Faced by Customers in the 10-Minute Delivery Trend	Pratham Jain	36
62	Renting vs Purchasing a House: A Comparative analysis of Financial and Lifestyle Factors	Samarth Prabhu & Vaishnavi Shinde	36

63	Expert Awareness of Ponzi Schemes: Insights from the Torres Scam	Rushita Prajapati & Darshi Shah	37
64	Jewellery Manufacturing Cost Dynamics: A case study of Diagold Creations	Prof. VK Iyengar	37
65	Smart Cyber Defense: AI Techniques for Data Protection and Threat Prevention	Swarupa Gogate & Shraddha Sonawane	38
66	Digitally Mediated Realities: Exploring the Impact of social media on Personal Life in the Digital Age	Mrs. Poonam Shinde	38
67	Fintech Innovations and their Impact on Traditional Banking	Armesh Randhir Vaity	38
68	Role of digital payment platforms in promoting financial inclusion	Sanjana Shrivastav	39

A Study on AI Driven Crowd Management System at Maha Kumbh 2025, Prayagraj
Sakshi Varma

Abstract

Managing a crowd of over 1.5 to 2 crore people daily for 45 days presents significant logistical and safety challenges for both law enforcement agencies and event organizers. The Maha kumbh, one of the largest religious congregations in the world, leaves behind a trail of both successes and difficulties. As per Bhanu Bhaskar, ADG of the Prayagraj Zone, managing such a large-scale crowd requires complex strategies involving multiple stakeholders, including the police, local authorities, and technological solutions. Traditional methods of crowd management, though effective to some extent, are often not sufficient in predicting crowd behavior or preventing hazardous situations, especially given the unpredictable nature of human mass movements. The study explores the integration of AI into crowd management systems at Maha kumbh 2025, focusing on AI-based crowd counting, behavioral prediction models, and real-time monitoring tools. The study aims to do a qualitative analysis of official reports and quantitative simulations of AI-based crowd prediction systems. By analyzing data from previous Kumbh Melas and global large-scale events, the study aims to identify the potential benefits and challenges of incorporating AI into crowd management strategies, with an emphasis on ensuring public safety, efficiency, and resource optimization. The findings suggest that AI provided predictive analytics on crowd movement, reducing the risk of overcrowding, minimizing accidents, and improving real-time decision-making. The integration of Internet of Things (IoT) devices, AI-based surveillance systems, and machine learning algorithms helped predict crowd behavior, optimize resource allocation, and enhance the overall experience for both pilgrims and law enforcement personnel. This framework will benefit Maha Kumbh 2025 but also set a precedent for future religious and public events of similar scale.
Keywords: AI Crowd Management, Maha Kumbh 2025, Crowd Control Systems, Realtime Crowd Monitoring, AI-based Surveillance Systems, IoT in Crowd Control, Real-Time Data Analytics

An Analytical study on Artificial Intelligence of Consumer choice towards the Boat Brand Sustainability
Prof. Anuj Tiwari

Abstract

This study explores the influence of Artificial Intelligence (AI) on consumer decision-making and the role it plays in shaping perceptions towards the sustainability efforts of the Boat brand. As AI technologies continue to evolve, they increasingly impact how consumers assess and make choices regarding products, particularly in the context of environmental sustainability. The research examines the extent to which AI-driven tools, such as personalized recommendations, consumer behavior analysis, and brand engagement platforms, influence consumer attitudes toward the sustainability practices of Boat, a leading brand in the audio technology market. Through a mixed-method approach, this study combines consumer surveys, AI behavior models, and sustainability reports from Boat, aiming to identify patterns in consumer preferences, sustainability awareness, and purchasing behavior. It also investigates the growing demand for eco-friendly products and how AI can aid brands like Boat in aligning their marketing strategies with these preferences, thus enhancing brand loyalty and consumer trust. The findings suggest that AI significantly enhances consumer engagement by providing personalized experiences, but the impact on sustainability perceptions varies across different demographic segments. Consumers who are more environmentally conscious tend to favor brands that demonstrate a clear commitment to sustainable practices. Furthermore, the study highlights how AI enables brands to communicate their sustainability initiatives more effectively, fostering a deeper connection with the eco-aware consumer. This research contributes to the growing body of knowledge at the intersection of AI, consumer behavior, and sustainability, offering insights for brands looking to leverage technology to drive both consumer satisfaction and sustainable growth.

The Impact of AI on Data Privacy and Employment: Risks, Challenges, and Workforce Adaptation
Firoza Mirza

Abstract

Artificial Intelligence (AI) is rapidly transforming employment landscapes, introducing both opportunities and challenges. While AI-driven automation enhances productivity and efficiency, it raises significant concerns regarding employee data privacy, ethical governance, and workforce displacement. AI-powered recruitment, workplace surveillance, and predictive analytics are increasingly utilized, yet they introduce risks such as biased decision-making, unauthorized data collection, and job automation threats. This study systematically examines the impact of AI on data privacy and employment, with a focus on privacy risks, legal challenges, and workforce adaptation strategies. A mixed-method approach was adopted, incorporating primary data collection through structured surveys (N=50+) and expert interviews (N=5+), along with AI-driven analysis. A Natural Language Processing (NLP) model (VADER/BERT) was employed to analyze employee sentiment on AI-driven employment changes, while a Random Forest model was trained to predict job automation risks using industry-specific employment datasets. Findings indicate that 40% of employees distrust AI-driven hiring, while 55% express concerns about workplace surveillance. Moreover, retail, finance, and manufacturing jobs face the highest automation risk, necessitating proactive workforce reskilling. The study highlights the urgent need for AI fairness frameworks, privacy-preserving HR technologies, and updated regulatory policies (GDPR, AI Act, CCPA) to ensure ethical AI integration in employment. Future research should focus on developing transparent AI hiring models, workforce upskilling strategies, and privacy-centric AI deployment to mitigate risks and enhance AI's responsible adoption in workplaces.

Keywords: AI ethics, data privacy, job automation, employee surveillance, machine learning, workforce adaptation.

AI-Driven Transformation of Retail Investors Participation in Mumbai's Stock Market
Minakshi Kandari

Abstract

This study examines the impact of AI-driven tools on retail investors in Mumbai's stock market, focusing on their decision-making efficiency, investment strategies, and accessibility. It explores how AI-powered platforms such as algorithmic trading, roboadvisors, and sentiment analysis influence investment behavior. This study integrates Technology Acceptance Model (TAM), Prospect Theory, Heuristic Decision-Making, and Market Sentiment Theory to assess AI adoption among retail investors. A quantitative research approach, including surveys and statistical analysis, is employed to evaluate investors' perceptions and behavioral patterns.
Keywords: AI-Driven Trading, Algorithmic Trading, Robo-Advisors, Sentiment Analysis, Retail Investors, Mumbai Stock Market, Investment Strategies, Data Privacy, And Regulatory Challenges

AI and Environment Policy: Innovative Management Strategies
Dr. Sonam Singh & Dr. Geeta Kohade

Abstract

Sustainability and AI have become essential to solving urban management, agriculture, and food security issues. Advanced technology can improve resource management, environmental impact, and resident quality of life in metropolitan regions. AI can boost agriculture yields, resource efficiency, and food security, especially in underdeveloped nations. This study shows how AI can inform environmental management policy and technology-driven solutions.

AI-Driven Marketing to Promote Green Products and CSR
Prof. Rajani Shinde

Abstract

The rise of ecofriendly market has impact on thinking of consumerism. It has influenced the business to take steps and rethink about marketing strategy related to digital marketing by promoting the ecofriendly products also enhancing the commitments to corporate social responsibility

The eco-friendly market is stated with features to seek products which are environment free and not hampering the environment by giving prioritize towards the sustainability in their purchasing decisions .As the integration of artificial intelligence in to field marketing which helps to make transformation carrying the business in eco-friendly way by promoting eco-friendly products and taking initiatives of corporate social responsibility (CSR) which foster efficient methods of resources management, optimisation of operation, sustainable decision making to ensure reducing the carbon footprints and any other environment harm.

Artificial intelligence helps to enhance application in digital marketing by fostering and predicting analysis, social media monitoring, content creations, engagement of customer by using AI tools such as chatbots, sentiment analysis can also impact of CSR initiatives by analysing data on social and environmental outcomes.

Keywords: Artificial intelligence, Corporate social responsibility, Digital marketing, Eco friendly

Boosting Efficiency and Sustainability with Artificial Intelligence
Prof. Rahul Godbole

Abstract

The buzz word Artificial intelligence is the way imitation of human being intelligence processes by technologies viz, computer systems which includes task of learning the patterns, algorithms, reasoning the output by using the defines rules of algorithm, auto correction. As the challenges stills pretends about the waste management, garbage disposal, improve the resources allocation by recycling, reusing etc.

It has changed the landscape of overall business environment operations by enhancing as transformative force in different ways of business practices. By step of AI helps to develop an innovative approaches towards all the general problems by smart sorting techniques, predictive analysis for waste collections , waste generation forecasting , waste to energy optimization It covers wide ranges tools and technologies such as natural language processing, machine learning that enable machines to perform tasks that typically require human intelligence by utilizing theses kind of technology organization can streamlines the business operations by optimum the use of resources, allocation, waste management and driving the sustainable practices.as AI is enable to understand , learn and ably to apply its intelligence to across the wide range of activities so we can say that AI is transferring the way of live and work

Keywords: Artificial Intelligence, Operational Efficiency, Waste Management, Sustainable Business Practices

The Role of AI in Optimizing Carbon Credit Trading and Green Bonds
CA Sandhya Menon & CA Gurunathan Pillai

Abstract

The international battle against climate change has fuelled extensive demand for such financial products as carbon credits and green bonds. Such instruments encourage sustainable practices and allow the financing of eco-friendly projects. But the complexity and dynamism of these markets create difficulties related to transparency, price discovery, and efficiency. Artificial Intelligence (AI) is unfolding as a revolutionizing tool to make carbon credit trading and green bond management more efficient. This paper investigates the ways in which AI technologies like machine learning, predictive analytics, and blockchain solutions are transforming carbon credit markets and improving the issuance and trading of green bonds. The key findings reveal that AI

can enhance liquidity, maintain data integrity, and lower market inefficiencies to make climate finance systems more efficient.

Keywords: Carbon Credit, Artificial Intelligence, Blockchain, Green Bonds, Machine Learning

Optimization of Food Delivery System using artificial intelligence by Food delivery apps in Mumbai region
Anita Chaudhary & Dr. Vrittee Parikh

Abstract

Mumbai's food delivery system is a dynamic and rapidly growing industry, catering to city's diverse and fast paced lifestyle. Increasing customer demand for faster, more efficient and personalised food delivery services is increasingly demanding the role of artificial intelligence in food delivery systems to optimise operations and enhance customer experiences. This paper focusses to study on factors such as AI chatbots for food ordering, dynamic menu customisation, predictive delivery time estimation, predictive analytics for customer retention and automated customer query resolution. The paper further analyses the challenges and factors that impact optimisation of food delivery system and enhances customer experiences. These findings would be appropriate for development of food delivery apps in Mumbai and enhancement of food delivery services in future time.
Keywords: Food Delivery System, Artificial Intelligence, Operation optimisation, Customer experiences.

Green Marketing Strategies: Leveraging AI for Sustainable Consumer Engagement
Anirrban Ghosh & Dr. Krati Sharma

Abstract

This paper investigates the convergence of Artificial Intelligence (AI) and green marketing, revealing how AI technologies can facilitate sustainable consumer behavior and enhance competitive advantage for businesses. By leveraging AI-powered tools for real-time data analysis, predictive analytics, and hyper-personalized marketing strategies, companies can effectively influence eco-conscious purchasing decisions. Through a mixed-methods approach that includes a comprehensive literature review and empirical survey analysis, the study examines the transformative impact of AI-driven marketing on sustainability initiatives. Findings illustrate that AI can significantly enhance consumer engagement, foster brand loyalty, and promote environmentally responsible consumption. Additionally, the research identifies AI's potential to increase consumer awareness and shape ethical purchasing patterns, while addressing the challenges of implementation. The paper emphasizes the importance of responsible AI applications to balance sustainability objectives with ethical considerations, ultimately supporting long-term business success and environmental stewardship.
Keywords: Green Marketing, Artificial Intelligence, Consumer Engagement, Sustainability, Eco-friendly Branding, Ethical Marketing

Artificial Intelligence used for Data Protection
Poonam Majigamkar & Dr. Vrittee Parikh

Abstract

Artificial Intelligence (AI) plays an important role in enhancing data security by identifying threats and responding to them effectively. This paper explores how AI-directed security will help in data protection by identifying dangers, reducing cyber risks, and ensuring real-time threat management. AI-driven tools such as machine learning-based anomaly detection, deep learning models for malware identification, automated threat intelligence systems, and advanced encryption techniques empower individuals and organizations to safeguard sensitive data. Also, AI-powered security solutions like biometric authentication and AIassisted cyber security frameworks enhance defence mechanisms against evolving threats. The method of qualitative approach that includes a systematic review of AI-based data protection techniques and to analyse existing AI-based security frameworks, encryption methods, and intrusion detection systems to assess their effectiveness in mitigating cyber threats. Findings indicate that AI significantly improves data protection by identifying variation, detecting

threats with high accuracy, and automating responses to cyber incidents. The paper emphasis on AI-powered systems overcome traditional security approaches by adapting to upcoming threats, thereby reducing data breaches and improving persistency

Fractional Ownership and Real Estate Derivatives: Bridging the Gap Between Affordability and Investment Returns
Prof. Amit Kamkhalia & Dr. Sonali Kale

Abstract

The Indian real estate sector has long been characterized by high capital requirements, limited liquidity, and significant barriers to entry for retail investors. Rising property prices and affordability constraints have further restricted access to real estate as an asset class. In this context, fractional ownership and real estate derivatives have emerged as innovative financial solutions aimed at democratizing real estate investments. Fractional ownership allows multiple investors to co-own high-value real estate assets by purchasing fractional shares, thereby lowering the entry cost. On the other hand, real estate derivatives, including property index swaps, futures, and options, provide avenues for risk management, speculation, and portfolio diversification without direct asset ownership. This study explores the interplay between fractional ownership and real estate derivatives, assessing their combined potential in bridging the gap between affordability and investment returns in the Indian real estate market. While fractional ownership platforms such as REITs (Real Estate Investment Trusts) and tokenized real estate investments have gained momentum globally, their adoption in India is still at a nascent stage.
Keywords: Fractional Ownership, Real Estate Derivatives, Affordability in Real Estate, REITs (Real Estate Investment Trusts), Property Price Volatility, Tokenized Real Estate, Real Estate Investment Strategies

A Study on AI in Financial Forecasting and Analysis: Evaluating Its Impact on the Financial Performance of ITC Limited
Subhaangi Singh & Prof. Neha Bhatia

Abstract

The integration of Artificial Intelligence (AI) in financial forecasting and analysis has significantly transformed decision-making processes in corporate finance. This research paper evaluates the impact of AI-driven financial analysis on the financial performance of ITC Limited, a major conglomerate in India. The study explores how AI enhances forecasting accuracy, optimizes investment strategies, and mitigates financial risks. The research is based on an analysis of ITC Limited's financial data over a ten-year period (2014-2023), leveraging AI-based predictive modeling techniques to examine profitability, solvency, and overall financial health. Findings suggest that AI-driven models improve forecasting accuracy, aiding in better capital allocation and risk management, ultimately contributing to financial stability and growth. This study aims to analyze the role of AI in financial forecasting and its adoption by ITC Limited, assess the impact of AI-driven financial analysis on the profitability and solvency of ITC Limited, evaluate how AI enhances investment decision-making and risk management in ITC, and provide recommendations for optimizing AI-based financial strategies

Comparative Study of Classical-to-Quantum Data Encoding Methods and Their Effects on Machine Learning Performance
Prof. Rashmi Pathak

Abstract

The integration of quantum computing into machine learning has the potential to revolutionize data processing and analysis. A critical aspect of this integration is the encoding of classical data into quantum states, a process that significantly influences the performance of quantum machine learning algorithms. This study provides a comprehensive comparative analysis of various classical-to-quantum data encoding techniques and their impact on machine learning accuracy. We explore several encoding methods, including amplitude encoding, basis encoding, and hybrid encoding schemes, evaluating their efficiency, scalability, and suitability for

different types of data and machine learning tasks. Our analysis highlights the strengths and limitations of each encoding technique, focusing on their computational complexity and the fidelity of the encoded data.

AI and Mental Well-being: The Influence of AI Companions on Loneliness and Emotional Health in Urban Families
Prof. Ajeet Mishra & Dr. Krati Sharma

Abstract

In the ever-evolving landscape of urban life, nuclear families in metro cities often grapple with loneliness, emotional stress, and a diminishing sense of human connection. The increasing dependence on technology has now introduced AI companions—virtual assistants, chatbots, and social robots—as a potential source of emotional support. This research explores how AI companions influence mental well-being, particularly in urban nuclear households, where social interactions are often limited by fast-paced lifestyles. While AI offers companionship, emotional regulation, and mental health assistance, it also raises profound questions about the nature of human relationships, emotional dependency, and the boundaries between artificial and authentic interactions. Can AI truly fulfil the emotional needs of individuals, or does it create an illusion of companionship, distancing humans further from real-world relationships? This study delves into the psychological, ethical, and social implications of AI-driven companionship, seeking to understand whether these technologies enrich or erode human emotional resilience. By embracing a humanistic perspective, this research aims to provide insights into how AI can be integrated responsibly into family life, ensuring that technological advancements support, rather than replace, the fundamental human need for genuine connection and emotional intimacy.

Keywords: AI companionship, human connection, nuclear families, emotional well-being, loneliness, metro cities, social robots, ethical AI, human-machine relationships, mental health support.

Research Paper on Optimizing Workplace Inclusion and Psychological Well-Being for employees with disabilities
Prof. Sweta Nigam & Dr. Akhilesh A. Waoo

Abstract

An inclusive and supportive workplace is essential for employees with disabilities, impacting not only their accessibility but also their mental well-being. Advances in Artificial Intelligence (AI) and Robotic Process Automation (RPA) are transforming workplace environments by offering innovative solutions for accessibility and support. AI-driven bots assist disabled employees by automating repetitive tasks, facilitating seamless communication, and providing personalized assistance, allowing them to focus on higher-value work. These technologies also contribute to mental well-being by reducing stress, increasing job satisfaction, and fostering a sense of belonging. However, challenges such as usability, ethical concerns, and implementation barriers must be addressed for effective adoption.

AI-Driven Paradigm for Sustainability and Business Transformation
Manish Sinha & Dr. Vrittee Parikh

Abstract

In the era of rapid digital transformation, Artificial Intelligence (AI) has emerged as a pivotal force in reshaping business landscapes while driving sustainability. This paper explores how AI-driven innovations are redefining operational efficiencies, optimizing resource utilization, and fostering sustainable business practices across industries. The study delves into AI's role in predictive analytics, automation, and decision-making to enhance environmental, social, and governance (ESG) strategies. It examines AI-powered solutions in energy management, carbon footprint reduction, and supply chain optimization, highlighting their impact on corporate sustainability. Additionally, the research addresses the ethical considerations and challenges of AI adoption, including data privacy, bias mitigation, and workforce implications. Through a multidisciplinary approach, the

paper presents case studies demonstrating AI's transformative potential in achieving sustainable business models. The findings emphasize that AI is not just an enabler but a catalyst for long-term value creation, fostering a balance between profitability and environmental stewardship. This research contributes to the discourse on AI-driven sustainability by providing insights into scalable AI frameworks that align with global sustainability goals. The study underscores the necessity for businesses to integrate AI-driven strategies to remain competitive while adhering to responsible business practices.

Keywords: Artificial Intelligence, Sustainability, Business Transformation, ESG, Automation, Digital Transformation

A Study of AI Use Cases in Employee Onboarding
Rahul Mehta & Dr. Krati Sharma

Abstract

We are amidst the AI revolution. Over the past few years, HR has experimented and embedded AI use cases in various HR processes to drive enhanced efficiencies, decision making, personalization, employee experiences and productivity outcomes. One of such HR processes is Employee Onboarding. Between the milestones of employee receiving an offer letter and the employee joining the organization, lies a critical process of onboarding the employee. AI is transforming the employee onboarding process into meaningful transactions and conversations that are driven by intelligence. From welcoming the new joiner, to the documentation, to orientation programs, to mentors, to the clarification of roles and responsibilities onboarding processes can drive candidate delight and improve day 1 productivity. This paper aims to study the uses cases of AI enabled Onboarding process by considering four onboarding sub - processes namely Pre – Boarding, Orientation, Training and Integration across the AI classification provided by PWC namely Assisted Intelligence, Augmented Intelligence and Autonomous Intelligence.

Keywords: Artificial Intelligence, Employee Onboarding, Employee Experience, Organization Socialization

A Study on Consumer Behavior towards digital payments in Metro city
Priyanka Saha & Dr. Krati Sharma

Abstract

Digital payment or online payment or e-payment is the transfer of value from one account to another account by using any digital device or channel. It may include bank transfer, QR code transfer, e-wallet transfer or debit/credit card or prepaid card. The proposed research is in the area of identifying the advantages of adopting the process if any or the consumer behavior respect to the process. The study calls for a descriptive analysis of various digital payment practices across the city Mumbai. Also, the experimental analysis to know the factors which influence them to adopt cashless payment. 1200 respondents throughout the both metro cities will be collected and studied to evaluate various objectives laid down in this proposal.

In order to transform India into a digitally empowered society and knowledge economy, the Government of India launched Digital India program in 2015. The program focuses on three main vision areas: digital infrastructure as a core utility to every citizen, governance and services on demand, and digital empowerment of citizens. Through the program, the government wants to ensure the availability of high-speed Internet, provide mobile phones and bank accounts to every citizen, ensure availability of services in real-time from online and mobile platforms, make financial transactions electronic and cashless, and ensure digital literacy and availability of digital resources across the country.

AI Overdependence in Education: Examining Its Harmful Effects on Student Learning and Critical Thinking

Ishika Suresh Dubey & Dr. Vrittee Parikh

Abstract

The increasing reliance on artificial intelligence (AI) in education raises concerns about its impact on students' critical thinking abilities. While AI enhances learning by providing instant solutions and automating complex tasks, excessive dependence on AI-powered tools may discourage independent thought and analytical reasoning. This study explores how AI overdependence affects students' ability to evaluate, analyze, and interpret information to form a judgment or decision, ultimately weakening their critical thinking skills. Using the Critical Thinking Assessment Scale (CTAS), this research measures students' cognitive engagement in key dimensions such as interpretation, analysis, evaluation, inference. The study examines whether frequent AI-assisted learning leads to passive information consumption rather than active intellectual engagement. By assessing the correlation between AI use and critical thinking, this research emphasizes the importance of balancing AI assistance with traditional problem-solving methods.

Fraud Detection Using Machine Learning in Banking Sector

Darshana Khilwani

Abstract

Bank fraud detection is becoming a matter of fact with the rising digital transactions in the banking sector. Rule-based fraud detection is less effective as it becomes difficult to keep up with evolving fraud schemes, covering the way for quick and responsive solutions. Machine learning (ML) is proving to be an efficient method for detecting fraudulent activities through patterns in transactional data. This research explores some of the machine learning techniques, some of which are supervised learning models like logistic regression, decision trees, random forests, and support vector machines, and unsupervised learning like clustering and anomaly detection. Deep learning models, in the shape of neural networks, are also explored for the detection of advanced fraud patterns. Some of the most significant problems that come in machine learning-based fraud detection are handling imbalanced data, reducing false positives, and model interpretability. Feature engineering and real-time processing strategies are also considered to complement detection effectiveness even more. Financial institutions can moderate fraudulent transactions effectively, become safer, and win more customer confidence with robust machine learning models. The results of this research can facilitate the building of more effective, reliable, and scalable anti-fraud systems to establish a safe banking system in the online era.

AI-Enhanced Placement Management System with Smart Dashboard

Dr. Vrittee Parikh, Anuradha Shrivastav & Trisha Hazra

Abstract

The rapid advancement of technology has prompted a fundamental change in conventional college placement management approaches. An AI-enhanced Placement Management System featuring a smart dashboard transforms the recruitment process of educational institutions and companies. This cutting-edge system incorporates AI algorithms to examine extensive student and job market information, delivering real-time insights and predictive analytics. The smart dashboard presents a holistic view of placement patterns, student achievement indicators, and industry needs, thus allowing administrators to make informed choices. It streamlines various recruitment tasks - such as resume evaluation, skill alignment, and interview coordination, substantially reducing manual work and boosting efficiency. The system's machine learning features continuously improve its suggestions, ensuring the optimal matching of students with job opportunities based on their abilities, preferences, and market requirements. Furthermore, the AI dashboard offers tailored career advice to students, recommending skill enhancement paths and potential career directions. This study focused on exploring this innovative approach, thereby streamlining the placement process that enables the overall

success rate of job placements, benefiting both students and employers.

Keywords: Placement Management System, B-Schools, Smart dashboard, Student's placement, skills enhancement, Job market.

Implement Artificial Intelligence to Standardize and Improve Customer Service
Prof. Ramakrishnan Iyer

Abstract

The ticketing system is an important module of customer service process, where the tickets are raised for an issue or a service required. The effectiveness of customer service is measured by measuring the speed at which the tickets are solved and customer satisfaction on the solution provided for a ticket. This paper explores the application of AI technologies in customer service ticketing process, focusing on its ability to standardize the process for raising tickets, enhance responsiveness, and ensure quick turnaround with the solution. By analyzing various AI technologies, the paper provides an approach for use of these technologies in optimizing customer support operations, reducing human error, and maintain a high level of service quality.

AI in Cybersecurity and Data Protection
Prof. Hitesh Kaushal & Dr. Aaditya Desai

Abstract

AI in cybersecurity automates threat detection, enhances response, and fortifies defenses against evolving risks. Artificial Intelligence (AI) refers to the application of intelligent algorithms and machine learning techniques to enhance the detection, prevention, and response to cyber threats. Cyber threats are growing day by day and outpaced traditional security defenses. Behind this evolution, Hackers are constantly shifting their focus, making AI in cybersecurity more important than it's ever been. With the help of AI, we can prioritize critical incidents, detect threats in real-time, and respond to attacks automatically—all while managing vulnerabilities and optimizing network security. With AI-driven security automation, organizations can detect anomalies, predict cyberattacks, and respond to threats faster than human analysts. AI threat detection tools scan massive datasets, identify zero-day vulnerabilities, and neutralize AI-generated malware and phishing scams before they cause damage.

Keywords: Leadership, Recruitment, Innovations

Impact of Shrinkflation on Consumer Behaviour and Market Dynamics in India: Causes, Consequences, and Regulatory Challenges
Prof. Dinesh Mehra

Abstract

Shrinkflation, the phenomenon where products are downsized in terms of quantity or quality while prices remain the same or increase, has emerged as a significant economic concern in India. This study examines the prevalence, causes, and impacts of shrinkflation in the Indian market, focusing on its effects on consumer behaviour, inflationary trends, and market competition. Factors contributing to shrinkflation include rising production costs, supply chain disruptions, and inflationary pressures on raw materials, which compel manufacturers to reduce product sizes to maintain profitability. Through analysis of various sectors such as food, household goods, and personal care products, the study highlights how consumers' purchasing power is subtly eroded, and the challenge this presents to policymakers and regulatory bodies in ensuring transparency and protecting consumer rights. The findings suggest that while shrinkflation may offer short-term financial relief to businesses, its long-term effects could distort market dynamics and contribute to increased consumer dissatisfaction. The paper also explores potential regulatory responses and the role of consumer awareness in mitigating the negative impacts of shrinkflation in India.

Keywords: Shrinkflation, Consumer Behaviour, Inflation, Market Dynamics, India, Product Downsizing, Supply Chain Disruptions, Economic Policy, Consumer Protection, Pricing Strategies

Artificial intelligence in enhancing Financial Inclusion: A review of its impact on financial services for the unbanked Sector in the India

CA. Vinay Tiwari

Abstract

Financial inclusion is crucial for ensuring that everyone has access to affordable, reliable, and accessible financial services, which is key to alleviating poverty and driving economic development on a global scale. Even with some progress, billions of people around the world still find themselves outside of formal financial systems. Artificial Intelligence (AI) offers a significant opportunity to address these gaps by delivering innovative solutions that improve the availability, affordability, and usability of financial services. This study reviews existing research and literature to assess the potential benefits, challenges, and ethical implications of AI in financial services. It also provides an overview of how AI is being applied in the financial sector, focusing on how advanced data-driven methods like machine learning, natural language processing, and predictive analytics are reshaping financial inclusion. The report highlights AI's role in increasing access to financial services, enhancing financial literacy, and supporting inclusive economic growth. This research contributes to both theoretical insights and practical applications, providing guidance for policymakers, financial institutions, and fintech innovators in their efforts to develop inclusive financial systems globally.

Keywords: Financial Inclusion, Artificial Intelligence, Financial sector, Financial Literacy

A study on how technology is changing traditional marketing strategies

Dr. Krati Sharma & Dr. Neeta Bhatt

Abstract

The fast progress of technology has dramatically altered traditional marketing methods, redefining the way enterprises communicate with customers. This research examines the role of technological breakthroughs in redefining marketing strategies that previously were largely   print, broadcast, and direct mail-based. Through the emergence of digital channels, data analytics, social media, and artificial intelligence, businesses today can reach customers in real-time, personalized, and inexpensive manner.

Traditional vehicles like television commercials and billboards are being more and more supplemented, if not supplanted, by online mediums that offer more focused and quantifiable results. This study examines how digital technologies and platforms like social media marketing, influencer collaboration, and automated marketing platforms are transforming the process of how businesses develop, deliver, and measure their marketing messages. In addition, the research explores consumer behaviour shifts, in which audiences are now more interactive, informed, and connected, hence requiring more personalized and interactive marketing experiences. Through case studies and trends analysis, the paper emphasizes the shifts in strategy that businesses need to undertake in order to stay ahead in an ever- technologized world. Finally, this research proves that technology is not just making marketing more effective but also compelling companies to reexamine their entire strategy for interacting with customers.

Keywords: Technology, Artificial Intelligence, Consumer Behaviour, Marketing Strategy.

Integrating diverse stakeholders with the help of digital technology for achieving sustainable development of ecosystem

Prof. Dharmendra Sharma & Dr. Aaditya Desai

Abstract

The importance of digital technology in today's era is well known to all. Digital content creators, various platforms, advertisers and policymakers are the leading stakeholders in creating a sustainable ecosystem. Language barriers, skill sets, availability of tools and techniques, availability of resources are major challenges for developing a sustainable ecosystem.

Integrating the diverse digital content creators, platforms, advertisers and policymakers under one umbrella could be the solution to the problem that we are facing for coordinating the activities done by these stakeholders. We propose to bring people from all over the world into this platform to share their ideas, technology and

financial resources for funding these projects in all parts of the world. We propose to use Artificial Intelligence software to overcome the local and global language barriers to communicate amongst the stakeholders.
Keywords: Adolescent, Factors, Emotional.

The Role of AI in Enhancing Green Consumer Behaviour: A Data-Driven Approach
Dr. Pinky Bhardwaj

Abstract

As environmental concerns become more pressing, fostering eco-friendly consumer habits has become essential. Businesses, policymakers, and individuals all have a shared responsibility in driving sustainability by encouraging conscious consumption and ethical production practices.

A key strategy for promoting green consumer behavior is leveraging data-driven insights. By understanding consumer preferences, purchasing habits, and social influences, businesses can design effective approaches to make sustainable products more attractive and widely available. Transparent labeling, credible eco-certifications, and clear communication about a product's environmental impact empower consumers to make informed and responsible choices. Furthermore, educational initiatives and awareness programs play a vital role in shaping long-term sustainable consumption patterns.
Keywords: Exercise, Fitness, Methodologies

Sustainable Ethical Conduct at Workplace and Organizational Interests Alignment
Dr. Srinivas Ainavolu

Abstract

Businesses as Organizations engage with the stakeholders and add value to the transactions at their end. Organization is represented by the strongest stakeholder who operates from inside, the employees. Organizations also have dominant logic and culture that decides what is fine and otherwise. Ethical conduct by the Organization gives medium to long term visibility and credibility. It adds to the Sustainability. To the extent the employees align with the Organization's interest in their conduct, which can be ethical or otherwise, determines the long-term survival and success of the organization. The paper examines the possible four scenarios of Organizational and Operating Individuals' "interests" and puts the use cases in structured format.

When the Organization looks at the quicker results and immediate survival but does not bother much about the nuances of actions, the individual employees get the cue. The shortcuts get resorted to by the employees and somehow the results need to be achieved or overshooting of the set business targets to happen is the case.
Keywords: Planned Teaching, Knowledge, Management of Infertility, Women, Government Hospital

AI in Construction Industry in India
Ar. Jignesh Panchal & Ar. Varsha Swar

Abstract

Construction Industry in India is facing intense pressure to maintain uninterrupted project delivery, pre-empt problems before they occur, and introduce innovative solutions to overcome the day-to-day challenges. In today's data-driven society, it's impossible for teams to keep close tabs on every construction process and gain immediate insights when issues arise.

The solution may be in creating application of AI-powered service operations (AIOPs). By harnessing AI, Architectural projects can identify and respond to threats with greater speed and ability. AIOPs may give teams visibility across the entire construction process and progress, enabling them to anticipate and fix issues in real time.

Transformational Marketing Strategies in AI-Driven Business Models
Prof. Hitesh Kaushal & Prof. Dharmendra Sharma

Abstract

In AI-driven business models, transformational marketing strategies primarily focus on leveraging artificial intelligence to deeply personalize customer experiences, make data-driven decisions through predictive analytics, automate marketing tasks, and achieve highly targeted customer segmentation, ultimately leading to increased engagement and improved customer satisfaction. Overall, AI is transforming marketing by enabling highly personalized, data-driven campaigns that can significantly improve customer engagement, conversion rates, and overall business performance. Hyperlocal Marketing was one such method which relied heavily on social Media platforms for effective lead generation and conversion of customers in service industry. BFSI is one such sector which is relying heavily on this.

Keywords: Marketing, CSR, Hyperlocal Marketing, BFSI

Sustainable Finance and Use of Artificial Intelligence in Investment Decision Making
Mithila Chavan & Reshma Suryavanshi

Abstract

Artificial Intelligence (AI) is a collection of technologies that provide computers the capacity to carry out a wide range of sophisticated tasks, such as seeing, comprehending, and translating written and spoken language, analyzing data, formulating suggestions and more. Artificial Intelligence (AI) is the foundation of contemporary computing innovation, opening doors for both individuals and companies. Sustainable finance, which integrates Environmental, Social & Governance (ESG) considerations into financial operations, is becoming more and more popular worldwide as businesses and investors place a higher value on moral and sustainable business practices. Artificial Intelligence (AI) is currently revolutionizing the area of investment decision-making. Artificial Intelligence (AI)'s capacity to analyze vast amounts of data and identify patterns that are incomprehensible to humans makes it a crucial tool in sustainable finance. Artificial intelligence and ESG investment can assist creditors, investors, and business managers in making the best choices possible to guarantee long-term financial viability. Based on the Sample Survey method, the study is descriptive and analytical in nature. The universe for this study consists of investors, particularly IT professionals in Mumbai. The sample of 100 investors is selected for the study. This study looks at how artificial intelligence (AI) methods, such as machine learning, natural language processing, and predictive analytics, are used in financial decision-making. Data was collected using a questionnaire and to analyze the study tools such as mean, standard deviation, one sample t test etc. are used.

Biometric Intelligence: Improving Recognition Through Deep Learning Frameworks
Samruddhi Lohote, Dnyaneshwari Thorat & Prof. Sheetal Shevkari

Abstract

Biometric recognition technologies are essential for secure identification and authentication in various fields, including finance, healthcare, and security. However, traditional biometric systems face challenges such as spoofing attacks, environmental variations, and differences within the same class of data. Deep learning frameworks have significantly improved biometric intelligence by enhancing recognition accuracy, robustness, and adaptability. This study explores how deep learning models—such as convolutional neural networks (CNNs), recurrent neural networks (RNNs), and transformer-based architectures—enhance biometric recognition. Using multiple datasets, we analyze how these models improve feature extraction, reduce errors, and increase generalization across different conditions. We also examine the impact of multimodal biometric fusion, adversarial training, and real-time processing on system performance. Experimental results show that deep learning-based biometric systems outperform traditional methods in accuracy, reliability, and scalability. Our findings suggest that integrating deep learning into biometric recognition can lead to more secure and

efficient authentication systems for real-world applications.

Digital Transformation - Customer Expectations in Personalized Streaming Services
Vedika Singh & Siddhi Shirsat

Abstract

The rapid evolution of digital technologies has reshaped the media landscape, driving streaming services to adopt personalized approaches to meet escalating customer expectations. However, there is a limited understanding of how these personalization strategies impact long-term customer satisfaction, content diversity and user trust. Additionally, the balance between enhancing user experiences and addressing privacy concerns remains underexplored. This study explores the dynamics of digital transformation within the streaming industry, focusing on how advancements in artificial intelligence (AI) and user-centric design are influencing customer satisfaction and loyalty. It examines the factors shaping consumer demand for tailored content recommendations, adaptive user interfaces, and seamless crossdevice experiences. Through quantitative survey, the research uncovers critical insights into the role of personalization in enhancing engagement, trust, and retention. The survey reveals that the majority of respondents fall within the age bracket of 18 to 24. Despite the emphasis on personalized content, 42% of respondents reported that personalization does not significantly influence their viewing decisions. The real-time co-viewing feature with friends emerged as the most popular emerging technologies among users. Additionally, 60% of respondents open to paying a premium if the content or features justify the price, while 28% expressed willingness to share more personal information for enhanced personalization. These findings suggest that the popularity of the real-time co-viewing feature with friends highlights its potential as a focal point for enhancing user experience. Furthermore, the willingness of nearly half the users to pay more for valuable offerings underscores an opportunity to create premium tiers or exclusive content. Meanwhile, the openness to share data, though limited, provides room for more precise personalization strategies, provided transparency and trust are maintained.

Smart School Bag System using IOT
Gayatri Sable

Abstract

The rise of tech has opened new avenues for innovative solutions to some common day-to-day issues students face. This paper examines the design and implementation of a novel Smart School Bag System with its focus on improving student safety, convenience, and organizational efficiency. This system overcomes some of the issues faced with traditional school bags by incorporating GPS tracking, RFID tags, weight sensors and mobile app connectivity. This research correlates the conceptualization and prototyping of a smart school bag along with comparative assessment to ascertain user satisfactory performance. The result of both the tests concludes that Smart School Bag System is very beneficiary and useful for organizing safety as well. index Terms like GPS, IOT, Microcontroller, RFID, Smart School Bag and Student Safety.

Integration of AI in HR Dashboards
Aqsabano Patel & Rafeeya Fatima Shaikh

Abstract

The integration of Artificial Intelligence (AI) in HR dashboards is transforming human resource management

by enhancing data-driven decision-making, efficiency, and employee experience. AI-powered dashboards leverage machine learning, natural language processing, and predictive analytics to provide real-time insights into workforce trends, employee performance, recruitment, and retention strategies. By automating routine HR tasks such as resume screening, performance evaluations, and employee sentiment analysis, AI reduces manual workload and enables HR professionals to focus on strategic initiatives. Predictive analytics help identify potential attrition risks and recommend proactive interventions, improving workforce planning and reducing turnover costs. AI-driven chatbots enhance employee engagement by providing instant responses to HR-related queries, fostering a more efficient workplace.

Study on Perception of youth towards various investment avenues

Yogita Jadav, Akshay Jagadale, Omkar Bhabal & Ameya Kharade

Abstract

Investing plays a crucial role in financial growth and stability, yet youth often exhibit varying levels of awareness, interest, and participation in different investment avenues. This study explores the perception of youth towards various investment options, including stocks, mutual funds, cryptocurrencies, fixed deposits, real estate, and government schemes. The research aims to analyze the factors influencing their investment decisions, such as risk appetite, financial literacy, peer influence, and accessibility of investment platforms. A mixed-method approach, incorporating surveys and interviews, was employed to gather insights from young investors.

AI-Driven FinTech Innovations for Sustainability

Sanjana Joshi, Anjali Fatangare & Devika Godge

Abstract

The financial sector has undergone a significant transformation with the integration of artificial intelligence (AI). Traditionally, financial services relied on manual processes, human decision-making, and conventional risk assessment techniques. The introduction of AI has revolutionized banking, investment, risk management, and regulatory compliance. AI-driven Fintech innovations enhance financial inclusion, optimize ESG investing, and promote green finance, playing a crucial role in sustainability. However, AI adoption also brings challenges, including ethical concerns, algorithmic biases, and regulatory complexities. This study provides a comparative analysis of the financial sector before and after AI adoption, highlighting key innovations, challenges, and their impact on sustainability.

Keywords: Risk assessment, ESG investing, green finance, Regulatory compliance, Financial inclusion

The Role of AI in Mitigating Behavioural Biases in Investment Decision-Making

Abhay Tiwari & Yogeshwaran Pillai

Abstract

This study explores how behavioural biases influence investment decisions and examines how artificial intelligence (AI) can help mitigate their impact. It focuses on four common biases—loss aversion, intrinsic value illusion, framing bias, and optimism bias—analysing how they contribute to investment mistakes and risks. To counteract these biases, the study highlights the importance of AI-driven tools that analyse vast amounts of data objectively, reducing human biases in decision-making. AI can assist investors by providing unbiased insights, detecting patterns, and offering data-backed recommendations. Additionally, AI-powered portfolio management systems enable regular reviews and adjustments, helping investors stay adaptable and correct biases over time.

Keywords: AI in investing, behavioural biases, loss aversion, intrinsic value illusion, framing bias, optimism bias, AI-driven decision-making, portfolio management

Faith and Finance: How the 2025 Maha Kumbh Mela Boosted the Economy
Janhavi Bane & Yukta Bobra

Abstract

The Maha Kumbh Mela, the world's largest religious gathering, is not only a spiritual event but also a major economic driver. The 2025 Maha Kumbh Mela in Prayagraj, which occurred after 144 years, generated significant revenue through tourism, religious offerings, and commercial activities. The high money velocity, fueled by millions of pilgrims, boosted transactions across sectors like food, transport, and accommodations. Additionally, it fostered entrepreneurship, with temporary businesses emerging to meet demand. This historic event showcased how cultural gatherings can profoundly impact regional and national economies.

AI in Sustainable Supply Chain Finance: Enhancing ESG Compliance and Risk Management
Deepashree Datar & Shruti Gupta

Abstract

Sustainable logistics is essential in reducing the environmental impact of transportation and delivery systems. Artificial Intelligence (AI) plays a crucial role in optimizing logistics operations, reducing emissions, and improving efficiency. This research explores AI-driven solutions in green transportation, such as route optimization, predictive maintenance, autonomous vehicles, and demand forecasting. AI-powered logistics management minimizes fuel consumption, enhances last-mile delivery efficiency, and integrates renewable energy solutions. This research examines both the benefits and challenges of using AI in green logistics. Challenges include high costs, data privacy issues, difficulties in integrating AI with existing systems, complexity, resistance to change, and scalability problems. By studying these factors, the research provides insights into AI adoption in green logistics

Artificial Intelligence for Preventing and Detecting Financial Fraud and Money Laundering
Gaurangi Nerurkar, Girija Pasam & Swastika Patil

Abstract

Financial fraud and money laundering pose significant challenges to the global economy. To address these issues, Artificial Intelligence (AI) is being leveraged to enhance fraud prevention and detection efforts. This research examines how AI-driven techniques, including machine learning, deep learning, and data analysis, assist in identifying suspicious activities, detecting fraud, and monitoring transactions in real time. Additionally, AI can enhance risk assessment and ensure regulatory compliance while minimizing false alerts. Nonetheless, challenges such as data privacy concerns, biases in AI models, and the necessity for more transparent AI systems persist. This study contrasts traditional fraud detection methods with AI-based strategies to evaluate their effectiveness. The findings aim to support financial institutions in developing more robust and intelligent fraud prevention systems.

Integrating ESG Principles and AI to Enhance Investment Strategies for Effective Financial Decisions
Adarsh Singh

Abstract

The financial landscape is rapidly evolving with the integration of Artificial Intelligence (AI) and Environmental, Social, and Governance (ESG) principles in investment strategies. This study explores how AI enhances traditional investment decision-making by utilizing real-time data analysis and predictive analytics while embedding ESG factors to drive sustainable investing. A survey of investors highlights AI's ability to optimize financial returns while promoting ethical and responsible investment choices. The study also examines

challenges such as algorithmic bias and the trade-offs between financial objectives and ESG commitments. The study emphasizes the transformative role of AI-ESG integration in shaping the future of financial markets.

The Effectiveness of Green Influencer Marketing in Promoting Consumer Behaviors
Rutika Kolvanka & Rishika Poojary

Abstract

This study explores the effectiveness of green influencer marketing in promoting sustainable consumer behavior. As environmental awareness grows, social media influencers play a crucial role in shaping eco-conscious purchasing decisions. The research examines how credibility, storytelling, and content authenticity affects consumer trust, engagement, and purchase intent for eco-friendly products. Using a mixed-methods approach, including surveys of consumers aged 18 and above, the study identifies key drivers of engagement in green influencer marketing. It hypothesizes that credibility and storytelling significantly influence trust and engagement, while environmental awareness moderates the impact of marketing efforts. Through quantitative and qualitative analysis, the research aims to provide insights into strategies for optimizing green marketing campaigns. The findings will offer recommendations for businesses seeking to enhance brand perception and consumer adoption of sustainable products. This study contributes to understanding the role of influencer marketing in fostering environmentally responsible consumption.

Keywords: Green Influencer Marketing, Influencer Credibility, Eco-friendly Products, Consumer Trust, Social Media Engagement, Purchase Intent.

Decentralized Finance and AI: Shaping the Future of Global Financial Systems
Dev Goyani & Rishab Jain

Abstract

The rapid rise of Decentralized Finance (DeFi) and Artificial Intelligence (AI) has the potential to revolutionize the global financial landscape. This research paper explores the intersection of these transformative technologies, focusing on their combined impact on financial services. DeFi leverages blockchain technology to eliminate intermediaries in financial transactions, while AI enhances decisionmaking, risk management, and process automation within financial systems. Through a combination of primary data collected from industry professionals and secondary data from reports and articles, this paper examines how AI can optimize DeFi platforms, making them more secure, efficient, and userfriendly. Additionally, the paper investigates the impact of AI on traditional financial methods, the benefits and challenges associated with automation, and the potential for AI and DeFi to drive innovation in global finance. The findings suggest that AI and DeFi together can create a more inclusive, transparent, and efficient financial system, despite ongoing regulatory and technical challenges.

Keywords: Decentralized Finance (DeFi), Artificial Intelligence (AI), Financial systems

Strategic Advertising for MNC Brands: Balancing Convergence and Divergence in Consumer Behavior for Mumbai.
Mihir Mandaliya & Umang Patel

Abstract

In the age of digital advertising and AI, Multinational Corporations face the challenge of creating ads that balance global preferences with local needs. This research explores the forces shaping consumer behavior - convergence driven by global trends like digital transformation and sustainability, and divergence influenced by cultural, demographic, and economic factors. It also examines the growing importance of social causes, as consumers increasingly support brands that align with societal issues. Using a descriptive and exploratory approach, the study investigates how MNCs can align their advertising strategies to address these dynamics. Data was collected through 162 surveys and 56 in-depth interviews with individuals aged 18 to 50 along Mumbai's Western Railway Line. Statistical analysis using Excel helped uncover trends and insights. The

research aims to offer actionable recommendations for MNCs to create digital ads that resonate with global audiences while maintaining cultural authenticity in local markets. By understanding the balance of convergence, divergence, and the rising emphasis on social responsibility, the study seeks to help MNCs enhance consumer trust and loyalty through advertising strategies that are culturally relevant, globally appealing, and socially conscious.

Keywords: Convergence, Divergence, Consumer Behaviour, Advertising, Sustainability.

A Study on Factors Influencing Purchase Decisions and Behavioral Patterns of Female Apparel Consumers
Om Mandaliya & Ansh Mehta

Abstract

This research investigates the multifaceted factors influencing purchasing decisions and behavioral patterns of consumers, with a specific focus on female apparel. It examines economic, social, cultural, personal, and psychological influences that shape buying behavior in this demographic. By employing surveys and interviews as primary data collection methods, the study gathers valuable insights into purchasing behaviors, utilizing both statistical and thematic analysis to identify key trends and consumer motivations. The findings aim to enable businesses to refine their marketing strategies, product offerings, and pricing models to better cater to the female apparel market. This understanding will enhance customer engagement and improve brand positioning in an increasingly competitive landscape. Ultimately, the research provides a comprehensive overview of the factors driving female consumers' purchasing decisions, equipping businesses with the knowledge to adapt to evolving preferences and market dynamics.

Keywords: Purchasing Decisions, Female Apparel, Consumer Behavior

Consumer Decision Making Process in Retail Stores D-Mart
Krishna Mallah & Manushi Patel

Abstract

This study looks at how customers make decisions when shopping at D-Mart, focusing on the Mahavir Nagar, Kandivali West store. It explores what Influences their choices, like pricing, product variety, store layout, and Service. Data was collected through surveys, interviews, and observing Shoppers, along with studying reports and reviews. The results show areas Where D-Mart can improve, such as offering more personalized discounts, adding more product options, and using better technology. These changes Can make shopping easier and more enjoyable, helping D-Mart attract and keep more customers.

Key words: - Buying behaviour, Retail store, D-Mart

Analysis on consumer buying behaviour towards E-commerce
Aarat Bhayani

Abstract

The study focuses on identifying the barriers in the buying behaviour of e-commerce consumers by establishing objectives to pinpoint key obstacles such as security concerns, limitations in product interaction, quality customer service, technology issues, cultural influences, and demographic segmentation. It also looks to develop strategies to overcome the barriers. Hypotheses would test whether the factors significantly influence consumer buying behaviour in e-commerce. The research will consider whether convenience factors significantly influence buying decisions in relation to how convenient something is, how much time it saves, and how easily one can access a product. The study will then determine whether consumer satisfaction in e-commerce operations is significantly affected by the website design, security and privacy, product quality, and logistics. The study will segment consumer demographics to understand different buying behaviors based on age, income, and technological proficiency. The hypothesis will examine if demographic segmentation affects the understanding of buying behaviors. Peer influence will also be investigated, analyzing how recommendations, reviews, and social media interactions impact consumer buying behaviour. The hypothesis

will test if peer recommendations and social media activities significantly influence consumer buying decisions.

Evaluating the role of investment banks in facilitating merger and acquisition in emerging markets
Isha Nirban & Anju Jaiswar

Abstract

This research examines the role of investment banks in facilitating merger and acquisition (M&A) transactions in emerging markets. The study aims to understand how investment banks contribute to the success of M&A deals and the strategies they employ to navigate challenges like regulatory complexities, political instability, and market volatility. Using a descriptive research design, primary data is gathered through surveys of 50-70 investment banking professionals, while secondary data is collected from literature reviews, case studies, and online resources. Expected outcomes include a deeper understanding of the impact of investment banks on M&A success, identification of key challenges they face, and actionable recommendations to improve M&A transactions. The findings will contribute to both academic literature and practical strategies for M&A in dynamic emerging market environments.

Ethical Consumerism and Sustainable Branding
Kalpita Pisal

Abstract

This research examines the growing importance of ethical consumerism and sustainable branding in contemporary business strategies. As environmental and social concerns gain prominence, companies are increasingly integrating sustainability into their branding efforts to appeal to conscious consumers. The study reviews existing literature on ethical consumerism and branding, identifying key gaps related to greenwashing, brand trust, and consumer behaviour. To bridge these gaps, a mixed-method approach is employed, combining qualitative and quantitative data to analyse how brands can effectively market sustainable products. The research explores consumer expectations, branding strategies, and challenges businesses face in implementing sustainability. Findings indicate that while consumers demand transparency and authenticity, many brands struggle with maintaining credibility, especially in an era where greenwashing is prevalent. The study emphasizes the need for clear communication, third-party certifications, and genuine sustainability initiatives to build brand trust. Additionally, it highlights how companies that fail to adapt to evolving consumer preferences risk losing market relevance. Practical recommendations are provided for businesses to enhance their sustainable branding efforts, ensuring they align with consumer expectations while avoiding misleading claims. By understanding and effectively communicating their sustainability initiatives, brands can strengthen consumer trust and secure long-term success in an increasingly conscious marketplace.
Keywords: Ethical consumerism, Sustainable branding, Greenwashing, Eco-friendly products, social responsibility.

AI optimized Gig workforce management, Flexibility and sustainability in Supply Chain Management.
Janavi Kadam & Omkar Ghadigaonkar

Abstract

This study explores two critical aspects of the gig economy: the well-being and job security of gig workers, and the role of AI in improving service consistency. First, it investigates the psychological and financial impacts of gig work, focusing on workers' perceptions of job security and long-term income management, while also proposing strategies for companies to support their workforce. Second, the research examines how AI tools, such as routing systems and performance analytics, can enhance service consistency by reducing performance gaps between new and experienced workers. By addressing both the human and technological factors, this study aims to offer insights into creating a more stable, efficient, and supportive gig economy.

Sustainable HR Practices, AI's Role in Creating a Green Workforce
Mausami Jena

Abstract

The integration of Artificial Intelligence (AI) into Human Resource Management (HRM) has gained significant attention in recent years, offering opportunities to optimize HR functions and promote sustainability. One emerging trend is Green HRM (GHRM), which focuses on adopting eco-friendly and sustainable HR practices to reduce environmental impacts and create a green workforce. Despite AI's potential to enhance HR functions like recruitment, performance management, and employee development, its role in fostering sustainable practices remains underexplored. This study aims to investigate how AI can optimize Green HRM practices, support sustainability goals, and foster the development of a green workforce. The research will also examine the challenges and ethical considerations of AI-driven Green HRM, such as data privacy, biases, and industry-specific impacts. The study seeks to identify AI's potential to transform HR processes for sustainability, uncover barriers to AI adoption, and provide recommendations for integrating AI in Green HRM, filling the gap in empirical research on its ethical, technical, and sector-specific aspects in creating a sustainable workforce. By exploring real-world applications, industry-specific case studies, and stakeholder perspectives, the study aims to offer practical solutions that balance technological advancements with environmental responsibility, employee well-being, and long-term organizational sustainability.

The Role of ecofriendly Sustainable Packaging in Consumer Decision-Making.
Pawan Vyas

Abstract

Eco-friendly sustainable packaging has become an essential aspect of modern consumer decision-making, driven by the increasing global focus on environmental sustainability. This paper explores the influence of eco-friendly packaging on consumer behavior, examining how it shapes purchasing decisions, brand perception, and consumer loyalty. It highlights the growing consumer demand for products with minimal environmental impact and the role of packaging in fulfilling these expectations. By reviewing key studies and market trends, the paper investigates how sustainable packaging strategies, such as biodegradable, recyclable, and reduced-material packaging, contribute to environmental conservation while meeting consumer preferences. Additionally, the paper discusses the challenges faced by companies in adopting these practices, including cost implications and supply chain complexities, and evaluates the effectiveness of eco-friendly packaging in driving brand differentiation. Ultimately, this study provides insight into the growing importance of sustainability in packaging and its significant role in consumer purchasing decisions, urging businesses to prioritize environmental responsibility for long-term market success.

Fintech Apps and Financial Management: Assessing User Behavior and Satisfaction
Hritika Bangera & Riddhi Gaonkar

Abstract

Fintech apps have reshaped the way people manage their finances, offering easy-to-use tools for budgeting, investing, payments, and expense tracking. With growing digital adoption, these apps provide convenience, automation, and real-time insights, making financial decision-making more efficient. This study explores how users interact with fintech applications and their overall satisfaction levels. The key objectives are to understand what drives people to use these apps, the challenges they face, and how these platforms influence their financial habits. To gain insights, the research collects user feedback through surveys, focusing on factors like ease of use, security, reliability, customer support, and personalization. It also examines how demographics such as age, income, and financial knowledge shape user behavior and engagement with fintech solutions. The findings reveal that while fintech apps make financial management easier, concerns over data security, privacy, and transaction reliability affect user trust. Many users also seek better customer support and more tailored features

to meet their individual financial goals. The study highlights the importance of ongoing innovation, stronger security measures, and intuitive designs to enhance user experience. These insights can help fintech companies refine their offerings, ensuring long-term adoption and greater financial confidence for users.

Elevating employee experience and sustainability branding leveraging AI strategies in HR transformation
Anjali Jadhav

Abstract

A lot of emphasis is being paid to how Artificial Intelligence (AI) is changing Human Resource (HR) practices, especially when it comes to improving employee satisfaction and coordinating HR tactics with sustainability objectives. This study investigates how AI may be used in HR transformation to improve employee experience and promote sustainability branding. Although the promise of AI to streamline HR processes like hiring, training, and performance reviews has been recognized in the literature, less is known about how AI directly affects employee happiness, engagement, and well-being. Furthermore, not enough research has been done on how AI may be incorporated into green HR practices like remote work and paperless hiring. By examining how AI tools might be used to sustainable HR practices that enhance corporate effectiveness, this study seeks to close these gaps.

The Impact of Digital Payment Systems on Financial Inclusion in Emerging Countries
Siddh Daftary & Vidhi Singhi

Abstract

The rise of digital payment systems has significantly transformed financial landscapes across the globe, particularly in emerging countries. This paper explores the impact of digital payment technologies, such as mobile wallets, mobile banking, and digital currencies, on financial inclusion in emerging markets. Financial inclusion may be defined as the process of ensuring access to financial services and adequate credit where needed by vulnerable groups such as weaker sections and low income at an affordable cost. Many banks have arrived with new banking technology that took place in the new scenario of banking customers that is called "Digital finance." Thus, digital finance has given a new shape to the banking industry. Digital finance is a financial service delivered through mobile phones, personal computers, the internet, or cards linked to a reliable digital payment system. Digital finance has the potential to provide affordable, convenient, and secure banking services. Financial inclusion is a win-win situation that is achieved through digital finance.
Keywords: Digital Payment Systems, Financial inclusion, Digital currencies, Financial Services

AI in ESG Investing: Enhancing Sustainability and Ethical Investment Decisions
Darshan Jaware

Abstract

As global investment trends shift towards sustainability, Artificial Intelligence (AI) is emerging as a transformative tool in ESG (Environmental, Social, and Governance) investing. This research explores how AI enhances sustainability and ethical investment decisions by improving ESG data analysis, reducing greenwashing risks, and enabling predictive modeling for responsible investing. By leveraging machine learning, natural language processing (NLP), and sentiment analysis, AI can process vast amounts of unstructured ESG data, assess corporate sustainability performance, and provide investors with data-driven insights. This study examines AI's role in refining ESG scoring models, detecting misleading sustainability claims, and optimizing ESG portfolio management. Additionally, it investigates the challenges of AI-driven ESG investing, including data inconsistencies, ethical concerns, and algorithmic biases. Using case studies from leading financial institutions and an analysis of AI-powered ESG investment strategies, this research highlights AI's potential to enhance transparency, risk management, and impact assessment in sustainable finance.

The findings contribute to the evolving discourse on AI in responsible investing, offering practical insights for investors, regulators, and policymakers. By demonstrating how AI can drive more informed ESG investment decisions, this study reinforces the role of technology in shaping a sustainable financial ecosystem.

Keywords: AI, ESG Investing, Sustainability, Ethical Investments, Machine Learning, Greenwashing, Financial Technology

AI powered Consumer Engagement for Sustainability
Firdos Khan & Sujal Bhoir

Abstract

The luxury industry is undergoing a significant transformation driven by evolving consumer behaviour, technology advancements, social media influencing, and a growing emphasis on sustainability. This research aims to understand the key areas which shapes the future of fashion luxury marketing. It examines the digital transformation, focusing on the role of social media influencers in enhancing brand equity and the adoption of immersive technologies like AR and VR to elevate and understand the shopping experiences. It examines how Millennials and Gen Z are reshaping the luxury fashion industry and the psychological drivers behind exclusivity. Luxury brands such as Chanel, Gucci, and Hermès set benchmarks for craftsmanship and exclusivity and brands like Cartier and Bulgari tailor strategies for affluent consumers in emerging markets.

The research will also highlight the how the fashion luxury is slowly turning and adapting sustainability goals focusing on eco-friendly products and campaigns and how it is influencing the perceptions of luxury brand and the challenges in maintaining the exclusivity while staying sustainable. Moreover, it outlines the future of luxury retail, comparing the experiences of shopping online versus in-store. Lastly, it looks at the rise of luxury consumption exploring how the brands relate to the growing Middle-Class audience. These insights offer a fresh perspective on the changes shaping the luxury industry and what it takes as a brand to thrive in the market in this new era.

Challenges Faced by Customers in the 10-Minute Delivery Trend
Pratham Jain

Abstract

The rise of the 10-minute delivery model, pioneered by platforms such as Blinkit and Insta-mart, has revolutionized the quick-commerce industry by offering unparalleled convenience. However, this model also presents several challenges for consumers, including concerns over order accuracy, product quality, and service transparency. This study aims to identify and analyse the key challenges faced by customers while using these ultra-fast delivery services. Utilizing a descriptive research design, both qualitative and quantitative methods were employed to gather insights from 40 respondents through structured surveys. Findings from the literature review highlight that while customers value speed, they also prioritize service reliability, product availability, and customer support. Issues such as incorrect deliveries, missing items, and ethical concerns regarding worker welfare further impact customer satisfaction. The study's results suggest that while rapid delivery remains a competitive advantage, companies must balance speed with accuracy, quality assurance, and sustainable practices. By addressing these challenges, quick-commerce platforms can enhance customer satisfaction and loyalty. The research provides actionable recommendations for businesses to improve service reliability while maintaining ethical and operational efficiency.

Renting vs Purchasing a House: A Comparative analysis of Financial and Lifestyle Factors
Samarth Prabhu & Vaishnavi Shinde

Abstract

The choice to rent or purchase a house is a life-altering financial decision based on individual factors and market conditions. This article gives an extensive analysis of renting against owning, including financial aspects like

upfront payments, long-term expenses, tax advantages, appreciation in property value, and maintenance expenditure. Aside from money matters, lifestyle choices such as adaptability, security, and psychological influence have significant roles to play in the decision-making process. One of the most important factors transforming this debate is Artificial Intelligence (AI). AI-powered real estate websites, predictive analytics, and financial modeling software are transforming the way people evaluate housing alternatives. Machine learning algorithms can process market trends, predict property value appreciation, and tailor suggestions according to a person's financial status, location, and risk appetite. AI-powered virtual assistants and chatbots also improve decision-making by offering real-time information on mortgage rates, rental prices, and affordability measures. In addition, age, income level, household size, and geographic area have a major influence on housing choices, with economic downturns and regional variations further making the decision more complex. With remote work and new housing models on the rise, AI will likely have an even larger role in maximizing rental and buying strategies. Through the integration of information, professional analysis, and AI-powered forecasting software, the present paper can guide people in untangling the nuance of renting and purchasing. Ultimately, comprehending the changing role of AI in the decision-making process related to property will enable people to make future-proof housing decisions.

Expert Awareness of Ponzi Schemes: Insights from the Torres Scam
Rushita Prajapati & Darshi Shah

Abstract

Ponzi schemes are a major risk to financial stability because they trick people into investing money with false promises of high returns. This study looks at the Torres Scam, a large financial fraud in Mumbai, India, that worked like a Ponzi scheme. The research is based on expert surveys and case studies to understand how the scam operated, what made it grow, and how it affected investors and financial institutions. The study also examines the role of financial regulators in uncovering fraud and suggests ways to prevent such scams in the future. The findings show that weak financial rules, investor greed, and lack of awareness played a big role in the scam's success. The paper highlights the need for better financial education, stronger fraud detection systems, and stricter legal actions to stop similar scams from happening again. Key Words: Ponzi Scheme, Financial Fraud, Torres Scam, Investor Awareness, Regulatory Framework, Money Laundering, Financial Regulations, Legal Consequences, Investment Scams, Fraud Prevention.

Jewellery Manufacturing Cost Dynamics: A case study of Diagold Creations
Prof. VK Iyengar

Abstract

Diagold Creations, based at SEEPZ Mumbai, have been in the art of jewelry making for over 17 years. Their motto is dedication to precision and a touch of passion, illuminate moments with exquisite creations, thus adorning lives around the world. To conduct a comprehensive analysis of cost factors within Diagold Creations' operations, aiming to understand the relationships between materials usage for exports and fluctuating expenses, and their effects on profit margins and total sales. The project focuses on a Medium Enterprise located at SEEPZ, Andheri East, Mumbai. The business is a B2B company, that deals in the segment of jewelry business. They manufacture Fine Jewelry: - Fine Jewelry is made from precious metals like gold, silver, and platinum, and is often adorned with gemstones like diamonds, rubies, emeralds, and sapphires. This includes items like rings, necklaces, bracelets, and earrings. As a B2B enterprise, this business relies heavily on manufacturing orders, particularly for products involving costly precious metals such as Gold and Platinum. Additionally, they must manage their workforce, primarily skilled blue-collar workers, scaling up or down according to project demands. Consequently, a thorough cost analysis over a time frame is critical to comprehend the nuances of orders, their size, their frequency and the fixed and variable expenses associated with them.
The activities include.
1. Analyze cost data using descriptive statistics to identify patterns.
2. Employ both unsupervised and supervised techniques to identify key cost influencers and their relationship with total export sales and profitability.

3. Propose a forecasting model for gold inventory.

The expected outcome helps the organization to gain a comprehensive understanding of its cost structure and optimize profit margins thus strengthening its net profit.

Smart Cyber Defense: AI Techniques for Data Protection and Threat Prevention
Swarupa Gogate & Shraddha Sonawane

Abstract

As the digital landscape continues to evolve, the number and sophistication of cyber threats are escalating at an alarming rate. Traditional cybersecurity methods are often insufficient to combat modern cyber-attacks. Artificial Intelligence (AI) has emerged as a powerful tool in the fight against cyber threats, offering enhanced detection, analysis, and response capabilities. This paper explores the role of AI in cybersecurity, focusing on its applications in data protection, threat detection, incident response, and vulnerability management. It also discusses the challenges and limitations of implementing AI-driven cybersecurity solutions and highlights future trends and opportunities for AI in the protection of data and digital assets.

Digitally Mediated Realities: Exploring the Impact of Social Media on Personal Life in the Digital Age
Mrs. Poonam Shinde

Abstract

In this paper, I would like to enlighten the digital era on social media platforms. This paper will compare traditional lifestyles and modern lifestyles. This paper examines the multifaceted effects of social media on personal life. Through a comprehensive review of existing research, it explores both the positive and negative impacts that social media platforms have on individuals' well-being, relationships, self-esteem, and behaviour. The paper also discusses the implications of social media use for mental health, privacy, and societal norms. Finally, it provides recommendations for individuals, policymakers, and social media companies to mitigate negative effects and harness the potential benefits of social media in personal life. For this study, we will collect data from 53 respondents who are using social media to know their experience of life with social media or without social media. For this paper, a researcher will collect data in Google Forms and give a general opinion on social networking sites. In This digitalized world all areas are growing fast. This becomes challenging for the coming youth to have skills in the digitalized world. In this techno-savvy world, each one has to understand the priorities of their life.

Fintech Innovations and their Impact on Traditional Banking
Armesh Randhir Vaity

Abstract

This paper explores the rapidly evolving sector of Financial Technology (Fintech) and its disruptive effects on traditional banking models. It examines how emerging fintech innovations such as blockchain, peer-to-peer lending, mobile wallets, and robo-advisors are reshaping customer experiences and operational frameworks in established banks. Furthermore, the study investigates the challenges faced by traditional banks in adapting to these innovations, alongside the competitive and regulatory issues at play. A survey-based approach will be adopted to gather data on consumer and industry perceptions regarding fintech's impact on traditional banking.
Keywords: Banking, Innovation and Fintech

Role of digital payment platforms in promoting financial inclusion

Sanjana Shrivastav

Abstract

Digital payment systems have surfaced as revolutionary instruments in promoting financial inclusion, particularly within underbanked and rural areas. These systems offer effortless access to financial services such as money transfers, bill payments, savings, and loans, eliminating the necessity for conventional banking frameworks. This research investigates the function of digital payment solutions in closing the financial gap by assessing their effects on marginalized groups, especially in developing nations. Important factors driving adoption, including smartphone usage, internet access, and government initiatives like the Unified Payments Interface (UPI) in India, are examined. The study emphasizes how these systems empower individuals, stimulate economic development, and encourage financial autonomy, with particular attention given to women and small-scale business owners. Furthermore, it addresses challenges such as cybersecurity issues, gaps in digital literacy, and limitations in infrastructure. The paper concludes with suggestions for improving the usability and accessibility of digital payment systems, thereby enhancing global financial inclusion.

Financial inclusion, which refers to the availability and accessibility of financial services for all segments of society, serves as a vital catalyst for economic development and the reduction of poverty. Despite advancements in global financial frameworks, millions of individuals, especially those in rural and marginalized regions, continue to be excluded from traditional banking services. Digital payment solutions have emerged as a revolutionary means to address this disparity. By utilizing mobile technology and internet access, these platforms empower individuals to obtain essential financial services like money transfers, bill payments, savings, and credit without relying on physical bank locations. In developing nations such as India, the uptake of digital payment solutions, including Unified Payments Interface (UPI), Paytm, and Google Pay, has made a significant impact on financial inclusion. These platforms offer a straightforward, secure, and cost-efficient method for carrying out transactions, enhancing economic participation among previously marginalized groups. Women, small business owners, and low-income families particularly reap the benefits of these innovations, as they gain increased control over their financial resources and opportunities to engage in the formal economy. Nevertheless, while digital payment platforms present substantial potential, their implementation encounters various obstacles, such as limited digital literacy, inadequate infrastructure, and cybersecurity concerns. This paper intends to examine the crucial role of digital payment solutions in fostering financial inclusion, evaluate the main drivers and obstacles to their adoption, and suggest strategies to enhance their effectiveness. By tackling these issues, digital payment systems can transform into powerful instruments for promoting inclusive and sustainable economic growth.

Keywords: Digital Payment System, Financial Inclusion, Rural Areas, Economic Development, Mobile Technology.

CONFERENCE COMMITTEES

CONFERENCE PATRONS

Dr. Harishchandra Mishra, Founder Trustee & Chairman - Aditya Group of Institutions
Shri Ashish Mishra, Trustee - Aditya Group of Institutions
Shri Aditya Mishra, Trustee - Aditya Group of Institutions

CONFERENCE CONVENERS

Conveners:
Dr. Balkrishna Parab, AIMSR & Dean of Management Studies, AGI
Prof. Mukund Prasad, I/C Director, ASBM

Co – Conveners:
Dr. Sonali Kale, Associate Professor, AIMSR
Dr. Geeta Kohade, Associate Professor, ASBM

Peer Review Committee:
Dr. Srinivasan R. Iyengar, Professor, JBIMS
Dr. Geetha T., Associate Professor, SNDT Women's University
Dr. Sangeeta Pandit, HOD Finance, SIMSREE

Faculty Committee:

Dr. Vrittee Parikh, Associate Professor, AIMSR   Prof. Rashmi Pathak, Assistant Professor, AIMSR
Dr. Krati Sharma, Associate Professor, AIMSR   Prof. Neha Bhatia, Assistant Professor, ASBM
Dr. Neeta Bhatt. Associate Professor. AIMSR

Student IRC Committee (AIMSR):

Sahil Mohite
Yogeshwaran Pillai
Sebin George
David Xavier
Dhiraj Patkar
Vinit Nayak
Osama Bin Asgar
Tushar Vaishnav
Abhay Tiwari