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# APPLICATION OF AI IN MPPT FOR SOLAR POWER SYSTEMS: REVIEW

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## ABSTRACT

Artificial intelligence (AI) approaches have been widely used in Maximum PowerPoint Tracking (MPPT) of solar power systems. This is due to the fact that typical MPPT algorithms cannot monitor the global maximum power point in the presence of partial shade. Power versus voltage output curves of the solar panel contains a global maximum power point (GMPP) as well as many local maximum power points (MPPs). To ensure the tracking of GMPP and improve MPPT's overall efficacy and performance, AI is included in the MPPT process. Because each approach has advantages and disadvantages of its own, choosing an AI-based MPPT technique might be challenging. When compared to conventional MPPT approaches, the AI-based MPPT algorithms also have quick convergence times, minimal steady-state oscillation, and great efficiency. However, the implementation of AI-based MPPT systems is expensive and requires a lot of processing. In the end, the hybrid MPPT strategy strikes an acceptable balance between complexity and accuracy by combining the benefits of both conventional and AI-based MPPT methods. Based on the assessment and results of the MATLAB/Simulink simulation, AI-based MPPT techniques have been thoroughly compared in this research. The advantages and technological applications of AI-based MPPT approaches have been focused. This paper provides diverse perspectives on selecting the most appropriate AI-based MPPT approach.
Keywords: Artificial Intelligence, Fuzzy Logic Control, Artificial Neural Networks, Genetic Algorithms (GA), Swarm Intelligence, Maximum Power Point Tracking.

# OPTIMAL MANAGEMENT OF REPAIRABLE MACHINING SYSTEM WITH MULTIPLE IMPERFECT COVERAGE

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**ABSTRACT**

This investigation examines the optimal management of repairable machining system (RMS) with imperfect fault coverage. The performance metrics of RMS are derived by incorporating the impact of recovery failure along with reboot process. If the failures/faults in the system are not covered, the system reconfigures automatically by rebooting to clear the faults. To analyze the system's steady-state behavior, we formulate the Chapman–Kolmogorov equations and solve them using recursive method, resulting in closed-form solutions. By establishing performance indices and conducting numerical experiments, we gain practical insights into system performance under varying parameters.

# COMPARATIVE ANALYSIS OF TWO STOCHASTIC MODELS WITH HOT/COLD STANDBYS AND DEMAND DEPENDENT SWITCHING

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**ABSTRACT**

It is important to find a reliable machine for a industry to grow and maximize its profit to compete in today's world. The probability that a system will perform as expected is its reliability. Many researchers have studied reliability of different kinds of machines that runs on both hot standby as well as cold standby. This paper gives comparative study of two three-unit parallel system with different types of standbys which are working as per demand. The comparison is done between system with hot standby (Model A) and system with cold standby (Model B). In the model A, system is working with hot standby unit. Initially two units are working at full capacity while the third unit is kept on hot standby so that standby can take over as soon as needed. In model B, system is working with cold standby unit. Two units out of three are initially working and third one is kept as cold standby for switching when required. The comparison of both models is done on the basis of factors like availability at full capacity as well as reduced capacity, MTSF of both systems, down time of systems, busy period of repairmen followed by analysis of profit. The technique used for analysis is Semi-Markov and regenerative point technique. Graphs are plotted to find out which model is best suited for the industry with similar machine type.
Keywords: hot standby; cold standby; modelling; regenerative process; reliability; availability; maintainability;

# USE OF PARETO OPTIMIZATION IN EPIDEMICS

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## ABSTRACT

This paper focuses on the problem which comes from having too many patients that need medical assistance at the same time. Admitting patients to suitable hospitals can decrease the in-bed time of patients which can save many lives. The problem of admitting a patient to a suitable hospital is a multi-objective problem which considers two criteria - the admission time (reach time and admission time) and readiness of the hospital that will accept the patients. Here a Pareto optimization method is applied to this multi-objective problem which gives the best set of hospitals for patient admission based on dominance criterion. Thus, it helps the patient to choose the most suitable hospital with the least admission time based on the patient medical status evaluated with the help of comorbidities. Also, optimizing the admission process can minimize the waiting time for medical care, which can save the lives of severe cases.

# PASSENGER FOOTFALL ANALYSIS – POST IMPLEMENTATION OF REGIONAL CONNECTIVITY SCHEME (RCS) – UNDER UDAN

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## ABSTRACT

Monitoring the flow of passengers in domestic and international airports is a vital aspect of airport operations. As per the Airports International Council (2017), India has the potential and is all set to become the 03rd largest aviation market by 2027 globally. Notably, in 2018, total of 130 million passengers flown, a significant one about hundred (100) million contributed from the domestic travellers. As a result, maintaining regional connectivity is of considerable significance for the Civil Aviation Sector in India to increase the passenger footfall specially on the 02nd and 03rd tier city airports. In order to enhance the passenger flying experience, airports worldwide, both international and regional, are giving priority to gaining a comprehensive understanding of passenger footfall at all the airports. Frequently, airports analyse passenger flow to make crucial decisions regarding routes, including their maintenance, addition, or discontinuation. Moreover, they use this data to predict future passenger movements. The underlying objective of this research is to examine traveller's footfall at both domestic as well as international airports within the purview of the Airport Authority of India (AAI) as well as other airports handled under PPP (public private partnership). The analysis of passenger movement is aim to evaluate fluctuations in passenger movement over a period exceeding six years and intends to establish correlations with the Government of India's RCS initiative, under "UDAN" (Ude Desh Ka Aam Nagrik). The research investigation delved into the rationale behind the 2016 National Civil Aviation Policy (NCAP) and offer additional support for the Regional Connectivity Scheme under UDAN, emphasizing its significance increase in passenger flow. The research uncovered a substantial uptick in International, Domestic, and overall passenger footfall traffic over the past 8 to 10 years. Therefore, this presents a timely opportunity to leverage this growth by improving regional connectivity through the formation of new routes and the upgradation of airport infrastructure including the regional level. The study's findings carry significance for various stakeholders in the aviation industry and the broader economy, impacting output and employment in the aviation sector, with a special emphasis on the Regional Connectivity Scheme under UDAN.
Keywords: Passenger Footfall, Regional Connectivity, Airports Infrastructure, Employment, Viability Gap Funding (VGF)

# A STUDY ON GENERATIONAL ENGAGEMENT DRIVERS-TRADITIONALIST TO ALPHA

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## ABSTRACT

This article offers a literature review on engagement of multigenerational workforce and discusses how the values of the Alpha generation, the most recent group to enter the workforce, differ from those of earlier groups. These value differences may reduce the effectiveness of employers' efforts to encourage engagement. The goal of this study is to examine the behaviour and attitude of the Alpha generation with an emphasis on their environmental settings to analysis as how these traits effects organization work environment, Thereafter analyzing whether recent approaches/factors to engagement of different generational group are effective for Alpha Generation or (whether the available engagement factors will be sufficient enough to keep them engage in accordance with organization requirement).For the purpose of the study, a literature review is done with available resources on different engagement drivers applicable on different generational groups. This study examined that different generations have different value preposition and carrying varied characteristics. Results of this study suggested that there are differences as well as similarity in engagement drivers of multigenerational workforce. Whereas Alpha Generation is new generation which is more advanced and technology savvy, more creative and dynamic. There are hardly any data available which can present the factors of engagement for Alpha Generation. This study suggested to examine and explore the engagement drivers for this new generation.
Keywords: Engagement, Multigenerational, Traditional Generation, Alpha Generation, Engagement Drivers

# INFLUENCING GREEN: THE ROLE OF SOCIAL MEDIA MARKETING IN SHAPING CONSUMER ATTITUDES AND PURCHASES OF ORGANIC PERSONAL CARE PRODUCTS IN DELHI NCR"

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## ABSTRACT

This study titled "Influencing Green: The Role of Social Media Marketing in Shaping Consumer Attitudes and Purchases of Organic Personal Care Products in Delhi NCR" delves into the effectiveness of social media marketing on the consumer dynamics within the organic personal care market. Utilizing the Theory of Planned Behavior (TPB) as a base, the research is expanded to include Environmental Concern (EC) and Willingness to Pay a Premium (WPP) as influential variables, aiming to enrich the understanding of consumer predispositions toward organic personal care purchases in Delhi NCR.Employing a mixed-method approach of quantitative surveys and qualitative interviews, this research captures a dual perspective: consumer reactions to social media marketing and the strategic insights of marketers. The quantitative analysis is drawn from consumer responses, revealing how social media influences their awareness and purchasing decisions. Preliminary results underscore a notable link between social media marketing exposure and an uptick in consumer interest for organic personal care products. Environmental Concern (EC) notably predicts a consumer's likelihood to engage with organic products, while Willingness to Pay a Premium (WPP) identifies a segment of the consumer base inclined towards investing in higher-priced, organic options for their perceived health and ecological advantages. By incorporating EC and WPP into the TPB framework, this study presents a comprehensive view of the consumer decision-making process in the organic personal care sector. The findings not only shed light on the impact of social media marketing in promoting sustainable consumer behavior but also offer strategic insights for brands aiming to capitalize on environmental values to boost market share. This research signals a shift towards more environmentally conscious consumerism, facilitated by digital platforms, within the vibrant market landscape of Delhi NCR.
Key Words: Social Media Marketing, Organic Personal Care Products, Consumer Attitudes, Environmental Concern & TPB

# GREEN PERCEPTION IN URBAN INDIA: EVALUATING THE INFLUENCE OF BRAND KNOWLEDGE ON SUSTAINABLE CONSUMER CHOICES IN GAUTAM BUDDHA NAGAR

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## ABSTRACT

The burgeoning concern for environmental sustainability has permeated consumer markets globally, with a notable shift towards green products. This study aims to dissect the impact of brand knowledge on the sustainable purchasing decisions of consumers in the urban setting of Gautam Buddha Nagar, a district representative of India's rapidly urbanizing landscape. Leveraging a cross-sectional survey methodology, the research targets a diverse demographic within Gautam Buddha Nagar to assess their level of awareness, understanding, and perceptions of green brands. The study employs a structured questionnaire designed to extract nuanced insights into how brand knowledge influences consumer attitudes towards sustainability and, consequently, their purchasing choices. The theoretical framework anchors on the Theory of Planned Behavior (TPB), extended to incorporate the constructs of green brand knowledge and environmental awareness as pivotal influencers of purchase intention. Statistical analysis, including regression and correlation analyses, is employed to identify the strength and direction of relationships between consumers' brand knowledge, their attitudes towards green products, and their purchase intentions. Preliminary findings indicate a significant positive correlation between green brand knowledge and sustainable purchase intentions, suggesting that well-informed consumers are more inclined to make environmentally friendly purchasing decisions. However, the study also uncovers a gap between positive attitudes towards sustainability and actual purchase behavior, highlighting the role of external factors such as product availability, price, and perceived efficacy of green products in mediating these intentions. The implications of this study are manifold. For marketers, the findings emphasize the critical role of informed brand communication in driving sustainable consumer choices. For policymakers, the insights suggest the need for supportive frameworks that encourage green consumption. Finally, for the academic community, this research contributes to the evolving discourse on sustainable consumer behavior in emerging markets, particularly within the complex socio-economic fabric of urban India

Keywords: Green Brand Knowledge, Sustainable Consumer, Urban India ,Theory of Planned Behavior, Environmental Sustainability

# A STUDY ON CAPITAL STRUCTURE OF DEPRESSED COMPANIES APPLIED FOR INSOLVENCY IN NCLT

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## ABSTRACT

There are many important theories and assumptions that explain and study this topic very well, such as: Net Income, Net Operating Income, Traditional, M & M hypothesis and pecking order theory. We find that the relationship between capital structure and business performance is an interesting aspect and worth exploring. Therefore, we started a thorough literature review and found a research gap showing the relationship between capital structure and financial performance of a company from the perspective of capital structure theories in the Insolvency context. Since researchers are studying the relationship between capital structure and corporate performance in many different countries and there is nothing like insolvency context, we decided to study about it. Over the past decade, the financial performance of the companies has been negatively affected by their leverage ratio. Specifically, the more debt the company takes on in relation to its assets to finance its operations, the worse the company's financial performance. With this study, we provide more evidence of the relationship between capital structure and financial performance and enlighten contribution in depression of companies. Our research and analysis indicate that for Indian listed businesses, there is a negative correlation between capital structure and firm performance. Finally, and perhaps most significantly, our findings concur with those of Fama and French (1999) and Myers (1989), both of which discovered a negative correlation between capital structure and business performance.
Keywords: Insolvency, Capital Structure, Company Performance, NCLT, Depressed Firm.

# CORRELATIONS BETWEEN JOB SATISFACTION WITH JOB STRESS AND JOB PERFORMANCE IN THE IT SECTOR EMPLOYEE

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## ABSTRACT

Background: If a professional setting is supportive and conducive to health, it can be stimulating and fulfilling. Generally speaking, empowering well-being at work and in general, as well as job fulfillment, depend heavily on the working environment. Employees in the information technology (IT) sector may find it fulfilling when their jobs provide opportunities for both personal development and professional advancement.

Aim: The purpose of this research is to look at the relationship between job satisfaction, job stress and performance of IT workers collectively, so that we can get information about how they generally affect each other and, also their affect on employee well-being along with the organizational tasks in the IT sector.

Methodology: This mixed method examines the confounding relationship between job satisfaction, job stress and job performance (job related factors) in the IT industry. It includes quantitative reviews and subjective interviews with IT workers that reveal unbridled measurements of their well-being and execution.

Result: The results of this quantitative study show that job satisfaction was negatively correlated with stress and positively correlated with performance ($r = -0.456$, $p = 0.05$; $r = 0.642$ $p = 0.001$). Job stress is influenced by variables such as tight deadlines and constant demands on talent. Undoubtedly, organizational support, including training programs and work-life adjustment, will become the main regulator of these relationships. In addition, qualitative experiences give depth to these quantitative events.

Conclusion: It is advised to incorporate adaptive work stress management strategies, such as social support and attention, to enhance the wellbeing of IT professionals. This research adds to our understanding of job satisfaction and stress in the IT sector and offers crucial suggestions for improving the health and productivity of IT professionals in this dynamic and demanding field.

Keywords: Job satisfaction, Job stress, Job performance, IT sector, Employee well-being, Organizational support, Adaptive coping mechanisms

# BEYOND CELEBRITY ENDORSEMENTS: THE GROWING INFLUENCE OF NON-CELEBRITY SOCIAL MEDIA INFLUENCERS ON CONSUMER PURCHASE DECISIONS

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## ABSTRACT

The landscape of product marketing has undergone a paradigm shift with the rise of non-celebrity social media influencers, challenging the traditional dominance of celebrity endorsements. This research investigates the evolving dynamics in consumer behavior regarding personal care products and the expanding influence of non-celebrity influencers on purchasing decisions. The study's objectives focus on identifying the characteristics that define non-celebrity influencers, assessing their impact on purchase decisions. Methodologically, a qualitative and quantitative approach is employed, utilizing criteria-based selection for both influencers and products. Findings reveal a discernible shift in consumer trust and engagement, with non-celebrity influencers gaining prominence on various social media platforms. Analysis of marketing strategies employed by companies in the personal care industry demonstrates the adaptability and success of campaigns leveraging non-celebrity influencers. Furthermore, the study addresses challenges faced by non-celebrity influencers and anticipates future trends in this dynamic marketing landscape. As the influence of non-celebrity social media influencers continues to grow, this study sheds light on the intricacies of consumer decision-making in the personal care product sector, paving the way for future investigations into emerging trends and challenges.
Keywords: Influencers, Celebrity, Non-Celebrity, Social Media, Instagram, Facebook

# IOT-BASED MONITORING OF SEWAGE WATER TREATMENT PLANT

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## ABSTRACT

Water is a critical resource for the survival of the human race. Water that is fresh and clean is required for drinking. Freshwater resources are rapidly depleting as a result of the increasing population and are used for secondary applications like cleaning, washing clothes, and irrigation, etc. Reducing the use of water for secondary purposes is one method of providing drinkable water to the human population. One of the techniques proposed by researchers to make wastewater suitable for secondary applications is the removal of hazardous contaminants. For this purpose, a wastewater treatment plant is being an option. Testing the contamination in such wastewater treatment plants is an offline process so continuous monitoring of the quality of water is missing. To enable remote continuous monitoring of a wastewater treatment plant, an IoT-based water treatment plant monitoring system is proposed by the authors. The sensing unit of this monitoring system consists of three analog sensors, namely, Liquid PH 0-14 for pH, TS-300B for turbidity, and KS0429 for total dissolved solids (TDS) measurement. For comparison of acquired data from the sensing unit, a digital pH meter (Model number: LMPH-10), and a digital TDS meter ( HMTDS-3) have been used. However, for the turbidity sensor, the S-963 digital turbidity meter has been used. An Arduino mega 2560 was considered for data processing. For physical display, an organic light-emitting diode (OLED) has been used. However, for remote monitoring, Blynk a low-code IoT software platform has been used for displaying the data on mobile. In the future, the developed system will be deployed in an actual sewage treatment plant.

# A TEACHING CASE ON CRYPTOCURRENCIES STOLEN FROM INDIANS TO FINANCE ONGOING MIDDLE EAST WAR

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## ABSTRACT

Of late the Delhi Police unearthed links between the anti-Israel forces and destination accounts of the flow of funds stolen from some Indians' wallets. Investing and trading in crypto or virtual currencies (VCs) or cryptocurrencies are neither discouraged nor encouraged in India but because of the nature of currency and mode of transactions, VCs are held by relatively economically well-off citizens. Many of them are paying the prescribed taxes. So, when they lose the crypto assets, VC-assets, or virtual digital assets (VDA), they report to the police. So, they are the complainants and the government is the respondent. The problem is to find a recourse to such theft. VC is an alternative money and hence is a part of monetary economics. This case can be used in teaching the virtual monetary system in the PG and UG Economics Programmes on the courses of 'Monetary Economics', 'Macroeconomics', and 'Law and Economics'. A teaching note on the evolution and working mode of VCs will accompany the case.
Keywords: Virtual Currency, Virtual Digital Asset, Indian Penal Code, Cybercrime, Terrorism Finance

# CHALLENGES AND BARRIERS FACED BY SMEs: AN OVERVIEW

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**ABSTRACT**

SMEs are the growth engine for sustaining growth in the economy. They help in bridging gaps in the urban and rural sectors by eliminating economic disparity. It provides a sizeable number of livelihoods to people and engages them in active participation in economic development. It acts as a catalyst in the robust growth of the nation's economic development. It aids large organizations by giving ancillary support. Despite their important role in the nation's growth, SMEs are facing many external and internal challenges and issues that are deaccelerating the growth trajectory and hampering the economic augmentation envisioned by any nation. This paper focuses on the challenges and barriers faced by SMEs that are crippling them in their progress and expansion. And by understanding the current issues, SMEs will be equipped to envision their expansion by strategic planning.

Keywords: SME, Barriers, Problems, Internal and External Challenges

# FOSTERING JOYFUL AGING: A COMPREHENSIVE STUDY ON INTRODUCING ENGAGING ACTIVITIES TO BRIDGE MENTAL HEALTHGAPS IN LONG-TERM CARE FACILITY RESIDENTS

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**ABSTRACT**

The imminent rise in the geriatric population may present challenges globally as there will be a heightened demand for long-term care (L.T.C.) facilities to accommodate these individuals. The aging population's biophysical and social challenges, coupled with the need for assistance with daily activities, creates a unique disadvantage for L.T.C. residents. At the same time, there is a coexisting stigma surrounding the ability of LTC facilities to address the mental health needs of the residents they serve. Many times, the activities allotted to these residents by their facilities are the source of entertainment and socialization. With this, it is important to prioritize providing activities which are holistic and humanistic in their approach to cater to residents. This paper emphasizes the urgency to intervene on the impending challenges that will be faced by residents in LTC facilities in regards to mental disorders such as loneliness and depression, and will touch on the implications this can have societally. In light of the issues highlighted above and the projected upward trend of the elderly population, the need to explore ways to combat these issues and advocate for elderly individuals residing in LTC facilities will only continue to grow. Providing innovative interventions can be achieved by facilitating new ways for residents to be engaged socially, cognitively, mentally, and physically. Interventions should incorporate a dynamic approach in order to accommodate the various needs of residents which are continuously changing. Ideally, by addressing the issue of mental health among residents in LTC facilities there will be improved quality of life, decreased exacerbation of existing morbidities, and potential positive implications for healthcare systems.

Keywords: Depression, Geriatric, Loneliness, Long-Term Care (L.T.C.), Activities, Aging, Mental Illness

# STUDY ON SELF-IDENTITY OF TRANSGENDERS IN NEW YORK: A REVIEW

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## ABSTRACT

The transgender idea has highlighted individuals' ability to express their gender identities realistically. Births of transgender people can occur under particular circumstances due to biological abnormalities. The various types of sex assignments at birth are recognized and accepted by modern culture. Gender identity and sexual orientation are expected to be the main topics of this conversation. The good thing about transgender self-identification is that it has shifted its attention away from psychopathologies and health hazards. Various categories classify individuals as successful and happy members of society. The development of the identities of those who identify as transgender has been complex for them. This paper will explore the context of gender identity in New York City.
Keywords: Transgender identity, biological abnormalities, Sexual orientation, Self – identification.

# AN INTEGRATED MCDM TECHNIQUE APPROACH TO SELECT CANDIDATE FOR THE BEST ACADEMICIAN AWARD

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## ABSTRACT

For decades, academicians have been an essential pillar of an academic institution and are working to shape the nation's future. Nevertheless, since the onset of the COVID-19 pandemic, most activities have been halted or running at a reduced capacity. However, because of the sincere efforts of academicians, most academic institutions switched from on-campus to online teaching and other academic activities. Academicians have always been pioneers in research and innovation. Despite the online teaching either from home or campus, they put their utmost effort into making it successful. Any awards at the institution, national or international level can encourage them for further improvement and work hard to enrich themselves with knowledge. This paper attempts to identify selection criteria and sub-criteria and provide a framework to select the most deserving candidate for the best academician award. Experts' opinions, which are generally vague, are incorporated to evaluate these selection criteria and sub-criteria. Multi-Criteria Decision-Making (MCDM) techniques can deal with such types of conflicting situations. The vagueness of the opinion is dealt with by a comprehensive approach of two commonly used MCDM techniques; Extended Fuzzy Analytical Hierarchy Process (FAHP) and fuzzy VIKOR. First, the extended FAHP would be used to compute the importance weight of the criteria involved in the selection process. Second, using these criteria, the final selection of the candidate for the best academician award would be performed using fuzzy VIKOR. This research may provide a decision-making framework, which the selection committee in an institution can use to measure the performance of the academic staff and rank them as per their performance. It would improve academicians' performance and, consequently, the quality of education in the respective institutions. In the end, a case study has illustrated the proposed framework.
Keywords: MCDM, Fuzzy AHP, Fuzzy VIKOR, best academician award

# A TEACHING CASE ON GOLD PORTFOLIO MANAGEMENT AMIDST PRICE CRASH ON DHANTERAS 2023

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## ABSTRACT

The God of Dhanteras blessed the gold buyers vividly in 2023 by pushing down gold prices during the festive autumn. The householders as well as the business owners, those who are on the buy side felt the blessing in purchasing new gold-made ornaments, utensils, and gift items for homes and office rooms, whereas the portfolio managers and hedgers on the sell side and the gold-investors smelled the anger of that God. In this case, the protagonists are the gold-buyers and the antagonists are the sellers. The case revolves around the dilemma of postponing a selling decision to a future date with favorable gold prices. This case is designed to make the students of the courses on Portfolio Management and Market Risk Management learn the impact of the extraneous factors like typical religious festivals connected to gold market and tax laws on the investors and traders of gold. A teaching note on gold risk management and tax implications would accompany the case.

Key Words: Hedging, Capital Gain, Option, Market Risk, Spot, Commodity

# NEUROMARKETING: CHALLENGES AND OPPORTUNITIES

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## ABSTRACT

Neuromarketing is an interdisciplinary field having its broad application in the study of consumer behaviour and marketing research. It assists the marketing organizations to understand and predict the consumer behaviour and accordingly take the strategic decisions. Though, neuromarketing is relatively a new concept, the neurosciences has been in practice for decades. Neuroscience, is the study of how the nervous system develops and impact human behavior and cognitive functions. Neuromarketers make use of this science to study the consumer response to various marketing stimuli. Since neuromarketing employs the technology aided tools, it is much more accurate as compared to normal marketing research and consumer behaviour models. The consumer brain activities are directly mapped and monitored, thereby minimizing the biases and external influences. It helps the marketing firms to develop and implement more effective marketing and promotional strategies. Also, the probability of failure of campaign or product gets considerably reduced. Though neuromarketing is an expensive technique considering the use of advanced equipment required for testing, yet its benefits far exceed the cost, where high risks and investments are involved. The field of neuromarketing is growing at a compounded annual growth rate of nearly nine percent and is expected to become a major marketing tool for the companies in the coming years. It is a conceptual paper and shall discuss the concept of Neuromarketing and its applications in the industry. Paper shall also deliberate on the issues and challenges in the implementation of neuromarketing strategies. It shall conclude by exploring the likely future scenario in this field of research.
Keywords: Neuromarketing, Consumer Behaviour, Neurosciences, Market Research

# EMPOWERING HUMAN CAPITAL: THE JOURNEY FROM SKILLNESS TO WELLNESS TO FINANCIAL FINESSE

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## ABSTRACT

This study navigates the pathway from skill cultivation to holistic well-being, culminating in financial adeptness within the context of India. Despite notable advancements in digital finance, persistent disparities beckon a thorough examination of demographic intricacies, banking dynamics, credit accessibility, and digital innovations. Through addressing these nuanced aspects, it envisions a future where the synergy between skill development, wellness, and astute financial management catalyzes both individual empowerment and collective progress. Key insights highlight the influential roles of income and age in shaping financial behaviors, with savings emerging as a pivotal safeguard against economic upheavals. Noteworthy is the prevalent reliance on formal financial channels, notably banks, notwithstanding challenges such as loan rejections.

# BHARAT'S INITIATIVE FOR INFRASTRUCTURE DEVELOPMENT IN THE GLOBAL SOUTH: A CRITICAL EVALUATION OF ITS ROLE AND IMPACT

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## ABSTRACT

Countries in the global south have had a common history of colonialism and neoliberalism, and they continue to face a slew of injustices even after gaining independence. The term "global south" was simply a term used to characterize the less developed nations for the global north, which has ruled over these countries for decades, crushed their economies, and exploited their resources. Bharat has always been an important part of the global south. From its historic leadership in the non-alignment movement to hosting the G20, Bharat has always sought to leverage these opportunities for the benefit of the people and humanity. With its slogan of 'Sarve Bhavantu Sukhina,' Bharat has always attempted to promote a human- centric development for the world in order to provide peace and prosperity on the planet. The global south has undergone significant changes and developments in terms of infrastructure over the years. Early on in their independence, their infrastructure was at its worst and was unable to even supply the general populace with necessities like power and water. Following the emergence of new powers in the global south in the form of BRICS, the countries in have seen drastic changes in their infrastructure. Many countries in the global north have attempted to construct the infrastructure of less developed countries by providing funds and technologies, yet some governments have gone bankrupt as a result. The paper focuses on steps done by the government of Bharat to expand infrastructure in the global south region, as well as their impact on the Bharat's economy and its role in global politics.

Keywords: Global South, Global North, Infrastructure, Bharat, Bharat's initiative

# A SYSTEMATIC REVIEW TO INVESTIGATE THE FACTORS INFLUENCING PURCHASE BEHAVIOUR REGARDING NUTRACEUTICAL PRODUCTS IN INDIA AND POSSIBLE FUTURE RESEARCH INITIATIVES

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## ABSTRACT

Introduction- A subset of functional food called nutraceuticals has attracted increased consumer interest and attention in recent years. The change is clearly noticeable after COVID-19. People are deliberately switching to nutraceuticals these days because they think these supplements will help them stay healthier and prevent chronic illnesses in the future.

Purpose- As the markets have shown positivity and are expected to grow further, this paper seeks to analyse the present literature regarding nutraceutical products and what are the various factors that are studied to understand the buying behaviour and further upcoming areas of research related to nutraceutical products.

Methodology/Approach-In order to find, evaluate, and compile previous research that is relevant to the research question and field of study, the paper conducts a systematic literature review.

Findings-The review's conclusions provide greater insight into the variables influencing consumer perceptions of nutraceutical goods in the context of regulations and how those aspects affect the expansion of the global nutraceutical market.

# A STUDY ON OPEN-WORLD GAMES

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## ABSTRACT

Open-world games represents a dynamic and influential genre within the gaming industry, offering players vast virtual environments characterized by agency, choice and creative exploration. This paper delves into the multifaceted impact of open-world games, spanning technology, economics, ethics and cognitive development. These games have driven advancements in gaming technology, inspiring innovations in design and gameplay across genres. Economically, they generate significant revenue and stimulate various related industries. Ethically, open-world games challenge players with complex moral dilemmas, fostering critical thinking and empathy. They also serve as platform for discussions on real-world ethics. Lastly, open-world games have cognitive benefits, enhancing problem-solving skills and spatial awareness. However, responsible gaming practices are essential to balance these benefits. As this genre continues to evolve, its influence is poised to expand, leaving a profound mark on gaming and broader and cultural landscapes.
Keywords—open-world games, ethical considerations, moral dilemmas, spatial awareness, player experience, player behavior, cognitive development, immersive environments.

# A STUDY ON FACIAL EMOTION RECOGNITION FOR VIRTUAL CUSTOMER SERVICE AGENTS

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## ABSTRACT

Facial Emotion Recognition (FER) has emerged as a crucial technology in increasing the interplay between users and virtual customer service agents. As the organizations are increasingly employing virtual agents for customer service interactions, the ability to understand and respond to user emotions becomes the most important. This review paper explores the prospects of FER in the context of virtual customer service agents, elucidating its significance, challenges faced, methodologies, and applications. We search into the techniques, algorithms (like CNN), and datasets used in this domain, focusing on the evolving role of artificial intelligence and machine learning. Moreover, we are investigating the impact of FER on user experience, agent performance, and the wider implications for industries, including healthcare, marketing, and human-computer interaction. The paper underscores the need for ongoing research to refine and expand Facial Emotion recognition in the field of virtual customer service agents, paving the way for more empathetic and responsive interactions in the digital age.

Keywords—facial emotion recognition, virtual customer service agents, CNN, emotion detection, artificial intelligence, machine learning, user experience, human -computer interaction, user -centric technology.

# ADVANCEMENT OF INTERDISCIPLINARY RESEARCH & DEVELOPMENT: SOCIO-CULTURAL CHALLENGES & OPPORTUNITIES

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## ABSTRACT

Discipline boundaries, which reflect some of the perceived distinctions between the disciplines of science and engineering and the arts and humanities, have been methodically created and defined throughout the past century. However, new disciplines can emerge at the boundaries between existing disciplines rather than within them and can mix various parts of these disciplines due to both internal and external forces.

It has been stated that interdisciplinary techniques that are inventive and creative are more successful in generating new information and expertise. Due to advancements in technology, globalisation, the Internet, big data, and information technology, issues have become so complicated that cross-disciplinary cooperation is necessary to find solutions. A number of challenges, including healthcare, energy, food security, financial markets, socio-cultural aspects, and quality of life, necessitated interdisciplinary work from scientists and scholars. These advances necessitate the consideration of an interdisciplinary approach as essential. Aspiring scholars are being urged to go beyond the limitations of conventional fields of study in order to investigate underlying issues and find solutions to societal concerns. By evaluating the barriers to successful and long-lasting interdisciplinary research collaborations and opportunities, as well as the primary contribution of interdisciplinary research, this article aims to assess the current scope and importance of interdisciplinary research. The article will additionally take a look at how innovative initiatives frequently involve social and cultural considerations.

Keywords: Interdisciplinary, Challenges, Social, Cultural Factors, collaboration

# GROWTH DETERMINANTS IN THE LIBERALIZED TRADE REGIME: EVIDENCE FROM THE DEVELOPED & EMERGING ASIA

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## ABSTRACT

The paper empirically reexamines the controversial issue of determinants of economic growth among two groups of Asian countries in terms of GDP, gross fixed capital formation, export's & imports for the total period from 1970 to 2017 within the framework of CAGR, Johansen Cointegration and Vector Error Correction Model (VECM). The study classifies Asian countries into two major groups i.e. developed (DAE) and emerging (EAE) groups, taking two countries in each group. Further study concludes that in the case of DAE group, per-capita GDP bolster the GFCF and vice versa. Further, exports also strengthen investment under DAE. While EAE, took promotion of both exports and imports to further push investment and development strategies for their economies. Thus it seems that trade promotion policies are more favorable to emerging Asian economies (EAE) in accelerating their growth efforts.
Keywords: Developed and Emerging Asia, Trend, Cointegration, Causality

# SELF-CHECKOUT OR EMPLOYEE-ASSISTED CHECKOUT: THE INFLUENCE OF CHOICE OF CHECKOUT ON CUSTOMER SATISFACTION AND REPURCHASE INTENTIONS

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**ABSTRACT**

Self-service technologies (SSTs) are described as technological interfaces that enable customers to produce a service without direct involvement by employees. Self-checkout or cashier-less checkout is one of the SSTs that is being used in grocery stores in the US and other countries in the world. Several popular presses have reported about self-checkout and customers' reactions to the presence and usage of self-checkout in grocery stores and other retail outlets. Nevertheless, there are no sufficient empirical studies about self-checkout and customer satisfaction

This study explores the relationships among some demographic factors such as age, gender, education, and income and consumer need for human interaction or encounter, technology anxiety, and technology innovation, and intention to utilize self-checkouts in retail settings.

Online questionnaire surveys will be employed to gather the data needed for the research; the collected data will be analyzed, and the findings will be reported.

Keywords: Consumer behavior, Demographics, Personality traits, Self-checkouts, Self-Service Technology

# WOMEN IN GLOBAL VALUE CHAINS LESSONS FROM AROUND THE WORLD

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## ABSTRACT

Global Value Chains (GVCs) have attracted enormous traction and have been at the center of research, especially, in the post-covid era where the countries are trying to regain economic momentum. The looming anti-China sentiment has opened up opportunities for certain developing nations to benefit from the international supply systems. The important question is whether the global value chains are inclusive and gender neutral? The research provides evidence that trade can facilitate gender equality in developing nations. It has been found that enterprises involved in the global value chains tend to employ more women, offering better remuneration and benefits, compared to those that do not directly participate in trade. Unfortunately, many developing nations, suffer from low female participation in GVCs, India is an example. Women in these countries are often found in the agriculture and garment sector of the supply chain. These sectors often run on low skills and wages. There are several factors that have kept women's participation low. While social stigma, burden of unpaid care work and domestic responsibilities has kept the overall female labour force participation low, inadequate knowledge of documentation, customs clearance processes, digital divide, gendered segregation of economic activities have all led to underrepresentation of women in trade. In this paper we study the experiences of countries with respect to the role that the women have in GVCs. We utilize databases like World Bank Enterprise Surveys, Trade in Value Added (TiVA) among others, to analyze data on this subject. The objective is to learn from countries who have fared better in sharing the gains from trade with their female population and what steps could be taken in the developing nations to achieve sustainable and inclusive GVCs.
Keywords: Global Value Chains, Gender Equality, Inclusivity

# IMPACT OF SOCIAL MEDIA PERSONALITIES ON THE YOUNG GENERATION'S INCLINATION TO BUY COPYCAT CLOTHING

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## ABSTRACT

Examining the buying attitudes of young folks, this detailed study delves into the notable sway that social media influencers possess over the choice to purchase replicated or mimicked clothing articles. As we currently inhabit a society marked by the all-pervading reach of social media and the pre-eminence of internet celebrities, there is an evident curiosity in decoding the nuanced facets that govern consumption decisions, especially when it comes to the fashion sphere.

Through utilizing a variety of techniques, this research employs an all-encompassing investigation to examine the intricate relationship between online influencers and the young demographic's particular desire to purchase replicas or knock-off garments via social media. Elucidating the intricate web of motivations, trends, and social dynamics that define the relationship between online influencers and the fashion choices of the younger demographic is the primary focus of this research. By dissecting the myriad contributing factors, we hope to reveal the unique nuances of this intriguing phenomenon.

The study aims to explore the different aspects of the continuously changing environment to gain a more comprehensive comprehension of how consumers behave, specifically highlighting the impact of social media on the decision-making of the younger generation. It aspires to unearth new and valuable insights into how social media shapes preferences and influences choices. The results of the study can be significant in the practical field of marketing strategy development and brand management for fashion businesses within the constantly changing industry landscape. Media plays a transformative role in the modern consumer landscape and this research is a vital contribution to ongoing discourse. The role social media plays in this landscape is especially significant.

# ADVANCEMENT IN GARDEN WASTE COMPOSTING

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## ABSTRACT

The area of urbanization is increasing proportionally to the growing population. Due to the increase in the urban area, the quantity of garden waste such as dry leaves, wood, bark, grass, and flowers has increased. Garden waste is heterogeneous in nature with low density (50-75 kg/m3) which occupies more space as compared to other organic waste such as vegetable waste and food waste (Kumar et al., 2010; Bhardwaj et al., 2010). The percentage fraction of garden waste is 12 to 15% in municipal solid waste generated in India (Sharma et al., 2017). Garden waste has coarse and fine fractions. The size of coarse fractions of garden waste is > 50 to 150 mm in diameter which includes wood and bark and the size of fine-grained is 20 to 50 mm in diameter which consists of dry leaves, flowers, small branches, and soil particles (Kalamdhad et al., 2009). The coarse-grained size garden waste is widely used for incineration and fine-grained size GW is widely used for the composting process. In India, the number of gardens, community parks, recreational centers, societies, and other institutes is in huge numbers. The generation of garden waste is in huge quantities from these sources. Unmanaged garden waste usually takes many problems into account dry garden waste poses significant fire hazards, clogging gutters and drains, and causing pest infestations. Slip and fall accidents are also common due to the accumulation of dry leaves on walkways. Deterioration of lawns and plants occurs when thick layers of dry leaves prevent sunlight and air from reaching the grass and plants beneath them. The current scenario against these problems is the collection and places of disposal are the major problems with Municipal corporations, societies, and other institutes, and finally, garden waste is disposed of in a landfill site, which is responsible for major environmental problems (Reyes-Torres et al., 2018; Li et al., 2014). Composting is a potential technology that may transform organic substances into stable fertilizers, making it a feasible solid waste recycling option. It is a strategy for recycling organic solid waste back into the soil. Basically, there are two conventional forms of composting, one is the Banglore method and the other is the Indore method. Banglore is the anaerobic method while Indore composting is the aerobic composting method. But nowadays as per the demand of the targeted waste, many methods like vermicomposting, solid bio composting, in-vessel composting, etc are adopted as per choice. In all the composting processes in relation to garden waste composting, one thing is common which is the addition of composting amendments like sawdust, cattle manure, zeolites, etc. Further, it can be said that there is a wide range of scope for technological advancement in the field of garden waste composting in order to make it rapid, economical, and environmentally friendly.

# A COMPARATIVE STUDY ON GLASS CEILING AND ITS CONTRIBUTING FACTOR IN SERVICE SECTOR: UNIVERSITIES AND HOSPITALS VS IT AND AVIATION

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## ABSTRACT

Purpose: The study compares two pair of industries to examine for higher proportion of glass ceiling. Further the four industries were investigated for prevalence of highest and least GC. The impact of the contributing factors amongst the industries is compared for identifying factors having the highest and lowest impact.

Design: A comparative analysis was conducted in a two dimensional approach one by Odds ratio and second by ANOVA with Post Hoc analysis – Games Howell Test Odds ratio for "Universities & Hospitals" and "IT & Aviation" were compared. And glass ceilings in all the four industries were compared using ANOVA with Post Hoc analysis

Findings: Comparison between Odds ratio of the two groups with 95% confidence interval was reported. In addition to this adjusted Odds ratio was also reported. This facilitated in analyzing the percentage increase in GC and its contributing factors for each additional unit in a particular industry. Finally the industry with least and highest glass ceiling and its contributing factor with highest and lowest impact were reported.

Research limitations: This research focuses on four selected services and not qualitative. Also comparison is dependent on the previous research.

Originality/value: This research is a comparative study between four service industries. The research will give a better insight of the glass ceiling and aiding in the formulation of strategies and policies for policymakers and stakeholders. The research will open and develop room to carry forward similar analysis in other service sectors.

Keywords: Glass Ceiling (GC), Service Industries, Barriers, Prevalence.

# ASSESSMENT OF DOMESTIC WASTEWATER MANAGEMENT PRACTICES WITH REFERENCE TO GREATER NOIDA CITY

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## ABSTRACT

Wastewater treatment is a significant issue in Noida, particularly in Greater Noida. This study focuses on wastewater sanitation in Greater Noida, aiming to address this pressing concern. The primary objective is to investigate domestic wastewater sanitation, estimate the amount of wastewater produced by households, and analyse the sanitation systems at both household and district levels. A descriptive cross-sectional study was conducted, involving a survey of 129 households selected through a sample distribution technique across district neighborhoods. Data was collected using interviewer-administered questionnaires at both communal and household levels. The study revealed that domestic wastewater generation is substantial, averaging about 32.27 m3 per person per day, originating from activities such as showers, laundry, dishwashing, and income-generating activities. Additionally, the findings highlighted that Greater Noida's sanitation challenges are exacerbated by the lack of an effective wastewater treatment system and poor management practices. The study also pointed out that the local population contributes to the city's sanitation problems and shows reluctance towards participating in sanitation projects.
Keywords: Wastewater, Households, Management Practices, Sanitation

# UTILIZATION OF HOLY BASIL FOR SMALL FARMS RETENTION AND PROFITABILITY

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## ABSTRACT

Ocimum tenuiflorum, also known as Holy Basil, is a native plant in many Asian countries, especially India, where it plays a central role in Ayurvedic medicine. It has been shown previously that holy basil can be grown in some parts of the US. Alkaloids, proteins, carbohydrates, lipids, glycosides, phenols, saponins, tannins, and terpenes are all present in the holy basil. As a result, it is recognized to possess a number of pharmacological actions, including cardioprotective, antioxidant, anti-inflammatory, and anti-diabetic effects. Growing holy basil is becoming more popular in the US because of health advantages. There are accounts of growing it in California, Georgia, and a few other states; however, the phytochemical composition of those plants differs significantly from those cultivated in India. Here we present our preliminary results for the best methods for producing holy basil in Maryland and comparing Maryland-grown plants to those grown in other places and countries. The goal of this study is to look at the chemical composition of antioxidants and essential oils in holy basil plants as a function of soil, time of harvesting, method of processing, fertilization, and many other factors. We especially focus on phenolics, carotenoids, anthocyanins, essential oils, and other nutrients using liquid chromatography mass spectrometry (LCMS), Gas Chromatography Mass Spectrometry (GCMS), and UV/Vis spectroscopy.
Keywords: Holy Basil, Antioxidants, Anti-diabetic.

# IOT APPLICATION SECURITY SYSTEM (IASS): A ROBUST FRAMEWORK FOR ENSURING MUTUAL AUTHENTICATION, CONFIDENTIALITY, AND INTEGRITY IN IOT DEVICES

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## ABSTRACT

This research introduces the IoT Application Security System (IASS), a cutting-edge framework designed to fortify IoT devices against many security threats. The IASS protocol demonstrates remarkable resilience against common cyber-attacks like replay, brute force, and man-in-the-middle attacks through a meticulous blend of formal and informal security analyses. Identifying anomalies and malicious traffic in the Internet of Things (IoT) network is essential for IoT security. Tracking and blocking unwanted traffic flows in the IoT network is required to design a framework for identifying attacks more accurately, quickly, and with less complexity. Many machine learning (ML) algorithms have proven their efficiency in detecting intrusion in IoT networks. However, these ML algorithms need more clarification due to inappropriate and irrelevant feature sizes. In this paper, an in-depth study is presented to address such issues. We have presented lightweight, low-cost feature selection IoT intrusion detection techniques with low complexity and high accuracy. The formal verification, executed using the AVISPA method, showcases the protocol's rigorous and thorough security checks, ensuring its effectiveness against potential threats. Simultaneously, the informal analysis delves into intricate details, highlighting IASS's ability to maintain secrecy, anonymity, and data integrity. Comparative assessments against existing models underscore IASS's efficiency, particularly in terms of execution time and complexity. The protocol stands out for its lightweight yet robust design, catering to the computational limitations of IoT devices. This research addresses current security challenges and paves the way for future IoT systems. Its emphasis on data confidentiality and secure communication lays the foundation for the development of IoT technologies that are both innovative and secure.

# BLOCKCHAIN TECHNOLOGY TO ENHANCE DATA SECURITY AND PRIVACY IN INTERNET OF THINGS

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## ABSTRACT

An innovative technology well into the world of technology has been the Internet of Effects in modern technology, due to continuing increases as nothing further than a consequence of the rapid-fire development of calculating Internet of Effects-based operations executions. Numerous technologies are decreasingly embraced throughout compatible bias, similar to home robotization and smart metropolises. These IoT operations are operated on both the Internet, whereby information becomes transported intimately between one network and the next. Thus, flowing information requires much further sequestration consideration to guarantee that IoT operations are dependable. The Internet of Effects technologies have been using colorful ways of data protection, security, and sequestration. Still, all similar ultramodern security systems have always been sufficient to ensure the Internet's perceived safety. Blockchain has become a revolutionary, inactive digital technology that transforms marketable deals. This is also a cooperative service that facilitates using various features in cyber security. Blockchain technology seems to be the missing piece of the mystification throughout the IoT to address problems of usability obscurity, including security. Blockchain's cryptographic algorithms must enable translucency from guests who are veritably nonpublic. Throughout this exploration composition, we introduce an analysis of IoT security enterprises. Blockchain gets addressed compactly as well as after addressing the security of IoT operations dependent on Blockchain technologies.

# MACHINE LEARNING APPROACH TO DETECT REAL TIME ANOMALIES IN CLOUD ENVIRONMENT

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## ABSTRACT

As the adoption of cloud computing continues to rise, the need for robust cloud security solutions becomes increasingly imperative. Machine Learning (ML) has emerged as a powerful tool in enhancing cloud security by providing intelligent and adaptive methods for identifying and mitigating security threats. Integrating ML algorithms in cloud security systems enables the real-time analysis of vast datasets, detecting patterns and anomalies that may indicate potential security breaches. These algorithms, through their continuous learning from new data, enhance their accuracy and effectiveness in identifying unauthorized access, data breaches, and other malicious activities. ML-driven cloud security solutions offer predictive capabilities, allowing organizations to anticipate and proactively defend against security threats. They can identify vulnerabilities and provide recommendations to strengthen security measures, reducing the likelihood of future breaches. This paper delves into the application of ML in cloud security, emphasizing its role in threat detection, intrusion prevention, and risk assessment. It also explores the various ML techniques employed in cloud security, including anomaly detection, behavior analysis, and predictive modeling. It also highlights the benefits of these techniques in bolstering the overall security posture of cloud-based environments while minimizing false positives and negatives.

# ISSUES & CHALLENGES IN ADOPTION OF ELECTRIC VEHICLES IN INDIA: AN EMPIRICAL STUDY USING DATA ANALYTICS

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## ABSTRACT

The Government's ambitious objective of transitioning to 100% electric transportation by 2030 is a major influence in the growth of the Electric vehicles (EVs) sector in India. In 2020, the market had a value of USD 220.1 million and a CAGR of 94.4% is expected for the Indian EV market between 2024 and 2030. The Faster Adoption and Manufacturing of Electric Cars scheme introduced in 2015, provides cash incentives to electric car makers and purchasers to reduce India's reliance on fossil fuels, reduce pollution and foster development of a robust EV ecosystem. Exhaustive Online surveys through Google forms comprising of fields that influence the adoption of EVs in India, such as government incentives, fuel prices, environmental concerns, charging stations, battery manufacturing etc. have been utilised to collect data from a large number of respondents. The population is stratified by geographic region, age, gender, income, infrastructure etc. Through critical analysis of the dataset using various IT analytical tools, study of EV market dynamics and trends in India and the factors driving/hindering growth of EV market has been examined and dealt comprehensively to identify the policy interventions required to accelerate the growth of EV. Through analysis of the infrastructure investments required to support the growth of the EV sector including charging infrastructure, battery manufacturing and recycling facilities has been performed and the results and inferences has been visually represented and discussed. Study and analysis of consumer preferences and attitudes towards EVs has been systematically performed through surveys and focus groups. The energy demand has been also assessed for Transport in BAU, EV &amp; EV + 2°C scenarios including PM 2.5 Emissions from Transport in BAU, EV &amp; EV + 2°C scenarios using data analytics tools and the results have been exhibited as charts with critical analysis and inferences.

# GENERATIVE AI IN TRAVEL AND TOURISM

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## ABSTRACT

The Global Travel & Tourism industry, dominated by large airlines, hotels, tour operators and travel agencies, reached sales of $2 trillion dollars in 2022, with a market growth rate of 41%. This made up for the 40.1% decline in 2020 due to COVID-19. The global outbreak of COVID-19 affected all areas of hospitality and tourism, with many airlines cancelling flights, and countries restricting travel. Post-covid recovery is now underway, with global travel experiencing strong growth in 2023. The Travel & Tourism market is projected to reach $854.70 billion dollars in 2023, with the online travel market expected to receive more than half of that growth. The global tourism industry is now investing in digital technology and artificial intelligence to ensure long-term growth. Generative AI is growing quickly and being used to improve marketing, help promote products in the travel sectors, and provide personal travel recommendations and itineraries based on past travel patterns and preferences. The airlines use generative AI technologies to promote products and services and assist customer redeem travel points. Chatbots and personal assistants are used to enhance customer service. With Generative AI, productivity and efficiency is increased, customer service improves, travel and communications are personalized, and most importantly, customers feel more valued. The potential for Generative AI in Travel and Tourism will continue to grow and evolve, improving guest services, employee efficiency, and cost reductions. As AI continues to evolve it will be an integral part of the travel and tourism industry.

# ANALYZING ADOPTION OF FINTECH 4.0 USING TAM-3 IN INDIAN CONTEXT

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## ABSTRACT

Financial services have seen a technological innovation in the recent decades, this paper is an attempt to define the future of fintech 4.0 in India. Fintech is the innovation in the field of financial services which leads to new procedures, business models, systems, or products, all of which have a measurable impact on financial markets and institutions, as well as financial services offering. While the concept may appear to be a fresh one, it has actually been around for quite some time. We have been witnessing, banks went online, financial technology (fintech) has been growing. We are currently in a transitional phase of towards being in regime of FinTech 4.0. This study has used TAM 3 model to conceptualize the framework. Data was collected from 418 respondents. In current study, first the confirmatory factor analysis has been conducted and then we moved to SEM. By including pertinent technological and behavioral components and studying the moderating effect of digital behavior and demographic features, the study contributes to the technology acceptance literature in financial inclusion.
Key Words: Fintech, TAM, Technology Adoption, Industry 4.0, Innovation

# AN INTERDISCIPLINARY NARRATIVE ON ARTIFICIAL INTELLIGENCE AND HUMAN RESOURCE MANAGEMENT

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## ABSTRACT

In today's dynamic business environment Artificial Intelligence (AI) has become a buzz word. In this competitive environment Human Resource Management (HRM) in integration with AI has altered the way of working by modernizing their processes, increasing the efficiency, productivity and adding value to the organization by reducing the cost. There is a change in the HRM processes of hiring, managing and retaining the talents. AI is helping the organization to gain the insight into the ways to engage their workforce. The motivation to conduct a research in the area of AI and HRM is based on the observation made by the authors that though the researchers from interdisciplinary area have contributed in this area, it is presented with fragmented body of information.The basic objective of the study is to stimulate interdisciplinary narratives and analyse the articles and bibliographic information in the area of AI and HRM through a systematic review. This study includes the synthesis of 1070 literature reviews derived from Scopus data base of 20 years (2003 to 2023) in CS format.The data were analyzed with the help of R Studio Cloud - Biblioshiny software. The findings of the research reflect the continuous growth in the number of publication in the area of AI and HRM. This study contributes towards the conceptual, methodological and thematic development of the researched topic and attempts to offer a holistic view of the research by bridging the gap in the present literature.
Key words: AI , HRM, literature Review, Bibliometric analysis, interdisciplinary

# AN INTERDISCIPLINARY NARRATIVE ON ARTIFICIAL INTELLIGENCE AND HUMAN RESOURCE MANAGEMENT

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## ABSTRACT

In today's dynamic business environment Artificial Intelligence (AI) has become a buzz word. In this competitive environment Human Resource Management (HRM) in integration with AI has altered the way of working by modernizing their processes, increasing the efficiency, productivity and adding value to the organization by reducing the cost. There is a change in the HRM processes of hiring, managing and retaining the talents.AI is helping the organization to gain the insight into the ways to engage their workforce. The motivation to conduct research in the area of AI and HRM is based on the observation made by the authors that though the researchers from interdisciplinary area have contributed in this area, it is presented with fragmented body of information. The basic objective of the study is to stimulate interdisciplinary narratives and analyse the articles and bibliographic information in AI and HRM through a systematic review. This study comprises the synthesis of 87 literature reviews taken from the Scopus data source for the years (2014 to 2023) in CS format upon screening employing the PRISMA 2020 guidance. The data were analysed with the help of R Studio Cloud - Biblioshiny software. The findings of the research reflect the continuous growth in the number of publications in the area of AI and HRM. This study contributes towards the conceptual, methodological, and thematic development of the researched topic and attempts to offer a holistic view of the research by bridging the gap in the present literature.

Keywords: AI, HRM, Literature Review, Bibliometric Analysis, Interdisciplinary

# AN ANALYSIS OF THE ROLE OF DATABASE IN GLOBAL MARKETING

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## ABSTRACT

The role and function of database marketing in contemporary global business environment has grown increasingly significant for businesses and corporations with an expanded databases of information on consumers with whom they interact directly. Database marketing is the collection of customers or potential consumers' data in order to understand their needs and establish personalized communications that address those needs. It involves understanding and managing organization's customer database which may contain various data elements. Database marketing is not a mere compilation of a list of contacts and sending unsolicited promotional offers to them. It is about understanding consumer behaviors and providing solutions to their problems regardless of whether it ends in a sale or not. Solutions can be in the form of a piece of content, tutorials, instructional videos, good user experience through a product or service. The database consists of valuable structured information on present and prospective customers. The information gathered includes, who they are, where they buy, when they buy and how they buy (Desai, C, Fletcher, K., Wright, G. 2002; Shaw, R. 1993). The computer database technologies are used to create and manage customer data lists. The lists include characteristics of customers and past purchasing behaviors. Therefore, this paper identifies and examines a systemic perspective of Database Marketing (DBM) and specific analytic functional techniques within database marketing. It also discusses database marketing process models in practice and the operational techniques in DBM, decision prioritizations, and the critical factors that impact the effectiveness of DBM. In addition, our goal in this paper is to make comparative analysis to find out the regions or countries where Database Marketing has been most effective and successful globally and where it has not due to digital divide and lack of other applicable infrastructures.

# GENDER COMPARISON OF SOCIAL MEDIA USAGE

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## ABSTRACT

Prior studies on social media usage had focused on age, grades, personality and addiction (Abrudan 2016; Al-Jabri & Sohail 2012; Anshari et al. 2016; Bivens & Haimson 2016; Cao et al. 2013; Chen 1985; Furumo et al. 2014; Golub et al. 2007; Grubbs and Milne 2010).To date, there have been scarce studies on the effect of gender on the adoption of social media (Bivens and Haimson 2016; Cao et al. 2013; Grubbs and Milne 2010; Haferkamp et al. 2012; McAndrew and Jeong 2012; Park and Lee 2014). To address the limitations of prior studies, this study focused on the effect of gender on the adoption of social media through empirical lens. A research model was developed to gain empirical understanding of gender comparison relating to social media continuance/usage. The diffusion of innovation and the technology acceptance models served as the theoretical anchor for the study. The survey research design was used, and data were collected through the questionnaire. Data were collected among student who enrolled in a public university in the United States of America. Stratified and simple random sampling techniques were used to extract a sample of 290 students. The structural equation model (SEM) and confirmatory factor analysis was used to analyse the data. The study revealed that females have a stronger and significant perception of ease of use, compatibility, relative advantage, and risk when using social media compared to males. Also, results revealed that males have a stronger perception of satisfaction and information quality when using social media compared to females.

# AUTHORITY BIAS CONTRIBUTION TO USE OF BIASED ARTIFICIAL INTELLIGENCE SYSTEMS

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## ABSTRACT

Consumers, businesses, and governments are investing in artificial intelligence (AI) systems propelled by machine learning tools as the value of these algorithmically and data driven systems has been proven. Research and industry cases have also repeatedly indicated the existence and impact of the inherit AI bias, outlining ways in which the technology itself produces biased results. This existing research articulates theories explaining the cause of AI bias which potentially lead to unethical behavior. Yet, it lacks to address the effects related to the user/consumer holistic perceptions of AI systems. We investigate how the inherit human attitudes and behavior for the usage of the technology contribute to the impact of the inherit AI bias. We develop a notion termed AI authority bias which manifests as enhancing the negative impacts of the biases inherit in AI systems. Our assertion is underpinned by the phenomenon called authority bias which states that under certain circumstances people would obey, comply with, or trust those perceived as authority figures or experts. Similarly, human cognitive bias of perceived correctness of technology outputs has led to a disproportionate trust in AI systems, more-so than trust in humans making decisions in the same situations. We hypothesize that this authoritative human trust in the outputs of AI systems (without question) can present high actual costs to them. One such cost is the perpetuation of the underlying, unethical inherit machine bias disproportionate effects on underserved communities. We collect a set of occurrences in which individuals have exhibited an over-trust of technological tools, specifically AI enabled systems. By collecting and analyzing a set of AI bias scenarios, we extend the well-established authority bias theory into AI authority bias theory.

# AWARENESS LEVEL AND IMPLEMENTATION STATUS OF WOMEN EMPOWERMENT GOVERNMENT SCHEMES IN RURAL AREAS: A CASE STUDY

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## ABSTRACT

Women empowerment has been a priority for governments worldwide, and in developing countries, such as India, the Government of India, from time to time launched various women welfare schemes for women empowerment. This, though, improved condition of women in urban areas, the effectiveness of the schemes in rural areas still seems to have a question mark. The paper, therefore, aims to explore and assess the awareness level and current success rate of these government schemes and takes a few villages near Gautam Buddha Nagar, Uttar Pradesh, for case study. The research employed a mixed-methods approach, combining qualitative analysis through interviews on the condition of anonymity and quantitative analysis through surveys. The findings of the study shed light on the ground realities and challenges faced in the implementation of these schemes. The results revealed a mixed picture. While, some awareness is there, and some women have also been positively impacted by some government schemes, there are still significant challenges in the path of upliftment and empowerment of rural women. The improvements were seen, Still, a lot is to be done. The study identified the need for capacity building and skill development programs to enhance women's participation and sustainability of the schemes. The research opens the door for further research as well.