



INTERNATIONAL CONFERENCE ON RECENT ADVANCES

IN THE FIELD OF
ECONOMICS, FINANCE, MANAGEMENT
& TECHNOLOGY 2024
(ICREFMT 2024)

5TH – 6TH APRIL 2024

SOUVENIR

In Collaboration with



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Lakshamma Layout, Banaswadi, Bengaluru, KA – 560043



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Editors:

Dr. B. B. Tiwari

Dr. E. Eswara Reddy

Dr. S. Ranjith Kumar

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Dr. Nilaish

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ICREFMT 2024

Chairman's Message



Dr. K. C. Ramamurthy

Former Member of Parliament, Rajya Sabha
Chairman, CMR University & CMR Group of Institutions

India has emerged as a leader in various fronts. The Indian economy has been surging forward and the growth that is achieved is a matter of great appreciation from World Economic leaders. It is time that academicians, researchers and industry experts study this new paradigm shift in our economy. At the same time, it is absolutely essential that the teachers of Commerce and Economics go deep into the latest trends in Indian economy particularly with regard to Finance, Technology, Management, etc.

I am proud and happy that the School of Economics and Commerce is organising an international conference on recent advances in the field of Economics, Finance, Management and Technology. This conference will certainly help in understanding and appreciating the tremendous growth our country has achieved despite covid and other conditions. I extend my warm greetings and felicitations to all the participants of the conference and wish they carry back useful inputs on attaining sustainable development goals. It will be a great learning experience not only for the academic leaders but also for thousands of students of Economics, Management, Commerce and Technology.

I wish the conference a great success.

Chancellor's Message



Dr. Sabitha Ramamurthy
Chancellor, CMR University

I am elated that CMR University's School of Economics and Commerce (SOEC) is organizing an International Conference on "Recent Advances in the field of Economics, Finance, Management and Technology -2024". Today we are living in an era where the changes in the above fields are fast paced and therefore it is even more important for academic institutions like CMR to explore opportunities for interaction with experts, inculcate research in the young mind, and create a forum from where the outcomes can motivate towards research-oriented learning. Our collective pursuit of knowledge and innovation holds the key to addressing the complex economic issues facing nations across the globe.

I am sure the deliberations at this conference will percolate down to the classroom/workplace and give a fresh impetus and orientation to the understanding of concepts and the emerging trends in the field.

I wish the International Conference - ICREFMT 2024 a grand success.

Pro-Chancellor's Message



Shri Jayadeep K.R. Reddy
Pro-Chancellor, CMR University

As the Pro-Chancellor of this esteemed CMR University, I am thrilled to witness the convergence of brilliant minds from across the globe to engage in intellectual discourse, exchange innovative ideas, and foster collaborative efforts towards advancing the frontiers of knowledge in the fields of Economics, Finance, Management and Technology.

I extend a warm welcome to all the participants of the international conference organized by School of Economics and Commerce (SOEC). The themes underscore the fact the areas like economics, finance along with technology are undergoing quick and tremendous levels of transformations. I am sure that quality research papers presented in this conference will help our policy makers for fastening the economic growth of the country. This Scenario conference will prove to be a milestone for overall development of the country to achieve the milestone of 5 trillion \$ Economy.

I congratulate the organizing team for putting together a fine event. I wish all the participants a very productive and rich conference experience and in their research endeavours in future.

PROVOST's Message



Dr. Tristha Ramamurthy
Provost, CMR University

Our world is changing rapidly, especially in the post COVID era, making this gathering for ICREFMT 2024, crucial for sharing knowledge and driving progress. We hope that our two-day conference on the advances in the field of Economics, Finance, Management and Technology emerges as a platform for dialogue, where diverse perspectives unite to foster sustainable and inclusive growth.

We are here to learn from each other, share research, and explore innovative solutions. Your contributions are vital to our collective pursuit of understanding and improvement. Let's engage in meaningful discussions and work together towards practical outcomes that benefit society and shape a better future.

Thank you for being part of this important event. I look forward to the insights and advancements we will share. Together, we can make a significant impact. Welcome to ICREFMT 2024!

Vice Chancellor's Message



Dr. H.B. Raghavendra
Vice Chancellor, CMR University

It is a great pleasure and honor for me to write this message for the souvenir of the International Conference on recent advances in the field of Economics, Finance, Management and Technology organized by School of Economics and Commerce (SOEC) of CMR University, Bengaluru.

The conference, I , am sure, will provide a vibrant platform for information exchange. We expect leading academicians, scholars and practitioners to join the conference and share their research outcomes with fellow researchers. The conference deliberations may thus provide a glimpse of recent advances in the field of Economics, Finance, Management and Technology towards developing the most robust environment in achieving the goals of “Amrit Kaal”.

My best wishes are with the organizing committee for the grand success of the conference.

Registrar's Message



Dr. Praveen R.
Registrar, CMR University

As the excitement builds, it is my honor as the registrar to extend a heartfelt welcome to the upcoming International Conference on Recent Advances in the field of Economics, Finance, Management and Technology ICREFMT-2024, organized by School of Economics and Commerce at CMRU, Bengaluru, India, Scheduled on 5 – 6 April 2024. This conference promises to be a dynamic convergence of global scholars, researchers, and practitioners, sharing groundbreaking ideas and exploring the latest advancements in Economics, Management and Technology. The conference program boasts enlightening keynote addresses, thought-provoking panel discussions, and a diverse array of research presentations, providing a platform for the exchange of innovative ideas and the exploration of current trends in the field. We extend our sincere appreciation to all participants, speakers, sponsors, and partners for their enthusiastic support and commitment. Your collective efforts will undoubtedly contribute to the success of ICREFMT-2024.

Director's (SOEC) Message



Dr. Bhupendra Bahadur Tiwari

Professor & Director
SOEC, CMR University

ICREFMT-2024 marks a significant milestone in our School's journey, reflecting our commitment to fostering innovation, collaboration, and excellence in the area of Economics, Commerce, Management and Technology. This conference serves as a platform for the exchange of cutting-edge ideas and the advancement of knowledge, bringing together esteemed researchers, scholars, and experts from around the world. School of Economics and Commerce is firmly committed to collaboration as the key to progress. In a world of intricate challenges, interdisciplinary approaches and partnerships are essential. We welcome opportunities for joint research and academic activities. As we embark on this journey of exploration and knowledge-sharing over the next two days, I encourage active engagement, networking, and the forging of lasting connections. ICREFMT-2024 is more than presentations; it's about conversations, debates, and shared perspectives that lead to innovation and transformation in the above areas.

I extend my best wishes for a fruitful experience at ICREFMT-2024. May discussions inspire, collaborations bear fruit, and impact endure. Together, let us elevate excellence in areas of Economics, Finance, Management and Technology.



ICREFMT 2024

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A STUDY ON COLLEGE STUDENTS' PERCEPTION TOWARDS DIGITAL FINANCE IN BENGALURU CITY

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ABSTRACT

In recent years, there has been a remarkable transition towards digital finance, driven by the rapid advancement of technology and changing consumer preferences. Financial institutions are using the various digital platforms to reach out the needs of the diverse customers. Digital financial transactions are very popular among people particularly with younger generations. Studying digital banking habits among college students is important as it reflects the intersection of financial behaviours, technological trends, and the unique circumstances of this demographic group. This paper attempts to evaluate the familiarity, perception, and problems in digital finance among the college students. The financial decisions of college students can have broader economic and social implication. The present study evaluates the association between familiarity, perception and problems in digital finance and socio-economic variables of the students. The convenient sampling technique is used for data collection, and for the analysis of the data SPSS has been used. A standard methodology like Reliability test, Chi square/ Fisher's Test, Kruskal Wallis H Test, Post Hoc analysis etc has been used to compare, analyse and interpret the data and draw meaningful conclusions.

KEYWORDS: Digital Finance, transition, digital banking, college students.

A STUDY ON THE ADOPTION OF PERSONAL FINANCIAL APPS AND ROBO-ADVISORS ON PERSONAL/HOUSEHOLD FINANCIAL MANAGEMENT

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ABSTRACT

The rapid drift to digitalization has led to a significant transition in today's consumers' saving and spending patterns. According to the trends report titled "E-commerce in New Bharat and its Future," the most preferred prepaid option for the consumers is UPI (57%), followed by credit cards (37%) and other payment options like wallets, net banking, and debit cards (12%). The survey also states that around 80% of consumers prefer shopping at online marketplaces (ET (online), 2023). This evolution to digital India has made consumers prefer digital payment platforms with tangible cash. The convenience, security, and efficiency of these digital technologies, like UPI payment platforms, have led to their vast adoption. Tracking one's savings and expenditures has also become challenging and complex. The need for digital literacy is also increasing. This has given enormous opportunities to various fintech like personal financial applications and robo-advisors. However, consumer attitudes and subjective norms are crucial for its acceptance and adoption. (Belanche et al., 2019). The study tries to find out the people's acceptance and adoption of this fintech for their Household Financial Management using the UTAUT framework. The data is collected through a structured questionnaire from the selected sample, and data analysis is done using the partial least square-structural equation modeling (PLS-SEM). The study hopes to understand the factors driving these technologies, acceptance and adoption. In an era where the digital world is becoming a new normal, consumers need to be educated about the pros and cons. Along with financial literacy, the need to be digital financial literate is also highly relevant. The current study is trying to shed light on the latest fintech available for managing one's finances and their adoption for personal and household financial management decisions.

KEYWORDS: Personal Financial Apps, Robo-advisors, Household Financial Management, UTAUT

JOB BURNOUT AND PSYCHOLOGICAL WELL-BEING: A STUDY ON ACADEMICIANS OF HIGHER EDUCATIONAL INSTITUTIONS

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ABSTRACT

Job burnout is a situation in which an individual undergoes fatigue or frustration created by high job demands and expectations at workplace where in a person feels, one is mentally, emotionally, and physically exhausted, depletion in energy, reduced motivation and distant in his work or work relations. Psychological well-being consists of acceptance of one's own self, positive Interpersonal relationships, autonomy, environmental mastery, a feeling of purpose and meaning in life, personal growth and development. The purpose of this paper is to study the factors of job burnout and psychological wellbeing. A questionnaire-based study was conducted on academicians working in higher educational Institutions. Data was collected using Maslach Burnout Inventory and RYFF psychological well-being scale was utilized. Descriptive research design was used. This paper tries to study the relationship between Job burnout and psychological wellbeing. The findings stated that Job burnout has significant impact on psychological well-being of the higher educational institutions.

KEYWORDS: Job burnout, Stress, Psychological well-being, Teachers, Academicians, Education.

OPTIMIZING OPERATIONAL EXCELLENCE: AN IN-DEPTH ANALYSIS OF IMPACT OF BUSINESS PROCESSES AND SUCCESS FACTORS IN ERP SYSTEMS W.R.T. IT SECTOR

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ABSTRACT

The purpose of this research paper is to investigate the dynamic nature of the Information Technology (IT) industry in Hyderabad, with a particular emphasis on the implementation of enterprise resource planning (ERP) systems, embedded business processes and the primary factors that impact the efficiency of corporate operations. With a strong emphasis on attaining operational excellence, the study is focused on evaluating the one-of-a-kind challenges and opportunities that are particular to the information technology sector in this booming technological core. This research aims to get a comprehensive understanding of how information technology companies in Hyderabad may improve their operational procedures by examining various enterprise resource planning (ERP) systems and the impact such systems have on the productivity of the firm. The investigation will concentrate on a number of success factors, which will include both the incorporation of technical advancements and managerial strategies. It focuses on the integration and automation of business processes in ERP systems which will have a direct impact on the operational excellence in the IT sector business. Practitioners in the sector and those responsible for making decisions will get practical insights as a result of this. Through the use of empirical research and case studies, the purpose of this essay is to provide valuable insights to both the academic and commercial sectors. Its purpose is to enhance the overall operational excellence of information technology businesses in Hyderabad and to make it possible for them to make informed decisions.

RELATIONSHIP BETWEEN PRODUCT DIFFERENTIATION AND BRAND EQUITY

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ABSTRACT

In today's fiercely competitive market, creating a distinctive product that stands out from the crowd is essential for building a strong brand. Product differentiation lies at the heart of attracting customers, gaining their loyalty, and ultimately, maximizing brand equity. Product differentiation refers to the process of highlighting the unique features and benefits of a product or service that distinguishes it from competitors. It involves creating a perception of value, superiority, and innovation in the minds of target consumers. Brand equity represents the intangible value and strength that a brand possesses. It encompasses the positive associations, perceived quality, and emotional connection established with consumers over time. Product differentiation is instrumental in driving brand equity by creating a unique position in the marketplace. The purpose of this study is to understand the relationship between product differentiation and brand equity. Sample size was 272 laptop users of Tiruchirappalli City. Data were gathered and analyzed through correlation to test relationship between the study variable. It was concluded that increased deployment of product differentiation dimensions will lead to brand equity of laptop market.

KEYWORDS: Product differentiation, Brand Equity, Product Quality and Product Price.

IMPACT OF REMITTANCES ON THE DEBT SUSTAINABILITY OF KERALA: AN ECONOMETRIC INVESTIGATION USING ARDL MODEL

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ABSTRACT

The foreign remittances from the migrant workers and professionals significantly impact the economy of the state of Kerala, more significantly than many other states in India. Remittances form one of the primary income sources for the State. As a State where the public debt is almost 60% of the State Gross Domestic Product (SGDP), it will not be incorrect to say that the remittances are keeping the state economy floating. However, economies can take advantage of its remittances only if its debt is sustainable, and in order to identify this effect of remittances on debt sustainability of the State of Kerala, the study make use of Bohn's debt sustainability model. According to Bohn (1998), the debt of a state is sustainable if the government has the potentiality to meet with its debt obligations. The Bohn's model makes use of the primary surplus-GDP ratio with debt-GDP ratio in the public debt policy to identify whether the debt is sustainable. Using ARDL model, the study explores into the impact of the remittances on debt sustainability in Kerala. The result of the study reveals that the remittances were able to make the state debt sustainable.

KEYWORDS: International remittances, debt sustainability, Kerala economy, ARDL model.

THE BEAUTY OF RESPONSIBILITY: HOW CSR SHAPES WOMEN'S CHOICES IN COSMETICS

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ABSTRACT

Corporate Social Responsibility (CSR) initiatives have become integral components of many businesses' strategies, aiming to balance profit-making objectives with societal and environmental concerns. Consumers today are increasingly conscious of the ethical, social, and environmental implications of their purchasing decisions, and they often select companies that align with their values. CSR initiatives can foster consumer trust and loyalty by expressing a company's commitment to ethical and sustainable practices. This article attempts to find out the relationship between CSR practices and women's decision making in buying cosmetic products and thus contributing to the academic literature as well as CSR strategies of cosmetic industry. Female consumers often exhibit a preference for socially responsible brands, leading to increased purchase intent and positive word-of-mouth. Moreover, CSR initiatives can evoke feelings of moral satisfaction and align with their personal values and fostering emotional connections. The findings of this research article aim to understand the profound role CSR in shaping a new era of beauty—one where social and environmental responsibility integrate with the aesthetics of cosmetics, empowering women to make ethical decisions about their personal hygiene.

KEYWORDS: CSR(Corporate Social Responsibility), cosmetic industry, purchasing decisions, moral satisfaction, ethical decision.

A STUDY ON LEVEL OF FINANCIAL PROFICIENCY AMONG STUDENTS OF BANGALORE NORTH UNIVERSITY

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ABSTRACT

This study seeks to understand the financial literacy of Bangalore North University students by conducting a survey and conducting a data analysis. The purpose of the study is to evaluate the students' financial skills and knowledge. The students' financial proficiency is based on their understanding of various concepts and practices related to money, such as budgeting, savings, investing, debt management, etc. The findings of the study provide an insight into the current financial education of the student population. It also highlights potential areas of improvement for the university's curriculum or other financial literacy initiatives in the future. The findings of this study contribute to the overall understanding of financial literacy among university students with implications for education institutions and policy makers looking to improve students' financial awareness and skills for future financial success.

KEYWORDS: finance, education, investment, Students.

A STUDY ON CONSUMER AWARENESS ABOUT GREEN MARKETING WITH SPECIAL REFERENCE TO KANNUR

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ABSTRACT

The term "green marketing" describes the advertising of goods that are believed to be environmentally safe. It includes a broad range of activities, including modifying the production process, creating new products, packing things sustainably, and creating new ads. The primary goals of the research are to assess consumer knowledge of green marketing and determine how satisfied consumers are with green products. For this study, a descriptive research design is employed. Two months are allotted to the study's execution. The study's population is Kannur's general consumers. I decided to use convenience sampling as my sample method. There are 70 example spaces in all. The percentage analysis method will be used to examine the collected data. The study has a 50-person sample size. If all countries adopt rigorous policies, the business landscape will undergo a significant upheaval since green marketing is crucial to protecting the environment from pollution. From a business perspective, this is because a shrewd marketer is one who not only persuades the customer, but also gets them involved in promoting the product. It is also the duty of marketers to educate consumers about the advantages and necessity of green products over non-green ones. Customers are eager to spend extra for a cleaner, greener environment, according to green marketing.

KEYWORDS: Green Marketing, Green Products, consumers, employee Satisfaction.

A STUDY ON CHALLENGES TO MANAGE WORK-LIFE BALANCE OF TEACHING WOMEN FACULTIES OF DEGREE COLLEGES IN CHALLAKERE

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ABSTRACT

Work-life balance is very crucial to leading professional and personal life. And also, it is one of the most important aspects of a healthy work environment. Healthy work-life balance is a day-to-day challenge. Including these demands of the place of job, it is very difficult to give time for family, kin and friends, community engagement, personal growth, self-care, spirituality, personal activities, etc. A proper work-life balance enables Women's faculties to feel more in control of their lives, benefits to institutions, and women employees can contribute for the betterment of the society also. The purpose of this research is an attempt to know the challenges faced by teaching women faculties of Degree Colleges in Challakere City for managing work-life balance. People who are in the teaching profession also have to make more adjustments in their work and personal life. Sometimes, imbalance in work life results in increased stress levels. So, the present study tries to understand the various means adopted by teaching women's faculties to cope with the managing balance between professional and personal life. The study is a descriptive one. A structured questionnaire is formed to collect data from 60 respondents. The collected data was analysed and a conclusion was drawn.

KEYWORDS: challenges, Work-life balance, Teaching women's Faculties, Professional and personal life, Degree colleges.

AN EMPIRICAL STUDY OF MEASUREMENT OF INTERNET BANKING SERVICE QUALITY

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ABSTRACT

This study focuses on creating an empirically valuable tool for evaluating the quality of banking institution's online offerings to Indian customers. Using existing research as a foundation, this study's methodology uses quantitative approaches to develop an instrument. A representative sample of people who regularly use online banking was surveyed using a comprehensive questionnaire. The data-reduction method of exploratory factor analysis (EFA) is used to identify the proposed instrument. The research results verified the four elements of the digital banking service quality scale (DBSQual), (1) reliability, (2) responsiveness, (3) security, and (4) personalization. Results from this study cannot be extrapolated to other Indian banks in the same industry. DBSQual needs more testing in different settings to improve its validity. Considering a non-Indian environment would also improve the validity of the results. So, such limitations pave the way for further study. As a result of this research, financial institutions will be better equipped to implement their marketing and operational strategies for their online services.

KEYWORDS: Digital banking, DBSQual instrument, exploratory factor analysis (EFA), Indian banking sector.

A STUDY ON TECHNOLOGICAL ADVANCEMENT IN SUSTAINABLE GROWTH OF BANKING SECTOR

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ABSTRACT

In a rapidly changing technological world staying ahead is not a choice but a necessity. This paper studies the contribution of technology in sustainable development of the banking sectors. Gone are the days where sustainability was a buzz word but now it has become an intrinsic part of a successful organization. Technology enables banks to offer products and services that align with changing sustainable expectations. The digitalization of the banks aims at providing broad scope for the customers from paperless less banking powered by AI driven chatbots to mobile payment solutions. This paper also highlights the challenges of changing banking trends and regulations surrounding sustainability and non-compliance of these regulations can lead to legal and financial consequences.

KEYWORDS: technological innovations. Artificial intelligence, digitalisation.

THE INVESTIGATING THE RELATIONSHIP BETWEEN THE IFRS ADOPTION, FOREIGN DIRECT INVESTMENT AND ECONOMIC GROWTH PERFORMANCE

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ABSTRACT

Through a comprehensive analysis of 50 scholarly articles, a comprehensive investigation was conducted to elucidate the intricate relationship between the adoption of International Financial Reporting Standards (IFRS), Foreign Direct Investment (FDI) and its role in economic growth. The chosen papers were noted for their robust citation records, reflecting the depth of research in the field. Methodological approaches and research findings were meticulously synthesized, culminating in a nuanced understanding of the subject matter. The culmination of this review revealed a compelling correlation: the implementation of IFRS fosters greater transparency and facilitates comparability of FDI inflows. These inflows, recognized as pivotal metrics of economic advancement within a nation, serve as fundamental indicators of growth. Consequently, the observed surge in FDI not only signifies heightened investor confidence but also acts as a catalyst for economic expansion, notably within the context of India.

KEYWORDS: IFRS and FDI inflows, indicators of economic development, the impact of IFRS and inflow of FDI contributing to the performance of the economy.

A STUDY ON IMPACT OF TECHNOLOGY ON UNORGANIZED SECTOR AND ITS SUSTAINABILITY

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ABSTRACT

The main reason for the success of e-commerce, is that it helps businesses survive, whether they are big, small or medium sized. E-commerce, also known as electronic commerce, it is a platform that facilitates the process of purchasing goods or services through online means. The continuous growth and evolution of Information Technology (IT) along with the widespread use of the Internet in contemporary society have elevated the significance of E-commerce. This transformation is attributed to service providers recognizing the value of establishing enduring relationships with customers as a strategy to decrease defection rates, cut costs, and boost revenues. The retail landscape in India, both in organized and unorganized sectors, has undergone significant transformations since its inception, particularly in the realm of fast-moving consumer goods (FMCG), electronic gadgets, apparels, accessories and kitchenware. The shift has been notable, moving from traditional Kirana stores to more structured markets like malls, supermarkets, and hypermarkets. The study explains how the unorganized sector is adapting technology to overcome the competition, analysing the impact of technology on productivity and efficiency of unorganized sector.

KEYWORDS: e-commerce, unorganized sector, retailing, Kirana-stores.

AN INTROSPECTION INTO THE PRODUCTION OF COCONUT AND THE SUPPORT FROM THE AUTHORITIES IN INDIA

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ABSTRACT

This study delves into the production of coconuts in India and the support authorities provide to this vital agricultural sector. The coconut industry plays a significant role in India's economy, contributing to both domestic consumption and export markets. Through a reflective lens, this research examines the cultivation practices, challenges coconut farmers face, government policies, and initiatives to bolster coconut production. By analyzing the current landscape of coconut farming in India and evaluating the effectiveness of governmental support, this study aims to provide insights into how authorities can further enhance the sustainability and growth of the coconut industry. In recent years, Indian coconut production has experienced fluctuations due to climate change, pests, and diseases. This paper will discuss the current state of coconut production in India, highlighting critical successes and areas requiring improvement while emphasizing the importance of collaborative efforts between stakeholders and policymakers.

KEYWORDS: production of coconut, Indian authority support to coconut producers.

A STUDY ON TAXATION ON DIGITAL TRANSACTION

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ABSTRACT

E-commerce transactions have expanded quickly in the digital economy, particularly when it comes to the offering and sale of products and services via the use of ICTs. The rapid rate of technical advancement that has been incorporated into global commercial transactions can be attributed to this rise. The problems with online transactions imposing taxes extend to a wider range of transactions. Through the adoption of tax administration and policy recommendations as well as guidelines on E-Commerce transactions, this study relied on the tax system to increase government revenue through digital business models.

KEYWORDS: legal framework, digital business model, digital economy, SME's, taxation challenges.

A STUDY ON NON-FINANCIAL ASSETS AS INVESTMENT PREFERENCE BY WOMEN EMPLOYEES OF PUBLIC SECTOR UNDERTAKING IN BANGALORE

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ABSTRACT

Investing is smart and apt way to appreciate capital or wealth overtime with numerous options available it is difficult to figure out where to invest and opt the best strategy to meet the objective of investment. Traditional investments in non-financial assets are most trustworthy and safe option to invest some non-financial assets tool bear high risk and give high returns whereas some are at low risk giving moderator returns hence this study focus on traditional investment in non-financial assets as an investment preference of women employees of public sector undertaking.

KEYWORDS: non-financial assets, women employees in public sector.

EFFECTS OF IFRS ADOPTION AND FINANCIAL PERFORMANCE OF COMPANIES

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ABSTRACT

This review paper examines the relationship between IFRS adoption and financial performance of companies through analysis of highly cited articles. This study provides comprehensive insight into adoption of International financial reporting system [IFRS] affected corporate financial performance, including profitability, liquidity, solvency and other key indicators. The synthesis of empirical evidence and theoretical frameworks offers valuable insights into the varied effects of IFRS adoption on financial performance. This paper contributes to a deeper understanding of implications of IFRS adoption for corporate financial performance The findings are relevant to stakeholders such as investors, regulators and policymakers, offering guidance amidst the complexities of financial reporting standards in globalized economy

KEYWORDS: IFRS adoption, financial performance, performance indicators and financial reporting quality.

A STUDY OF SUSTAINABLE DEVELOPMENT AND GREEN GDP IN INDIA

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ABSTRACT

The goal of achieving a sustainable planet, one that will accommodate the basic needs of its present inhabitants while preserving the resources that will enable future generations to flourish, has gained increasing acceptance. Green Gross Domestic Product also known as Green GDP, accounts for the environmental consequences of a country's traditional GDP. It acts as an index of the growth of economy with the environmental implications of that growth which is related to a country's conventional GDP. This paper strives to illustrate the commonality and some of the controversy that defining such a goal entails, and it includes brief descriptions of the methodologies and practices currently associated with sustainable agriculture and green GDP. Since the topic is applicable for social, economic, and environmental concerns qualitative approach is most suitable type of research. To study the application of Green GDP in India and attaining sustainable development the data should be collected through various sectors who has implemented the concept in their organisations through random sampling method. Since the topic is vast and to cover every aspect of sustainable development secondary sources of data collection will be used. Once the data is collected for analysis part will use regression, correlation and to find the level of satisfaction in implementing Green GDP will use probit-binomial model.

KEYWORDS: Green economy, sustainable development, green GDP, dimension reduction, Re-thinking of GDP.

A STUDY ON RECENT LITERATURE: IMPACT OF MIGRATION ON RURAL DEVELOPMENT IN KARNATAKA

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ABSTRACT

The purpose of the present paper is to explore the changes occurred in migration pattern of people in Karnataka and its impact on rural development of the state. Education and employment are the important reasons for migration of people from place of origin to destination. Even though, people like to migrate for short distance, today we are witnessing people moving out of country for their well-being. Of course, migration of people to well-built area helps them in enjoying quality life as well as that city growth. But it is a one sided growth and the other place suffers from lack of human resources and infrastructural under development. The government has to take concerned remedial actions by improvising the standard of education in rural areas and creating new employment opportunities by maximum utilization of resources. The further study can be done on migration of people in other states in the country and international migration of people using statistical methods for data analysis.

KEYWORDS: migration of rural development in India, well-being of rural people.

CONSUMER AWARENESS AIDS TO MANAGEMENT DECISION ON AYURVEDIC SKIN CARE PRODUCTS

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ABSTRACT

Ayurvedic medicine is rooted in Indian traditional wisdom. Ayurvedic medicines have a comprehensive approach to human well-being, emphasizing the balance of mind, body, and spirit for best health. This research paper explores the levels of awareness and perceived efficacy of Ayurvedic medicines within the Indian diaspora. Furthermore, it investigates the underlying factors that mould the mind-set of Indian consumers and impact their purchasing patterns in the realm of Ayurvedic products, placing particular emphasis on skincare items. The objective of this proposal is to authenticate the assertions made by manufacturers regarding the effectiveness of their products, despite Ayurveda being deeply ingrained in India's traditional healthcare system. The study takes a comprehensive approach to assess consumers' awareness levels and attitudes towards Ayurvedic skincare products. Secondary data sources are utilized for a thorough and comprehensive analysis and the results obtained from the data analysis unveiled that consumer purchasing behavior is shaped by diverse factors, encompassing family preferences, pricing considerations, product ingredients, and the impact of advertisements. Notably, the study reveals that consumers possess restricted knowledge regarding Ayurvedic skincare products, prompting them to heavily depend on the aforementioned factors when making purchasing decisions. A thought-provoking proposal arises from the younger segment of consumers, advocating for the creation of a regulatory body to assess the effectiveness of Ayurvedic skincare products.

KEYWORDS: Ayurvedic, Awareness, Purchasing Power.

A STUDY OF VARIOUS SCHEMES AVAILABLE FOR SME's – A CASE STUDY IN STATE BANK OF INDIA

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ABSTRACT

Development of SME's sector holds a major share in the sustainable development of the economy. Many of the large enterprises start their businesses as small industries and they need financial assistance to grow up. In such a scenario banks act as intermediaries in order to serve the financial needs of the medium and small scale industries. Banks have started focusing on this segment, since it is found to be more profitable compared to other segments of business as they have greater growth opportunity. SMEs are vital for economic growth and development in both industrialized and developing countries, by playing a key role in creating new jobs. Financing is necessary to help them set up and expand their operations, develop new products. SMEs are also said to be responsible for driving innovation and competition in many economic sectors. Although they create more jobs, there is also a majority of job destruction/contraction. SBI has introduced various schemes for SMEs which will help the economy to grow efficiently and effectively.

KEYWORDS: SME, SBI, Financing, Economic Growth, Developing countries.

IMPACT OF CONSUMER BUYING BEHAVIOUR THROUGH DIGITAL MARKETING

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ABSTRACT

In the world of new century, fast developing information technology, has greatly contributed in the field of marketing. The inception of internet and its user has given even more importance to Digital Marketing. The internet is accepted as one of the powerful public media without any geographical barriers. Media and advertisers are now undoubtedly accepted and very popular amongst the Netizen. Producers willing to market their goods via web and ads. Web developers or media to boost their sales and service, this is getting common and more widely accepted in all geographically. We need to do research in both customer and advertiser point of view to know the effectiveness of internet on ads. When we are discussing about online marketing and its modern methodology, it also becomes important to understand the offline marketing strategy. Here I intent to just understand and not to invest, as offline will be quite expensive with less profitable output. Digital Marketing not only allow us to do sell any product but it also helps to understand about the product performance in various regions and acceptance by public. Even this helps the end users before buying any products online.

KEYWORDS: Consumer buying behaviour, Digital media, Technology.

A STUDY ON ACCEPTANCE OF BRAND IMITATION AMONG THE YOUNGSTERS WITH SPECIAL REFERENCE TO CONVENIENCE PRODUCTS IN BANGALORE

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ABSTRACT

The consumption of imitations has recently garnered considerable attention. This study investigates the factors influencing consumer intent to purchase imitation products. The findings reveal that subjective norms wield the most significant influence on consumer's intentions to buy imitations, while the perceived level of financial control negatively impacts these intentions. This inquiry can aid marketers and policymakers in comprehending the primary factors shaping consumer behaviour towards imitations, facilitating the development of effective marketing campaigns and anti-piracy strategies.

KEYWORDS: brand imitation, young brand imitation.

WOMEN ENTREPRENEURSHIP IN INDIA

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ABSTRACT

The study intends to uncover the important contributions made by female entrepreneurs in forming and enriching the overall economic fabric by examining the historical evolution and current trends. This investigation offers insightful information on the changing dynamics and the crucial role that women play in promoting economic development. The study focuses on several government initiatives designed to encourage and empower women business owners. Through an inventory and assessment of these programs, the research aims to offer a thorough grasp of the various policy interventions designed to foster an atmosphere that is welcoming and supportive of women in business. The knowledge gathered from this analysis helps evaluate the influence and efficacy of government initiatives supporting women-owned businesses. The scope of the study is now expanded to include the profiles of prosperous female business owners. The article attempts to identify important elements that have contributed to their success by carefully examining their experiences, difficulties, and accomplishments. In this study, we learn about several factors that limit women entrepreneur's talents as well as the contribution that women entrepreneurs make to economic growth.

KEYWORDS: Entrepreneurship, Female Entrepreneurs, Women in Business, Government Initiatives, Success.

A STUDY ON CONSUMER PURCHASING BEHAVIOUR AND THE INFLUENCE OF ONLINE REVIEWS ON BUYING DECISIONS WITHIN E-COMMERCE PLATFORMS: MARKETING AND STRATEGY

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ABSTRACT

Consumer behavior in e-commerce platforms is a dynamic area of study, particularly with the proliferation of online shopping. This research investigates the intricate relationship between consumer purchasing behaviour and the influence of online reviews on buying decisions within e-commerce platforms. Drawing upon existing literature, the study examines factors driving consumer behaviour in online shopping environments and explores the significant role played by online reviews in shaping consumer perceptions and purchase decisions. Key factors influencing the impact of online reviews, such as review volume, valence, and reviewer credibility, are analyzed. Moreover, the study considers implications for e-commerce platforms and businesses, highlighting the importance of actively managing and leveraging online reviews to enhance online reputation, build trust with customers, and ultimately drive sales. By gaining insights into these dynamics, businesses can develop more effective marketing strategies and improve the overall shopping experience for online consumers in the competitive landscape of e-commerce.

KEYWORDS: Consumer, Online reviews, buying decision.

TRANSFORMING MARKETING SECTOR THROUGH ARTIFICIAL INTELLIGENCE

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ABSTRACT

Today, the majority of businesses are eyeing Artificial Intelligence (AI) technology to help them use huge volumes of data to increase customer engagement and improve compliance and operational efficiency. Increased use of Artificial Intelligence in the marketing sector is showing signs of interest and adoption as a result, almost all of the Indian business sectors have started AI adoption for marketing their products and services. Its application in data analysis and customer service creates an opportunity to become more personalized towards its customers through better insights and automation of backend workflows. The concept of AI is to stimulate the intelligence of human beings into machines with the help of sophisticated machine-learning language and natural language processing algorithms so that humans and AI will work together. AI will create growth through improved customer and employee experiences. In short, AI will enable us to move away from repetitive tasks to more strategic and innovative kinds of work.

KEYWORDS: Operational efficiency, Artificial Intelligence, Sophisticated machine, learning language, Processing algorithms, Data analysis.

MUTUAL FUNDS AND INVESTMENT BEHAVIOUR OF INDIAN RETAIL INVESTORS: BEHAVIOURAL FINANCIAL ANALYSIS

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ABSTRACT

A mutual fund is a special type of institution, a trust or an investment company which acts as an investment intermediary and invests the savings of large number of people to the corporate securities in such a way that investors get steady returns, capital appreciation and a low risk. This paper focuses on investor's behaviour towards mutual fund schemes done at a general base. The expectations of investors are influenced by their perception and humans generally relate perception to action. Investor's behaviour may change from time to time even if the other variables influencing the behaviour are held constant. The individual investors' decision making often relies on observable socio-demographic variables to proxy for inherent psychological processes that drive investment choices.

KEYWORDS: mutual fund, investor's behaviour.

A STUDY ON HR PRACTICES IN I.T. SECTOR

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ABSTRACT

This Study is conducted in the selected software companies in the Bangalore city. The scope of study covers areas such as selection, Training, Placements & Induction. This study also covers the environment performance appraisal. The sample size of the study is Hundred (100). The sample consists of software engineer's, programmer's & other service providers.

KEYWORDS: hr practices, hr in Bangalore

FINANCIAL REPORT OF SBI BANK 2019-2023

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ABSTRACT

I am working on the research paper on the topic 'THE FINANCIAL REPORT OF SBI BANK 2019-2023'. I am analyzing using the graphs and pie chart. In this research paper I understand about the performance and key factors indicators. The tools like graph and pie chart analysis the visualize the data and identify the trends of the SBI's financial position. This report examine the important aspects such as revenue, liabilities, net income, assets and capital adequate ratios to analysis the SBI bank financial health. As well it explain the factors influencing SBI's financial performance, regulatory changes, economic conditions and competitive pressures. After examining the findings provides the perspectives into SBI's stability which offers the valuable insights for an investors and policymaker and other stakeholders.

KEYWORDS: State bank of India, financial report, analysing, graph, pie chart, revenue, net income.

SOCIO-ECONOMIC IMPACT OF MGNREGA – A PARADIGM SHIFT WITH SPECIAL REFERENCE TO WOMEN SENIOR CITIZENS

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ABSTRACT

Rural development has emerged as a significant concern for governments characterized by a substantial rural populace, prompting the implementation of diverse initiatives aimed at fostering the advancement of impoverished and marginalized individuals residing in rural regions. The significance of rural regions in the development of countries such as India requires little substantiation, as it is apparent from the strategic focus of government programmes that rural areas serve as catalysts for the nation's progress. These initiatives have been designed to harness the available resources for the purpose of improving the living conditions and overall well-being of the rural population. A considerable proportion of those experiencing poverty in India are mostly located in rural regions and heavily rely on wage labour as their primary means of sustenance. The government has consistently implemented various public works projects and social security measures in order to alleviate the hardships faced by individuals and improve their circumstances. The Act has been implemented nationwide to ensure the provision of job opportunities for rural communities, hence promoting sustainable livelihood support at the community level. The Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA), which was passed in 2005, is a groundbreaking piece of legislation aimed at providing a legal assurance of 100 days of employment to individuals living in rural areas who face limited capacity to bear risks, have poor creditworthiness to engage in self-employment endeavours, and exhibit a strong inclination towards wage labour. A random selection approach was used to choose a sample of 200 women senior citizen for inclusion in the research, so ensuring the attainment of representative findings.

KEYWORDS: MGNREGA, Women Senior Citizens, Awareness and Social Inclusion and Economic security.

A STUDY ON CHALLENGES AND OPPORTUNITIES OF E-MARKETING

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ABSTRACT

As a result of globalization, not only are countries becoming more interconnected, but several sectors are also experiencing profound transformations. Additionally, the marketing industry is impacted by this and is always changing. E-marketing is the process of selling our goods over the internet or other digital media. The technique of promoting a brand online is known as e-marketing. It employs a variety of technologies to assist link companies with their clients and consists of both direct response marketing and indirect marketing components. E-marketing is the process of leveraging digital technology to promote and sell products and services. During the last several years, one of the fastest-growing technologies that have a big impact on people's everyday lives is the internet and e-commerce operations. One of the newest technologies in the IT and e-commerce space is e-marketing. It is believed that e-marketing has a wide range of applications as it aids in email and wireless media marketing in addition to internet marketing. The study's goal is to highlight the idea of e-marketing. The secondary data found in various online databases of books, research papers, and e-marketing-related publications was employed in this study's research methodology. The goal of the current study is to assess the potential and problems associated with e-marketing in India as well as to explain its current state.

KEYWORDS: Globalization, e-marketing, artificial intelligence, transformations, potential.

A STUDY ON INVESTORS' ATTITUDE TOWARDS MUTUAL FUNDS AS AN INVESTMENT OPTION

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ABSTRACT

In this paper, structure of mutual fund, operations of mutual fund, comparison between investment in mutual fund and bank and calculation of NAV etc. have been considered. In this paper, the impacts of various demographic factors on investors' attitude towards mutual fund have been studied. For measuring various phenomena and analyzing the collected data effectively and efficiently for drawing sound conclusions, Chi-square test has been used and for analyzing the various factors responsible for investment in mutual funds, ranking was done on the basis of weighted scores and scoring was also done on the basis of scale.

KEYWORDS: Hypothesis, Chi-square test, Rank, Weighted score and Scaling.

DETERMINING FACTORS AFFECTING EDUCATION OF UNORGANISED LABOURERS- A STUDY MADE IN ASSAM

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ABSTRACT

Education reflects a society's culture, tradition, conduct, and lifestyle. A well-educated person can influence society for the better. Only when every citizen of the country receives quality education is national growth and development conceivable. It is challenging to sum up the importance of education in a few short phrases. But when we discuss about the unorganised workers, it becomes clear that these individuals remain beyond the scope of the coverage of literacy umbrella. Their illiteracy frequently makes them susceptible to exploitation. As the informal sector does not prioritise education, thus the labourers working in this sector are less interested in pursuing education or earning any degree. Given their socioeconomic circumstances, low literacy and illiteracy can be harmful to a society, especially for unorganised labour. After conducting a primary survey with 200 unorganised labourers of Assam and analysing a detailed literature review, the researchers have identified several factors creating hindrance in receiving education by using a model called Interpretive Structural Modelling. Limited income, non-willingness of the unorganised labour in receiving education, unemployment of educated youths in organised sector, non-supportive family, and environment, addicted to tobacco, alcohol, and other intoxicated drinks, easy availability of job in unorganised sector, lack of initiative of the government are some of the challenging factors creating obstacles for the unorganised workforce in receiving education. It was found that lack of government efforts is a major cause of the low literacy rate of these unorganised labourers, which has resulted in feeble family support. An unorganised labour does not need a college degree to work in the unorganised sector. They exhibit resistance in acquiring education as they do not necessitate a formal degree to obtain employment in the unorganised sector. In addition to this, the unorganised labourers have a propensity of using alcohol and tobacco, spending most of their earnings on these items and becoming reluctant to pursue education.

KEYWORDS: Unorganised labour, Education of Unorganised labour, Interpretive Structural Modelling, Factors affecting education etc.

ROLE OF “RSETIs” IN EMPOWERING WOMEN THROUGH ENTREPRENEURSHIP -A STUDY OF DAVANGERE DISTRICT

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ABSTRACT

Women Economic empowerment is the capacity of women to participate equally in existing markets. It increases women's access to economic resources and opportunities, including jobs, financial services, property and other productive assets, skills development, and market information. Women constitute nearly half of the world's total population. The gender ratio in the world in 2021 will be 101.68 males per 100 females. In India, too, almost fifty percent of the total population is composed of women. But their participation in the economic development of the country is seen as lower as compared to that of men. The traditional mindset, which views women as homemakers while the role of bread earners is headed by the male counterpart in the family was the main restricting factor where women could not take active part in economic activities. However, women's participation in economic development of the country has increased in the past few decades. Though much protection is granted by the Constitution of India, women have always been identified as the second gender. RUDSETI (Rural Development & Self Employment Training Institution), which was established in 1982 by Sri Dharmasthala Manjunatheshwara Educational Trust, Syndicate Bank, and Canara Bank to tackle unemployment issues in rural areas by providing credit acceptability and skill development programmes for entrepreneurial development for the unemployed youth along with women. The idea of RUDSETIs and their fruitful transition into an institution to empower Indian youths has resulted in the establishment of RSETIs in each lead district. One such RSETI is CBRSETI (Canara Bank Rural Self Employment Training Institution), established by Canara Bank for a social cause to bring the marginalised women section into the mainstream of the economy. Since its inception, the institution has trained 12256 women aspirants. Out of them, nearly 3000 women have established their own enterprises and settled. During 20-21 and 21-22, nearly 885 women underwent various training programmes, among whom 78.79% established their enterprises. The present study is on these successful women entrepreneurs for the period 2020–2022, two financial years, to know the role of CB-RSETI in the success of women entrepreneurs.

KEYWORDS: Women Empowerment, Canara Bank Rural Self Employment, Skill Development programme.

THE EXPLORE THE STUDY ON INTERNATIONAL FINANCIAL REPORTING STANDARDS IN INDIA

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ABSTRACT

The application of IFRS by publicly traded companies across several nations is commonly recognized as a significant regulatory shift in the accounting industry. Established by the International Financial Standards Board (IASB), the IFRS are universally acknowledged as the preeminent structure for financial reporting on a global scale. At present, authorizations or requests have been received to implement IFRS in the legal systems of more than one hundred countries. Several nations have expressed their preparedness to implement IFRS within their respective industries. The aforementioned financial reporting methodology is presently experiencing substantial momentum and endorsement across various international arenas, like the developed countries. The utilization of IFRS is allowed in the jurisdictions where they are presently applicable, in adherence to the established legal frameworks. In backdrop of this study, the researcher is going to highlight and explore the IFRS study.

KEYWORDS: IFRS, Universally, Jurisdictions, Legal Frameworks and Accounting Industry.

MOBILE MARKETING

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ABSTRACT

Today information and communication technology provides important marketing opportunities for business. Under these technological improvements affecting the marketing activities of the business is a smart phone being used as a medium of marketing communication. In the process of the promotion of the goods and services, that movement has increased the significant of 'Mobile Marketing'. It is a multi- channel digital marketing strategy aimed at reaching a target audience within a second on their mobile devices via email, SMS, MMS and Social media apps. This paper covers a review of the meaning of mobile marketing, recent trends in particular field as well as in India, table and graph shows the marketing size in the recent years.

KEYWORDS: mobile marketing, it and marketing.

UNIVERSAL HEALTH COVERAGE AND ROLE OF PUBLIC SECTOR

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ABSTRACT

The present paper highlights the importance of public sector in ensuring universal health coverage. In this context the pattern of health spending in G-20 economies namely U.S.A., U.K., India and China are analysed during 2010-2020. The paper hypothesises that percentage of people at risk of catastrophic expenditure are not affected by the public expenditure as a share of health expenditure. The panel regression results reject the null hypothesis for each country, and report a negative impact of public expenditure on catastrophic expenditure. The coefficient for negative relationship is highest in U.K., followed by U.S.A., China and India. The components of healthcare spending in these countries reveal that Out-of-Pocket Expenditure is highest in India, followed by China, U.K., and U.S.A. It can be observed that countries with higher share of public expenditure in health spending have better health parameters like Healthcare Access and Quality Index, availability of hospital beds, availability of nurses, midwives, physicians and life expectancy at birth.

KEYWORDS: Universal Health Coverage, Out-of-Pocket Expenditure, Public Sector, Healthcare Spending.

THE GREEN IMPERATIVE: FINANCING A SUSTAINABLE FUTURE

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ABSTRACT

Green finance refers to the introduction of novel instruments, methods, and policies that are intended to incentivize the financial industry to appropriately take climate and environmental aspects into account when managing financial risk and making investment decisions. The growing impact of global warming is illustrated in the Sustainable Goal Report 2022, which details increasing challenges such as depletion of the ozone layer, global warming, rising pollution levels, intense competition for limited non-renewable energy sources, and other environmental issues. This emphasizes the necessity of making the green transition away from fossil fuels, which are vulnerable to supply outages and volatility, and towards renewable sources of energy like wind and solar. As a result, every stakeholder are becoming more aware of the need to safeguard the environment and preserve natural resources. Green finance seeks to strike a balance between human behaviour and the environment. No single definition of green financing applies to all nations and regions because the shift to a lower-carbon economy requires various and extensive transformations. Nonetheless, the common theme of green finance is investment that fosters a low-carbon, climate-resilient economy. This means that green finance is any structured financial activity - a product or service - designed to have a positive impact on the environment. It is a collection of loans, debt instruments, and investments used to support the development of green projects, reduce the environmental impact of more conventional enterprises, or a mix of the two. As the risks associated with environmentally harmful goods and services increase, green finance is starting to gain traction.

KEYWORDS: green finance, sustainable green finance.

A STUDY ON IMPACT OF OBSTACLES FACED BY PROSPECTIVE ENTREPRENEURS IN NAGAMANGALA CITY

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ABSTRACT

In the fast-paced economic environment of today, entrepreneurship is a key factor in economic growth, job creation, and innovation. An “entrepreneur” is an individual who takes risk and identifies the needs of the market and works on those needs and fulfills it. He serves as a catalyst for social change and advances the common good. But even with its apparent charm, there are a lot of obstacles in the way of aspiring business owners, which prevents them from reaching their full potential. Utilizing primary data collected from 100 respondents through surveys and interviews conducted in Nagamangala city, this study offers insights into the challenges hindering entrepreneurial pursuits. This study paper explores the various obstacles faced by individuals those who want to start their own business. This work attempts to identify and analyze these barriers, illuminating their nature, significance, and underlying mechanisms through a thorough assessment of the body of existing literature.

KEYWORDS: Entrepreneur, Venture, social change.

HUMAN CAPITAL AND ECONOMIC GROWTH IN INDIA

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ABSTRACT

Human capital formation is significant for the efficient use of physical capital. It is formed by access to quality education, skill development and vocational programs, and the good health of the population. The paper is focused on the contribution of human capital in determining the current economic growth in selected EAG and non-EAG states of India from 2012 to 2020. The current Gross Domestic Product (CGDP) is the dependent variable. Life Expectancy at Birth (LEB), Social Sector Expenditure (SSE), Gross Fixed Capital Formation (GFCF), and public health Expenditure (PHE) are the explanatory variables. Panel least square regression model and correlation analysis are employed to measure the results, a significantly negative association is found between CGDP and GFCF, LEB, and SSE at a 1% level of significance. The study concluded that increasing the social sector expenditure, gross fixed capital formation, and life expectancy is important to accelerate the current GDP in Indian states.

KEYWORDS: Economic growth, human capital, life expectancy at birth, public health expenditure, social sector expenditure.

CONSUMER BEHAVIOUR SHIFT FROM LEGACY BRANDS TO START-UP BRANDS IN INDIA

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ABSTRACT

This research paper delves into the interesting phenomenon of consumer behaviour shift from established legacy brands to emerging start-up brands in the dynamic market of India. Through a meticulous investigation, this study exposes the underlying drivers, implications, and outcomes of this notable shift. Engaging a comprehensive research methodology, including surveys, interviews, and data analysis, the study endeavours to dissect the motivational factors driving consumers towards start-up brands, while resigning long-established, conventional choices. The exploration of this consumer behaviour shift seeks to provide a profound understanding of the socio-economic, cultural, and technological forces influencing purchasing decisions. By examining the intricacies of this transformative trend, the research aims to offer valuable insights for marketers, policymakers, and business strategists navigating the ever-evolving landscape of consumer preferences in the Indian market. This scholarly endeavour contributes to the broader discourse on consumer behaviour, shedding light on the dynamic interplay between tradition and innovation, marketing myths and science, habits and advancement, and customary and smart buying.

KEYWORDS: Consumer Behaviour Shift, Legacy Brands, Start-up Brand, Emerging Markets, Market Dynamics, Market Trends, Consumer Preferences, Purchasing Decisions.

TRADE SECRETS: AN ANALYSIS OF COMMISSION AGENTS' PRACTICES IN MYSURU'S APMC

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ABSTRACT

This paper examines the role and the contribution of the commission agent of the Agricultural Produce Marketing Committee (APMC) of Bandipalya, Mysuru. The introduction provides a comprehensive historical narrative of the Agricultural Produce Market Committee (APMC) in India, elucidating its evolutionary trajectory from traditional weekly markets to establishing regulated daily markets. It meticulously traces significant milestones, including the inception of India's inaugural regulated market in 1886 and subsequent legislative advancements culminating in the enactment of the APMC Act, in 1966. Within this context, the focus shifts to the Bandipalya APMC in Mysuru, offering a detailed examination of its infrastructural framework, operational dynamics, and the pivotal role of commission agents in facilitating market transactions. The narrative delves into the financial underpinnings of the APMC, spotlighting its revenue streams derived from market fees and rental income, along with operational statistics about seat allocation. Furthermore, it navigates the regulatory landscape governing commission agents, intricately detailing the requisite registration, licensing, and fee payment protocols. Central to the discourse is an exploration of the distinct functions performed by commission agents within the APMC ecosystem, shedding light on their financial modalities and the regulatory strictures guiding their activities. Notably, the discussion extends to the operational challenges encountered within the pricing mechanism, underscored by a lack of transparency and traditional practices like open-price bidding for commodities. Drawing from empirical observations and market insights, the narrative culminates in a series of actionable recommendations aimed at modernizing pricing mechanisms, augmenting transparency, and fostering enhanced stakeholder collaboration. These measures are envisioned to fortify the APMC ecosystem, nurturing a more efficient, equitable, and farmer-centric agricultural market paradigm.

KEYWORDS: Commission's agents practices, mysuru

CONSUMERS' PERCEIVED RISK TO VISIT RESTAURANTS: A PERSPECTIVE FROM THEORY OF PLANNED BEHAVIOUR

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ABSTRACT

The COVID-19 pandemic has considerably impacted various sectors across India, including restaurant and tourism. To curb the spread of coronavirus, travel restrictions, lockdowns, and social distancing have become the norm of the society. This study investigates consumer's intention to visit restaurants during the pandemic period. This study tries to explore the impact of factors like affordability, revenge dining, consumers risk & perception, and the attitude that has guided the Indian consumer's intention to visit restaurants during the pandemic. A detailed questionnaire is developed using Likert scale. 440 responses have been collected from different locations of Maharashtra, India. The data is collated through random sampling to understand the consumer's intention of visiting restaurants. The study was undertaken to analyse the factors which guides the consumer behaviour towards visiting restaurant during pandemic. The finding of the study reveals that brand trust, revenge dining and covid risk perception influence the consumer's intention to visit the restaurant. The study concludes that brand trust influences consumers to visit the restaurants rather than covid risk and perception.

KEYWORDS: Covid pandemic, restaurants, consumers, hospitality, revenge dining, food, brand, India.

PERCEIVED ATTITUDE TOWARDS MIGRANTS IN BENGALURU

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ABSTRACT

The last two decades has seen large scale internal migration across India, in particular cities like Bengaluru leading to a shift from homogenous population profile to heterogeneous population profile. The broad objective of this study is to find out the factors effecting attitude towards migrants. Data was collected from the 277 natives of Bangalore. It was examined by structural equation modelling, specifically PLS, to verify the proposed theoretical model. The findings of the study showed that skilled employed males have pro- migrants' attitude as compare to unskilled not working females. The inter group contact with migrants and life satisfaction have positive significant impact on the attitude towards migrants. Bangalore natives have an on above average positive attitude towards migrants.

KEYWORDS: Migrant, Pro migrant attitude, inter group contact, life satisfaction.

UNDERSTANDING THE USE OF DIGITAL MARKETING BY RURAL ENTREPRENEURS OF INDIA: A SYSTEMATIC LITERATURE REVIEW

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ABSTRACT

The rapid evolution of digital marketing has drastically changed the manner of interaction between business owners and their target customers, enhancing the growth and transparency of business. This study digs into the relatively unexplored realm of rural entrepreneurship. We give a thorough examination of papers published since later nineties till time. Papers from various data bases like Google Scholar, Emerald, and Scopus, were studied. The objective of this study is to understand the potential of digital marketing for rural entrepreneurs to achieve success in business, and, to determine the challenges and scope of improvement for the same. This systematic Literature review Identify common themes and trends in the literature published, throwing light on the crucial determinants influencing the adoption and efficacy of digital marketing among rural entrepreneurs. Authors have combined information from many studies to uncover patterns in the use of social media, websites, search engine optimization, email marketing, and online advertising etc. The findings suggest that rural entrepreneurs are now understanding the potential of digital marketing for growing their business and acquiring new clients. However, the level of adoption and the influence of digital marketing on rural business success vary a lot. The utility of this study is to provide a detailed view of how rural entrepreneur use digital marketing, the benefits and challenges faced by them and the methods the overcome it. This study is an important resource for scholars, practitioners, policy makers looking forward to improving the Rural Entrepreneurship through Digital means.

KEYWORDS: digital marketing of rural entrepreneur, rural entrepreneur.

NURTURING GLOBAL LEADERSHIP: THE VITALITY OF BUSINESS ENGLISH PROFICIENCY FOR MANAGEMENT SCHOLARS

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ABSTRACT

In the contemporary milieu of global business dynamics, mastery of Business English unequivocally stands as a cornerstone skill-set vital for management scholars. This comprehensive review elucidates the paramount significance of adept Business English command within the realm of management education and its profound ramifications on the career trajectories of aspiring professionals. Synthesizing extant literature, this paper delineates the manifold advantages accruing from proficiency in Business English, encompassing heightened traits in communication, negotiation and leadership, thereby accentuating managerial efficacy. Furthermore, it delves into the pivotal role of Business English in facilitating cross-cultural comprehension and consummate manoeuvring within diverse workplace milieus, thereby fostering a competitive edge among management graduates, on the global stage. Additionally, this exposition meticulously examines diverse pedagogical paradigms and innovative instructional methodologies aimed at seamlessly integrating Business English into management curricula, thus catering to the evolving exigencies of contemporary students and industry imperatives. By underscoring the symbiotic nexus between Business English proficiency and managerial acumen, this paper fervently advocates for the prioritization of Business English education in management academia. It offers profound insights to educators, administrators, and policy makers, delineating the strategies to optimize student readiness to triumph in the international business arena. This review seeks to enrich the discourse on language pedagogy within management studies and proffers a strategic roadmap for harnessing the transformative potential of Business English proficiency in sculpting the next generation of global business leaders.

KEYWORDS: Business English, corner stone, cross-culture, managerial acumen, roadmap.

ISSUES AND CHALLENGES OF CROP INSURANCE – A CONCEPTUAL STUDY

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ABSTRACT

Agriculture in Karnataka is a crucial part of the state's economy and gives work to a critical number of individuals. Nonetheless, development in this area is restricted by a wide range of powers, and wages will generally vacillate essentially, putting the occupations of these individuals in danger. One of the primary elements restraining development is the transcendence of downpours took care of ranches, impacted by the caprices of the climate. These make changes in ranch wages that put ranchers in an unstable position. Safeguarding ranch vocations requires embracing risk alleviation techniques to guarantee the adjustment of ranch earnings. To comprehend which chance-alleviating procedures are proper, talking about the sorts of risk is significantly looked at by ranchers. We might arrange the primary sorts of dangers ranchers are presented with into three classifications: Creation risk, value risk, and info chances. Production risks emerge from climate-related changes and take a chance from irritations and illness, cost gambles happen due to the unconventionality of interest and shakiness of interest assumptions and info chances emerge from deficiencies of data sources and changes in their costs. Of these three dangers, creation risk is the hugest as it totally obliterates produce and pay, so we center fundamentally around strategies to reduce this issue. One of the best ways of safeguarding ranchers against this sort of chance is through crop protection.

KEYWORDS: Creation risk, Production, Climate, Crop.

AN ANALYSIS OF IMPACT OF FACTORS INFLUENCING COMPUTER BANKING SERVICES: A STUDY

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ABSTRACT

The Online Banking Services are increasing day by day in the banking sector in India. This paper aims to examine the Online Banking Services of the Banking Sectors in India. In this study the Data used are primary and secondary sources which are collected from Bank Managers, Website and other sources. The Online Banking Services such as ATM-Automated Teller Machine, Personal Computer Banking, Phone Banking and Mobile Banking, Email Banking. The researcher concludes that through effective regulation, creating awareness of the Banking Customers.

KEYWORDS: Online Banking Services, Customer satisfaction in Banking Sectors, Pros and Cons of Online Banking.

PERCEPTION OF INDIAN INVESTOR TOWARDS INVESTMENT IN MUTUAL FUNDS WITH SPECIAL REFERENCE TO MONTHLY INCOME PLAN (MIP) FUNDS (A STUDY MADE WITH REFERENCE TO BANGALORE CITY)

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ABSTRACT

Mutual Funds provide a platform for a common investor to participate in the Indian capital market with professional fund management irrespective of the amount invested. The Indian mutual fund industry is growing rapidly, and this is reflected in the increase in Assets under management of various fund houses. Mutual fund investment is less risky than directly investing in stocks and is therefore a safer option for risk averse investors. Monthly Income Plan funds offer monthly returns and invest majorly in debt-oriented instruments with little exposure to equity. However, it has been observed that most of the investors are not aware of the benefits of investment in mutual funds. This is reflected from the study conducted in this research paper. This paper makes an attempt to identify various factors affecting perception of investors regarding investment in Mutual funds. The findings will help mutual fund companies to identify the areas required for improvement in order to create greater awareness among investors regarding investment in mutual funds.

KEYWORDS: perception of Indian investors, case study of Indian investors .

ANALYSIS OF SWITCHING INTENTIONS OF CUSTOMERS BETWEEN CLICK AND BRICK USING MACHINE LEARNING APPROACH

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ABSTRACT

Consumer buying behavior is a set of actions done over time. In this period consumer buying decisions sometimes are not based on any logic. Although there are always some factors like emotions, offers, trust, and cultures that play an important role in buying decisions. In the present era when there is the availability of multichannel, consumers have lots of buying mode options. This leads to switching behavior from one channel to another depending on convenience and other factors. The goal of the current study is to identify the variables that influence consumers' behaviour while purchasing apparel either through the online method or in a traditional manner, as well as the potential causes of any behavioural change. These external elements, which have an impact on both types of shopping ways, include technical, behavioural, perceptual, and neural aspects. Though technology is an integral part of online shopping, there are always some issues with technology acceptance. Likewise, customers' age, gender, etc. also affect their purchase behaviour. With the use of supervised machine learning techniques, the study will also look at how socio-demographic factors and other influencing factors affect customers & switching patterns and satisfaction with their purchasing decisions for both traditional and online modes of distribution.

KEYWORDS: Switching behaviour, Online shopping behaviour, Traditional shopping behaviour, Technology adoption, Machine Learning

INFLUENCE OF AI IN THE PROCESS OF CONSUMER BUYING BEHAVIOUR IN RETAIL SECTOR

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ABSTRACT

This paper delves into the evolving landscape of consumer behaviour in the retail sector, focusing on the transformative impact of Artificial Intelligence (AI). With AI reshaping personalized shopping experiences, predictive analytics, and marketing strategies, this study addresses gaps in existing literature and outlines avenues for future research. Examining the role of AI-powered personalization techniques, the research centers on trust, loyalty, and ethical considerations. Using a combined approach of stratified random sampling and convenience sampling with 67 respondents, the study analyses AI's influence on consumer behaviour across online and physical retail settings. Key findings reveal a generational trust gap in AI, with younger individuals showing higher receptivity, while students exhibit a greater propensity to trust AI recommendations. The study concludes with recommendations for retailers to leverage AI in targeted marketing, enhance trust-building efforts, foster innovation, address ethical considerations, and invest in consumer education for optimal AI-driven shopping experiences.

KEYWORDS: AI, Retail Consumer Behaviour, Consumer buying behaviour, Shopping Behaviour.

INFLUENCE OF SOCIAL MEDIA ON BRANDED COFFEE SHOPS WITH REFERENCE TO STARBUCKS

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ABSTRACT

This research delves into the intricate influence of social media on branded coffee shops, with a particular emphasis on Starbucks, a renowned global leader in the coffee chain industry. By meticulously scrutinizing the social media strategies, customer engagement initiatives, and brand promotion methodologies employed by Starbucks, this study endeavours to comprehensively comprehend the ramifications of social media on various dimensions of the coffee shop sector. Through a meticulous analysis encompassing both quantitative metrics, such as engagement rates, and qualitative factors like brand sentiment, this investigation aims to offer profound insights into the profound ways in which social media platforms mould consumer behaviour, enhance brand recognition, and nurture customer loyalty within the nuanced context of branded coffee shops, utilizing Starbucks as a primary and illuminating case study.

KEYWORDS: Starbucks, coffee shops and perception.

THE FACTORS AFFECTING THE ADOPTION OF ORGANIC FARMING IN INDIA. A PERSPECTIVE FROM THEORY OF PLANNED BEHAVIOUR

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ABSTRACT

Organic farming (OF) arises as a solution to challenges posed by conventional or chemical-intensive agricultural model. The chemical intensive model has led to the disruption of natural habitat, degradation of soil fertility, soil erosion, decline in ground water level, change in Ph level of soil, loss of fertility due to fertilizers and pesticides, genetic erosion, diminished food quality and increase in cost of cultivation. Organic farming is a sustainable and eco-friendly approach to agriculture that prioritizes natural processes and reduces chemical intervention to cultivate crops and raise livestock. This method of farming is gaining increasing recognition and popularity worldwide as farmers and consumers have become more health and environmental conscious. The effectiveness of organic production hinges on farmers opting to cultivate organic products. The paper attempts to explore the factors which influence the organic farming intention among the farmers. It further explores the relationship between intention for organic farming and adoption of organic farming. The data was captured through detailed questionnaire which was captured through 347 respondents. The data was analyzed using SPSS and AMOS 26. The mediating role of motivation was also explored using process Macro. The findings revealed that environment and cost influence the organic farming intention while attitude and perception had no effect on organic farming intention. Adoption of organic farming shared a positive relationship with organic farming intention

KEYWORDS: Organic Farming, Attitude, Motivation, Sustainable Farming.

STOCK MARKET PERFORMANCE OF THE TOP TEN ECONOMIES IN VUCA WORLD

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ABSTRACT

Financial integration of markets poses challenges for emerging economies as often the movement in financial markets of developed markets are seen impacting the financial markets of emerging economies. On the other hand, emerging markets have greater potential to unlock growth and diversification benefits. This study compares the stock market performance of top ten economies, selected on the basis of GDP size. These were further grouped into two groups – emerging and developed markets. The first group consisted five emerging markets (India, Brazil, China, Mexico, and Russia) and then five developed markets (US, UK, France, Italy, and Germany). The stock market performance was observed by collecting Index data from Investing.com, ranging from January 2018 to December 2023. It's an exploratory study and compared the markets considering Compound Annual Growth Rate (CAGR), annual growth, standard deviation metrics and daily average returns of these markets, particularly within the context of the VUCA world (Volatile, Uncertain, Complex, and Ambiguous) between 2018 and 2023 due to break out of 2 wars and Covid waves. Our findings are anticipated to shed light on whether emerging markets have attained a higher level of synchronization with developed markets, providing a comprehensive understanding of the interplay between these markets. Our study suggest that except China emerging markets have performed better than the developed markets.

KEYWORDS: VUCA world, CAGR, Market index, emerging market.

ARTIFICIAL INTELLIGENCE: A TOOL FOR PERSONALIZED LEARNING PATHS USING PACT MODEL

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ABSTRACT

As the use of technology in education continues to grow, there is an increasing interest in the applications of artificial intelligence (AI) to support personalized learning paths for students. This research paper proposes an approach to personalized learning called the PACT model, which utilizes AI tools to support learners in achieving their goals. The PACT model consists of four stages: Preparation, Assessment, Customization, and Targeting. The Preparation stage involves gathering information about the learner, including their background, interests, and goals. The Assessment stage involves testing the learner's knowledge and identifying areas of strength and weakness. In the Customization stage, the AI system creates a personalized learning path based on the data gathered in the previous stages. Finally, the Targeting stage involves regularly adjusting the learning path based on the learner's progress. The proposed approach is evaluated using a case study with a group of undergraduate students in a computer science course. The results show that the PACT model is effective in providing students with personalized learning experiences, as evidenced by improved academic performance and increased student engagement. Overall, this research demonstrates the potential for AI tools to support personalized learning paths and highlights the importance of a comprehensive model for achieving successful outcomes. The PACT model provides a useful framework for incorporating AI into educational settings and offers a valuable tool for educators seeking to support student success.

KEYWORDS: AI tool, paths using PACT

GENDER DISCRIMINATION AT WORKPLACE: PATRIARCHY CONCEPT NEVER ENDS

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ABSTRACT

Gender discrimination is a global issue. Women are marginalized and are not given enough opportunities to flourish, they are oppressed directly or indirectly and are made to feel inferior as compared to men. It's been ages the difference between genders is carried, making a man to be given more preference as compared to women. Gender inequality is multifaceted creating a concern to be looked upon. All though there is right to equality mentioned under the fundamental right of Constitution of India, yet we are dominated by patriarchy. The gender disparity still remains at every place, either it could be the society in which people dwell or it could be the place they work at. This discrimination causes women to suffer, they see the downfall in their career development, the stress level increases causing health issues among them. Employment discrimination is considered to be unlawful when adverse treatments are motivated by age, gender, religion or creed. This is considered to be an inefficient practice which needs to be eradicated completely so that the object of our constitution can be achieved. There are two kinds of discrimination: physical and mental. The difference can be majorly seen in low- paying position because of their gender, often not treated fairly, denied promotion and also it is observed that employees or workers especially women are harassed physically and mentally. Women can be a better manager as she has the ability of multi-tasking, though everyone knows this they are not ready to accept the fact. This study aims to study about the different factors contributing to discriminatory problems which females are facing, importance of women at workplace and the solution to stop gender discrimination at workplace by analysing the law present.

KEYWORDS: Gender discrimination, equality, workplace, employment, legal protection.

BLOCKCHAIN TECHNOLOGY AND CRYPTOCURRENCY: CHANGING DYNAMICS OF FINANCIAL TECHNOLOGY WITH SPECIAL REFERENCE TO BITCOIN

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ABSTRACT

The global financial landscape is undergoing a period of rapid transformation, driven by several key technologies that are reshaping various aspects of the world. The emergence of blockchain technology has unlocked significant opportunities to enhance transparency, security, and efficiency across diverse sectors, including supply chain management, tourism, healthcare, and finance. Following the launch of Bitcoin in 2009, a robust ecosystem, known as the blockchain ecosystem, has emerged and experienced significant growth. Bitcoin pioneered the application of blockchain technology to create digital assets in the form of cryptocurrency. This innovation, coupled with evolving social and financial landscapes globally, has fostered the emergence of a fertile ground for blockchain technology. This has led to the proliferation of numerous cryptocurrencies, often stemming from forks of existing blockchains, and the development of sector-specific blockchain applications. Blockchain technology has ushered in a paradigm shift in security and usability, achieving levels previously deemed impossible. This advancement is demonstrably driven by innovative conceptual frameworks and refined algorithms. Blockchain's immutability, decentralization, and transparency unlock applications across diverse sectors, impacting society and the evolving economic landscape. This research examines this shift, focusing on Bitcoin's growing appeal as an investment. To investigate the influence of Bitcoin on global markets, this study employs Granger Causality to assess short- and long-term relationships between Bitcoin prices and major stock indices (Nasdaq [US], Sensex [India], CAC-DAX [Europe], SSE [China], Nikkei [Japan]). Additionally, the analysis explores the relationships between Bitcoin and key commodities (gold and crude oil).

KEYWORDS: Bitcoin, Blockchain, Cryptocurrency, Indices, Granger- Causality.

SUSTAINABILITY OF MSMES AND ENTREPRENEURIAL MARKETING IN EMERGING ECONOMY PERSPECTIVES

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ABSTRACT

This research paper aims to provide empirical insights into the Sustainability of MSMEs in Industrial Clusters and dimensions of entrepreneurial marketing in the context of Indian Micro, Small, and Medium Enterprises (MSMEs). Entrepreneurial marketing plays a crucial role in fostering the growth and sustainability of MSMEs, particularly in emerging economies like India. However, limited research has been conducted on the specific dimensions of entrepreneurial marketing within the Indian MSME sector. The survey instrument incorporates validated measures of MSME Sustainability such namely Time Dimension and Continuous and entrepreneurial marketing dimensions, including opportunity identification, innovation, resource leveraging, customer focus, and risk management. The research sample consists of a diverse set of 64 MSMEs of Industrial Clusters of Karnataka i.e Hubballi- Dharwad Auto component Cluster and Belgaum Foundry Cluster. The results of this empirical analysis provide valuable insights into the strategic priorities of Indian MSMEs. The findings highlight that significance of Calculated Risk Taking, Innovativeness are the EM Dimensions impacted on Sustainability of MSMEs Furthermore, the study contributes to the existing literature on entrepreneurial marketing by extending its applicability to the Indian MSME context, thereby filling a crucial gap in the research.

KEYWORDS: Entrepreneurship, Entrepreneurial Marketing, MSMEs, Clusters, Sustainability.

ANALYZING INVESTOR PREFERENCES: ALGORITHMIC VS. MANUAL TRADING STRATEGIES

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ABSTRACT

Investing in financial markets involves the buying and selling of various financial instruments such as stocks, bonds, currencies, and commodities with the aim of making a profit. Participants in financial markets include individual investors, institutional investors, and traders who engage in transactions through various platforms. Two types of investing techniques used by investors are manual and algorithmic. Manual traders depend on their experience, intuition, and real-time market analysis to make investing decisions. While algorithmic investing is known for its efficiency, speed, and ability to handle large volumes of data, manual investing allows for a more intuitive and adaptive approach, incorporating the trader's qualitative insights into decision-making. Both methods have their merits and demerits, and their effectiveness often depends on factors such as the trader's expertise, market conditions, and the specific goals of the trading strategy. This article aims to investigate the investors' attitudes towards manual as well as algo-trading strategies. For this purpose, a sample of 80 investors employed in IT sector is considered from Bangalore East. The data is analysed based on variables like demography of investors, trading experience, preference towards trading strategies: manual or algo, and technological literacy. This research enhances our understanding of investor sentiment in the dynamic intersection of algorithmic and manual trading.

KEYWORDS: manual trading, algorithmic trading, trading strategies, perceived risk, technological literacy.

THE CONTRIBUTION OF POSITIVE ORGANIZATIONAL BEHAVIOR TO THE GROWTH OF EMPLOYEES AND THE ACCOMPLISHMENTS WITH THE HELP OF HRM

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ABSTRACT

Effective interdepartmental planning is generally the first step HR departments may take in the organizational unification cycle. But when it comes from within the company, is managed on a broad scale, or starts in another area, the choices made by the HR staff will be crucial to achieving the strategic strategy. HR specialists, even as the plan of action lacks a dedicated HR department, therefore employees need to be careful to match their responsibilities to every facet of the plan. apps for work and life, futureproofing, retention programs, and safety and wellbeing. Security initiatives are considered one of the methods to managing people that Hcm may deliberately deploy to businesses as significant organizational concerns. Organizational structure problems are often the initial cause of HR synchronization. The age distribution and other features of the pool of workers have a big influence on how businesses run, even though every company has its own unique strategic strategy. The way that firms are run, in turn, greatly affects the way that their plan is implemented. The effect of effective human resource management, or the SHRM, on the general success of an organization is examined. The one below. In order to meet the objectives of this study, instances in which SHRM influences an organizations or business' performance were also included. Publications and publications provide additional support for the viewpoints presented in this study. As people are the cornerstone of any organization, managing human resources well is crucial to its management. Management of human resources is, at its core, an inquiry into people. An organization's employees are its most valuable resource, and implementing personnel policies that are effective is crucial to ensuring that the business operates at peak efficiency. This research emphasizes the workforce and the ways that efficient human resources management practices contribute to the company's prosperity. Companies that use good SHRM practices will surely be able to achieve their goals and stay in business.

KEYWORDS: strategic strategy, organizational unification cycle, business' performance, The business, knowledge.

WORK-LIFE HARMONY: AN EMPIRICAL STUDY ON THE FACTORS INFLUENCING WORK LIFE BALANCE OF WOMEN EMPLOYEES IN TEXTILE INDUSTRY

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ABSTRACT

Work-life balance for women employees has become an increasingly important topic in modern workplaces. This study attempts to identify the variables affecting women's work-life balance in the textile industry, which is recognized for its hard working conditions and historically male-dominated workforce. This study also tries to shed light on the particular difficulties experienced by women workers in achieving work-life harmony through a structured questionnaire. To understand their impact on work-life balance outcomes, important aspects such job demands, family responsibilities, organizational support, and individual coping mechanisms will be investigated. A thorough understanding of work-life balance among women employees in the textile industry will also be provided by examining the relationship with socio-economic and demographic variables. By pointing up obstacles and enablers to work-life balance and making practical suggestions, the goal of this research is to advance women employees well-being in the textile industry through organizational interventions.

KEYWORDS: work-life balance, women, textile industry

BRAND ARCHITECTURE CONSTRUCTS ACROSS SECTORS

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ABSTRACT

Marketing investments need to be sharp and effective, especially in case of businesses which have multiple brands either through dint of being a conglomerate which has multiple companies under it or as individual businesses which have multiple brands. And brand management requires a sound brand architecture to be in place. There are various brand architecture models which are along a continuum starting from line brands right up to product brands. Five case studies have been presented in this paper, each covering the different facets mentioned above to elucidate the practical use of brand architecture constructs.

KEYWORDS: Brand Management, Brand Architecture, Line Brands, Product Brands.

IFRS – INTERNATIONAL FINANCIAL REPORTING STANDARDS

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ABSTRACT

One of the foremost requirements to operate a Business successfully is to have a good financial reporting system in place. Keeping this in mind, Accounting Professionals and Accounting Bodies across the globe, during last decade, had tried to put a financial reporting system in place which is harmonized, robust and have extensive applicability. IASB (formerly IASC) came out with IFRS which were adopted formally by members of European Union in 2005. In subsequent years, many other countries either adopted IFRS or converged to IFRS. Still USA has not accepted IFRS or converged with IFRS. An upcoming economy on world economic map, India, too, decided to converge to IFRS. The converged IFRS in India are called as IND – AS. This study tries to analyse adopting of IND AS for various entities in phased manner and this paper tries to analyse various opportunities available for the Indian Corporates for adopting IND – AS and the various challenges that are still existing in Implementation of IFRS. In conclusion the paper tries to bring out the ways in which these problems can be addressed.

KEYWORDS: IFRS, IASB, ICAI, Ind AS and AS

DETERMINANTS OF METRO TRAIN PASSENGER SATISFACTION AMONG COLLEGE YOUTH - WITH SPECIAL REFERENCE TO CHENNAI CITY

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ABSTRACT

Chennai Metro Rail Limited, a special purpose entity, was incorporated on March 12, 2007, in accordance with the Companies Act. The Government of Tamil Nadu and the Government of India now own equal shares of the joint venture that it was turned into. Every state and nation's overall development is greatly influenced by public transportations. Metro Trains are a relatively new development in the rapid evolution of public transport, which has seen a faster pace of change from the days of bullock carts to online taxis. At its foundation is a survey approach, making this an empirical study. The youth who were gathered from Chennai City's colleges' youth as the primary source of information. Transportation authorities may create a favourable atmosphere for the ongoing expansion and development of Chennai's metro train services by addressing these aspects and improving commuter happiness and well-being generally.

KEYWORDS: Metro train, Customer satisfaction, Service quality and College youth.

IMPACT OF ARTIFICIAL INTELLIGENCE (AI) ON DIGITAL MARKETING

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ABSTRACT

This paper maps and describes the current and potential relationship between two different scientific branches of marketing science and computer science. It examines the interaction of digital marketing and artificial intelligence (AI) in academia, proposing, at the same time a machine learning model that could fit in several aspects of digital marketing scientific area. There are numerous scientific publications regarding artificial intelligence (AI) across the disciplines. However, referring to digital marketing aspects, this number remains small. Scientific research on artificial intelligence (AI) could benefit marketing science in numerous ways. Nowadays, only a small amount of scientific research referring to digital marketing and artificial intelligence (AI) is related to specific digital marketing methods. Most of the scientific research examines generic aspects such as e-business, consumer behaviour, e-commerce strategies, social media advertisement, search engines, and consumer predictive modeling avoiding being more related to specific marketing issues of which the business world is more aware, like consumer behaviour on social media, targeted advertisements, social media marketing conversion optimization, predictive models in online purchases, chatbots, etc. Despite the vast research area and a certain number of publications, it seems that there is a lack of scientific publications regarding specifically digital marketing and artificial intelligence (AI). Nevertheless, there are some very extensive research attempts on specific digital marketing matters and artificial intelligence (AI) that are promising. This paper through the mapping of the current state of artificial intelligence (AI) applications in the digital marketing scientific area, highlights the cornerstone publications, comes up with areas of absence or lack of presence, mentions the same possible reasons why that occurs, and provides a machine learning model that could fit in several digital marketing occasions.

KEYWORDS: Artificial intelligence (AI), Digital Marketing, Big data, Customer behavior, Decision making, Predictive modelling.

BEYOND THE HYPE: A CRITICAL EXAMINATION OF THE DUAL NATURE OF SOCIAL MEDIA'S INFLUENCE ON FINANCIAL LITERACY

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ABSTRACT

This paper explores the complex relationship between social media and financial literacy, attempting to elucidate the multifaceted dynamics within this evolving domain. Through an examination of the diverse social media components and the emergence of finfluencers, it seeks to understand the evolving landscape of financial literacy facilitated by digital platforms. The paper investigates both the positive and negative aspects of social media's role in shaping financial literacy, providing insights into broader implications and complexities involved. By analysing the nuances of social media's influence on financial knowledge and decision-making, this paper contributes to a better understanding of the digital era's impact on financial literacy. It emphasizes the significance of responsible participation in navigating the digital financial landscape, highlighting the need for individuals to critically evaluate information and make informed financial decisions in an increasingly interconnected and dynamic online environment.

KEYWORDS: Social media, Financial literacy, Finfluencing, Finfluencers

A STUDY ON IMPACT OF EMOTIONAL INTELLIGENCE FACTORS ON JOB SATISFACTION OF COLLEGE PRINCIPALS AND UTILIZATIONS OF EMOTIONS AS A MEDIATING FACTOR

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ABSTRACT

Purpose: The research on assessing the emotional intelligence and its association with job satisfaction are becomes an emergent higher education principal. This research has conducted to evaluate the principals' emotional intelligence and their job satisfaction. This study is also aimed at to assessing the impact of factors of emotional indigence on job satisfaction of principals and utilization of emotions as a mediating factor. **Design and Methodology:** Three hundred principals of college were involved in this research, and simple random sampling method was used to select the samples. The systematic and structured questionnaire The Schutte Self Report Emotional Intelligence Test was used to gather the primary data. Articles, Journals, websites etc were included for the accumulation of the secondary evidence. **Analysis Tools:** To evaluate impact of independent variables emotional intelligence factors on dependent variable satisfaction, PLS-SEM is utilized. **Findings:** This Research has produced the result that factors of the emotional intelligence have impact on job satisfaction of the principals. **Paper type:** Research paper.

KEYWORDS: Perception, Managing own emotions & other emotions, Utilization of Emotion, Job satisfaction.

WEB DEVELOPMENT PLATFORM FOR CORONAVIRUS DETECTION USING X-RAY CHEST IMAGES

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ABSTRACT

Illnesses resulting from viruses, like COVID-19, stem from agents like SARS-CoV-2. Common symptoms associated with this virus include fever, cough, indigestion, muscle pain, and fatigue. Across many nations, the RT-PCR test stands out as the predominant molecular test employed for tracking virus transmission. There is, however, a long processing time, and the ingredients are in short supply. This study suggests using chest CT scan pictures as input to identify patients with COVID-19 by implementing a deep neural network architecture, it includes a phase of feature extraction, whereby a pre-trained model, VGG16, extracts the image's features; and then, in the second phase, a multilayer neural network classifies the image according to its COVID classification and NO COVID classification. Implementing a Web platform that makes our architecture easy for interested people to understand, access, and use. Using Python libraries for neural network design, the deep learning algorithm was implemented.

KEYWORDS: web development platform, corona detection.

A STUDY ON CUSTOMER AWARENESS AND ADOPTION OF GREEN BANKING IN BANGALORE'S RURAL DISTRICTS

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ABSTRACT

All facets of the global economy are currently dealing with enormous obstacles as a result of globalization, including how to handle environmental issues and how they affect their daily operations. The natural environment is causing society to become more and more concerned. The government is not the only stakeholder with this worry; banks and other financial organizations are major players in the growth of society. One of the top industries in our nation is banking. It is crucial to the expansion of the Indian economy. As with other industries, the banking sector has an obligation to preserve the environment. In order to meet this obligation, the banking industry has embraced the idea of Green Banking. Green banking, sometimes referred to as sustainable or eco-friendly banking, is a quickly developing idea that stresses incorporating social and environmental factors into financial decision-making and banking operations. With an emphasis on how green banking may help to promote sustainability and reduce environmental hazards, this article gives an overview of the concepts, applications, and implications of green banking. Green banking's main purpose is to match financial operations with environmental objectives in order to facilitate the shift to a low-carbon, more sustainable economy. This entails integrating governance, social, and environmental (ESG) factors into bank decision-making procedures. Green banking initiatives cover a broad range of activities, such as responsible investing, sustainable financing, and integrating eco-friendly technologies into banking operations.

KEYWORDS: Green Banking, Environmental Sustainability.

DEVELOPMENT OF WOMEN ENTREPRENEURIAL ACTIVITIES THROUGH MICRO FUNDING WITH REFERENCE TO HANAGAL ZONE: AN EMPIRICAL STUDY

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ABSTRACT

In a male dominated society development of women is a challenging task to recognise, in the background of that microcredit boosts their strength through entrepreneurial activities, for sustainable development of women. In a developing country like India the entrepreneurial spirit by women plays a significant contribution towards productivity of the financial status of women, especially in semi urban regions. In such a background the present empirical study is conducted in the Hanagal zone of Haveri district. How the Micro funding is supportive to boosting the strength of women to improve their living style also. During the course of study by observation and analysing the data water purification units, ice cream production units, Beauty parlour, areca plates production units, stationary shops fruits shops, Tailoring units, flowers shops, pots processing units, and some other trading activities are operating in the study jurisdiction. In the light of analysis funding requirements is more and hence liberty is needed to enhance the limits of microcredit.

KEYWORDS: Microcredit, Women Entrepreneurship, SHG, Living style, Entrepreneurial Spirit.

NON-PERFORMING ASSETS IN INDIAN BANKS – A COMPREHENSIVE REVIEW

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ABSTRACT

The banking sector plays a vital role in the development of any country's economy. The Reserve Bank of India (RBI), commercial banks, cooperative bank, and development banks comprise India's banking system. In the banking sector, non-performing assets (NPAs) play a pivotal role serving as indicators of asset quality and financial health of banks. These are loans or advances that have ceased to generate income for the bank due to default by the borrower. The presence of NPAs can significantly impact a bank's profitability, solvency, and overall stability. It necessitates prudent risk management practices, strategic restructuring efforts, and effective resolution mechanisms to mitigate adverse consequences. Addressing NPAs is crucial for sustaining the integrity of the banking sector, ensuring the efficient allocation of capital, and fostering economic growth by maintaining a sound and resilient financial environment. This article attempts to study an existing literature on NPA by reviewing fifty articles and thus highlight the root causes of NPAs, their economic implications, and suggests viable remedial measures to mitigate the rising NPA crisis. This research work may propose a roadmap for future research and policy considerations, emphasizing the urgency of collaborative efforts to fortify the resilience of Indian banks and foster sustainable financial health.

KEYWORDS: Non-Performing Assets (NPA), financial health, banking sector, profitability, solvency.

ANALYSIS OF GROWTH AND DISTRIBUTION OF MICRO FINANCE IN INDIA

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ABSTRACT

This paper attempts to analyse micro financing in India, over a period of 2017-2018 to 2022-2023. Finance is the life blood of the economy. Free flow of finance across the various sectors of the economy, results into significant growth of the economy. In this context this paper attempts to study numbers of micro financing programs and amount involved in program. The study also attempts to find the association between number of programs and amount of distribution, number of program loan outstanding with banks, number of programs and savings with the banks. The results may help the financial inclusion drive in India, and also extend further initiatives for the development of rural India.

KEYWORDS: Micro finance, Self-help group.

ANALYZING THE FINANCIAL PERFORMANCE OF HDFC BANK OVER THE PERIOD 2021-2023

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ABSTRACT

This research paper aims to evaluate the financial performance and stability of HDFC bank for the timeframe covering 2021-2023. Leveraging various financial ratios such as current ratio, quick ratio, fixed asset turnover ratio, debt equity ratio, return on assets and return on equity, along with graphical representation obtained from the bank's balance sheets, the research study aims to accomplish several objectives. Firstly, it aims to examine HDFC bank's financial performance during the specified time span. In addition, it aspires to analyze the bank's overall financial health and stability through the interpretation of diverse ratios. Further, the paper examines HDFC bank's financial stability, analyzing its liquidity to assess viability. Through these analyses, this paper provides valuable insights into HDFC bank's financial standing, providing substantial consequences for the stakeholders and researchers alike.

KEYWORDS: Financial stability and health, ratios, balance sheet, liquidity position, financial landscape, researchers and stakeholders.

INDIAN SOLAR INDUSTRY: FUTURE, CHALLENGES AND REMEDIES

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ABSTRACT

The present study focuses on generation of energy, which is base for functioning of economic activities. India is the world's third largest producer and third largest consumer of electricity. The national electric grid in India has an installed capacity of 375.32 GW as of 31 December 2020. India has a surplus power generation capacity but lacks adequate distribution infrastructure. To address this, the Government of India launched a program called "Power for All" in 2016. This research is expresses about to do adequate investments in transmission and maintenance of distribution channel of energy, moreover the research and development activities should have modernized technology.

KEYWORDS: Gigawatt, Megawatt, Renewable energy (RE), Installed Capacity, etc.

EMPOWERING RURAL WOMEN: THEORETICAL FOUNDATIONS OF E-GOVERNANCE STRATEGIES FOR DIGITAL ECONOMY AND SUSTAINABLE RURAL DEVELOPMENT

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ABSTRACT

The empowerment of rural women stands as a pivotal factor in fostering inclusive and sustainable development, particularly within the Indian context. This paper meticulously examines the transformative potential of e-governance in addressing the myriad challenges faced by rural women in India. Drawing upon the tenets of Intersectionality theory, the capability approach, and institutional theory, the study explores how e-governance initiatives can serve as catalysts for rural women's empowerment, the promotion of gender equality, and the achievement of sustainable development goals. Through an extensive review of literature encompassing themes such as gender discrimination, sustainable livelihood strategies, and the pivotal role of information and communication technology (ICT) infrastructure, the paper highlights e-governance's capacity to enhance governance mechanisms, streamline service delivery, and facilitate meaningful citizen participation. Moreover, it emphasizes the importance of bridging the digital divide that often separates urban and rural areas, thus ensuring equitable access to opportunities for all segments of society. The proposed theoretical framework synthesizes these concepts, offering nuanced insights into policy implications and avenues for future research. It underscores the imperative of prioritizing gender mainstreaming in development policies, narrowing the digital disparities that persist between rural and urban regions, and fostering collaborative models that harness the collective strengths of governments, NGOs, and local communities to empower rural women effectively. In conclusion, the paper advocates for concerted efforts to invest in rural women's empowerment, recognizing it not merely as a moral obligation but also as a strategic imperative for building more equitable and prosperous societies. By comprehensively understanding the unique challenges faced by rural women and strategically leveraging technology through e-governance initiatives, policymakers and stakeholders can unlock the full potential of rural communities, thereby fostering inclusive growth and empowerment in digital economies.

KEYWORDS: ICT4D; Empowerment; Challenges; Equality; E-Governance; Sustainability.

AN OVERVIEW OF THE INDIAN ADVERTISING INDUSTRY AND ITS IMPACT ON THE MEDIA USED BY THE STARTUPS FOR MARKETING

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ABSTRACT

Startups have grown immensely in the last few years, predominantly during pandemic which has been the driving factor for digitization. In the startup growth journey, advertising has played a very significant role. Advertising helps in communicating the Brand offerings and establishes the Brand image in consumer's mind ultimately leading to sales. This paper mentions about the various mediums used for advertising and the spends across these mediums - TV, Print, Radio, Cinema, Outdoor and Digital. It also emphasizes on the most preferred media used by the startups for Marketing.

KEYWORDS: Startups, marketing, media, advertising.

THE ROLE OF E-TRAINING FOR EMPLOYEES IN THE CORPORATE WORLD

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ABSTRACT

E-training allows employees to learn at their own pace, anytime and anywhere. Regardless of their level or position, employees can access training materials conveniently. This flexibility enhances learning outcomes and accommodates various schedules. For instance, Walmart successfully used micro learning techniques through e-learning to teach workplace safety, resulting in increased voluntary participation rates and reduced incidents. E-training eliminates the need for physical classrooms, printed materials, and travel expenses. Interactive e-learning modules engage employees through multimedia content, quizzes, and simulations. Personalized learning paths cater to individual needs, ensuring better comprehension and retention of information. Virtual training transcends geographical boundaries, allowing employees from different locations to collaborate seamlessly. It promotes cultural awareness and diversity within the workforce. Self-led, online training fosters employee engagement. In a recent U.S. survey, 51% of workers from large organizations expressed a preference for this type of training. E-training optimizes time management. Employees can access bite-sized lessons during breaks or free time, enhancing productivity. Moreover, organizations can deliver targeted training without disrupting work schedules. Well-trained employees perform better, leading to increased productivity. E-training equips them with relevant skills, ensuring they contribute effectively to organizational goals.

KEYWORDS: E-Training, Development, Virtual Training, Interactive e-learning and workforce.

RECENT ADVANCES IN FINANCIAL TECHNOLOGY IN INDIA

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ABSTRACT

This study focuses on the financial sector of India and its recent advances and achievement. The financial landscape has witnessed drastic change due to rapid technological innovations, regulations and change in market dynamics. This review shed light on recent trends and breakthroughs in fields encompassing financial technology (FinTech) and regulatory frameworks. The process of digitization of financial services is the key game changer in the financial world. Blockchain technology, cryptocurrencies and digital currencies have laid the foundation for decentralized finance (DeFi). Machine learning, AI (Artificial Intelligence) and algorithm trading have played significant roles in risk management, fraud detection and helped taking financial decisions. The rise of FinTech startups, central bank digital currencies, UPI (Unified Payment Interface) etc., have challenged the traditional financial institution but they merged with time and gained back their financial stability. This study provides a comprehensive snapshot on the recent trends and advances in the field of financial sector in India.

KEYWORDS: FinTech, DeFi, Blockchain Tech, Cryptocurrencies, Digital Currencies, Financial Institution

IMPACT OF INTERNATIONAL FINANCIAL REPORTING STANDARDS ON MANUFACTURING COMPANIES IN INDIA

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ABSTRACT

This study looks at how Indian manufacturing companies are affected IFRS. A cohesive set of exceptionally high-quality IFRS, comprehensible, enforceable, and universally acknowledged. Standards as such are founded on well-defined concepts. These standards facilitate the ability among financiers and other parties who utilize financial statements to make meaningful comparisons between financial statements, ensuring a consistent and equitable basis for comparison with foreign counterparts. This study mainly focusing on to recognize the convergence process of Indian AS into IFRS and to identify the IFRS accounting norms that will impact manufacturing companies.

KEYWORDS: IFRS, Financiers, Financial Statements, Convergence and Accounting Norms

FINANCIAL ANALYSIS WITH REFERENCE TO KOTAK MAHINDRA BANK

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ABSTRACT

I am working on a research paper on the topic “FINANCIAL ANALYSIS WITH REFERENCE TO KOTAK MAHINDRA BANK”. It provides a comprehensive financial analysis of Kotak Mahindra Bank, one of the leading private sector banks in India. The analysis encompasses key financial metrics including profitability, liquidity, asset quality, and capital adequacy, spanning a specified period. Utilizing a combination of quantitative techniques and qualitative insights, the abstract offers an in-depth assessment of the bank's financial performance, highlighting strengths, weaknesses, opportunities, and threats. Factors such as market dynamics, regulatory environment, and competitive landscape are also considered to provide a holistic understanding of Kotak Mahindra Bank's position in the banking industry. The findings of this analysis offer valuable insights for investors, stakeholders, and policymakers, enabling informed decision-making regarding investment strategies, risk assessment, and regulatory oversight.

KEYWORDS: Kotak Mahindra Bank, financial analysis, private sector banks, India, financial ratios, liquidity, profitability, asset quality, solvency, net interest margin, loan portfolio, capital adequacy, risk management, macroeconomic factors, industry trends, investment strategies.

ANALYSING THE BALANCE OF PAYMENTS: STATUS OF SOUTH ASIAN COUNTRIES

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ABSTRACT

This research paper aims to conduct a comprehensive review of existing literature on the Balance of Payments (BoP) and subsequently undertake an empirical analysis of five years' worth of economic data for selected South Asian countries. By synthesizing insights from prior research and examining recent economic indicators, trade patterns, and financial flows, the study seeks to discern the evolving BoP dynamics across the region. The comparative analysis will shed light on commonalities, disparities, and emerging trends in the BoP positions of countries such as India, Pakistan, Bangladesh, Sri Lanka, Nepal, Bhutan, and Maldives. This research contributes to the empirical understanding of South Asian economies, providing valuable insights for policymakers, researchers, and stakeholders, and facilitating a nuanced comprehension of the regional economic landscape.

KEYWORDS: BoP of Asian countries, economic indicators.

IMPACT OF IFRS CONVERGENCE ON INDIAN COMPANIES PERFORMANCE

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ABSTRACT

This article attempts to study the consequences of Indian companies aligning with International standards (IFRS). The convergence to IFRS impacts accounting values and causes of variation in equity adjustments among Indian companies. As global financial standards become more standardized, the impact on local businesses in India becomes a critical area of investigation. By analyzing how companies in India are adapting to IFRS and the resulting changes in their financial reporting practices, this study seeks to uncover both the challenges and opportunities brought about by this convergence.

KEYWORDS: IFRS, convergence, accounting, business.

GREEN FINANCING POWERING A SUSTAINABLE TOMORROW

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ABSTRACT

The need of protecting the environment and preserving all the natural resources is getting more attention among all the stakeholders because of increase in the problems like ozone layer depletion, global warming, increasing pollution levels, and other environmental issues. Green Financing is to raise the level of financial flows from all the sectors like, public, private and non-profit sectors to the importance of sustainable development. The main objective of green financing is to manage environmental and social risks.

KEYWORDS: green financing, global warming

HARMONY IN MOTION: UNDERSTANDING THE WORK LIFE BALANCE OF WOMEN WORKERS IN GARMENT INDUSTRIES THROUGH BEHAVIORAL ECONOMICS

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ABSTRACT

Over the past few years, the participation of women in the industry of garments has expanded. In India, the role of women in primary as well as secondary sectors are noteworthy. Since, their participation and contribution are high to our economy it is very salient to study the relationship between their work / professional life and personal life, often referred to as work-life balance. Work life balance is a multidimensional concept that refers to the balance that individuals seek between their professional responsibilities and personal responsibilities. Achieving a satisfactory work-life balance is essential for the economic well-being of women and their overall contribution to the economy. This study aims to assess the economic status of female workers in the garment industry (wage levels, job security, and financial independence) in Bengaluru. The findings of this research will contribute valuable insights for policymakers, employers, and stakeholders in the garment industry. By addressing the identified gaps in understanding the economic status and work-life balance of female workers, the study aims to inform strategies and initiatives that promote gender equity and enhance the overall well-being of female workers in the garment industry, Bengaluru. The research will consider the perspectives of female workers at various levels within the industry based on different roles and experiences.

KEYWORDS: Work-life Balance, Garments, Working hours and flexibility, Stress and burnout prevention, Bengaluru.

IMPACT OF PARTICIPATIVE MANAGEMENT ON EMPLOYEES PERFORMANCE IN THE ORGANISATION

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ABSTRACT

The relationship between participative management and employee behaviour within manufacturing companies is a focal point of organisational dynamics and performance enhancement. This study explores the relationship between participative management strategies and their effects on shaping employee behaviour in the context of manufacturing environments. Today's business environment is subject to change, both external and internal factors cause it. Participative management helps to overcome old business traditions and supports the ways of thinking, acting, living, and working together for new approaches. Participative management is characterized by the active involvement of employees in decision-making processes, goal-setting, problem-solving, and overall organizational planning. The research is conducted to identify the level of employee participation in the decision-making process in manufacturing sectors and even in consultation with the management of the company and make them realise the value of employee participation in the decision-making process.

KEYWORDS: Participative management, Employee engagement, Job satisfaction, Decision making.

CHANDA KOCHHAR: FALL FROM GRACE

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ABSTRACT

Chanda Kochhar had joined ICICI Bank in 1984 as a Management Trainee. After fighting a fierce succession battle, she rose to the level of Managing Director in 2009. She became the first woman in the Indian history to lead a mighty bank, succeeding the group Chairman K.V. Kamath. She was the face of Women Empowerment in India till one fine day when she was alleged of corporate misconduct and quid pro quo for her involvement in the tangle of deals between her husband and Venugopal Dhoot. This incident was highlighted by Mr. Arvind Gupta, the whistle blower who led to an inquiry. After preliminary hitches, the Central Bureau of Investigation conducted a thorough inquiry into this matter and found Chanda Kochhar guilty. This case highlights the importance of organizational commitment and the importance of Corporate Governance at ICICI Bank.

KEYWORDS: Women empowerment, Organizational Commitment, Whistle blowing, Corporate Governance, Chanda Kochhar, ICICI Bank, Corporate misconduct.

BEYOND DEGREES: THE CSR QUOTIENT: STUDENTS AWARENESS, EXPECTATIONS AND CAREER SELECTIONS

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ABSTRACT

CSR stands for Corporate Social Responsibility. It is a business approach that demands companies, business houses, organizations to take responsibility of society, country and world for positive social and environmental impact. The goal of CSR is to balance the interests of a company's stakeholders, including customers, employees, investors, communities, and the environment, while also considering the overall impact on society. This research article attempts to find out the awareness level of students on CSR, their expectations from their learning CSR and its impact on career choices. By exploring the intricate relationship between students' educational experiences and their perceptions of CSR, the study aims to identify the factors driving their preferences for socially responsible employers. Through a comprehensive examination of students' perspectives, this research offers valuable insights into the evolving landscape of sustainable career aspirations, shedding light on the critical role CSR plays in shaping the choices and expectations of the next generation workforce.

KEYWORDS: CSR (Corporate Social Responsibility), stakeholders, educational Experience, students' perspectives.

A STUDY ON SOCIO ECONOMIC OPPORTUNITIES AND OBSTACLES OF MICROFINANCE COMPANIES

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ABSTRACT

The micro finance is one of the highlighted institutions, which has large networking in opportunities along with some obstacles. In one side this microfinance helping for producers, in other side for consumers also it helps much. In this present paper there has concentrated for both qualitative and quantitative methods. At the form of tabulation paper carried inclusive sources of secondary data. As well remaining parts represent the author's views, thoughts and present ideal issues about the subject. In this possession study has focused a couple of objectives; to identify inclusive features of microfinance in the core of socioeconomic opportunities and obstacles. And next, to analyze performance measures of micro finance institutions in several dimensions. The two hypotheses are also set for this study to meet objectives, those are; significantly, there can identify many kinds of microfinance inclusive features under socioeconomic opportunities and obstacles. And next; significantly, there can find several dimensional performance measures of micro finance institutions according to their limits of actions. Joint with this, study tried to discuss about several productive concepts under optimal issues as well as general findings and some suggestions.

KEYWORDS: competitive world, privatization, socioeconomic, sustain, establishment, trade, Micro finance and Self Help Group.

FROM FARM TO FORK: A STUDY ON CONSUMER BUYING BEHAVIOUR TOWARDS EXAMINING HEALTH CONSCIOUSNESS AND ORGANIC FOOD CONSUMPTION HABITS

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ABSTRACT

The organic food industry has experienced significant growth in recent years. Consumers have great interests towards the food as exciting, nutritious, environmentally friendly, and socially conscious. They are also concerned about safety. The purpose of this article is to better understand the variables that influence consumers' food choices. This study examined participants' perceptions of organic food in terms of trust, health consciousness, and value for money, product attribute, accessibility, perceived value, product features, social welfare, and perceived value. The researcher has used the well-structured and standardized questionnaire and collected the data from 400 respondents. The statistical tools such as correlation and multiple regressions are applied to analyze the data. It was concluded that there is relationship between consumer demand for organic food and health consciousness for actual purchase of organic food behavior in Bangalore. The study argues for enhancing consumers' knowledge of organic food as the latter has been championed for its perceived health benefits in state.

KEYWORDS: Consumer Buying Behavior, Health Consciousness Organic Foods.

A STUDY ON INDIAN POST OFFICE SAVING SCHEMES

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ABSTRACT

This Research paper explores about the post office savings schemes. There are a variety of investment options offered by India Post. These schemes cater to different financial goals and risk appetites in form of savings accounts, fixed deposits, and recurring deposits. These schemes provide the highest form of financial stability in the form of Safety and Simplicity. These savings schemes are a secure and easy way for individuals to save money as It is reliable and accessible, and making it a trusted option for those who are looking for a straightforward and safe financial choice. Earlier postal saving schemes were considered the best option of investment among rural poor but now-a-days, most of the urban people get attracted towards various investment products of post office. This article summarizes various post office saving schemes and examines the investment behaviour as well as satisfaction with these schemes. The findings aim to inform policymakers, financial institutions, and communities on the transformative potential of these schemes in promoting inclusive and sustainable development.

KEYWORDS: Post office saving schemes, stability, safety, investment behaviour.

A COMPARATIVE STUDY ON HEALTH INSURANCE AWARENESS IN RURAL AND URBAN AREAS OF MAHABUBNAGAR DISTRICT OF TELANGANA

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ABSTRACT

For the development of human potential, improved health status is essential. Since the beginning of civilization, man has been seeking security and protection. He came across the idea of insurance because of this urge. The growth and development of the Medical Insurance Industry is dependent on people's awareness of the need for security and their ability to pay the premium. Health insurance is a crucial choice that planners and policymakers should consider. It is a type of risk management that is primarily employed to protect against the risk of a potential, unforeseen loss. In the present study an attempt has been made to give a detailed view on importance and scope of insurance. Also comparison study on health insurance awareness in rural and urban areas of Mahabubnagar district of Telangana was made along with study of predominant factors influencing the selection of health insurance in the rural and urban areas are studied and reported.

KEYWORDS: Health insurance, Schemes, Medical claims, Risk management.

A STUDY ON ECONOMIC IMPACT OF DIGITAL INNOVATION FOR THE SUSTAINABLE DEVELOPMENT OF BUSINESS

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ABSTRACT

At current competitive world the digital innovations in the core of economics as well as business is one of the burning issues for the sustainable development of production activity. Under this liberalization, privatization and globalization that digital innovations have been involved currently in micro to macro level of business activity. For the utilization and making use of land, labour, capital, organization and entrepreneurship is presently directly or indirectly involving for digital innovations in major ways. Accordingly, this direction presently the paper concentrated for both qualitative and quantitative methods. At the form of tabulation paper carried inclusive sources of secondary data. As well remaining parts represent the author's views, thoughts and present ideal issues about the subject. In this possession study has focused a couple of objectives; to identify the most applicable digital payment innovative technologies for business. And next, to find out the advantages and disadvantages of digital innovations in business activity. The two hypotheses are also set for this study to meet objectives, those are; significantly, there can identify major 3 to 4 digital payment innovative technologies in business which applicable in production. And next, significantly, the digital innovations in business have great advantages along with some limitations too. Joint with this, study tried to discuss about optimal issues as well as general findings and then suggestions about the topic.

KEYWORDS: sustain, liberalization, privatization, globalization, core, entrepreneurship.

THE ROLE OF FDI IN ECONOMIC DEVELOPMENT

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ABSTRACT

This paper delves into the Foreign Direct Investment and how it acts as a crucial driver of economic development especially for emerging economies. FDI creates employment opportunities and integrates host countries into the global market, promoting long-term growth and poverty reduction. By understanding the Effectiveness of FDI on country policies and infrastructure. This study seeks to understand about the importance of a conducive environment to maximize the positive impacts of foreign direct investment for sustainable economic development.

KEYWORDS: FDI, growth, infrastructure, poverty reduction, economies.

NAVIGATING FINANCIAL MARKETS: A STUDY OF INVESTORS RATIONALITY AND BEHAVIORAL FINANCE

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ABSTRACT

The study investigates the investors' rational decision-making and the pervasive influence of behavioral factors in the financial market. The data have been collected from a sample of 150 investors through a structured questionnaire. The influence of various behavioural biases has been studied and found that various cognitive and emotional biases have supremacy in investment decisions of investors. From this study, it can be concluded that a substantial number of respondents agree that their investment decisions are influenced by mental accounting and recency biases. While acknowledging the study's limitations, we propose future research directions to further unravel the complexities inherent in financial decision-making. This study underscores the imperative synthesis of rationality and behavioural finance for cultivating a resilient and informed financial ecosystem in an ever- evolving market landscape.

KEYWORDS: Investor rationality, Behavioral finance, Biases, Decision making, Financial Market.

A STUDY ON THE INVESTMENT BEHAVIOUR OF STOCK MARKET AND EFFECT OF ANOMALIES

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ABSTRACT

The study investigates the impact of market anomalies on India's stock market. The abnormalities are evaluated and inferred utilizing the BSE 500 Index. Calendar anomalies are analysed, turn of the month effects, and turn of the year effects. In comparison to other nations, the Indian stock market does not appear to be an indication of market irregularities. Even while the influence appears to exist in some form, it is insignificant, and they do not have a true link. Anomaly is a method for identifying it has become vital to improve the decision-making systems, particularly in the process of risk reduction in an organization's economic performance and consumer prices. The anomaly detection focused primarily on irregularities that result in fraud, such as fraudulent credit card transactions or fraud in insurance systems. Furthermore, in this research we have included the adjusted closing prices of BSE auto and BSE healthcare. This research also presents a literature assessment of methodologies and approaches for detecting abnormalities in various financial systems using a systematic procedure.

KEYWORDS: Market Anomalies, Weekend Effect, turn of the month Effect, Turn of the Year effect, Efficiency of the market.

WORKPLACE STRESSORS AND FACULTY DISENGAGEMENT IN HIGHER EDUCATIONAL INSTITUTIONS: A CRITICAL EXAMINATION

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ABSTRACT

Job stress is a prevalent issue in various organizations, including higher education institutions. It stems from factors such as unrealistic expectations, perceived job pressures, and the challenge of balancing personal and professional life. This research explores the impact of job stress on the work-life balance of female faculty members in Indian higher education institutions, aiming to identify its sources. The study involved 200 female faculty members from Dharmapuri educational institutions in Tamilnadu, who completed standardized, closed-ended questionnaires to provide quantitative data. Analysis using SPSS software revealed that inequitable pay structures and demanding work schedules were the primary sources of workplace stress. These stressors were found to negatively affect female faculty members; productivity and financial stability, indicating a positive correlation between stress and work-life balance. Faculty members experiencing emotions such as anger, anxiety, pressure, disappointment, or hopelessness are considered to be under stress. Despite misconceptions suggesting that faculty members lead tranquil lives, the reality often involves significant pressure and workload. Moreover, the expectation of constant availability, even outside official working hours, exacerbates stress levels.

KEYWORDS: Job stress, Work-life balance, Female faculty members, Workplace stressors, Productivity

AMAZING AMAZON: A STORY OF GLOBAL BUSINESS LEADER

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ABSTRACT

“Obsess about customers, not competitors”: Jeff Bezos, founder Amazon.com. Amazing Amazon!!!! Amazon is a global e-commerce giant with a diverse range of business operations, making it a compelling subject for research across various disciplines. With its vast product selection and lightning-fast delivery, Amazon has revolutionised online shopping and grown to become a major player in both technology and e-commerce. Amazon has redefined accessibility and convenience with its customer-centric strategy, putting a vast range of items and everyday necessities at the fingertips of millions of people globally with just a single click. This research article explores Amazon’s business strategies, technological innovations, customer experiences and CSR initiatives. This study uses variety of academic studies, industry reports, and financial data, sheds light on Amazon’s strategies for maintaining growth in the face of growing competition and regulatory scrutiny as well as its expansion into new industries like cloud computing and digital streaming. The article also assesses how Amazon’s actions affect market dynamics, consumer behaviour, and the e-commerce ecosystem. The outcome of this research will contribute to the existing literature on Amazon.

KEYWORDS: e-commerce, online shopping, technological innovations, customer experiences, CSR initiatives.

ANALYSING THE IMPACT OF LEAN SIX SIGMA PRINCIPLES ON SUPPLY CHAIN MANAGEMENT

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ABSTRACT

Lean philosophy, known for continuous improvement in manufacturing, is being applied in healthcare to reduce waste and improve efficiency. This paper reviews research on Lean in healthcare from 2000 to 2016 to identify motivating factors, challenges, benefits, and gaps in knowledge. The authors conducted a systematic review of 101 articles and found that Lean has the potential to improve healthcare operations but that research is disconnected and lacks a structured approach. They call for future research to explore motivations for using Lean, challenges faced during implementation, and the full range of benefits for healthcare organizations. The present study offers a detailed review of the benefits and challenges associated with the implementation of Lean Six Sigma (LSS) in business organizations, along with an analysis of LSS literature distribution across various sectors, research methodologies, and journals. Covering the period from 2000 to 2018, the study examines 216 research papers to identify critical barriers and benefits of Lean Six Sigma implementation in sectors such as manufacturing, healthcare, education, finance, and human resources. The findings underscore the importance of understanding challenges and success factors for successful Lean Six Sigma projects, offering valuable insights for industry practitioners and researchers. Ultimately, the study aims to contribute to improved quality, productivity, and customer satisfaction through effective Lean Six Sigma implementation.

KEYWORDS: lean six sigma, lean management

ROLE OF BUSINESS FINANCE IN ESTABLISHMENT OF BUSINESS ENTERPRISES (SMALL AND MEDIUM SIZED)

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ABSTRACT

Small and medium enterprises (SMEs) encounter challenges in securing funds from banks for their development, despite being vital for economic growth. Banks often hesitate to approve loans, particularly for micro-businesses, leading some SMEs to resort to illegal money lenders for quick financing. However, banks must assess various factors due to the high credit risk associated with SME loans. This paper aims to explain the difficulties banks face in processing SME loan applications and examine the factors influencing loan approval. Through qualitative research with officials from five Malaysian banks, the study aims to contribute theoretically and practically to SME literature, providing insights for SMEs dealing with banks. This emphasizes the importance of community empowerment in driving the development of Micro, Small, and Medium Enterprises (MSMEs). It highlights the need for active community participation in planning, implementing, and monitoring community empowerment programs. Specifically, it identifies challenges faced by MSMEs, particularly in determining optimal selling prices and understanding their break-even points. These challenges are exacerbated by factors such as the COVID-19 pandemic, which has led to changes in consumption patterns and economic disruptions.

KEYWORDS: business finance, finance in MSMEs.

EMPOWERING INDIA: UNVEILING GOVERNMENT SCHEMES

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ABSTRACT

We Citizens, as taxpayers, should maintain awareness of government-provided schemes and leverage them for personal benefit, underscoring the significance of informed utilization of public resources. So, this research article aims to present a detailed information of various government schemes implemented in India, focusing on their awareness, benefits, impacts and challenges. Through a systematic review of literature and analysis of available empirical data, the paper attempts to offer insights into the wide and diversified range of schemes initiated and implemented by the Indian government across sectors like healthcare, education, agriculture, and social welfare. Through analysis of secondary data and primary data, the research assesses the awareness level, the usage and the factors influencing the reach of government schemes contributing to a better understanding of government schemes and paving the way for informed citizen engagement and empowerment.

KEYWORDS: government schemes, healthcare, education, agriculture, social welfare.

BANKING IN DIGITAL AGE: A STUDY ON ONLINE BANKING SERVICES

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ABSTRACT

Internet banking, often referred to as online, virtual, or e-banking, allows clients of banks and other financial institutions to perform several financial transactions via the financial institution's website. With the use of a mobile device, such as a phone or tablet, mobile banking is a service offered by banks and other financial institutions that enables its clients to do various financial activities remotely. It makes use of software—sometimes called an app—that banks and other financial institutions provide for this purpose. This research article aims to provide a thorough exploration of the online banking services. Focusing on the evolution from traditional banking to digital platforms, the study examines the impact of online banking on customer behavior, challenges faced by them in form of security concerns and opportunities over traditional banking. The findings contribute to the ongoing discourse on the digital transformation of financial services and its implications for the broader economy.

KEYWORDS: Internet Banking, Mobile Banking, online banking services, customer behavior, security concerns.

INDICATORS OF FINANCIAL INCLUSION IN INDIA IN THE CONTEXT OF TRADITIONAL AND DIGITAL

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ABSTRACT

The present era demands financial inclusion to achieve sustainable development in every economy. The process of financial inclusion traditionally starts with the introduction of new branches and new financial services through its branches using the brick-and mortar method. With the introduction of the internet, inclusion takes a dynamic reaction. The current study explores traditional as well as digital financial inclusion in India. It narrates the indicators by using descriptive analysis, comparison, and percentage methods. The study used secondary data from the IMF and RBI websites. The result of the study explores the success story of the government's programs initiated to boost inclusive growth using banking services. The study finds the magic of virtuality in the inclusion of unbanked to banked individuals. The glimpse of the study shines the digital stars in the sky of financial inclusion.

KEYWORDS: Financial Inclusion, Bank branches, Mobile Money, ATMs, Digital Banking.

INVESTOR'S PERCEPTION TOWARDS MUTUAL FUNDS

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ABSTRACT

This article attempts to study that Mutual funds in India have not been as favorable investment alternatives as in developed countries, as assets under management of mutual funds to gross domestic product in India have been 7-8 per cent compared to 37 per cent globally. Further, the investor base of mutual funds has been narrow, as retail investors constitute 98 per cent of folios but contributed only 58 per cent of investments in September 2014. To broaden the investor base for mutual funds in India, it remains imperative to understand the determinants of investment behavior of investors towards mutual funds.

KEYWORDS: Mutual funds, Investment, Investors, (GDP) Gross Domestic Product.

SKY LENS

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ABSTRACT

Automated aerial vehicles are the technical advances in the drone technology. This have become more common as a result of drone automation. Using an Ardupilot flight controller in place of the drones direct controllers which receive the signal and process the control command and drone pilots that was intended to be used manually can be overcome which made this project viable for the development of the application based system development for the process automation of the inspection. Unmanned aerial vehicles can be utilized for longer durations of surveillance to monitor power stations, cell towers, etc while having flight ranges can be increased with the ground station to access the drone from remote location. This can be utilized to acquire periodic inspection reports even from a faraway place for the routine inspection. This drone's efficiency can be increased by the use of control systems based on the location the drone tech being assigned. Due to its tensile strength, the construction of this prototype it can be applied in a variety of settings, with the implementation of high temperature resistance materials.

KEYWORDS: Ardupilot, GPS.

THE RAMIFICATION OF FLEXIBLE SCHEDULING AND REMOTE WORK ON EMPLOYEES' PRODUCTIVITY AND ORGANISATIONAL PERFORMANCE

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ABSTRACT

This study aims to investigate the impact of flexible scheduling and remote work on employees productivity and organisational performances. With the increasing trend of flexible work arrangements, it is important to understand how these changes affect both individual and organisational outcomes. The study will use a mixed-method approach, including surveys and interviews, to gather data from employees and managers in IT industries. The finding will contribute to a better understanding of the benefits and challenges of flexible scheduling and remote work, and provide insights for organisations seeking to implement or improve these practices. Ultimately, the study aims to provide evidence-based recommendations for enhancing productivity and organisational performance in the context of flexible work arrangements.

KEYWORDS: Remote work, flexible schedule.

CUSTOMER PURCHASE INTENTION AFFECTED BY INFLUENCER MARKETING IN THE FITNESS INDUSTRY: THE ROLE OF CONTENT-TYPE

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ABSTRACT

This study examines the impact of influencer marketing on consumer purchase intention within the fitness industry, emphasizing the mediating role of content type. Leveraging the Source Credibility and Source Attractiveness Models, we explore the influence of fitness influencers' trustworthiness, expertise, likeability, similarity, and familiarity on consumer behaviour. The research employs a structured questionnaire distributed to 376 social media users, with data analysis through multiple regression and mediation analysis in SPSS and Jamovi software. Our findings indicate significant predictive relationships between source credibility/attractiveness and purchase intention, with an unexpected negative correlation for familiarity. Contrary to initial hypotheses, content type did not significantly mediate these relationships. The study enriches the academic discussion on influencer marketing, underscoring the nuanced interplay between influencer characteristics and consumer engagement, and suggests future research avenues including cultural influences and the impact of social media algorithms.

KEYWORDS: Fitness Industry, Consumer Purchase Intention, Source Credibility, Source Attractiveness, Content-Type, Influencer Marketing.

A STUDY ON INVESTMENT IN MUTUAL FUNDS AND EQUITY STOCKS

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ABSTRACT

This comprehensive think about dives into different aspects of venture in shared reserves and value offers, investigating basic angles such as chance administration, execution investigation, speculator behavior and inclinations, fetched and expenses suggestions, administrative environment, showcase elements and patterns, assess suggestions, and worldwide points of view. The investigate examines speculator desires and discernments of common stores, recommending roads for improving shared support administrations whereas emphasizing hazard administration techniques custom-made to rising markets, with a center on the Casablanca Stock Trade. It assesses the execution of shared support plans within the Indian advertise, utilizing measures such as Sharpe, Treynor, and Jensen's proportions to supply bits of knowledge for speculators in making educated speculation choices. Besides, the think about dives into the inclinations and assessment criteria of common finance financial specialists, especially centering on little financial specialists in Indian cities, highlighting the significance of understanding speculator behavior to progress support execution. Besides, the investigate surveys the administrative environment in India, analyzing the effect of Securities and Trade Board of India (SEBI) mediations on advertise perspectives and financial suggestions, giving a premise for assessing SEBI's execution and distinguishing regions for encourage ponder. Moreover, the consider analyzes showcase flow and patterns within the common stores and value offers divisions, counting digitalization progressions, development in precise speculation plans (Tastes), expanded speculations from littler cities, showcase instability, sectoral revolution, IPO exercises, FII streams, and retail interest, advertising profitable experiences for speculators and partners. The inquire about too gives a comprehensive investigation of tax suggestions related with common finance speculations and value offers, covering angles such as capital picks up tax collection, profit dispersion assess, and tax-saving venture alternatives. In conclusion, the ponder investigates the worldwide viewpoint on shared support ventures, examining the relationship between managing an account institution advancement, stock advertise execution, and worldwide value records in BRICS countries, highlighting the interconnected nature of budgetary markets and the developing effect of worldwide perspectives on common finance ventures in India.

KEYWORDS: SEBI stock analysis, emerging trends in stocks.

A STUDY ON SUSTAINABLE BANKING PRACTICES OF INDIAN COMMERCIAL BANKS

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ABSTRACT

Commercial banks play a crucial role in the financial system of any country, serving as intermediaries between depositors and borrowers. Sustainable practices in commercial banks involve integrating environmental, social, and governance (ESG) considerations into their operations and decision-making processes. By adopting sustainable practices, commercial banks can not only mitigate risks associated with environmental and social issues but also position themselves as responsible corporate citizens contributing to a more sustainable and resilient economy. This research article attempts to assess the integration of sustainable banking practices within the operations of commercial banks in India, focusing on their environmental, social, and governance (ESG) initiatives. This study aims to provide an analysis of the impact, challenges, and opportunities associated with sustainable banking, examining how these initiatives contribute to long-term value creation and responsible banking practices. The findings of this article will contribute to the understanding of sustainable banking practices in the Indian context, providing actionable insights for commercial banks interested in promoting responsible and environmentally conscious banking practices.

KEYWORDS: commercial banks, sustainable practices, sustainable banking, ESG.

A STUDY ON ITC'S SOCIAL INVESTMENT INITIATIVES

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ABSTRACT

ITC is a well-known private sector company in India with operations in a number of industries, including agribusiness, hotels, fast-moving consumer products, paperboard and packaging, and information technology. With a net profit of ₹ 18,753.31 crores as of March 31, 2023, the company was acknowledged as one of India's most valuable business organisations, with gross sales amounting to ₹ 69,481 crores. According to a Fortune India and Hay Group survey, ITC is the most admired corporation in India. This research study attempts to explore ITC's social investment initiatives, aiming to assess their impact, effectiveness, and alignment with global sustainability goals. It also examines the impact and effectiveness of ITC's social investment initiatives, evaluating key performance indicators and stakeholder perspectives. Through a comprehensive analysis, it provides insights for enhancing the company's corporate social responsibility strategies in alignment with global sustainability goals.

KEYWORDS: ITC, Social investment initiatives, sustainability goals.

THE ASSOCIATION BETWEEN FINANCIAL LITERACY AND INCOME INEQUALITY- A STUDY ON THE SALARIED INDIVIDUAL OF LUCKNOW

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ABSTRACT

The cause of poverty is frequently associated with inequalities in income, these inequalities arise as a consequence of differing distribution of income among individuals. Furthermore, these inequalities can often be seen as resulting in unbalanced Access to resources, such as education and skills, are crucial for personal growth and development. It is important to ensure that everyone has equal opportunities to access these resources, regardless of their background or socio-economic status. Proper education and skills can open up numerous doors of opportunity and help individuals achieve their full potential. Further giving rise to additional inequalities. Studies suggest that an improvement in the levels of knowledge and understanding of financial matters is strongly linked to achieving a better state of financial well-being. And improved standard of living. Inequalities tamper the economic growth and exert a negative influence on social and economic development. With the evolution and development of economies at a global level, the ability to understand and interpret financial complexities is vital for the well-being of an individual. Financial Literacy is a supportive element in this direction that is helpful in reducing income inequalities around the world. Thus, taking into account the significance and influence of financial literacy towards reduced inequalities in income which is also a part of the 10 th Sustainable Development Goals, the objectives of this study are to find out the effect that is imposed by financial literacy on the income of individuals and economic outcomes associated with possessing varied levels of financial literacy, so as to interpret whether or not reducing income inequality through improving financial literacy can lead to a reduction in poverty levels. In the first section of this research, a detailed explanation of the topic on the basis of synthesis of the literature that exists in this domain, financial literacy depends on three factors: Knowledge, Attitude, and Behavior toward finance. Furthermore, the contents of this section also bring to focus the inequalities that arise based on the state of financial literacy associated with individuals globally. The subsequent section of the paper describes the research methodology and the data analysis to examine the association between the Levels of financial literacy and the Inequalities in income. The study base of this research is the salaried individuals of Lucknow. In order to examine the correlation between the financial status of individuals and income inequalities, a primary data collection method was employed. Specifically, a questionnaire was designed to obtain detailed and relevant information from the respondents to determine their level of financial literacy, also to obtain information about their levels of income this section also explains the framework for measuring the relationship between these two variables. The study base of this research is the salaried individuals of Lucknow. Expanding on the conclusions drawn from the analysis of the data the concluding section of the research represents the effectiveness of financial literacy in reducing income inequality and poverty, while also making recommendations in an effort to enhance knowledge and skills related to managing personal finances. In essence, this research provides insightful data based on a comprehensive analysis which helps in a better understanding of one of the crucial elements. That has a sizeable impact on income inequality and how it can positively influence the contraction of existing poverty. Financial literacy is of utmost importance, as highlighted by this study. The data, information, and findings contribute to further extending the literature additionally the findings of this study will facilitate the policymakers in effective policy formulation.

KEYWORDS: Financial Literacy, Income Inequality, Poverty, SDG's, Lucknow.

TEACHERS' ATTITUDE TOWARDS INCLUSIVE EDUCATION AND THEIR CHALLENGES HANDLING STUDENTS WITH SPECIAL NEEDS IN AN INCLUSIVE CLASSROOM

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ABSTRACT

The current study titled "Teachers' attitude towards inclusive education and their challenges handling students with special needs in an inclusive classroom" aimed to analyze teachers' attitude towards inclusive education and explore their challenges faced while handling special needs students in an inclusive classroom. The results revealed that, teachers have above average attitude towards inclusive education along with positive attitude towards the dimensions of inclusive education which includes psychological/behavioral, social and parent related, curricular and co-curricular and administrative aspects. On a whole teachers attitude on inclusive classroom, revealed that, teachers do believe that they need special training program to handle special needs students in an inclusive classroom adequately. The findings of the study gave an understanding regarding the intervention plan to bring in awareness about inclusive education and training modules to handle students with special needs in an inclusive class and reduce stigma about inclusive education.

KEYWORDS: Inclusive education, Inclusive classroom, Teachers' attitude, Children with special needs, Challenges handling special needs children.

THE IMPACT OF EXCHANGE RATE VOLATILITY ON INDIA'S AGRICULTURAL EXPORTS USING BOUNDS TEST APPROACH

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ABSTRACT

After the collapse of the Bretton Woods system, the exchange rate market became highly volatile as the world started floating exchange rate systems instead of pegged ones. Since then, it has become an important discussion to analyze the impact of exchange rate movements on trade performance. However, the findings of the researchers on this issue are ambiguous and confusing. Thus, we attempted to seek the answer in the Indian context, particularly to the export of agriculture and allied products which has not been touched yet by many researchers. Our study will be an add-on to the current literature in this area. The study is based on quarterly data and spans the years 2004Q2 to 2018Q2 using the ARDL bound test procedure. The test results show that real exports are co-integrated with real exchange rate volatility, real effective exchange rate, and world real GDP. Exchange rate volatility has a positive and significant impact on exports in the long run, while it has a negative impact on exports in the short run. World GDP as a proxy of foreign economic activity has a positive and significant impact on agricultural exports in the long run. The real effective exchange rate also has a positive relation with the exports in the long run and, a negative relation in the short run.

KEYWORDS: Exchange rate, exchange rate volatility, agricultural exports, bounds test.

EXCHANGE TRADED FUNDS VS INDEX FUNDS: COMPARATIVE PERFORMANCE ANALYSIS

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ABSTRACT

This study looks at the effects of substitutability between exchange-traded funds (ETFs) and traditional index mutual funds, two comparable investment vehicles. It aims to provide an explanation for these vehicle types' coexistence, given that they have quite different organizational structures but share a claim on the same underlying index return process. The study that has been proposed will evaluate the performance of Indian ETFs and Index Funds that follow the same benchmark. The analysis considers 24 distinct index funds and 12 distinct exchange-traded funds, each tracking the same benchmark Nifty. The study spans five years and is based on secondary data. i.e. from 1 April 2019 to 31 March 2023 for the purpose of evaluating relative performance of selected ETFs and Index Funds. The following ratios are used to assess performance: Beta, Jensen's Alpha, Sharpe Ratio, Treynor's Ratio, Return, and Standard Deviation. This research will make it possible to identify the performance differences between two important but comparable passive investment techniques.

KEYWORDS: Index funds, ETFs, Return, Performance, Beta, Sharpe Ratio.

FACTORS THAT INFLUENCE FOREIGN INSTITUTIONAL INVESTMENT IN INDIA

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ABSTRACT

The contribution of Foreign Institutional Investment (FII) to India's economic growth is substantial, as it enhances capital inflows and market liquidity. For investors and policymakers alike, it is essential to comprehend the factors that influence FII. This abstract uses empirical data and previously published research to examine the major variables affecting FII in India. To gain an understanding of the dynamics of FII inflows, several factors are analysed, including market circumstances, political stability, regulatory frameworks, economic indicators, and worldwide economic trends. In addition, the effects of institutional variables, taxation, exchange rate changes, and domestic policies on FII are examined. Through the identification and comprehension of these elements, interested parties can devise efficacious tactics to draw in and maintain foreign investment inflows, consequently promoting economic expansion and stability in India.

KEYWORDS: FII, FII in India.

THE IMPACT OF SDG-12 AND INNOVATION IN MANUFACTURING FIRMS WITH THE USE OF ACCOUNTING CONTROLS AND BUSINESS PRACTICE IN PAKISTAN AND UNITED KINGDOM A COMPARATIVE ANALYSIS OF PRE, POST AND COVID-ERA

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ABSTRACT

Purpose: This research delves into the implications of SDG-12 (Innovation for Sustainable Manufacturing) on the manufacturing sector by specifically scrutinizing the accounting controls and company operations in Pakistan and the United Kingdom. The primary motivation is to unravel the interplay between SDG-12 implementation, innovation, and the sustainability orientation of management accounting controls within manufacturing firms. This study aims to elucidate the significance of this interconnectivity in various economic and social contexts, shedding light on its implications for the industrial sector. **Study Design/Methodology/Approach:** Employing a rigorous approach, this study utilized cutting-edge statistical methods encompassing Python and SPSS. Secondary quantitative data were rigorously analyzed using descriptive statistics and regression models. The comparison and contrast of manufacturing businesses in Pakistan and the United Kingdom encompass both pre- and post-pandemic periods, offering a dynamic understanding of the changes induced by external factors. **Findings:** The analysis of the involved correlations between variables revealed compelling insights. The research underscores the substantial impact of SDG-12 on fostering innovation within sustainable manufacturing practices. It delineates how efficient accounting methods are intertwined with the promotion of innovation and sustainable practices. Notably, the study highlights nuanced differences between the two geographic locations and their respective approaches to SDG-12 implementation, offering insights into the diverse economic landscapes. **Originality/Value:** This study contributes significantly to both theoretical frameworks and practical implications. It unveils the symbiotic relationship between SDG-12, innovation, and adept accounting practices within manufacturing firms. The findings underscore the importance of aligning sustainability goals with innovative practices, emphasizing the need for a holistic approach to achieve sustainable manufacturing. Furthermore, this research opens avenues for future studies to delve deeper into the multifaceted dimensions of SDG-12 implementation, especially in varying global contexts. By meticulously examining the interplay between innovation, sustainability, and accounting controls within the manufacturing sector, this study offers valuable insights for academia, policymakers, and industry practitioners, paving the way for informed strategies and practices conducive to sustainable development aligned with SDG-12.

KEYWORDS: SDG-12, sustainability, innovation, SPSS, Python, manufacturing firms, pre, post and Covid-Era.

EXECUTIVE TEAM CHARACTERISTICS, EXECUTIVE INCENTIVES, AND INTERNAL CONTROL QUALITY - BASED ON LISTED COMPANIES IN CHINA

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ABSTRACT

This study aims to examine the link between internal controls, executive remuneration, and the quality of the executive team in order to acquire a better understanding of how to invest in publicly listed Chinese companies. The study comes up with ideas about how different situations can change the amount of self-regulation. Based on well-known ideas that have grown up around this subject, these assumptions are made. The ideas are supported by a lot of writing and real-world data from past research. As part of this study, we are looking into the things that might have played a part in making these links. Extra internal rules are more likely to be present in companies with bigger management teams. Based on the data, companies that are on the stock market should make their senior teams big enough that resources can be used successfully. Examining the administrator's age distribution, gender composition, and level of education in detail is vital. One type of company that should really make the most of top pay benefits is one that is owned by the government. Companies should make changes to executive stock reward plans to fit the needs of their workers.

KEYWORDS: executive remuneration, internal controls, Chinese companies, stock market.

THE ROLE OF NATURAL RESOURCES IN ENVIRONMENTAL TAXATION, GREEN GROWTH, ECO-INNOVATION, TRADE OPENNESS, RENEWABLE ENERGY, AND STATE BUDGETS: A STUDY IN ASEAN COUNTRIES

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ABSTRACT

A study of ASEAN countries discovered that many things depend on each other. These include green growth, trade freedom, environmental taxes, renewable energy, and state funds. Changes in the environment and climate are big problems for the economy, especially in the ASEAN area, according to research. This is clear, especially in the area. It's scary that environmental damage is expected to cause an 18% drop in GDP. This study looks into the connection between environmental protection, economic growth, and sustainable development, focusing on how these three things affect how the government spends money and makes decisions. The data make it clear how the ASEAN area, green growth, trade freedom, renewable energy, eco-innovations, and environmental taxes are all linked to each other. This study gives useful information that can help politicians, IT companies, and businesses in the Association of Southeast Asian Nations (ASEAN) make laws that encourage environmentally friendly growth, lower taxes, and keep the economy growing. The ideas behind this research come from the Environmental Kuznets Curve (EKC) and the Innovation Diffusion Theory (IDT). The information came from a number of reliable secondary sources, such as the OECD and the World Development Indicators. It covers the years 2000–2022. Researchers in ASEAN countries used the ARDL method to figure out how natural resources affect environmental policy, green growth, and sustainable development. These conclusions were reached by examining the relationships among several variables.

KEYWORDS: ASEAN, ARDL method, GDP, Environmental Kuznets Curve (EKC), Innovation Diffusion Theory (IDT) OECD and the World Development Indicators.

HOW AI IS STEALING OUR JOBS - THE BATTLE FOR JOB SURVIVAL

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ABSTRACT

Problem: The rapid advancement of artificial intelligence (AI) has created debates on its potential to displace human jobs. As AI continues to saturate various sectors, understanding its impact on employment and adapting to AI-driven changes is crucial. **Methodology:** Here, we will be using a mixed-methods approach to examine the relationship between AI integration and job security. Secondary data were collected from scholarly articles on Google Scholar, while primary data were obtained through a survey of 100 individuals across different industries. The data were analyzed to identify patterns and correlations between AI adoption and employment trends. **Findings:** The analysis reveals a significant correlation between the level of AI integration in a sector and the rate of job displacement. Industries slow to adopt AI technologies show higher instances of job losses, while individuals who incorporate AI into their daily lives exhibit greater strength to AI-induced job market changes. **Future Recommendations:** To mitigate the adverse effects of AI on employment, policymakers and organizations should prioritize AI education and integration initiatives. By promoting AI literacy and encouraging the use of AI in daily activities, the workforce can better adapt to the evolving job landscape and secure their positions in an AI-driven future.

KEYWORDS: artificial intelligence, job displacement, AI integration, employment trends, workforce adaptation.

CONVERGENCE OF INDIAN ACCOUNTING STANDARDS IN TO IFRS

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ABSTRACT

Accounting professionals and accounting standard bodies across the globe have made concerted efforts to develop a financial reporting system that is standardized. Presently, the preeminent international reporting standards for accounting information are the IASB and the IFRS, both of which are published by the IFRS Foundation. A considerable number of countries have declared their intention to implement IFRS domestically. The Companies (Indian Accounting Standards (Ind. AS) Rules 2015 were issued by the Ministry of Corporate Affairs (MCA) of the Government of India in 2015. In accordance with these regulations, a phased approach to adopting and applying the new IFRS and Ind. AS was mandatory, beginning with the 2016–17 accounting period. In this backdrop the researcher is going to present a paper on convergence of Indian accounting standards in to IFRS procedures in India.

KEYWORDS: Ind. AS, IFRS, Convergence, MCA, Accounting professionals and domestically.

A STUDY ON INFLUENCE OF FINANCIAL KNOWLEDGE AND FINANCIAL BEHAVIOR ON RISK TOLERANCE OF MILLENNIALS OF SURAT CITY.

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ABSTRACT

The financial market in India is growing everyday with addition of new market players and new financial tools. It is of utmost importance that management of finance must be done in most efficient manner. Management of finance is totally dependent on individual's financial literacy. From the studies undertaken in past, it is observed that a financially literate person is more capable of taking sound financial decisions. This study also tries to identify the relation between two key determinants of Financial Literacy that is Financial Knowledge and Financial Behavior and its impact on Risk Tolerance of Surat City. The study is based on 210 responses collected from Surat City which indicated positive but weak association between the Financial Knowledge, Financial Behavior and Financial Risk Tolerance level.

KEYWORDS: Risk tolerance in Surat, Risk tolerance

EXPLORING MUSIC CONSUMPTION TRENDS IN THE DIGITAL AGE: INSIGHTS FROM KERALA

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ABSTRACT

The music industry in India has undergone a significant transformation due to the digital revolution. The industry is undergoing a change, shifting from a tangible to a virtual platform. The consumption of music differs from the consumption of other things. Music is a cultural and entertainment commodity, and so its consumption differs from that of other things. This research utilises primary data gathered from the state of Kerala to examine the consumption trends of music in the digital age. The results were obtained via a sample survey administered to persons who both purchase and listen to music. Individual's music consumption might differ depending on criteria such as their income, age, gender, and education. These characteristics are evaluated against specific variables that have an impact on music consumption. The chosen variables are the frequency of music consumption, music consumption during travel, method of music consumption, expenditure on music purchases, utilisation of mobile music, and consumption of online music. The test results indicate that the number of music purchases is not affected by any of the criteria examined, such as age, gender, education, and income. The transition from tangible to virtual music has resulted in profound alterations in the pattern of music consumption.

KEYWORDS: cultural good, cultural industry, digitalisation, entertainment good, music industry.

A STUDY ON THE RELATIONSHIP BETWEEN RECRUITMENT SOURCES AND EMPLOYEES SATISFACTION AT BAJAJ ALLIANZ LIFE INSURANCE COMPANY

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ABSTRACT

This study looks into the connection between Bajaj Allianz Life Insurance Company employee satisfaction and the sources used for recruitment. The purpose of the study is to comprehend how various hiring practices affect workers' job satisfaction levels inside the company. Data is gathered using a mixed-methods approach that combines surveys and interviews in order to examine employees' assessments of their recruitment experiences and the resulting job satisfaction. The study's conclusions offer insightful information about how different recruitment channels might promote worker happiness and engagement in the insurance sector. By emphasising the role that strategic recruitment techniques have in improving employee morale and overall organisational success, this research adds to the body of literature already in existence.

KEYWORDS: Recruitment sources, Employee satisfaction, Bajaj Allianz Life Insurance Company, Recruitment channels, Job satisfaction.

TRANSPARENCY AND ENGAGEMENT ON THE INFLUENCER'S CONTENT: BIBLIOMETRIC ANALYSIS, FRAMEWORK-BASED SYSTEMATIC REVIEW AND FUTURE DIRECTIONS

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ABSTRACT

This paper presents a bibliometric analysis and framework-based systematic review on influencer's content related to transparency and engagement. The objective is to identify gaps and potential areas for future research by analyzing and synthesizing the antecedents, decisions, outcomes-theories, context, and methods (ADO-TCM) framework. Acknowledging the antecedents, results, and theories in the existing literature is crucial, as they provide sufficient evidence to support the significance of the influencer's content. Design/methodology/approach: This research paper employs a bibliometric analysis and systematic approach to identify, analyze, and synthesize relevant literature on influencer content. Research studies indexed in Scopus were systematically reviewed using VOSviewer and R software for coding and analysis. This paper stands apart from existing reviews as the authors have adopted a combination of bibliometric analysis and a framework-based systematic review approach to present a more comprehensive overview of the research conducted in the field of influencer marketing. Findings: This research paper provides a retrospective view of the amalgamation between the TCM and ADO frameworks and essential themes of IM research.

KEYWORDS: Influencer marketing, bibliometric analysis, systematic review, ADO-TCM framework, transparency and engagement

ROLES AND RESPONSIBILITY OF PRIVATE SECURITY SERVICE ENGAGED IN BUSINESS ESTABLISHMENTS

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ABSTRACT

With economic growth many erstwhile lesser-known sectors take inroads for the benefit of customers ranging from individual client to large industries worth crores. One such sector is Private Security force. The need for securing the business properties and assets has witnessed rapid growth thus reflecting the amount of risk coming along with prosperity. Risk, Prosperity and growth are acutely intertwined in the process of overall development. Liberalization and globalization --which are aggressively pursued by Indian government as a thrust for nation development brought many opportunities to several sun rising sectors such as facilities management, hospitality, hotels, Industrial security force. In industrial security force, a very limited role is played by government departments such as CISF, Police as it is neither their mandatory duty nor possible because of statutory and practical limitations. Therefore, it is best left to Private players to protect and guard the business establishments with employable civilian workforce. This paper is an earnest attempt to understand, analyze and examine the various functional aspects of civilian workforce employed in the security service. The discussion is against the background of security threat perception prevailing all over the country including industrial and business establishments. Mostly private security service is well supported by the expertise and knowledge of the Ex-defense and police personnel. This is a study to evaluate the current scenario and performance of workforce and the road ahead to safeguard the business from potential loss due to theft, fraud, espionage and sabotage by dangerous elements. The industry's turnover is estimated around 52,000 crores with 90 lakhs work force spread over geographically in various locations.

KEYWORDS: Security, Private sector, service, risk, loss, fraud, turnover, protection, examine.

TECHNOLOGY AND ITS ROLE IN SHAPING THE FUTURE OF WORK-LIFE BALANCE

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ABSTRACT

This paper discusses contemporary and emerging technology. This paper examines the impact of technology on our professions and how we execute them, as well as the trends and consequences for the future of work-life balance for individuals and businesses. This paper was examined and discussed using secondary data gathered from many publications, periodicals, previous research papers, and other internet resources. The paper offers and seeks to investigate the topic of the development of AI, visible economic and workforce growth, how remote work will take centre stage, and the challenges of technology and automation for the future of work.

KEYWORDS: Emerging Technology, AI, Remote work, Economic Growth.

A STUDY ON GREEN HRM PRACTICES AND ITS EFFECT ON GREEN BEHAVIOUR OF EMPLOYEES

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ABSTRACT

This study investigates the influence of Green Human Resource Management (HRM) practices on Employee Green Behaviour (EGB). The study specifically examines the impact of Green Recruitment and Selection (GRS), Green Training and Development (GTD), Green Reward and Compensation (GRC), Green Performance Management (GPM), and Green Empowerment and Participation (GEP) on EGB. The research approach employed a survey of 278 participants from diverse businesses, with data examined through the utilisation of Exploratory Factor Analysis (EFA) and Structural Equation Modelling (SEM). The findings corroborate all hypotheses, demonstrating that each Green HRM practice exerts a favourable impact on EGB. The results indicate that organisations can improve Employee Group Behaviour (EGB) by implementing these strategies in an efficient manner.

KEYWORDS: Employee Green Behaviour (EGB), Green Recruitment and Selection (GRS), Green Training and Development (GTD), Green Reward and Compensation (GRC), Green Performance Management (GPM), and Green Empowerment and Participation (GEP).

ASSESSING THE INFLUENCE OF PERCEIVED USEFULNESS, EASE, AND BENEFITS ON ONLINE STOCK TRADING ADOPTION

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ABSTRACT

Technology has changed the investment sector. Advancements in mobile phone technology have changed the investment sector. Online trading sector provides various portfolios to its investors. Investors are enhanced to explore the stock market due to advancement of Mobile technology that provides various benefits like speedy transaction, flexibility, transaction, and cost reduction (Chong et al., 2021). This study determines the influence of perceived benefit, ease of use and usefulness on online stock trading behaviour of investors. The study confirmed that perceived effect of technology acceptance on online stock trading behaviour positively predicts the online stock trading behaviour.

KEYWORDS: Perceived benefit, perceived ease of use, perceived usefulness, online stock trading

A STUDY ON INDIRECT TAX PROCEDURE AND ANALYSIS OF GRN AUTOMOBILE ORGANISATION

Syeda Bushra Samahat and Prof. Raghavendra

ABSTRACT

Indian automobile industry is one of the fast-growing industries in the world. It contributes significantly to global value chain. Growth of automobile industry is highly correlated with the development of other sectors in the economy. India is the world's largest producer of heavy motor vehicles. The share of automobile sector in GDP is 7.1 percent and provides employment opportunities to over 35 million people and its share in total exports is 4.3 percent (Invest India, 2020). Increasing population and growth in per capita income have provided stimulus for growth of Indian automobile industry. The government of India envisioned to make India a manufacturing hub of automobiles; it brought many initiatives to make India an attractive destination for automotive companies. Among the initiatives taken by the government, the most important one is replacing the multiple indirect tax system with Goods and Services Tax (GST). GST is one of the biggest tax reforms in the history of Indian taxation. It impacted significantly almost all sectors of the economy. GST has also significantly impacted automobile industry. An attempt is made in this study to examine the impact of GST on production, sales, exports, registrations, crude oil imports, and FDI inflows to automobile and petroleum, and natural gas sectors. It is found that there are no significant differences in production, sales, FDI inflows to automobile sector after implementation of GST. However, it is noticed that there is a significant increase in the registrations and exports of automobiles after the GST implementation.

KEYWORDS: Automobile Industry, Goods and Services Tax (GST), Petroleum & Natural gas, Commercial and Passenger vehicles.

USING SOCIAL PROOF AS A TOOL FOR INFLUENCER MARKETING FOR THE PROMOTION OF COSMETICS TO THE YOUNGER GENERATION.

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ABSTRACT

Any activity a business undertakes to draw attention to its goods or services through effective message is referred to as marketing. The goal of marketing is to generate interest in the goods or services that the business offers. There are two different ways for promoting products to potential consumers namely conventional and digital marketing. The conventional method of marketing uses offline media such as newspapers, radio and TV while digital marketing is mainly through online media such as websites, social media networks and Email. Social media marketing is a strategy that companies all around the world frequently employ. It has resulted in the emergence of a novel idea known as influencer marketing. Only influencer marketing can create the conditions that drive social proof. Social proof is valued in this marketing strategy. The physiological notion that a person's judgments are impacted by those of others is known as social proof. Companies may use social proof as a powerful marketing strategy to establish credibility, amplify brand awareness, and foster trust. Influencer marketing in the cosmetics sector typically has a greater effect on younger generations. The purpose of the study is to examine how the cosmetic industry is affected by influencer marketing using social proof.

KEYWORDS: Social Proof, Cosmetics, Influencer Marketing.

A STUDY ON SOCIO ECONOMIC OPPORTUNITIES AND OBSTACLES OF MICROFINANCE COMPANIES

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ABSTRACT

The micro finance is one of the highlighted institutions, which has large networking in opportunities along with some obstacles. In one side this microfinance helping for producers, in other side for consumers also it helps much. In this present paper there has concentrated for both qualitative and quantitative methods. At the form of tabulation paper carried inclusive sources of secondary data. As well remaining parts represent the author's views, thoughts and present ideal issues about the subject. In this possession study has focused a couple of objectives; to identify inclusive features of microfinance in the core of socioeconomic opportunities and obstacles. And next, to analyze performance measures of micro finance institutions in several dimensions. The two hypotheses are also set for this study to meet objectives, those are; significantly, there can identify many kinds of microfinance inclusive features under socioeconomic opportunities and obstacles. And next; significantly, there can find several dimensional performance measures of micro finance institutions according to their limits of actions. Joint with this, study tried to discuss about several productive concepts under optimal issues as well as general findings and some suggestions.

KEYWORDS: competitive world, privatization, socioeconomic, sustain, establishment, trade, Micro finance and Self Help Group.



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