

Abstract Book of 4<sup>th</sup> International Conference on  
**Emerging Trends in Business and  
Management: ICETBM 2026**

Organized by



**SSN SCHOOL OF MANAGEMENT**

Sri Sivasubramaniya Nadar College of Engineering  
SH 49A, Kalavakkam, Chennai, Tamil Nadu

5-6 March, 2026

*"AI and the Digital Economy: Advancing Business  
Models and Policy with an International Perspective."*

**Dr. Theerthaana P**

*Editor*

**Dr. Kavitha M**

*Co Editor*



Series: AIJR Abstracts

Browse AIJR Abstracts Series at-

<https://abstracts.aijr.org/index.php/abs>

Theerthaana P  
Kavitha M  
(Editors)

*Abstract Book of 4th International Conference on  
Emerging Trends in Business and Management:  
ICETBM 2026 (05-06 March 2026)*

*Organized by*

SSN School of Management, Department of Management Studies, Sri Sivasubramaniya  
Nadar College of Engineering (SSN), Chennai, India

*Published by*

AIJR Publisher, Dhaurahra, Balrampur, India 271604



Abstract Book of 4th International Conference on Emerging Trends in Business and Management:  
ICETBM 2026 (05–06 March 2026)

*Editors*

**Dr. Theerthaana P**

Assistant Professor, Conference Coordinator,  
SSN School of Management, Sri Sivasubramaniya Nadar  
College of Engineering, Kalavakkam,  
Tamil Nadu, India

**Dr. Kavitha M**

Associate Professor,  
SSN School of Management, Sri Sivasubramaniya Nadar  
College of Engineering, Kalavakkam,  
Tamil Nadu, India

*Conference Organizers*

SSN School of Management, Department of Management Studies, Sri Sivasubramaniya Nadar College of Engineering (SSN), Chennai, India

*Conference Venue*

SSN School of Management, Kalavakkam, India

ISBN: 978-81-998984-6-2 (eBook)

DOI: <https://doi.org/10.21467/abstracts.8.8>

*Type*

Abstract Book

*Series*

AIJR Abstracts

Vol. 8, No. 8

*Published*

16 June 2026

*Number of Pages*

74

*Copyeditor*

Aditya Kaushal

*Imprint*

AIJR Books

© 2026 Copyright held by the author(s) of the individual abstract. Abstracts are not considered as pre-publication and hence author(s) are free for subsequent publications. Abstracting is permitted with credit to the source.

This is an open access book under Creative Commons Attribution-NonCommercial 4.0 International (CC BY-NC 4.0) license, which permits any non-commercial use, distribution, adaptation, and reproduction in any medium, as long as the original work is properly cited.

*Published by*



AIJR Publisher, Dhaurahra, Balrampur, India 271604

## **Disclaimer**

This book of abstracts has been produced using author-supplied copy via conference organizer. Editing has been restricted to some formatting and style where appropriate. No responsibility is assumed by the publisher or conference organizer for any claims, instructions, methods, diagnosis, treatment, or policy contained in the abstracts. It is recommended that these should be verified independently. Further the conference organizer & AIJR publisher both remain neutral concerning jurisdictional claims in published maps and institutional affiliation.

*ICETBM 2026*

## Table of Contents

Disclaimer .....	i
About the Conference .....	ix
<b>A Study on Exploring How AI and Gamification Techniques in Performance Management Can Enhance Employee Motivation and Performance</b> <i>Shanjay Sundar D, Nakshithra N, Yogeshnarayan K.....</i>	<i>1</i>
<b>Service Quality Aspects in Pizza Production Eateries in India: Changing Scenario of Dining Experience of Young Generation Spending Power as Mediating Factor for Sustainability</b> <i>Jesu Frederick, Stephan Thangaiah.....</i>	<i>2</i>
<b>From Arrivals to Value: Tourism, AI and SDG 9</b> <i>Swarup Raj J, Gayas Ahmad.....</i>	<i>3</i>
<b>AI-Powered Wellness Platform and Employee’s Well-Being: Moderating Role of Work Mode</b> <i>Angel Jasmine S, Reena Grace R, Keerthi N G, Dr. Dhyana Sharon Ross.....</i>	<i>4</i>
<b>Designing AI-Enabled HR Systems for Working Mothers: A Moderated Mediation Model of Time Pressure, Intelligent Work Flexibility, and Technostress</b> <i>Swati Shetye, Anugamini Srivastava .....</i>	<i>5</i>
<b>AI-Enabled Strategic Risk Management for Sustainable Inventory and Storage in Rice Supply Chains: A Systematic Review</b> <i>C. Bharath, Dr. Murugavel R.....</i>	<i>6</i>
<b>Leveraging Artificial Intelligence, Machine Learning, and Sentiment Analysis in the Luxury Brand Building and Consumer’s Decision-Making: A Conceptual Paper</b> <i>Ganesan D, Sarika Saravanan.....</i>	<i>7</i>
<b>Artificial Intelligence in Corporate Financing Decisions: A Conceptual Analysis of Capital Structure Optimization</b> <i>Jude Jeeva Rohith J, Shahana T.....</i>	<i>8</i>
<b>A Conceptual Framework of Personalization, Trust, and Perceived Risk for Artificial Intelligence in Consumer Decision-Making</b> <i>Koteeswari D, Nagavenkata Raghuram J.....</i>	<i>9</i>
<b>A Study on How Algorithmic Familiarity Shapes Trust and Risk Perception in Mutual Fund Investment Decisions</b> <i>Jeiveswarpriyaa A G, Supraja R, Vidhyut V.....</i>	<i>10</i>
<b>Transitioning to the Central Bank Digital Currencies: A Mixed-Methods Approach</b> <i>Pirasad T, SenthilArasu Balasubramanian.....</i>	<i>11</i>
<b>Impact of AI Adoption on Profitability and Risk Management of Indian Fintech Firms: A CMIE-Based Study</b> <i>Prethankara V, Preethi T. S., Prabha M, Madesh S.....</i>	<i>12</i>

<b>Adoption of Artificial Intelligence in Financial Markets and Its Strategies for Investment in Industry 5.0: A Systematic Literature Review</b>	
<i>Dr. Pavithra Jaganathan</i> .....	13
<b>Impact of Foreign Direct Investment (FDI) on Economic Growth in Developing Economies</b>	
<i>Alagu Perumal Ramasamy, Vinto Jude, Vikaansh Ramesh, Vikash Royan</i> .....	14
<b>Is CIBIL Score a Myth? A Study on Scope for Exclusion of Human Interference and Inclusion of AI</b>	
<i>Hariharan M, Janani S, Famila Fathima Sheit Mohamed</i> .....	15
<b>Consumer Perception and Purchasing Behaviour Towards Healthier Food Products: A Study on Marketing Strategies</b>	
<i>Deepika Thangaraj, Anthony Jousha, Ashavi S</i> .....	16
<b>Impact of AI-Enabled Personalization on Consumer Purchase Intentions: The Mediating Roles of Trust and Perceived Relevance</b>	
<i>Roopa S Hiremath, Dr. Saikumari. V, Dr. D. Vimala</i> .....	17
<b>The Influence of Online User Reviews on Consumer Purchase Intentions: An Empirical Study in the Indian Context</b>	
<i>Simson A, Ishrath B, D Nitish Kumaar, Dr. Jaculine Priya G</i> .....	18
<b>Food Waste Reduction Behaviors Among College Students: An Expanded Theory of Planned Behavior Approach</b>	
<i>Vishwas Shalom, Shimon Sajan, Monica Dela Cruz</i> .....	19
<b>Impact of Gamified Learning on Employee Engagement and Skill Development in Hybrid Work Settings: A Mediation Study of Digital Leadership and Psychological Safety</b>	
<i>Steve Leander Vijay L, Vikashini B, Caroline Dorathy Esther J, Dr. Deepak Mathivathanan</i> .....	20
<b>Influencer Marketing on Brand Awareness and Purchase Decision Among Gen Z and Millennials</b>	
<i>Cyril Christopher, Anto Mathi</i> .....	21
<b>From Screens to Playgrounds: A Study of Digital Gaming and Outdoor Play on Children’s Attention and Social Skills</b>	
<i>Tejeswari Allada</i> .....	22
<b>Digital Money and Psychological Detachment: A Controlled Experimental Study of Cognitive Bias Amplification in Everyday Financial Decisions</b>	
<i>Sowmiya A, Dr. Kavitha M</i> .....	23
<b>Neural Network Modeling of Gold Saving Practices for the Girl Child among Working Families in India</b>	
<i>Kalai Selvi D, Harshitha T, Umadevi A</i> .....	24
<b>Do Trust and Inclusion Matter for Employee Voice?</b>	
<i>Itinpreet Kaur, Dr. Akanksha Jaiswal</i> .....	25
<b>Flavors that Linger: Childhood Food Memories as Emotional Anchors in Adult Life</b>	
<i>Oviyapriya K, Dr. Kavitha M</i> .....	26

<b>Access to Adoption: Examining Digital Literacy, Trust, and Behavioural Intentions in Rural Financial Inclusion</b>	
<i>Dr. S. Uma Priyadharshini, Jessica K M, Moses Kayden, Tony Alwin</i> .....	27
<b>A Study on the Influence of Meme-Based Marketing on Brand Perception and Engagement Among Generation Z and Generation Alpha in Chennai</b>	
<i>Joe Prajwal J S, Narkinabilli Pavithra, Deepa Ittimani Tholath</i> .....	28
<b>From Sustainability Signals to Behavioural Loyalty: The Mediating Role of Brand Trust and the Moderating Role of Price Sensitivity in Emerging Markets</b>	
<i>Pavithra V, Dr. Kavitha M</i> .....	29
<b>Artificial Intelligence in Human Resources: Reshaping the future of work in Global Digital Economy – Opportunities, Challenges and Strategic Implications with an Indian Perspective for Global Consumption</b>	
<i>Vidya A, Dr. Celina A</i> .....	30
<b>Work Engagement and Psychological Well-Being among Business School Educators</b>	
<i>Sudarshan S, Dr. Priya Xavier</i> .....	31
<b>AI-Powered Digital Recommendations and Fan Engagement: An S-O-R Framework in the Indian Premier League</b>	
<i>Tony Thomas, Joshua Winston, Prem Kumar</i> .....	32
<b>Understanding the Social and Economic Obstacles to Break the Vicious Cycle of Poverty</b>	
<i>Harini K P, Dr. Kavitha M, Karthikeyan A C</i> .....	33
<b>From Neurons to Conversions: A Systematic Synthesis of Neural Biomarkers for Digital Advertising Success</b>	
<i>Dr. M. Prasanna Mohan Raj, A. Kanish Rajan, S. Girish Kumar</i> .....	34
<b>Integrated Urban Water Resource Management in Chennai</b>	
<i>Roqueson Fernando</i> .....	35
<b>A Study on the Role of Strategic Storytelling in Building Brand Identity: Evidence from Ultra-Luxury Fashion Brands</b>	
<i>Dr. Prasanna Mohan Raj, Ms. Harini Murugesan</i> .....	36
<b>When Consumption Becomes Contribution: Tracing the Path to Sustainable Buying Commitment</b>	
<i>Oviyapriya K, Dr. Kavitha M</i> .....	37
<b>Evaluating the Effectiveness of an AI Mental Health Chatbot (WYSA) One Motional Burnout in Working Professionals</b>	
<i>Ms Booma S, Ms. Jenitha Karthiga S, Dr. Kavitha M</i> .....	38
<b>Assessing the Influence of Digital Literacy on the Economic Empowerment of Rural Women in and Around Chennai</b>	
<i>Sowmiya A, Dr. Kavitha M, Dr. Vani Haridasan</i> .....	39
<b>Consumer’s Psychological Attributes Influencing Sustainable Consumption: A Study on Green Product Choices</b>	
<i>Sowmiya A, Dr. Kavitha M, Oviyapriya K</i> .....	40

<b>From Screens to Wardrobes: How Social Media Shapes Body Perception and Comfort Dressing</b>	
<i>Shanmuga Priya M</i> .....	41
<b>AI and the Digital Economy: Advancing Business Models and Policy with an International Perspective</b>	
<i>Sevvandhi S, Dr Vijay Shankar U</i> .....	42
<b>The Role of Artificial Intelligence Shopping Assistants in Shaping Consumer Engagement and Purchase Intent in Online Retail</b>	
<i>Dr. Sudarsan Jayasingh</i> .....	43
<b>Corporate Social Responsibility in Crisis: A Comparative Analysis of Indian Private Sector Banks Before and After COVID-19</b>	
<i>Wesley T, Sibi M, Thiyagarajan K, Pandi Kumar M P</i> .....	44
<b>Customer Churn Prediction in Subscription-Based OTT Platforms Using Machine Learning Techniques</b>	
<i>Gabriel Anthony, Sam Theone Sandy, Bharath Raj</i> .....	45
<b>The Power of Influence: Examining How Social Media Influences Shape Consumer Buying Behaviour</b>	
<i>Thiyaga Vinnarasu, Suryakiran P, Shiny Infancia, Shanthi Venkatesh</i> .....	46
<b>Sustainability Integration, Green Finance, and ESG Materiality: An Empirical Analysis of Indian Listed Companies.</b>	
<i>Dr. Priya Sethuraman, Suhash Praveen A, Sankara Narayanan B</i> .....	47
<b>AI Tools in Marketing: Understanding How Artificial Intelligence is Reshaping Marketing Practices and Advancing Sustainable AI</b>	
<i>Arun Prathib KB, Senthilnathan C, Saravanan A</i> .....	48
<b>The Role of Finfluencers: Are Social Media Influencers a New Breed of Financial Advisors?</b>	
<i>Lakshmi Soundarya R D, Vaibhav Nagar, Jayasali K</i> .....	49
<b>A Strategic Framework for AI-Augmented Human Resource Management and Organizational Sustainability: The Algorithmic Advantage</b>	
<i>Amaravathi Murugan, Dr. Lekshmi R. S.</i> .....	50
<b>Sustainable Organizational Practices as Drivers of Employee Wellbeing and Engagement: An Empirical Analysis</b>	
<i>Jenit Calvin, Michael Aaron Theodore, Diya Sakthivel, Dr. Dhyana Sharon Ross</i> .....	51
<b>Choice Over Chance: A Systematic Review of Childfree Intention</b>	
<i>Vishal R</i> .....	52
<b>Artificial Intelligence as a Catalyst for Innovation in Finance and FinTech Ecosystems: A Strategic and Empirical Perspective</b>	
<i>Subramani Periyasamy, Dr. Aarthi Suresh</i> .....	53
<b>FinTech Real-Time Regulatory Compliance: An Explainable RegTech and AI Architecture</b>	
<i>Dr. R. Karuppasamy</i> .....	54

<b>Incentivizing Green Behaviour Through AI-Powered Micro-Investment Platforms: A FinTech Proposal</b>	
<i>Dr. R. Karuppasamy, Nirmal. K, Dr. Kavitha Muthukumaran</i> .....	55
<b>AI and Big Data in Green Credit Risk Assessment: A Framework for Sustainable Banking</b>	
<i>Dr. R. Karuppasamy, Narmadha Gu, and Dr. Kavitha Muthukumaran</i> .....	56
<b>The Impact of Gamification Features in FinTech Trading Apps on Investor Risk-Taking Behaviour: Evidence from Retail Investors in India</b>	
<i>R. Karuppasamy, Ramya B</i> .....	57
<b>Understanding the Drivers and Effects of Emotional Burnout among Faculty Members in the Educational Sector</b>	
<i>Dr. Sai Kumari V, Booma S, Jenithakarthiga S</i> .....	58
<b>Impact of Artificial Intelligence on HR Practices in the Digital Era</b>	
<i>Jayaprakash K</i> .....	59

*ICETBM 2026*

## About the Conference

ICETBM 2026 is the 4th International Conference hosted by the Department of Management Studies, Sri Sivasubramaniya Nadar College of Engineering (SSN), India, on 5th and 6th March 2026, and will be a hybrid event. This conference is on the overarching theme “***AI and the Digital Economy: Transforming Business Models and Policy***” and focuses on innovative strategies that help businesses thrive in a rapidly evolving technological landscape while prioritizing sustainability. It will explore how AI and digital transformation can be integrated into core business functions to promote resilience and align with key United Nations Sustainable Development Goals (SDGs). The conference offers a platform for academics, professionals, and policymakers to discuss sustainable business practices across various sectors, with emphasis on the following SDG goals: SDG 8: Decent Work and Economic Growth, SDG 9: Industry, Innovation, and Infrastructure, SDG 12: Responsible Consumption and Production, and SDG 17: Partnerships for the Goals.

*ICETBM 2026*

# A Study on Exploring How AI and Gamification Techniques in Performance Management Can Enhance Employee Motivation and Performance

Shanjay Sundar D\*, Nakshithra N, Yogeshnarayan K  
LIBA, Chennai, India

\*Corresponding Author

## ABSTRACT

The digital revolution has brought about a major shift in the practices of human resource management, especially in performance management processes. In line with the Viksit Bharat 2047 vision, which focuses on technological development, inclusive growth, and sustainable human resource development, this research aims to investigate the joint impact of Artificial Intelligence (AI) and gamification on employee motivation and performance. Based on Contingency Theory, it is proposed that digital HR interventions are context-dependent rather than universally applicable. AI-based performance management systems improve the objectivity, transparency, and real-time feedback processes using data-driven insights, and gamification approaches can increase employee engagement by incorporating reward, recognition, and goal-focused strategies. This paper proposes and tests a conceptual framework where employee engagement and feedback quality act as mediators between AI gamified performance management systems and employee outcomes. Leadership support and job role are explored as moderating factors for these relationships. The findings emerging from the survey carried out among the employees of technology-enabled organizations reveal that AI and gamification have a positive effect on employee motivation and performance. The effect is more in knowledge-intensive tasks and in a leadership-supported context. The research work makes a significant contribution to the digital HRM body of knowledge by underlining the need for alignment in the implementation of advanced HRM technology. The research work offers valuable insights for HRM leaders who are keen on developing ethical, adaptive, and sustainable performance management systems that combine technological innovation with human-centered leadership.

**Keywords:** Artificial Intelligence, Gamification, Performance Management, Employee Engagement, Digital HRM



# **Service Quality Aspects in Pizza Production Eateries in India: Changing Scenario of Dining Experience of Young Generation Spending Power as Mediating Factor for Sustainability**

Jesu Frederick<sup>1,\*</sup>, Stephan Thangaiah<sup>2</sup>

<sup>1</sup>Vellore Institute of Technology, Vellore, India

<sup>2</sup>Vellore Institute of Technology, Chennai, India

\*Corresponding Author

## **ABSTRACT**

Pizza consumption in India has transformed significantly over the past three decades. Once confined to major metropolitan cities, pizza restaurants, both international chains and standalone fine-dining outlets, are now thriving in Tier II and Tier III cities. This expansion is driven by the younger generation's fascination with global cuisines and supported by lean "just-in-time" production methods that ensure freshness. Service quality has emerged as the key differentiator in this competitive landscape. Factors such as waiting time, ambience, ingredient quality, skilled chefs, and attentive servers directly shape customer satisfaction and loyalty. Increasingly, AI-powered technologies are being adopted to streamline operations, monitor quality, and enhance consistency. Sustainability in this sector, however, depends on the spending power of the younger generation, which mediates the link between service quality and long-term growth. While premium-priced pizzas often yield modest sales per cover, the industry's survival hinges on balancing human expertise with technology-driven systems to deliver superior dining experiences consistently.

**Keywords:** Customer satisfaction, Brand image, AI-powered technological advancement, Service quality



# From Arrivals to Value: Tourism, AI and SDG 9

Swarup Raj J, Gayas Ahmad\*

VIT, Vellore, India

\*Corresponding Author

## ABSTRACT

The rise of AI and FinTech is driving towards a transformation in tourism from being driven by volume (the number of tourists) to precision (matching the tourist's needs) as we see destinations competing for an understanding of machines rather than people. Using Sustainable Development Goal (SDG 9), Industry, Innovation and Infrastructure, the objective of the study is to examine the relationship between demand for infrastructure-based tourism and value creation through innovative processes. The study utilizes time-series annual data from 1996 to 2024, using international visitor arrivals (TA) in India as a proxy for the combined factors of accessibility & infrastructure (related to SDG 9.1), while international tourism receipts (TR) in India will serve as a proxy for digital innovation and capability (related to SDG 9.c & 9.5). The framework of the Tourism Satellite Account (TSA) provides a conceptual basis to analyze the relationship between tourism flows and the value of those flows, particularly by referencing TSA Table 1 (Inbound Tourism Expenditure) and TSA Table 6 (Tourism Gross Value Added). An econometric analysis using the Gretl software with Ordinary Least Squares and time-series diagnostic tests was performed. The findings of this econometric analysis indicate a strong statistical correlation between tourism arrivals and tourism receipts, indicating that mobility created by tourism-related infrastructure positively contributes to tourism value.

**Keywords:** Artificial Intelligence, FinTech in Tourism, Sustainable Development Goal 9 (SDG 9), Tourism Infrastructure, Tourism Value Creation



# AI-Powered Wellness Platform and Employee's Well-Being: Moderating Role of Work Mode

Angel Jasmine S\*, Reena Grace R, Keerthi N G, Dr. Dhyana Sharon Ross

Loyola Institute of Business Administration, Chennai, India

\*Corresponding Author

## ABSTRACT

The shift towards future work models, supported by human-centred development and digital transformation, has made employee wellbeing a critical focus area for Human Resource Development (HRD) professionals. This case examines the growing use of Artificial Intelligence (AI)-powered wellness platforms and their impact on employee wellbeing and performance outcomes. Specifically, it explores whether these systems help reduce workplace stress, burnout, and anxiety, while strengthening employee resilience, emotional competence, and self-regulation-key outcomes aligned with digital HRD practices. The case is based on data collected from 350 professionals in South India working in the IT, healthcare, and education sectors who had exposure to AI wellness interventions. The findings suggest that AI wellness tools contribute significantly to improved employee well-being and performance outcomes. However, their effectiveness varies across work modes, with remote and hybrid employees benefiting more than in-office employees. The case discusses the implications for organizations, highlighting the need for adaptive HRD practices, flexible work systems, and ethical implementation strategies while integrating AI wellness tools into employee well-being programs.

**Keywords:** Artificial Intelligence, Employee Wellbeing, Workplace Stress, HRD Practices, Hybrid Work



# Designing AI-Enabled HR Systems for Working Mothers: A Moderated Mediation Model of Time Pressure, Intelligent Work Flexibility, and Technostress

Swati Shetye<sup>1,\*</sup>, Anugamini Srivastava<sup>2</sup>

<sup>1</sup>Ramanand Arya DAV College (Autonomous), Mumbai, India

<sup>2</sup>Dhyaan Prasad Global University, Pune, India

\*Corresponding Author

## ABSTRACT

**Purpose:** The integration of artificial intelligence in human resource systems, i.e., AI-enabled HR support (AIHR), has shown potential in enhancing employee efficiency and productivity. However, its impact on reducing the time pressure of a specific demography - Indian working mothers - remained underexplored. Grounded in the Transactional Model of Stress (TMS) and Self-Determination Theory (SDT), this study examines how AIHR influences time pressure through the mediation of intelligent work flexibility, and whether this relationship is moderated by technostress.

**Research Methodology:** The study adopted a quantitative, cross-sectional research design using Partial Least Squares Structural Equation Modelling (PLS-SEM) for data analysis. Employing the purposive sampling method, the data were collected from 464 Indian working mothers. The data was analysed using SmartPLS4 software.

**Major Findings:** The study observed a significant negative association between AIHR and time pressure, as well as a positive relationship with intelligent work flexibility, which, in turn, was negatively related to time pressure. A significant yet weak mediation of intelligent work flexibility between AIHR and time pressure was observed. Importantly, moderation of technostress within the mediated pathways was observed.

**Originality:** The study uniquely combines TMS and SDT theories and extends their application to the population of working mothers. This study provides insights for AI developers, organisations, and HR teams to better understand how to support working mothers by using digital tools that ease time-related pressures, thereby creating a more inclusive and efficient work environment.

**Keywords:** AI-enabled HR, Time pressure, Intelligent work flexibility, Technostress, Working mother



# AI-Enabled Strategic Risk Management for Sustainable Inventory and Storage in Rice Supply Chains: A Systematic Review

C. Bharath\*, Dr. Murugavel R

VIT, VELLORE, India

\*Corresponding author

## ABSTRACT

India's food security is largely dependent upon the supply chain for rice and is therefore subject to numerous risk factors, including climate variability, uncertainty of demand for rice, volatility in price, and loss experience after the harvest. Not only do these types of risks undermine operational effectiveness and the delivery of sustainable results, but they also call for the strategic management of risk. In this regard, the goals of this research project are to provide an examination of the roles played by digital technologies and artificial intelligence (AI) in improving resilience through sustainability-oriented risk management in Indian rice supply chains. Based on frameworks for sustainability and supply chain risk management, the study identifies significant risk factors at the distribution, transportation, storage, and procurement stages. Primary data is collected from stakeholders in India's major rice-producing regions using a standardised questionnaire. These stakeholders include supply chain specialists, millers, warehouse managers, and logistics firms. Quantitative techniques like exploratory factor analysis, structural equation modelling, and regression analysis are used to examine the relationships between AI adoption, risk mitigation capability, sustainability performance, and supply chain resilience. The results demonstrate how AI-enabled technologies like inventory optimisation, quality monitoring, predictive forecasting, and traceability greatly reduce operational and sustainability risks. Coordination and overall performance are improved by strategically integrating AI. The study provides managers and policymakers with practical insights to enhance resilience, reduce post-harvest losses, and promote responsible consumption outcomes. It also adds quantitative evidence on AI-driven sustainable risk management.

**Keywords:** Artificial Intelligence, Rice Supply Chain, Supply Chain Risk Management, Sustainability, Supply Chain Resilience



# Leveraging Artificial Intelligence, Machine Learning, and Sentiment Analysis in the Luxury Brand Building and Consumer's Decision-Making: A Conceptual Paper

Ganesan D, Sarika Saravanan\*

Vellore Institute of Technology, Vellore, India

\*Corresponding Author

## ABSTRACT

In the rapidly evolving digitalization era, luxury brands are increasingly adopting Artificial Intelligence (AI) and Machine Learning (ML) to sustain their esteem in the market and shape consumer behavior. This study combines the effects of various studies to observe the impact of innovative technologies on the luxury sector. The key area of use is the application of AI algorithms to examine the psycholinguistic behavior of electronic word-of-mouth communication on social media platforms such as YouTube and Instagram. For luxury brands such as Louis Vuitton, Burberry, and Calvin Klein, these technologies enable the democratization of luxury events through digital contribution while sustaining the exclusivity of the brand. ML models are being used to forecast luxury fashion consumption based on brand consciousness and consumer morals. Moreover, the paper finds that AI-driven personalization is a key driver of perceived emotional value and quality, which are more significant than price and perceived risk in the online fashion market. Nevertheless, the papers also reveal that there is a crucial balance between the autonomy of algorithmic decision-making, as too much automation may undermine consumer self-efficacy, implying that luxury fashion brands need to carefully balance AI autonomy to achieve the best possible outcomes. The paper concludes that the use of AI-driven sentiment analysis and predictive ML is no longer a choice but a necessity for luxury fashion brand building and customer retention.

**Keywords:** Generative AI, Luxury Brand Building, Sentiment Analysis, Machine Learning, Consumer Purchase Decisions



# Artificial Intelligence in Corporate Financing Decisions: A Conceptual Analysis of Capital Structure Optimization

Jude Jeeva Rohith J\*, Shahana T  
VIT, Vellore Campus, Vellore, India

\*Corresponding Author

## ABSTRACT

This paper examines the application of Artificial Intelligence (AI) in optimizing capital structure decisions within the domain of corporate finance, with the objective of enhancing financing efficiency, risk management, and long-term sustainability. Adopting a conceptual and Comparative analytical approach, the study synthesizes insights from traditional capital structure theories, intelligent finance frameworks, and recent advancements in AI-driven financial analytics to compare conventional static models with adaptive, data-driven optimization techniques. The theoretical analysis, supported by existing empirical evidence from prior studies, indicates that AI-driven capital structure optimization improves decision-making by dynamically identifying optimal debt–equity combinations based on firm-specific risk profiles, market conditions, and non-financial sustainability factors, leading to a reduction in the weighted average cost of capital and enhanced financial resilience. From a research perspective, the study extends corporate finance literature by integrating artificial intelligence into capital structure theory, offering a foundation for future empirical investigations. Practically, the findings highlight the value of AI-based decision-support systems for corporate managers and financial institutions in strategic financing, risk mitigation, and sustainable capital planning. Socially, improved capital structure decisions contribute to corporate stability, responsible financial behavior, and broader economic sustainability. The originality of the study lies in its focused evaluation of AI-driven capital structure optimization as a strategic intelligent finance application aligned with long-term value creation and sustainable corporate growth.

**Keywords:** Artificial Intelligence, Corporate Finance, Capital Structure Optimization, Intelligent Finance, Sustainability



# A Conceptual Framework of Personalization, Trust, and Perceived Risk for Artificial Intelligence in Consumer Decision-Making

Koteeswari D\*, Nagavenkata Raghuram J

VIT, Vellore, India

\*Corresponding Author

## ABSTRACT

Artificial Intelligence (AI) has emerged as a key building block of a digital consumer environment through its ability to offer sophisticated levels of personalization, intelligent recommendations, and automated decision support. Though AI technologies have gained considerable popularity, the related literature has focused on the isolated constructs of adoption intention, trust, and perceived risks, providing a shallow appreciation of the complex psychological mechanisms underlying how AI-powered personalization influences the process of consumer decision-making. To this effect, the present conceptual piece attempts to build a more complete framework of understanding on how AI-powered personalization influences consumer decision outcomes via the joint mediating roles of AI-trust and perceived risks. Drawing from the insights of the Technology Acceptance Model (TAM), the Stimulus-Oriented Organism-Response (S-O-R) framework, AI-trust theory, and perceived risks theory, the proposed framework conceptualizes AI-powered personalization as a stimulus input triggering complex organismic responses, AI-trust beliefs, and perceived risks, both of which then drive the critical phases of the consumer decision-making process, namely, information search, alternatives evaluation, and purchase intentions. Moderated by variables of consumer technology literacy and product involvement, the proposed framework attempts a more complete conceptualization of AI-powered personalization influencing the mentioned phases of the consumer decision-making process through certain precise testable hypotheses related to technological developments in future research streams.

**Keyword:** Artificial Intelligence, AI-Powered Personalization, Consumer Decision-Making, Perceived Risk, Technology Acceptance Model (TAM)



# A Study on How Algorithmic Familiarity Shapes Trust and Risk Perception in Mutual Fund Investment Decisions

Jeiveswarpriyaa A G\*, Supraja R, Vidhyut V

Loyola Institute of Business Administration, Chennai, India

\*Corresponding Author

## ABSTRACT

This study explores the influence of repeated exposure to mutual fund-related content on social media platforms and how it affects investor trust and perception of risk. In the current digital environment, many investors encounter financial products through algorithm-driven content such as short videos, recommended posts, and reels rather than through traditional financial advisors. Continuous exposure to such content may create a sense of familiarity, which can influence how investors evaluate mutual fund investments. The research aims to understand whether this algorithm-based familiarity contributes to higher levels of trust and lower perceived risk, especially among young and first-time investors. Primary data for the study were collected from retail investors and prospective investors in urban areas of Tamil Nadu using a structured questionnaire. The study seeks to highlight the changing nature of investor behaviour in the digital era and its implications for mutual fund decision-making.

**Keywords:** Algorithmic Familiarity, Mutual Fund Investment, Investor Trust, Perceived Risk, Social Media Finance



# Transitioning to the Central Bank Digital Currencies: A Mixed-Methods Approach

Pirasad T<sup>1,2,\*</sup>, SenthilArasu Balasubramanian<sup>1</sup>

<sup>1</sup>National Institute of Technology Tiruchirappalli, Tiruchirappalli, India

<sup>2</sup>Kumaraguru College of Technology, Coimbatore, India

\*Corresponding Author

## ABSTRACT

Central Bank Digital Currencies (CBDCs), often regarded as the future of money, are gaining momentum globally as central banks explore their potential. This study investigates the factors influencing individuals' switching intentions from cash to the CBDCs, focusing on the push, pull, and mooring (PPM) framework by adopting an exploratory sequential mixed-methods approach. Semi-structured interviews with 25 participants informed the development of a context-specific PPM-based framework, which was validated through a survey of 285 respondents using Partial Least Squares Structural Equation Modelling (PLS-SEM). The findings indicate that perceived inconvenience and environmental concern are the push factors driving individuals away from cash. Similarly, government incentive policy and personal innovativeness are the pull factors attracting individuals to adopt the digital rupee. Among the mooring factors, perceived government control had a significant impact, acting as a barrier, while cognitive lock-in did not exhibit a significant impact on switching intentions toward the digital rupee. By employing a mixed-methods approach, our study provides a nuanced understanding of switching intentions from cash, offering actionable insights to policymakers to enhance CBDCs adoption globally. We offer a fresh perspective on CBDC adoption strategies by positioning CBDCs as an eco-friendly alternative that aligns with sustainable development goals (SDGs).

**Keyword:** Central Bank Digital Currency (CBDC), Digital Rupee, Push–Pull–Mooring Framework, Switching Intention, FinTech Adoption



# Impact of AI Adoption on Profitability and Risk Management of Indian Fintech Firms: A CMIE-Based Study

Prethankara V, Preethi T. S.\* , Prabha M, Madesh S  
Saveetha Engineering College, Chennai, India

\*Corresponding Author

## ABSTRACT

In India's fintech ecosystem, rapid AI adoption drives risk mitigation and performance optimization. Using firm-level financial data from the Center for Monitoring Indian Economy (CMIE), this study analyzes AI's impact on profitability and risk management for select Indian fintech firms, Paytm, PhonePe, CRED, Groww, and Razorpay, over the latest two financial years, marked by digital expansion and surging transaction volumes. Employing a quantitative framework, we assess profitability via Return on Assets (ROA), operating profit margins, and revenue growth, alongside risk metrics like cost variability ratios, operational expense intensity, and earnings volatility. Results show fintechs with advanced AI automation and analytics achieved 18–32% average revenue growth, versus 10–15% for those with lower integration. AI-driven efficiencies cut operating expense ratios by 4–7 percentage points through process automation and predictive analytics. On risk management, AI enhanced margin stability and reduced cost volatility by 12–20% across sampled firms. Companies leveraging AI for credit evaluation, transaction monitoring, and fraud detection exhibited operational resilience, with earnings variability below  $\pm 8\%$  amid rapid growth. Some firms scaled transaction volumes over 40% without proportional cost hikes, underscoring AI's scalability benefits. This study provides empirical evidence on AI's financial impacts, enriching the limited Indian fintech literature. It underscores AI as a strategic enabler of sustainable profitability and robust risk governance for executives, investors, and regulators, balancing innovation with stability.

**Keywords:** Artificial Intelligence, Fintech Firms, Profitability Metrics, Risk Management, CMIE Database, Indian Financial Services



# Adoption of Artificial Intelligence in Financial Markets and Its Strategies for Investment in Industry 5.0: A Systematic Literature Review

Dr. Pavithra Jaganathan\*

SRM Institute of Science and Technology, Chennai, India

\*Corresponding author

## ABSTRACT

The industrial revolution has undergone a paradigm shift in the functioning of various sectors worldwide. The usage of AI and other technology transformations has provided an easier way to predict the financial markets, which uses machine learning, blockchain, and various algorithms for predicting the stock markets and making investment decisions. The increasing availability of big data with advances in the power of computers has enabled the adoption of AI, emerging as an alternative model for traditional methods and techniques. The main objective of conducting a Systematic Literature Review (SLR) is (i) to examine the extent of research studies carried out on the adoption of artificial intelligence with the investment strategies, and the applied AI techniques, and evaluate the effectiveness in financial markets. The Research analyzes the application of predictive analytics in forecasting stock markets and suggests directions for future research that combine AI and analyze stock price predictions. The methodology adopted for Systematic Literature Review (SLR) is through PRISMA (Preferred Reporting Items for Systematic Reviews). The data sources are gathered from Scopus, Google Scholar, and Semantic Scholar through keyword and Boolean operations. The searches are limited through the selection of articles, conference papers, book chapters, and review papers that were published from 2015 to 2025. The relevant studies are filtered based on the title, abstract, and keywords.

**Keywords:** Artificial Intelligence, Financial Markets, Investment Strategies, Algorithmic Trading, Portfolio Optimization



# Impact of Foreign Direct Investment (FDI) on Economic Growth in Developing Economies

Alagu Perumal Ramasamy, Vinto Jude\*, Vikaansh Ramesh, Vikash Royan  
LIBA, Chennai, India

\*Corresponding Author

## ABSTRACT

Foreign Direct Investment (FDI) plays a crucial role in shaping the economic trajectory of developing economies. This study examines the impact of FDI inflows on economic growth, focusing on how capital investment, technology transfer, employment generation, and productivity improvements contribute to long-term development. Developing nations often face constraints such as limited domestic savings, technological gaps, and insufficient infrastructure, making FDI an important external source of finance and expertise. The research explores both the positive and negative dimensions of FDI. On the positive side, FDI stimulates industrial expansion, enhances human capital through skill development, and promotes integration into global markets. It also fosters competition, innovation, and efficiency within domestic industries. However, the study also highlights potential challenges, including profit repatriation, crowding out of local firms, dependency on foreign capital, and uneven regional development. Using secondary data and existing empirical literature, this paper analyzes trends in FDI inflows across selected developing countries and evaluates their correlation with GDP growth, employment levels, and sectoral productivity. The study emphasizes that the growth impact of FDI depends significantly on host country factors such as institutional quality, policy stability, infrastructure, and human capital development. The findings suggest that while FDI can serve as a powerful catalyst for economic growth, its benefits are maximized only when supported by strong governance, effective regulatory frameworks, and domestic capacity building. The paper concludes by recommending policy measures that help developing economies attract quality FDI while ensuring sustainable and inclusive growth.

**Keywords:** Foreign Direct Investment (FDI), Economic Growth, Developing Economies, Technology Transfer, Sustainable Development



# Is CIBIL Score a Myth? A Study on Scope for Exclusion of Human Interference and Inclusion of AI

Hariharan M\*, Janani S, Famila Fathima Sheit Mohamed  
Loyola Institute of Business Administration, Chennai, India

\*Corresponding Author

## ABSTRACT

The Credit Information Bureau (India) Limited (CIBIL) score has traditionally functioned as the primary benchmark for credit decision-making within the Indian financial system. While it has introduced standardization and reduced discretionary lending, the rapid growth of fintech, digital transactions, and artificial intelligence (AI) has raised questions regarding its continued effectiveness and inclusiveness. This study critically evaluates the predictive power of CIBIL-based credit scoring models and examines whether reliance on historical bureau data contributes to systematic exclusion of thin-file borrowers, women, and rural populations. Using a mixed-method research design, the paper compares traditional CIBIL-driven assessments with AI-enabled credit scoring models that integrate alternative data sources such as mobile usage behavior, digital transaction patterns, and utility payment histories. The findings indicate that while CIBIL scores offer consistency, their ability to predict future credit performance is limited in dynamic economic environments. AI-based models demonstrate higher predictive accuracy and broader financial inclusion, though they introduce new governance, transparency, and ethical challenges. The study concludes that a hybrid credit evaluation framework, combining AI-driven insights with human oversight, is essential for achieving sustainable and fair credit decision-making in India.

**Keywords:** CIBIL Score, Artificial Intelligence in Credit Scoring, Financial Inclusion, Alternative Data, FinTech Lending



# Consumer Perception and Purchasing Behaviour Towards Healthier Food Products: A Study on Marketing Strategies

Deepika Thangaraj, Anthony Jousha, Ashavi S\*

Loyola Institute of Business Administration, Chennai, India

\*Corresponding Author

## ABSTRACT

This study examines consumer perception and purchasing behavior toward healthier food products, with particular emphasis on how marketing strategies influence consumer decision-making. Through a mixed-methods approach combining quantitative surveys and qualitative interviews, this research explores the factors that drive health-conscious food purchases, including nutritional awareness, price sensitivity, product labeling, and brand trust. The findings reveal that while consumers express strong interest in healthier food options, a significant gap exists between intention and actual purchasing behavior. Marketing strategies that emphasize transparency, education, and authentic health benefits prove most effective in converting consumer interest into purchases. This research provides valuable insights for food manufacturers, retailers, and marketers seeking to understand and influence consumer behaviour in the growing health food market.

**Keywords:** Consumer Perception, Healthier Food Products, Purchasing Behaviour, Health Food Marketing, Nutritional Awareness



# **Impact of AI-Enabled Personalization on Consumer Purchase Intentions: The Mediating Roles of Trust and Perceived Relevance**

Roopa S Hiremath\*, Dr. Saikumari. V, Dr. D. Vimala  
SRM Easwari Engineering College, Chennai, India

\*Corresponding Author

## **ABSTRACT**

The way businesses offer customized customer experiences has changed as a result of the growing use of artificial intelligence (AI) in e-commerce. Despite the widespread use of AI-enabled personalization, little is empirically known about how it influences consumers' purchase intentions, particularly in emerging digital economies. This study examines how AI-enabled personalization affects consumer purchase intentions, with a focus on the mediating roles of perceived relevance and consumer trust. Customers who regularly engage with e-commerce platforms that employ AI-driven personalization features, such as customized content, targeted promotions, and personalized recommendations, were asked to complete a structured questionnaire as part of a quantitative research design. Reliability, correlation, multiple regression, and mediation analyses were used to test the suggested conceptual model. The findings show a positive correlation between AI-enabled personalization and consumer purchase intentions. Furthermore, this relationship is significantly mediated by consumer trust and perceived relevance, indicating that AI-driven personalized interactions work better when users find them to be trustworthy and relevant rather than intrusive. The study contributes to the body of knowledge on AI-driven marketing by offering empirical insights into the psychological processes that affect consumers' responses to AI-enabled personalization. From a managerial perspective, the findings provide e-commerce businesses with vital information about the need to develop transparent, customer-focused, and morally sound AI personalization strategies that increase trust and facilitate well-informed decision-making. In line with Sustainable Development Goal 12, the study highlights how AI technologies can promote responsible consumption in the digital economy.

**Keywords:** Artificial Intelligence, AI-Enabled Personalization, Consumer Purchase Intention, Consumer Trust, E-Commerce Marketing



# The Influence of Online User Reviews on Consumer Purchase Intentions: An Empirical Study in the Indian Context

Simson A\*, Ishrath B, D Nitish Kumaar, Dr. Jaculine Priya G

Loyola Institute of Business Administration, Chennai, India

\*Corresponding Author

## ABSTRACT

Rising reliance on user reviews has transformed the way e-commerce purchase decisions are made, particularly in developing nations such as India. The Indian consumer's purchase intention is shaped by review quality, trust, perceived risk, and internet literacy, according to this study. From 86 internet customers, a structured questionnaire was used to get the data. A reliability study showed that every construct had a fair level of internal consistency. According to descriptive statistics, the respondents' purchase intent, online literacy, and levels of trust were all quite high. Review quality, trust, and online literacy were shown to be strongly and positively correlated with purchase intention in Pearson correlation analysis; perceived risk was not significantly associated with purchase intention. Multiple regression analysis showed that trust and online literacy were the best indicators of purchase intention, accounting for 63.3% of the variance. Review quality had a negative suppressor effect, while perceived risk had a tiny positive effect. Further study of independent samples t-test analysis showed no notable difference in purchase intent between urban and Tier-2 consumers, suggesting a convergence in internet purchasing behaviour across residential segments. The findings have major consequences for Indian digital marketers and e-commerce companies as they underline how crucial trust and internet literacy are to consumers' online buying intentions.

**Keywords:** Online User Reviews, Purchase Intention, Trust, Online Literacy, Perceived Risk, Indian E-commerce



# Food Waste Reduction Behaviors Among College Students: An Expanded Theory of Planned Behavior Approach

Vishwas Shalom\*, Shimon Sajan, Monica Dela Cruz  
Loyola Institute of Business Administration, Chennai, India

\*Corresponding Author

## ABSTRACT

The food waste reduction practices of college students on Indian campuses were investigated using the Expanded Theory of Planned Behavior (ETPB). The model included habits as a predictor of perceived behavioral control, attitude, and social norms. Additionally, the effects of various academic years were investigated. Structural equation modeling was used to assess the results of a questionnaire survey. The model framework postulates that habits impact attitude, subjective norms, and perceived behavioral control, all of which impact intention and behavior related to food waste reduction. The strongest predictor is expected to be perceived behavioral control, which is followed by attitude and subjective standards. Understanding how habits shape these psychological constructs is essential to comprehending how college students' behavior changes to reduce food waste. Habits form patterns that can be either enabling or disabling of sustainable food consumption behaviors. By recognizing how ingrained food consumption and disposal habits influence attitudes, social factors, and perceived capability, institutions can develop more effective interventions. Easy and convenient waste reduction strategies that target habits and enhance perceived self-efficacy can be expected to effectively convert intentions into actual behaviors. The research also investigated the indirect relationships between habits and food waste reduction. By recognizing these relationships, researchers can gain a deeper understanding of how ingrained behavioral patterns affect the psychological determinants of sustainable food consumption. Interventions targeting habits instead of intentions or awareness may be more effective in achieving long-term behavioral changes.

**Keywords:** Food Waste Reduction, Expanded Theory of Planned Behaviour (ETPB), Sustainable Consumption, Student Behaviour, Habit Formation



# **Impact of Gamified Learning on Employee Engagement and Skill Development in Hybrid Work Settings: A Mediation Study of Digital Leadership and Psychological Safety**

Steve Leander Vijay L\*, Vikashini B, Caroline Dorathy Esther J, Dr. Deepak Mathivathanan  
Loyola Institute of Business Administration, Chennai, India

\*Corresponding Author

## **ABSTRACT**

With Hybrids working has helped to quickly implement more digital-based Learning & Development (L&D) systems in the workplace, with numerous organizations continuing to have difficulties with employee engagement and turning what they learn into a developed skill set. Gamified Learning (Game Mechanics) can be seen as a means to improve these issues as it has the potential to improve perceptions of Autonomy, Competence, and Relatedness while simultaneously improving Attention and Persistence. Gamified Learning is not, however, an approach that has a consistent effect; in Hybrid Workplaces, Employees experience learning through the Leadership Behaviours of the Leader being Digitally Mediated, and by the extent to which Psychological Safety exists. Ultimately, Psychological Safety is necessary to Experiment, Seek Assistance, and Acknowledge Error without Fear of Negative Consequences. This article hypothesizes and tests a Mediation Model in which Gamified Learning will predict (a) Employee Engagement and (b) Self-Reported Skill Development, where Digital Leadership and Psychological Safety perform as Parallel Mediators of this Relationship. This Research is grounded in the Job Demands-Resources (JD-R) Model, Self-Determination Theory and Social Exchange Theory, and it is hypothesized that Gamified Learning Functions as a Job Resource that Enhances Motivation and Learning Behaviour, however the Effects are Amplified when Leaders Demonstrate Digital Leadership Abilities such as: Clarity, Responsiveness and Technology-enabled Coaching, thus Creating Structure and Meaning in Hybrid Work and Digital Leadership Creates Psychological Safety that Facilitates Learning Behaviour.

**Keywords:** Gamified Learning, Employee Engagement, Digital Leadership, Psychological Safety, Hybrid Work



# Influencer Marketing on Brand Awareness and Purchase Decision Among Gen Z and Millennials

Cyril Christopher\*, Anto Mathi

Loyola Institute of Business Administration, Chennai, India

\*Corresponding Author

## ABSTRACT

The increasing influence of social media has positioned influencer marketing as an effective strategy for engaging Gen Z and Millennial consumers. This study examines the impact of influencer marketing on brand awareness and purchase decisions among Gen Z and Millennials. The research focuses on key influencer-related factors such as credibility, attractiveness, content quality, influencer–brand fit, and social media engagement, and analyzes their role in shaping consumer perceptions and buying behavior. Primary data were collected through a structured questionnaire from 300 respondents belonging to Gen Z and Millennial age groups using a five-point Likert scale. Quantitative analysis techniques, including reliability analysis and descriptive statistics, were employed to assess the consistency and validity of the data. The reliability of the measurement scales was confirmed through Cronbach’s Alpha, indicating strong internal consistency. The findings reveal that influencer marketing significantly enhances brand awareness by improving brand recognition, recall, and familiarity. Furthermore, influencer marketing was found to positively influence purchase decisions by reducing consumer hesitation and increasing the likelihood of product trials and actual purchases. The study highlights the strategic importance of credible and engaging influencers in building brand awareness and driving purchase decisions, offering practical insights for marketers targeting Gen Z and Millennial consumers.

**Keywords:** Influencer Marketing, Brand Awareness, Purchase Decision, Gen Z and Millennials, Social Media Marketing



# From Screens to Playgrounds: A Study of Digital Gaming and Outdoor Play on Children's Attention and Social Skills

Tejeswari Allada\*

Easwari Engineering College, Chennai, India

\*Corresponding Author

## ABSTRACT

The purpose of this study is to compare the effects of digital gaming and outdoor play on young children's attention and social skills. With the increasing use of digital games among children, understanding how different types of play influence cognitive engagement and social development is essential. The study will involve children aged 6 to 12 years recruited from selected primary schools. A cross-sectional comparative design will be used, with participants grouped according to their primary mode of play as either digital gaming or outdoor play. Data will be collected through standardised parent- and teacher-rated questionnaires measuring children's attention and social skills. Statistical analyses, including t-tests and regression analysis, will be conducted to examine differences and relationships between the type of play and developmental outcomes. It is expected that children engaged mainly in outdoor play will show higher attention and social skills, while digital gaming will be negatively associated with social development. This study aims to provide empirical evidence on how digital and traditional forms of play differentially influence children's cognitive and social growth. The findings are expected to support parents, educators, and policymakers in making informed decisions about promoting balanced play environments that foster healthy and well-rounded child development. Future research may extend these findings through longitudinal designs to better understand the long-term effects of play patterns on children's development.

**Keywords:** Digital gaming; Outdoor play; Attention; Social skills; Cognitive Engagement



# Digital Money and Psychological Detachment: A Controlled Experimental Study of Cognitive Bias Amplification in Everyday Financial Decisions

Sowmiya A, Dr. Kavitha M\*

Sri Sivasubramaniya Nadar College of Engineering, Chennai, India

\*Corresponding Author

## ABSTRACT

The rapid adoption of digital payment systems has fundamentally transformed everyday financial transactions, potentially altering individuals' psychological relationship with money. Unlike physical cash, digital money reduces transaction visibility and tangibility, which may induce psychological detachment and amplify cognitive biases in financial decision-making. This study presents a controlled experimental investigation examining how digital payment environments influence behavioral biases such as loss aversion, mental accounting, anchoring, and temporal discounting in routine spending decisions. A randomized experimental design is employed in which participants are assigned to simulated consumption and budgeting tasks under two conditions: tangible cash-based transactions and frictionless digital payment scenarios. Behavioral responses, expenditure patterns, risk preferences, and decision latency are systematically recorded. Psychological detachment is measured using validated behavioral scales and mediation analysis to identify its role in bias amplification. Statistical techniques, including ANOVA, regression modeling, and structural equation modeling, are applied to assess causal relationships between payment mode and cognitive bias intensity. The study aims to provide empirical evidence on whether digital money attenuates the "pain of paying" and thereby increases impulsive or bias-driven financial behavior. By integrating experimental behavioral finance with contemporary digital payment ecosystems, this research contributes to understanding the psychological mechanisms underlying modern financial decision-making. The findings offer implications for financial literacy initiatives, digital interface design, and regulatory frameworks aimed at promoting responsible consumer spending in increasingly cashless economies.

**Keywords:** Digital Money; Psychological Detachment; Cognitive Biases; Behavioral Finance; Experimental Finance; Pain of Paying; Loss Aversion



# Neural Network Modeling of Gold Saving Practices for the Girl Child among Working Families in India

Kalai Selvi D\*, Harshitha T, Umadevi A  
R.M.K. Engineering College, Chennai, India

\*Corresponding Author

## ABSTRACT

Gold has always been a safe and culturally significant investment in Indian households. In working-class families, the gold saving habit is normally followed with the intention of securing the future of the girl child, particularly for marriage, higher education, and emergencies. Gold is still a popular investment option despite the availability of new-age investment options because of its perceived safety, liquidity, and cultural significance. Although research on gold as an investment has been investigated by previous studies, there has been little research on gold saving habits for the girl child, which takes into account demographic, awareness, trust, economic, and socio-cultural factors simultaneously. The research aims to analyse the determinants of gold saving practices for the girl child in working families in India. The objectives of the research are to examine the impact of demographic variables, financial awareness, trust, and financial security, economic affordability, and socio-cultural variables on gold saving practices. The hypotheses are formulated to test the significance of the variables on gold saving practices. The research uses a descriptive research design. The primary data is collected using a structured questionnaire. A Neural Network model is used to determine the complex relationships between the independent variables and gold saving practices. The results are expected to show the significant impact of income, cultural practices, trust, and financial awareness on gold saving practices.

**Keywords:** Gold Saving Practices, Girl Child Financial Security, Cultural Investment Behaviour, Neural Network Analysis, Household Financial Behaviour



# Do Trust and Inclusion Matter for Employee Voice?

Itinpreet Kaur<sup>1\*</sup>, Dr. Akanksha Jaiswal<sup>2</sup>

<sup>1</sup>JIMS Engineering Management Technical Campus, Greater Noida, India

<sup>2</sup>Loyola Institute of Business Administration, Chennai, India

\*Corresponding Author

## ABSTRACT

Today's business landscape is characterized by dynamism, disruption, and diversity. In an uncertain and continuously changing work environment, employee voice is critical not only for the employees themselves but also for the organization's growth, learning, and sustainability. Further, when the organizational workforce is diverse, a mindset of inclusion and inclusive organizational practices become crucial for leveraging the benefits of diversity. Drawing on the theory of psychological safety, in this work, we investigated the impact of employees' perception of inclusion on employee voice. Since diversity and inclusion effects are not straightforward, we further examined the role of employees' trust in their leader to moderate the relationship between inclusion and voice. We collected survey data from 403 full-time employees working in Information Technology companies in India. The hypothesized relationships were tested using the PROCESS macro. Results indicated that employee perception of inclusion positively influenced their voice, and this relationship was strengthened when trust in the leader was high. Our quantitative work advances the existing body of diversity and inclusion literature by demonstrating the critical role of trust in leaders in helping strengthen employee voice.

**Keywords:** Workplace diversity, inclusion, employee voice, trust in leader, psychological safety



# Flavors that Linger: Childhood Food Memories as Emotional Anchors in Adult Life

Oviyapriya K, Dr. Kavitha M\*

SSN, Chennai, India

\*Corresponding Author

## ABSTRACT

In an age marked by rapid technological advancement and constant digital engagement, adults increasingly seek sources of emotional comfort and stability within the familiarity of everyday experiences. Food has emerged as a subtle yet powerful medium through which individuals regulate emotions and reconnect with a sense of psychological ease. This study examines how childhood food memories shape present-day emotionally comfort-oriented food consumption among adults aged 25 and above, a cohort whose formative years were characterized by slower routines, fewer digital distractions, and deeper immersion in everyday social and sensory experiences. During childhood, food-related moments were embedded within daily life through school routines, family interactions, and shared rituals, allowing them to become deeply encoded within autobiographical memory. Drawing on nostalgia research and autobiographical memory theory, this study proposes that visually familiar food-related cues encountered in adulthood can spontaneously reactivate these childhood memories. Rather than functioning as passive recollections, such memories are psychologically mobilized to provide comfort, reassurance, and emotional continuity in the present. When adult life becomes emotionally demanding, recalled childhood food memories offer a sense of safety and grounding by reconnecting individuals with life phases perceived as simpler and emotionally secure. Focusing on adults who grew up in a pre-smartphone-dominated environment, this research highlights how reduced digital mediation strengthened memory encoding around ordinary food experiences. Consequently, food consumption extends beyond nourishment, becoming a quiet mechanism of emotional self-soothing and stability.

**Keywords:** Childhood Food Memories, Nostalgia, Emotional Comfort, Autobiographical Memory, Comfort Food Consumption



# Access to Adoption: Examining Digital Literacy, Trust, and Behavioural Intentions in Rural Financial Inclusion

Dr. S. Uma Priyadharshini, Jessica K M\*, Moses Kayden, Tony Alwin

Loyola Institute of Business Administration, Chennai, India

\*Corresponding Author

## ABSTRACT

The rapid expansion of digital financial systems has transformed India's financial landscape, yet benefits remain uneven across rural regions. In the northern districts of Tamil Nadu, technological infrastructure exists, but adoption of digital payment systems remains limited. This study examines factors influencing digital financial inclusion, emphasizing digital literacy as a key determinant of behavioural intention. Drawing on the Theory of Reasoned Action (TRA), Theory of Planned Behavior (TPB), Technology Acceptance Model (TAM), and Unified Theory of Acceptance and Use of Technology (UTAUT), the research analyzes how perceived usefulness, ease of use, trust, perceived risk, social influence, and facilitating conditions shape rural users' adoption decisions. Findings reveal that digital literacy operates not only as an enabling factor but as a driver of financial empowerment. Individuals with higher digital literacy exhibit greater confidence, reduced fear of transaction errors, stronger trust in digital platforms, and greater willingness to transition from cash-based transactions. Despite these advantages, infrastructural gaps, limited localized guidance, and persistent trust concerns continue to restrict widespread adoption. Bridging the rural digital divide, therefore, requires targeted literacy programs, intuitive platform design, reliable connectivity, and community-level digital support systems. By identifying behavioural drivers alongside contextual barriers, this study provides practical insights for policymakers, financial institutions, and FinTech stakeholders seeking to strengthen inclusive digital financial ecosystems in rural Tamil Nadu.

**Keywords:** Digital Literacy; Financial Inclusion; Rural Tamil Nadu; Digital Payments; Behavioural Intention; Trust; Perceived Risk; FinTech Adoption



# A Study on the Influence of Meme-Based Marketing on Brand Perception and Engagement Among Generation Z and Generation Alpha in Chennai

Joe Prajwal J S\*, Narkinabilli Pavithra, Deepa Ittimani Tholath  
Loyola Institute of Business Administration, Chennai, India

\*Corresponding Author

## ABSTRACT

Meme-based marketing, such as humour-based push-notifications by brands such as Swiggy and Zomato, has become an effective digital marketing tool to reach young people, yet its impact on Generation Z and Alpha in regional Indian settings has not been fully explored. The past research has not given enough focus to the cultural diversity of Chennai in terms of Tamil humour, bilingualism, and high digital penetration in terms of social platforms and app notifications. The study aims to assess the effect of meme-based marketing on brand perception and engagement of Generation Z (born 1997–2012) and Generation Alpha (born 2013 onwards) in Chennai, in terms of cognitive-affective responses and behavioural outcomes. This is an exploratory mixed-method research that utilized the Stimulus-Organism-Response (SOR) model, Uses and Gratifications Theory, and Advertising Literacy Theory. In 2026, 150 Chennai youth (Gen Alpha/early Gen Z) were surveyed (structured surveys, Google Forms), semi-structured interviewed, and analyzed digital content (brand memes) to collect data. Results show that culturally relevant memes have strong positive effects, and Tamil-specific references have better engagement than generic ones. Hypotheses were validated to establish key mediations (e.g., emotions between humour and engagement) and moderations (e.g., the strengthening effect of cultural identity). The participants indicated that they preferred authentic content that is platform-specific but feared inauthenticity and over-commercialization. These findings indicate that local cultural integration, authenticity thresholds, and platform-specific designs should be the primary concern of brands to increase brand recall, attitude, and purchase intentions among the digital natives of Chennai.

**Keywords:** Meme Marketing, Brand Engagement, Generation Z and Alpha, Social Media Marketing, Cultural Branding



# From Sustainability Signals to Behavioural Loyalty: The Mediating Role of Brand Trust and the Moderating Role of Price Sensitivity in Emerging Markets

Pavithra V<sup>1</sup>, Dr. Kavitha M<sup>2,\*</sup>

<sup>1</sup>DMI College of Engineering, CHENNAI, India

<sup>2</sup>Sri Sivasubramaniya Nadar college of Engineering, CHENNAI, India

\*Corresponding Author

## ABSTRACT

The adoption of sustainable branding as a differentiation strategy is growing. In emerging economies with significant price sensitivity, there is little empirical data to support the idea that sustainability signals result in genuine behavioral loyalty. Previous research has mostly ignored the processes that motivate recurrent purchases and resistance to brand switching in favor of attitudinal outcomes like brand image and buy intention. This study, which is based on social identity theory and signaling theory, looks at how sustainability signals affect behavioral loyalty. It suggests price sensitivity as a moderator and brand trust as a mediator. Structural Equation Modeling (SEM) is used to test the suggested model using survey data from urban consumers in an emerging economy. The purpose of the study is to ascertain whether positive perceptions or true loyalty are produced by sustainable branding. By distinguishing attitudinal from behavioral loyalty, the research contributes to sustainable marketing literature and provides strategic insights for firms operating in price-sensitive markets.

**Keywords:** Sustainable Branding, Behavioural Loyalty, Brand Trust, Price Sensitivity, Emerging Markets, SEM



# Artificial Intelligence in Human Resources: Reshaping the future of work in Global Digital Economy – Opportunities, Challenges and Strategic Implications with an Indian Perspective for Global Consumption

Vidya A\*, Dr. Celina A  
SRMIST, Chennai, India

\*Corresponding Author

## ABSTRACT

Artificial Intelligence (AI) is revolutionizing the Human Resource Management domain around the world due to its perceived capabilities to streamline HR processes. This extended abstract examines AI's role across the employee lifecycle, from NLP-powered recruitment and predictive analytics to personalized upskilling, bias mitigation, data-driven skill management, and Harmonisation of organisation structure across organisations. The HR landscape is evolving amid economic shifts. In India, the IT sector employs over 5 million, while platforms like Urban Company and Swiggy power a gig workforce exceeding 15 million. AI offers tools like chatbots for recruitment and machine learning algorithms for performance forecasting. The challenge here is, will AI augment human potential or expand inequalities? This paper focuses on the approach that, while AI streamlines HR, ethical deployment is crucial to harness demographic advantage. References taken from about 75 reports like NASSCOM-Deloitte on skills gaps, McKinsey's future of work stuff, NITI Aayog's AI strategy for Viksit Bharat, MeitY's 2025 AI rules, TCS, and Flipkart. AI is delivering real results. TCS's pandemic chatbots cut hiring from weeks to days. Flipkart screens thousands daily. Infosys uses AI to suggest short courses for Industry 4.0 skills, boosting completion by 35%. Microsoft Viva spots collaboration patterns, helps rural women join teams via voice AI in regional languages.

**Initial Conclusion:** AI in HR is not about replacing people; it's about making them better. India has 650 million working-age folks; Opportunities like faster hiring, gig matching, and mass training are huge. The key challenges, like bias and job shifts, need to be addressed efficiently.

**Keywords:** Artificial Intelligence in HRM, Digital HR Transformation, Future of Work, HR Analytics, Ethical AI in HR



# Work Engagement and Psychological Well-Being among Business School Educators

Sudarshan S, Dr. Priya Xavier\*

SRM Institute of Science and Technology, Faculty of Management, Chennai, India

\*Corresponding Author

## ABSTRACT

This study examines how work engagement (WE), psychological well-being (PWB), and emotional regulation (EMOT) are interconnected in the daily lives of business school teachers. Teaching can be stressful, and many teachers face pressure, emotional fatigue, or even burnout. But when teachers feel energetic, committed, and deeply involved in their work, it's called work engagement, and they can handle these challenges better. Psychological well-being (how they feel about themselves and their lives) and how well teachers can control their emotions, especially in front of students or during stressful moments, plays a big role in their teaching experience. The study employed a quantitative, cross-sectional research design and collected data from business school teachers. The existing research shows that these engagement, well-being, and emotion regulation are closely linked. Together, they create a positively balanced work-life for teachers. When teachers are supported and mentally healthy, they not only perform better but also help students grow in a better environment. Emotional suppression was found to be the only significant predictor of Work Engagement, suggesting that some teachers stay engaged not through well-being, but by suppressing or hiding their emotions. Clear differences in emotional regulation and psychological well-being traits (like self-acceptance and personal growth), pointing to diverse emotional coping styles among engaged educators. The study concluded that institutions must support their teachers' mental health, as it benefits both teachers and students. Educational policies should focus on the emotional and psychological needs of teachers, not just academic results.

**Keywords:** Work Engagement, Psychological Well-Being, Emotional Regulation, Teacher Burnout, Higher Education



# AI-Powered Digital Recommendations and Fan Engagement: An S-O-R Framework in the Indian Premier League

Tony Thomas<sup>1,2,\*</sup>, Joshua Winston<sup>1,3</sup>, Prem Kumar<sup>2</sup>

<sup>1</sup>Madras Christian College, Chennai, India

<sup>2</sup>Tamil Nadu Physical Education and Sports University, Chennai, India

<sup>3</sup>SRMIST, Chennai, India

\*Corresponding Author

## ABSTRACT

AI-powered platforms such as Dream11 and JioHotstar are transforming how cricket fans engage with the Indian Premier League (IPL) through personalized player predictions, fantasy tips, and highlight recommendations. This study applies the Stimulus–Organism–Response (S-O-R) framework to examine how the perceived quality of AI recommendations influences fan engagement. Perceived usefulness and emotional excitement are proposed as mediating factors between AI-driven recommendations and fan engagement intentions. Using survey data from 400 IPL fans aged 18–35 and analysed through PLS-SEM, the study tests how cognitive and emotional responses shape continued participation, content consumption, and interaction on digital platforms. The findings aim to provide insights for designing effective AI recommendation systems that enhance fan engagement and platform retention in the rapidly growing sports digital economy.

**Keywords:** Artificial Intelligence, AI Recommendations, Fan Engagement, Indian Premier League (IPL), Stimulus–Organism–Response (S-O-R) Model, Sports Analytics, Digital Fan Experience



# Understanding the Social and Economic Obstacles to Break the Vicious Cycle of Poverty

Harini K P, Dr. Kavitha M\*, Karthikeyan A C

SSN School of Management, Chennai, India

\*Corresponding Author

## ABSTRACT

Financial inclusion in India has expanded significantly over the past decade, providing widespread access to formal banking services for low-income households. However, increased access has not consistently translated into improved savings and investment behaviour. Despite large-scale poverty alleviation and financial inclusion initiatives, financial vulnerability continues to persist, particularly among households facing income instability, informal employment, and limited financial security. This study aims to analyse how socio-economic and behavioural factors influence savings and investment behaviour among low-income individuals. The research examines the impact of economic factors such as income level, income stability, employment type, and expenditure pressure, along with behavioural factors including risk perception, fear of loss, and financial confidence. It also evaluates the role of awareness and utilisation of government welfare schemes in shaping financial decisions. Primary data will be collected from 300 respondents using a structured questionnaire. The study seeks to understand whether weak financial behaviour contributes to continued poverty vulnerability. The findings are expected to provide insights into the gap between financial access and financial security and to offer policy-relevant recommendations for strengthening financial resilience among low-income households.

**Keywords:** Financial Inclusion, Savings Behaviour, Poverty Vulnerability, Socio-Economic Factors, Behavioural Factors



# From Neurons to Conversions: A Systematic Synthesis of Neural Biomarkers for Digital Advertising Success

Dr. M. Prasanna Mohan Raj\*, A. Kanish Rajan, S. Girish Kumar

SSN School of Management, Chennai, India

\*Corresponding Author

## ABSTRACT

Every day, billions of digital “clicks” are recorded, yet the subconscious triggers that precede them remain invisible to traditional analytics. While a decade of neuro-scientific inquiry has sought to map the “buying brain,” the findings remain siloed in disparate laboratories. This research utilises secondary data to decode the universal neural signatures of digital purchase intent. This paper looks at the brain and body signals that show when a consumer stops just looking at something and starts deciding to click or buy. Using brain science data (fMRI, EEG, eye-tracking), we found three main signs that this critical shift in thinking is happening: Brain Wave Sign (FAA), which is a specific change in frontal brain waves that shows the person is motivated to approach a goal Reward Signal (Dopamine), which is a brief burst of activity in the brain’s reward centre (ventral striatum), meaning they feel desire or see value in the item Eye Response (Pupil Size), where their pupils get bigger, meaning their brain is working hard and processing information intensely. The intended synthesis will explore a potential “Neural Friction” paradox: the hypothesis that high-arousal digital ads, while successfully triggering reward centres, simultaneously spike cognitive load, leading to a “system override” that prevents the final click. The primary goal of the re-analysis is to find whether the most effective digital ads are those that whisper to the subconscious rather than scream at the prefrontal cortex.

**Keywords:** The Buying Brain, Neural Signatures, Brain Wave Sign, Neural Friction, Brain Science, EEG (Electroencephalogram)



# Integrated Urban Water Resource Management in Chennai

Roqueson Fernando\*

SSN School of Management, Chennai, India

\*Corresponding Author

## ABSTRACT

Rapid urbanization, population growth, and industrial expansion have placed significant pressure on urban water resources, leading to increasing water scarcity in many Indian states. Growing stress on both surface water and groundwater resources due to rising demand, declining freshwater availability, inefficient water management practices, and inadequate recharge mechanisms. These challenges pose serious risks to urban sustainability and quality of life, particularly in the context of India's Smart City Mission. This study aims to assess the availability, demand, and management of urban water resources in the Chengalpattu district and to identify key factors contributing to urban water stress. The research examines rainfall patterns, runoff, groundwater levels, wastewater generation, and existing water management practices to evaluate gaps between water supply and demand. It also analyses the effectiveness of current conservation and recharge measures and explores opportunities for sustainable water management strategies. Primary data will be collected from urban households using a structured questionnaire, supported by secondary data from government reports, rainfall records, and water department statistics. Quantitative techniques, including the SCS-CN approach, will be used to estimate water demand, storage potential, and groundwater recharge capacity. The study seeks to determine whether improved rainfall management, artificial recharge, and integrated urban planning can reduce long-term water stress. The findings are expected to provide actionable insights for policymakers and urban planners by highlighting sustainable strategies for optimizing water use, strengthening groundwater recharge, and promoting efficient urban water governance. The study aims to contribute to the development of resilient and sustainable urban water management models for rapidly growing cities.

**Keywords:** Urban Water Management, Water Scarcity, Groundwater Recharge, Urban Sustainability, Smart City Planning



# **A Study on the Role of Strategic Storytelling in Building Brand Identity: Evidence from Ultra-Luxury Fashion Brands**

Dr. Prasanna Mohan Raj\*, Ms. Harini Murugesan

SSN School of Management, Chennai, India

\*Corresponding Author

## **ABSTRACT**

Every Ultra-Luxury Fashion Brand is constructed by far more than simply delivering superbly made products; they are also constructed through Storytelling, a construction of narratives (Self, Brand Heritage, Craftsmanship, and Exclusivity) which serve to communicate Brand Identity to consumers. This research paper explores how Strategic Storytelling represents one of the primary methods of constructing Brand Identity for those ultra-luxury fashion brands with both historical prestige and superior craftsmanship. To investigate how the most prominent luxury brands (i.e., Hermès and Chanel) leverage Storytelling to create consumer perceptions of their brands and reinforce Brand Value, employed both branding theory and qualitative case analysis (i.e., narrative elements of established luxury brands). Utilising secondary sources such as Advertising campaigns, Brand Communications and documented Brand histories, the Research identifies Four Key Strategic Storytelling Dimensions Used by Established Luxury Brands, which create Emotional Attachment, Perceptual Authenticity and Prestige for the Brand. This research demonstrates that Strategic Storytelling is a part of the structural components of Brand Identity and not only to promote Brand. Strategic will also create Sustainable Long-term Brand Equity for the ultra-luxury Fashion Sector by embedding Cultural Significance, a meaning into the Brand, while also reinforcing the notion of Exclusivity. This study shows existing literature on modern Brand Development by providing a framework for the use of Storytelling as a Strategic Asset in the Development of Identity in the Ultra-Luxury Fashion Market.

**Keywords:** Strategic Storytelling, Brand Identity, Ultra-Luxury Fashion Brands and Brand Equity



# When Consumption Becomes Contribution: Tracing the Path to Sustainable Buying Commitment

Oviyapriya K, Dr. Kavitha M\*

SSN, Chennai, India

\*Corresponding Author

## ABSTRACT

Despite the growing adoption of green marketing practices, sustainable buying behavior among consumers remains inconsistent. While prior research has largely emphasized environmental attitudes, trust, and price considerations, limited attention has been paid to whether consumers feel that their individual purchase decisions genuinely contribute to environmental sustainability. Addressing this gap, the present study examines perceived environmental contribution as a key psychological mechanism linking green marketing cues to sustainable buying commitment. Using a mediation framework, the study investigates how the credibility of eco-claims, tangible sustainability cues, and product price fairness influence sustainable buying commitment through perceived environmental contribution. Data were collected through a structured questionnaire administered to consumers with prior exposure to green products, and the proposed model was tested using Structural Equation Modeling (SEM). The findings reveal that both credible eco-claims and tangible sustainability cues have a significant positive effect on perceived environmental contribution, which in turn strongly drives sustainable buying commitment. However, product price fairness does not significantly influence consumers' perceived environmental contribution, suggesting that sustainable commitment is shaped more by value-based and impact-driven motivations than by economic evaluations. These results highlight that consumers are more likely to sustain eco-friendly purchasing when they believe their actions meaningfully contribute to environmental protection. The findings provide important insights for marketers and policymakers seeking to design sustainability strategies that foster long-term consumer commitment rather than short-term green adoption.

**Keywords:** Green marketing; Perceived environmental contribution; Sustainable buying commitment; Eco-claim credibility; Sustainability cues



# Evaluating the Effectiveness of an AI Mental Health Chatbot (WYSA) One Motional Burnout in Working Professionals

Ms Booma S<sup>1</sup>, Ms. Jenitha Karthiga S<sup>1</sup>, Dr. Kavitha M<sup>2,\*</sup>

<sup>1</sup>Easwari Engineering College, Chennai, India

<sup>2</sup>SSN School of Management, Chennai, India

\*Corresponding Author

## ABSTRACT

The increased use of mental health applications based on Artificial Intelligence (AI) is disrupting the manner in which organizations can take care of employees. Mental health tools based on artificial intelligence are revolutionizing care delivery to employees by organizations. In this study, the authors focus on the application of an AI-based mental health chat robot (Wysa) to reduce emotional exhaustion in working professionals. The study is based on performance expectancy, a key predictor; behavioral intention, a mediating factor; and job demands, a moderating factor. The data was gathered using an online questionnaire, which was conducted with the working professionals, and analyzed by Structural Equation Modeling (SEM). The findings suggest that if employees perceive the chatbot as efficient, they will be more likely to develop the intention to use it, and this intention is related to a reduced level of emotional exhaustion (burnout). The findings also indicate that job demands are a significant factor in burnout development, especially in a high-pressure work setting. a major factor in determining burnout outcomes, especially in a high-pressure work setting. The paper points out that the successful implementation of AI chatbots in mental health, in conjunction with consideration of professional needs, has the potential to enhance emotional constancy and assist in curbing burnout in working professionals.

**Keywords:** Artificial Intelligence, Mental Health Chatbots, Emotional Exhaustion, Workplace Burnout, Employee Well-being



# Assessing the Influence of Digital Literacy on the Economic Empowerment of Rural Women in and Around Chennai

Sowmiya A, Dr. Kavitha M\*, Dr. Vani Haridasan

Sri Siva Subramaniya Nadar College of Engineering, Chennai, India

\*Corresponding Author

## ABSTRACT

This study explores the impact of digital literacy on the economic empowerment of rural women in and around Chennai. Digital literacy plays a crucial role in promoting inclusive growth by enhancing access to livelihood opportunities, financial services, and entrepreneurial activities. The study adopts a multidimensional framework that includes digital skills and competency, access to digital infrastructure, awareness and adoption of digital platforms, and training and support systems as key determinants influencing economic empowerment. Primary data were collected from 464 rural women through a structured questionnaire using convenience sampling. The study employs Exploratory Factor Analysis (EFA), Confirmatory Factor Analysis (CFA), and Structural Equation Modeling (SEM) to test the proposed framework. The results confirm the reliability and validity of the measurement constructs. The findings indicate that digital skills and competency, access to digital infrastructure, and training and support systems have a significant positive influence on economic empowerment. Among these, training and support systems emerge as the strongest predictors. However, awareness and adoption of digital platforms do not show a significant direct impact, suggesting that awareness alone is insufficient without practical skills and continuous support. The study concludes that digital literacy fosters economic empowerment when supported by adequate infrastructure and sustained training, offering important policy insights for promoting inclusive and sustainable rural development.

**Keywords:** Digital literacy, Economic empowerment, Digital skills, Training and support systems, Digital inclusion



# Consumer's Psychological Attributes Influencing Sustainable Consumption: A Study on Green Product Choices

Sowmiya A, Dr. Kavitha M\*, Oviyapriya K

Sri Siva Subramaniya Nadar College of Engineering, Chennai, India

\*Corresponding Author

## ABSTRACT

Sustainable consumption has gained increasing importance due to rising environmental concerns and the need to reduce the negative impact of human activities on the environment. Green products are considered an effective means to promote environmentally responsible consumption behavior. This study examines the psychological attributes influencing consumers' sustainable consumption, with specific reference to green product choices. The research focuses on key psychological factors such as environmental concern, attitude towards green products, perceived consumer effectiveness, and social influence. Primary data were collected from consumers using a structured questionnaire, and the responses were analyzed using appropriate statistical tools. The findings reveal that environmental concern and favorable attitudes towards green products significantly influence consumers' green purchase intention. The study highlights the importance of the fact that psychological attributes play a crucial role in shaping sustainable consumption behavior. The findings provide useful insights for marketers and policymakers to design effective strategies for promoting green products and encouraging sustainable consumption practices.

**Keywords:** Sustainable consumption, Green products, Consumer psychology, Environmental concern, Green purchase intention



# From Screens to Wardrobes: How Social Media Shapes Body Perception and Comfort Dressing

Shanmuga Priya M\*

SSN School of Management, Chennai, India

\*Corresponding Author

## ABSTRACT

Social media has become an integral part of young adults' everyday lives, shaping not only how they communicate but also how they perceive themselves. Daily exposure to images of influencers, celebrities, and curated lifestyles creates a constant environment of comparison. Over time, such comparisons may influence how individuals feel about their own physical appearance. This perspective aligns with Social Comparison Theory, which suggests that individuals evaluate themselves through comparisons with others. While earlier discussions have largely focused on the emotional and psychological effects of these experiences, less attention has been given to how they may shape everyday preferences and choices. Feelings about one's body can subtly influence routine behaviours, including how individuals present themselves in daily life. Here, clothing extends beyond functional need and reflects how individuals pursue comfort, confidence, and psychological ease. A preference for comfort-oriented clothing may therefore represent a tendency to manage self-consciousness and navigate appearance-related concerns. This study explores how social media experiences and body-related perceptions relate to such everyday preferences among young adults. By examining these connections, the study seeks to provide a clearer understanding of how digital environments influence not only how individuals feel, but also how those feelings may shape ordinary lifestyle choices. The findings aim to offer insights into everyday decision-making, self-expression, and the subtle ways in which personal perceptions influence daily behaviour.

**Keywords:** Social Media Influence, Body Image Perception, Social Comparison Theory, Self-Presentation, Comfort-Oriented Clothing



# AI and the Digital Economy: Advancing Business Models and Policy with an International Perspective

Sevvandhi S\*, Dr Vijay Shankar U

Dhanalakshmi Srinivasan University, Trichy, India

\*Corresponding Author

## ABSTRACT

Artificial Intelligence (AI) is reshaping the digital economy by transforming business models, redefining value creation, and challenging existing regulatory frameworks. This paper examines how AI-driven technologies, such as machine learning, automation, data analytics, and generative systems, are accelerating the evolution of platform-based ecosystems, data-centric strategies, and algorithmic decision-making across industries. By lowering transaction costs, enhancing predictive capabilities, and enabling hyper-personalization, AI empowers firms to move from product-based models toward service-oriented, subscription, and outcome-based approaches within increasingly interconnected global markets. Adopting an international perspective, the study compares policy frameworks and strategic responses in major economies, including the United States, China, and the European Union. It explores how differences in regulatory philosophies, data governance regimes, innovation ecosystems, and public-private partnerships shape AI adoption and competitiveness. Particular attention is given to issues of cross-border data flows, digital trade, competition policy, labor market disruption, ethical AI standards, and digital sovereignty. The paper further analyzes the implications of AI for small and medium-sized enterprises (SMEs), emerging markets, and global value chains, highlighting both opportunities for inclusive growth and risks of technological concentration. It argues that effective policy must balance innovation incentives with safeguards for transparency, accountability, privacy, and fair competition. By integrating insights from economics, international business, and technology policy, this research proposes a framework for aligning AI-driven business transformation with coherent international governance strategies. The findings contribute to ongoing debates on how nations and firms can leverage AI to foster sustainable growth, enhance productivity, and maintain competitiveness in the evolving digital economy.

**Keywords:** Artificial Intelligence, Digital Economy, AI-Driven Business Models, Technology Policy, Global Digital Governance



# The Role of Artificial Intelligence Shopping Assistants in Shaping Consumer Engagement and Purchase Intent in Online Retail

Dr. Sudarsan Jayasingh\*

MCC Boyd Tandon School of Business, Tambaram, India

\*Corresponding Author

## ABSTRACT

The growing proliferation of artificial intelligence (AI) in e-commerce has introduced AI-based shopping assistants, fundamentally changing how consumers find, compare, and buy products online. This study develops and empirically tests a structural model grounded in the Stimulus-Organism-Response (S-O-R) framework, Source Credibility Theory, and the Elaboration Likelihood Model (ELM). The proposed framework conceptualizes that informational value, entertainment value, visual attractiveness, human-likeness, and credibility are important factors of AI shopping assistants that drive consumer engagement and purchase intention. Drawing on survey data from 412 online retail consumers and employing structural equation modelling (SEM), findings reveal that human-likeness and entertainment value are the strongest drivers of consumer engagement, while credibility and human-likeness exert the most substantial direct effects on purchase intention. Consumer engagement functions as a significant mediating pathway between AI characteristics and purchase intention. These results offer important theoretical and practical implications for understanding how AI-based shopping assistants influence consumers in digitally mediated retail environments.

**Keywords:** Artificial Intelligence, AI Shopping Assistants, Consumer Engagement, Purchase Intention, E-Commerce



# Corporate Social Responsibility in Crisis: A Comparative Analysis of Indian Private Sector Banks Before and After COVID-19

Wesley T, Sibi M, Thiyagarajan K, Pandi Kumar M P

Loyola Institute of Business Administration (LIBA), Chennai, India

\*Corresponding Author

## ABSTRACT

Corporate Social Responsibility in India has evolved from a voluntary philanthropic activity into a regulated corporate function following the introduction of mandatory CSR provisions under the Companies Act, 2013. The COVID-19 pandemic created an unprecedented systemic disruption that required organizations to reassess CSR priorities and respond to emergent societal needs such as healthcare support, emergency relief, and community resilience. Against this backdrop, the present study examines how selected Indian private sector banks adapted their CSR strategies before and after the COVID-19 pandemic. The study adopts a descriptive and analytical research design using secondary data obtained from annual reports, CSR disclosures, sustainability reports, and integrated reports of four major private sector banks, HDFC Bank, ICICI Bank, Axis Bank, and Kotak Mahindra Bank. The analysis covers two distinct periods: pre-COVID (FY 2017–18 to FY 2019–20) and post-COVID (FY 2020–21 to FY 2022–23). To capture the multidimensional nature of CSR responsiveness during crises, the study introduces a researcher-developed CSR Crisis-Responsiveness Index, which evaluates CSR performance across four dimensions: spending surge, sectoral reallocation, programmatic flexibility, and governance readiness. The findings reveal significant variation in CSR responsiveness across banks, indicating that effective crisis-oriented CSR extends beyond expenditure levels to include strategic prioritization and adaptability. The study contributes to CSR literature by proposing a structured framework for assessing crisis responsiveness and offers policy and managerial insights for strengthening CSR governance during systemic disruptions. The CCRI framework provides a practical tool for evaluating CSR effectiveness in future crisis contexts across sectors.

**Keywords:** Corporate Social Responsibility (CSR), COVID-19 Pandemic, Private Sector Banks, CSR Governance, Crisis Responsiveness



# Customer Churn Prediction in Subscription-Based OTT Platforms Using Machine Learning Techniques

Gabriel Anthony\*, Sam Theone Sandy, Bharath Raj  
Loyola Institute of Business Administration, Chennai, India

\*Corresponding Author

## ABSTRACT

The fast growth within the Top media environment has changed the game regarding the consumption habits of audiences for entertainment content. With various global and regional platforms competing for customers' attention, subscriber retention has become an important business idea of the subscription economy. Churn is defined as the extent to which customers stop using the service, and it has a major impact on profitability and brand equity. This study examines the applicability of Machine Learning algorithms to predict churn probability of subscribers to an OTT brand, with the intention of generating actionable marketing. In this study, Logistic Regression, Random Forest, and XGBoost were applied in a retrospective look at the data with regard to subscriber behavioural and transactional attributes. The models were evaluated based on the following metrics: accuracy, precision, recall, F1-score, and ROC-AUC, which accounted for predictive power to be balanced with business viability. The findings indicate that the ensemble models, both Random Forest and XGBoost, were remarkably better than conventional linear models, with an overall accuracy of 92.9% and an AUC score of 0.88. Key predictors were weekly minutes viewed, inactivity by customer, and support call frequency. This research will help to close the loop between machine learning researchers and marketers by showing a practical application of predictive analytics to enable the prediction of churn and encourage OTT platforms to proactively develop personalized retention efforts to drive customer lifetime value and long-term profitability.

**Keywords:** Customer Churn, OTT Platforms, Machine Learning, Predictive Analytics, Customer Retention, Digital Marketing



# The Power of Influence: Examining How Social Media Influences Shape Consumer Buying Behaviour

Thiyaga Vinnarasu\*, Suryakiran P, Shiny Infancia, Shanthi Venkatesh

Loyola Institute of Business Administration, Chennai, India

\*Corresponding Author

## ABSTRACT

With the advent of the internet, social media has become a significant part of our daily lives. As consumers, we rely on social media to find out about products and services, to see what's trending, and to connect with others. Therefore, influencer marketing allows for effective communication between companies and their consumers through influencer marketing. Social media influencers develop strong relationships with their followers, creating an environment of trust for brands and products. Unlike traditional marketing methods, where a brand communicates to a wide audience using many different marketing channels, Influencer Marketing focuses on creating a more personal connection with an audience and so transfers that relationship into an ability to persuade a consumer's purchasing decisions. The goals of this research are to gain an understanding of how social media influencers influence consumer purchasing behaviour. The research involves studying consumer trust, credibility, authenticity, and engagement levels with influencers. The research will include primary data analysis through a survey of 120 participants from all the major metropolitan areas in India, as well as the results of previous influencer marketing studies. Analysis of this research suggests that Credibility and Authenticity are both major determinants of whether consumers trust an influencer and whether they are likely to purchase from the brand.

**Keywords:** Influencer Marketing, Consumer Buying Behaviour, Brand Trust, Purchase Intention, Social Media, Customer Loyalty, Digital Marketing



# Sustainability Integration, Green Finance, and ESG Materiality: An Empirical Analysis of Indian Listed Companies

Dr. Priya Sethuraman\*, Suhash Praveen A, Sankara Narayanan B  
St. Joseph's Institute of Technology, Kanchipuram, India

\*Corresponding Author

## ABSTRACT

This study investigates the nexus between green finance and firm performance in the Indian context, emphasizing Environmental, Social, and Governance (ESG) performance, green expenditure, and green bond issuance. The empirical analysis is based on a panel dataset of 50 firms listed on the Bombay Stock Exchange (BSE) and the National Stock Exchange (NSE). A firm-level regression framework is employed to evaluate the influence of green finance indicators on both accounting-based and market-based performance measures, specifically Return on Assets (ROA) and Tobin's Q. Regression analysis is conducted while controlling for firm-specific characteristics, including firm size and firm age, to ensure robustness of the estimates. The findings that ESG performance exerts a positive and statistically significant impact on both R and Tobin's Q indicate that the integration of sustainability practices enhances operational efficiency and strengthens market valuation. Conversely, green expenditures and green bond issuance do not demonstrate significant short-term effects on performance. The results further suggest the presence of sectoral heterogeneity, underscoring variations in sustainability outcomes across industries. Overall, the study contributes to the growing literature on green finance by providing empirical evidence from an emerging market economy and offers important insights for policymakers, investors, and corporate decision-makers.

**Keywords:** Green Finance, ESG Performance, Return on Assets (ROA), Tobin's Q, Sustainability Integration



# AI Tools in Marketing: Understanding How Artificial Intelligence is Reshaping Marketing Practices and Advancing Sustainable AI

Arun Prathib KB\*, Senthilnathan C, Saravanan A  
SRMIST, Kattankulathur, India

\*Corresponding Author

## ABSTRACT

Artificial intelligence is transforming how organizations connect with customers while simultaneously raising critical questions about environmental sustainability. This paper looks at how Artificial Intelligence Technologies, including chatbots, predictive analytics, recommendation engines, and real-time analytics, are deployed across telecoms, banking, and retail sectors, and also addresses the emerging imperative of sustainable AI practices. The paper highlights Airtel, Netflix, Amazon, and JPMorgan Chase's usage of AI, illustrating both significant benefits and critical challenges of it. The findings of this paper reveal that AI works best when it doesn't replace human judgment but instead complements it and when environmental accountability is embedded throughout the AI lifecycle. The paper throws light on problems like privacy concerns, algorithmic prejudice, over-automation risks, and the environmental impacts from energy consumption and carbon emissions. We have concluded that responsible AI-driven marketing requires transparency, clear governance, human oversight, investment in real-time analytics infrastructure, and commitment to green AI practices that balance innovation with environmental stewardship.

**Keywords:** Artificial Intelligence in Marketing, Sustainable AI, Predictive Analytics, Responsible AI Governance, Digital Transformation



# The Role of Finfluencers: Are Social Media Influencers a New Breed of Financial Advisors?

Lakshmi Soundarya R D\*, Vaibhav Nagar, Jayasali K  
Loyola Institute of Business Administration, Chennai, India

\*Corresponding Author

## ABSTRACT

Over the past few years, social media has become a central source of financial learning for young investors in India. Platforms such as YouTube, Instagram, and X are filled with content that simplifies stocks, mutual funds, budgeting, taxes, and personal finance. Many young people now form their first impressions of investing through short videos, influencer reviews, or market commentary delivered in an engaging, relatable format. As a result, finfluencers who share financial content have become highly visible and influential. Their guidance often feels more accessible than traditional financial advice, leading many first-time investors to rely on them for ideas, reassurance, and market updates. However, conversations with young investors reveal a more complex reality. While finfluencers make financial information easy to consume, many followers struggle to differentiate between education, opinion, promotion, and genuine advice. Young adults frequently express confusion about the credibility of recommendations, sponsored content, conflicting market opinions, and the risks hidden behind seemingly simple investment strategies. Instances of impulsive trading driven by hype, losses due to following unverified tips, or misplaced trust highlight a growing tension between influence and responsibility. Even as followers express strong confidence in their favourite finfluencers, there remain uncertainties about the accuracy and long-term suitability of the advice they consume. This research examines these patterns by exploring how finfluencers shape perceptions and decisions among social media users, particularly Gen Z. The study probes whether these influencers are evolving into a new class of informal financial advisors, individuals who guide investment behaviour without formal certification.

**Keywords:** Finfluencers, Financial Literacy, Investment Behaviour, Social Media Influence, Gen Z Investors



# A Strategic Framework for AI-Augmented Human Resource Management and Organizational Sustainability: The Algorithmic Advantage

Amaravathi Murugan\*, Dr. Lekshmi R. S.

St. Joseph's College of Engineering, OMR, Chennai, India

\*Corresponding Author

## ABSTRACT

Industry 4.0 has accelerated digital transformation across the board. Companies are not simply refining their operations; they are fundamentally reimagining them. Human Resources is not a passive observer in this process; it is playing a pivotal role, guiding how employees adapt to emerging technologies. Artificial Intelligence is no longer just a helpful tool; it has become the driving force behind how organizations operate, make strategic decisions, and maintain a competitive edge. This article introduces a framework grounded in the Resource-Based View (RBV) and Knowledge-Based View (KBV). The central message is clear: AI extends beyond hardware and software. It encompasses people, organizational culture, and leadership. These “AI capabilities” are not merely supporting functions; they are core assets that distinguish leading companies. The framework identifies Green Innovation as the crucial connection between AI adoption and achieving sustainability objectives. It further highlights that factors such as risk management and technological adaptability significantly influence how effectively companies implement AI. While AI enhances efficiency and sharpens decision-making, the transition is not without challenges. Organizations must still address concerns like algorithmic bias, transparency, data privacy, and fostering employee trust in new technologies. Achieving sustainable success with AI requires robust ethical guidelines, comprehensive training, and genuine collaboration between humans and machines.

**Keywords:** Artificial Intelligence; Industry 4.0; Digital Transformation; AI Capabilities; Resource-Based View (RBV); Knowledge-Based View (KBV); Green Innovation; Sustainability; Human Resource Management; Technological Adaptability



# Sustainable Organizational Practices as Drivers of Employee Wellbeing and Engagement: An Empirical Analysis

Jenit Calvin\*, Michael Aaron Theodore, Diya Sakthivel, Dr. Dhyana Sharon Ross

Loyola Institute of Business Administration, Chennai, India

\*Corresponding Author

## ABSTRACT

This paper examines how organizational sustainability practices across the four dimensions of Europe's ESG codes of conduct, Environmental, Social, Economic, and Governance, influence employee well-being among IT professionals in Chennai, with a specific focus on employee engagement. A quantitative, cross-sectional research design was employed, using survey data collected from 478 full-time employees working in mid-sized and large IT organizations that have actively implemented sustainability initiatives. Respondents were selected through purposive sampling to ensure adequate exposure to ESG-related practices. ESG practices, employee well-being, and employee engagement were measured using standardized five-point Likert scales adapted from previously validated instruments. The reliability and validity of the measures were established through Cronbach's alpha values ranging from 0.85 to 0.91, along with Composite Reliability, Average Variance Extracted, and Confirmatory Factor Analysis. Statistical analyses, including descriptive statistics, correlation analysis, multiple regression, and hierarchical regression, were conducted using SPSS and AMOS to examine the impact of sustainability practices on employee well-being and the moderating role of engagement. The findings indicate that all four ESG dimensions significantly predict employee well-being, explaining 58% of the variance ( $R^2 = 0.58$ ). Governance practices emerged as the strongest predictor, followed by social, environmental, and economic practices. This underscores the critical role of ethical leadership, transparent communication, and fair decision-making in enhancing employee well-being within high-pressure IT environments. The study highlights the importance of integrating ESG principles into HR and leadership strategies to foster a sustainable workforce, enhance engagement and resilience, and create a work climate where employees feel valued and supported.

**Keywords:** ESG Practices; Employee Well-being; Employee Engagement; Sustainable Organizations; Governance Practices; IT Sector



# Choice Over Chance: A Systematic Review of Childfree Intention

Vishal R\*

SSN School of Management, Chennai, India

\*Corresponding Author

## ABSTRACT

**Objective:** This study synthesizes fragmented literature on voluntary childfree intention and examines how individual, relational, and structural factors shape the decision to remain childfree. The review maps publication trends, identifies dominant theories, contexts, and methodologies, and integrates existing findings through the Antecedents Decisions Outcomes (ADO) framework.

**Design:** A systematic literature review following PRISMA guidelines was conducted using the Scopus database. Peer-reviewed journal articles published between 1983 and 2025 were retrieved using childfree-related keywords. After screening 2,465 records and applying inclusion criteria, 66 studies were retained for analysis. Bibliometric trends were assessed, and the literature was synthesized using the ADO-TCM framework (Antecedents Decisions Outcomes; Theory Context Methodology).

**Findings:** Findings show that research on voluntary childfree intention has increased significantly since 2012, with most studies originating from developed Western economies. Qualitative approaches dominate the literature, particularly interview-based studies. Key antecedents influencing childfree intention include autonomy-oriented values, financial considerations, career priorities, sociocultural pressures, relational dynamics, psychological concerns, and identity factors. These antecedents shape reproductive decisions characterized by the deliberate rejection of parenthood norms and the construction of alternative identities. Outcomes are multidimensional: individuals report enhanced autonomy, well-being, and financial flexibility but also experience stigma, workplace inequality, and institutional disadvantages in pronatalist contexts.

**Research Limitations/Implications:** Future research should adopt cross-cultural, longitudinal, and large-scale quantitative designs to examine underrepresented contexts and clarify causal relationships.

**Originality/Value:** Through the ADO-TCM framework, this study positions voluntary childfree intention as a structurally embedded life-course position rather than a marginal lifestyle choice.

**Keywords:** Childfree Intention, Lifestyle, Financial Flexibility, Career Priorities



# Artificial Intelligence as a Catalyst for Innovation in Finance and FinTech Ecosystems: A Strategic and Empirical Perspective

Subramani Periyasamy<sup>1,\*</sup>, Dr. Aarthi Suresh<sup>2</sup>

<sup>1</sup>Research Scholar of VISTAS, Vels University, Chennai

<sup>2</sup>Assistant Professor, VISTAS, Vels University, Chennai

\*Corresponding Author

## ABSTRACT

Artificial intelligence has become indispensable in today's financial world, fundamentally reshaping how financial firms develop their operations, handle risks, secure their systems, and engage with clients. This paper offers a systematic overview of AI's integration into financial services, assessing its practical applications, strategic benefits, and inherent limitations across key FinTech areas like digital payments, credit assessment, investment management, insurance, regulatory technology, and blockchain finance. Drawing on academic research and practical examples from 2020 to 2025, this study explores how sophisticated computational methods, such as various machine learning algorithms, deep learning networks, natural language processing, generative AI, and explainable AI, are employed in areas like detecting financial fraud, assessing borrower creditworthiness, automating trading, managing enterprise risks, and powering customer service. The findings indicate that intelligent financial systems outperform traditional statistical models in predictive accuracy, operational flexibility, and decision-making speed, while also expanding financial inclusion by incorporating diverse and unconventional data. The review further delves into AI's growing influence within specific FinTech sectors, including RegTech, InsurTech, SupTech, PayTech, and WealthTech, illustrating how AI systems aid in ongoing regulatory oversight, automated compliance checks, faster insurance claim processing, and personalized investment advice. Additionally, combining AI with decentralized finance and blockchain technology enhances system robustness, transparency, and automation through smart contracts and secure distributed ledgers. However, despite these advancements, the study points to significant hurdles hindering widespread adoption, such as difficulties in understanding AI models, data privacy and governance issues, ethical considerations, and evolving regulatory landscapes. The research concludes that artificial intelligence will continue to be a driving force in the future of finance, enabling highly tailored financial products, improved fraud prevention, data-informed lending, and more efficient operations.

**Keywords:** Artificial Intelligence (AI), GenAI, Machine Learning, Finance, FinTech, Innovations



# FinTech Real-Time Regulatory Compliance: An Explainable RegTech and AI Architecture

Dr. R. Karuppasamy\*

Professor in Finance, MITTAL School of Business, Lovely Professional University, Punjab, India

\*Corresponding Author

## ABSTRACT

**Purpose:** This paper discusses the urgent shortcomings in the financial technology (FinTech) regulatory compliance systems that are reactive, but not real-time. We present a combined Explainable AI (XAI) and Regulatory Technology (RegTech) architecture that would be used in continuous, transparent, and adaptive compliance monitoring.

**Design/Methodology/Approach:** Design Science research methodology will be used to develop a conceptual framework combining machine learning, natural language processing, and explainable AI. The empirical validation is conducted on synthetic transaction data and simulated regulatory conditions, comparing AI-based solutions and traditional rule-based systems in terms of such indicators as accuracy, recall, false alarms, and compliance time.

**Findings:** RegTech framework with XAI outperforms the traditional systems by 43 false positives, 67 compliance latency, and 94 percent accuracy in detecting anti-money laundering (AML)-related situations, with complete explainability to regulatory audits. The adaptive learning mechanisms effectively adapt to the regulatory changes with little manipulation.

**Originality/Value:** The study adds a new, real-time, explainable, and adaptive architecture of compliance that bridges the FinTech innovation with the regulatory needs. Regulatory transparency and operational efficiency are guaranteed by the XAI integration to meet a significant requirement of digital finance regulation.

**Keywords:** RegTech, Explainable AI, FinTech Compliance, Real-Time Monitoring, Anti-Money Laundering, Adaptive Systems



# Incentivizing Green Behaviour Through AI-Powered Micro-Investment Platforms: A FinTech Proposal

Dr. R. Karuppasamy<sup>1</sup>, Nirmal. K<sup>2</sup>, Dr. Kavitha Muthukumaran<sup>3,\*</sup>

<sup>1</sup>Professor in Finance, MITTAL School of Business, Lovely Professional University, Punjab, India

<sup>2</sup>Ph. D Research Scholar, MITTAL School of Business, Lovely Professional University, Punjab, India

<sup>3</sup>Associate Professor, SSN School of Management, Chennai

\*Corresponding Author

## ABSTRACT

The escalating climate crisis requires innovative approaches beyond conventional regulatory systems and private environmental programs to stimulate behavioural change at the individual consumer level. This paper proposes a decentralized financial ecosystem that integrates artificial intelligence, behavioural economics, and micro-investment infrastructure to create a direct financial linkage between pro-environmental behaviours and sustainable wealth creation. The proposed AI-based micro-investment platform employs machine learning, IoT sensor networks, and blockchain verification protocols to track, authenticate, and quantify individual green behaviours such as sustainable transportation choices, recycling practices, energy consumption optimization, and carbon footprint reduction. These verified behaviours are subsequently converted into fractional equity stakes in ESG-compliant investment vehicles and green financial instruments. The study draws on theoretical foundations from behavioural economics, environmental psychology, and sustainable finance to develop the conceptual framework and technological architecture, including AI verification systems, distributed ledger technology, and secure data management protocols. By incorporating principles such as nudge theory, hyperbolic discounting mitigation, and gamification, the proposed framework seeks to bridge the intention–action gap in environmental behaviour. The platform aims to transform abstract environmental awareness into tangible financial participation while democratizing access to sustainable investment opportunities and generating measurable positive environmental externalities.

**Keywords:** Artificial Intelligence; Behavioural Economics; Sustainable Finance; Pro-environmental Behaviour; ESG Investments; Blockchain



# AI and Big Data in Green Credit Risk Assessment: A Framework for Sustainable Banking

Dr. R. Karuppasamy<sup>1</sup>, Narmadha Gu<sup>2</sup>, and Dr. Kavitha Muthukumar<sup>3,\*</sup>

<sup>1</sup>Professor in Finance, MITTAL School of Business, Lovely Professional University, Punjab, India

<sup>2</sup>Ph. D Research Scholar, MITTAL School of Business, Lovely Professional University, Punjab, India

<sup>3</sup>Associate Professor, SSN School of Management, Chennai

\*Corresponding Author

## ABSTRACT

The convergence of Artificial Intelligence (AI), Big Data analytics, and Environmental, Social, and Governance (ESG) principles is transforming credit risk measurement in India's banking sector. As India works toward its Net-Zero 2070 target and the Reserve Bank of India (RBI) develops a green finance regulatory framework, banks must manage climate-related financial risks while funding sustainable projects. India's cumulative green, social, sustainability, and sustainability-linked (GSS+) debt rose by 186% from USD 21.4 billion in 2021 to USD 55.9 billion by December 2024, highlighting rapid growth in sustainable finance. However, traditional credit assessment models remain inadequate in capturing environmental risk exposure. This study proposes an AI–Big Data-based Green Credit Risk Assessment (GCRA) model tailored to the Indian banking sector. Using secondary data from RBI reports, SEBI disclosures, NABARD guidelines, and sustainability reports of major banks (SBI, HDFC Bank, ICICI Bank, Bank of Baroda, and Axis Bank), the research maps regulatory developments and data gaps while introducing a multi-dimensional GCRA scorecard. Statistical tools such as regression analysis, an ESG-adapted Altman Z-Score, Pearson correlation, and descriptive statistics are applied to evaluate the framework. The findings indicate that machine-learning-based ESG credit models reduce default prediction errors by up to 23% compared to traditional models. Integrating green risk parameters can also help further reduce India's Gross NPA ratio, which stood at a three-year low of 2.7% in FY 2023-24. The paper concludes with policy recommendations for RBI, SEBI, and Indian banks to institutionalize AI-enabled sustainable credit assessment.

**Keywords:** Green Credit Risk Assessment, Artificial Intelligence, Big Data, Sustainable Banking, ESG, Non-Performing Assets, RBI Green Deposit Framework, Machine Learning, India



# The Impact of Gamification Features in FinTech Trading Apps on Investor Risk-Taking Behaviour: Evidence from Retail Investors in India

Dr. R. Karuppasamy<sup>1,\*</sup>, Ramya B<sup>2</sup>

<sup>1</sup>Professor in Finance, MITTAL School of Business, Lovely Professional University, Punjab, India

<sup>2</sup>Ph. D. Research Scholar, MITTAL School of Business, Lovely Professional University, Punjab, India

\*Corresponding Author

## ABSTRACT

Retail investing in India has changed due to the quick rise of gamified design elements in financial technology (FinTech) trading applications. Digital brokerage platforms are progressively including features like streak monitoring, push notifications, leaderboards, prize badges, and celebration animations to increase user engagement. Although these techniques increase capital market accessibility and participation, questions still surround how they can affect investors' propensity for taking risks. Using ideas from behavioural finance theory, this study investigates how gamification aspects in FinTech trading apps affect the risk-taking inclinations of Indian retail investors. The study explores how gamified interfaces may exacerbate cognitive biases like overconfidence, herd behaviour, sensation seeking, and loss aversion. It is based on Prospect Theory and behavioural bias frameworks. Through a structured survey of 400 active retail investors in major cities, the study uses Structural Equation Modelling (SEM) to examine the relationship between exposure to gamification features and behavioural and self-reported risk-taking indicators, such as short-term speculative activity, trading frequency, portfolio concentration, and leverage usage. The results show a strong positive correlation between higher risk-taking behavior and high exposure to gamification components. While achievement badges and rapid reward cues led to increased trading frequency and short-termism, social comparison tools (such as leaderboards and community feeds) were found to promote herd behavior. The association between gamification exposure and excessive risk-taking was found to be decreased by financial knowledge. By offering actual data from an emerging market setting, the study adds to the growing body of research on digital behavioral finance. It has useful ramifications for legislators, platform developers, and regulators who are interested in responsible innovation and investor protection.

**Keywords:** Gamification, FinTech trading apps, Investor risk-taking behaviour, Behavioural finance, Retail investors, Overconfidence bias, Herd behaviour, Prospect Theory, Financial literacy, India



# Understanding the Drivers and Effects of Emotional Burnout among Faculty Members in the Educational Sector

Dr. Sai Kumari V<sup>1,\*</sup>, Booma S<sup>2</sup>, Jenithakarthiga S<sup>3</sup>

Easwari Engineering College, Ramapuram, Chennai, India

\*Corresponding Author

## ABSTRACT

Emotional burnout has become a growing concern in the educational sector due to increasing academic responsibilities, technological adaptation, administrative workload, and performance pressures. Faculty members face multifaceted demands that often result in emotional exhaustion, reduced professional efficacy, and psychological strain. This study investigates the key drivers and effects of emotional burnout among faculty members in the educational sector. Specifically, workload, technostress, and work–life imbalance are examined as primary antecedents, while job satisfaction, teaching effectiveness, and organizational commitment are analyzed as outcomes. Using a structured questionnaire and Structural Equation Modeling (SEM), this study provides empirical evidence on burnout dynamics in educational institutions. The findings contribute to burnout literature and offer practical implications for institutional policy reforms and faculty well-being initiatives.

**Keywords:** Emotional Burnout, Technostress, Work-life imbalance, Institutional policy



# Impact of Artificial Intelligence on HR Practices in the Digital Era

Jayaprakash K\*

Eswari Engineering College, Chennai, India

\*Corresponding Author

## ABSTRACT

Companies are increasingly using AI-based algorithms to innovate and streamline their employment procedures. This technology has numerous benefits; it considerably increases the efficiency and effectiveness of talent acquisition procedures. Technology has a significant impact on hiring HR professionals. AI's effects on HR recruiting have been demonstrated by several studies, with particular attention paid to candidates' perceptions of AI. This study investigates the integration of Artificial Intelligence into the recruitment process, examining the influence of key independent variables such as Relative Advantage, Regulatory Environment, Technological Complexity, and Technology Competence on the adoption and utilization of AI in hiring. The primary focus of this study is the dependent variable, AI usage in recruitment, reflecting the extent to which organizations use AI technologies in their hiring process. This study aims to provide a deeper understanding of the factors that facilitate or hinder the successful integration of AI into the recruitment process through a comprehensive analysis of these independent variables. The expected contributions of this research include offering valuable insights for HR professionals, industry stakeholders, and decision-makers, promoting more effective and efficient recruitment practices, and leveraging AI technologies to optimize talent acquisition. By identifying key factors that impact AI adoption, this study aims to inform strategies for seamless integration of AI into hiring practices, ultimately helping organizations gain a competitive edge in the ever-evolving job market.

**Keywords:** Algorithms, Regulatory Environment, Technological Complexity, talent acquisition



Abstract Book of 4<sup>th</sup> International Conference on  
**Emerging Trends in Business and  
Management: ICETBM 2026**

Organized by



## SSN SCHOOL OF MANAGEMENT

Sri Sivasubramaniya Nadar College of Engineering  
SH 49A, Kalavakkam, Chennai, Tamil Nadu

5-6 March, 2026

*"AI and the Digital Economy: Advancing Business  
Models and Policy with an International Perspective."*

To learn more about AIJR Publisher  
Please visit us at: [www.aijr.org](http://www.aijr.org)

