



**JOURNAL OF  
INNOVATIONS & RESEARCH ANALYSIS (IJIRA)**

(An International Quarterly Multidisciplinary Peer Reviewed Refereed Journal)

---

Volume 06

No. 02(I)

April - June, 2026

---

**CONTENTS**

1.	Recent and Emerging Trends in Cyber Crime <i>Dr. Omkar Sonawane</i>	01-06
2.	Impact of Covid-19 on Indian Economy and the Role of Microfinance in Post-Pandemic Recovery <i>Dr. Mohammad Umair</i>	07-16
3.	A Study of UPI Fraud and Complaint Process against UPI Frauds and its Prevention <i>Anjali Meena &amp; Dr. Jyoti Jagwani</i>	17-24
4.	Reconceptualizing Home Science Education in School Curriculum: Educators Perspective <i>Smriti Manocha &amp; Dr. Usha Sharma</i>	25-29
5.	Exploring the Role of Leadership Style in Enabling TOGAF as a Driver for Green Software in Logistics <i>Saravana Kumar Ganesan &amp; Dr. Ruchi Sharma</i>	30-37
6.	From Mockery to Recognition: Child Psychology and Maternal Empowerment in the Movie <i>English Vinglish</i> <i>Dr. Dhaval Kataria, Ms. Ghata Joshi &amp; Ms. Vaishnavi Trivedi</i>	38-43
7.	Campus to Company: Exploring Engineering Students' Entrepreneurial Interest in Startups <i>Gokul. S &amp; Dr. Kabirdoss Devi</i>	44-51
8.	Sustainable Development through Green Business Practices: Challenges and Opportunities <i>Dr. Velsuri Hari Babu</i>	52-60
9.	Adulteration in Eco-Friendly Products as Material Greenwashing: Trust Erosion and Sustainable Market Implications <i>Dr. Nabaghan Mallick, Sagarikapriyadarshini Mohanty &amp; Mousumi Mahana</i>	61-72
10.	A Study on Work-Life Balance and its Impact on Employee Productivity <i>S Saipriya &amp; Dr. S Preetha</i>	73-80

11.	A Comparative Assessment of AI-Driven Risk Management Governance: Evidence from Major US and UK Banks <i>Dr. Srilakshmi Ramu, Sansthapika Tiwari &amp; Eklavya Anand</i>	81-92
12.	A Data Analytics Approach towards Challenges in Inventory Management in ITC PPB Chennai <i>Vijay Gokulan. D &amp; Dr. S. Preetha</i>	93-99
13.	Developing Smart and Affordable Housing Futures for Ageing Populations: Urban Demographic Change, Single-Person Living, and the Role of AI Agents in Emerging and Advanced Economies <i>Woranut On-ubol</i>	100-104
14.	Work-Life Balance and Its Impact on Employee Retention in IT Sector: A Comparative Analysis of Infosys, Wipro, TCS and IBM with Special Reference to Gujarat State <i>Swati Patel &amp; Neelima Kamjula</i>	105-110
15.	Artificial Intelligence as a Tool for Reducing Recidivism in the Criminal Justice System <i>Ekta Tomar &amp; Dr. Shehnaz P. Billimoria</i>	111-117
16.	A Fieldwork Observation from Beneficiaries of PMAY-G in Rajasthan (With Special Reference to Deoli Panchayat Samiti of Tonk District) <i>Suman Meena &amp; Dr. Sulochna Meena</i>	118-122
17.	Employees Health and Safety Measures in Sugar Industry: A Study with Reference to Sugar Factories in Bidar District <i>Dr. B.Vijaya &amp; Surekha</i>	123-133
18.	A Novel Method for Identification and Classification of Spoken Language Using Machine Learning Approaches <i>Akhilesh Pandey, Dr. Ashish Gupta, Gunjan Bhatnagar, Sanjeev Kumar Shukla &amp; Hemlata</i>	134-142
19.	The Role of Generative AI in Financial Reporting and Decision-Making <i>Dr. Robert Neely</i>	143-150
20.	Factors Influencing Consumers' Online Purchase Intentions: A Quantitative Study of Trust, Website Quality, Product Reviews, Perceived Usefulness, and Perceived Risk <i>Kritika Singh Rathore, Dr. Deep Kumar Mathur &amp; Dr. Anshika Jain</i>	151-157
21.	Social Media Affinity among College Students <i>Jyoti Baghel &amp; Dr. Sudarshan Singh</i>	158-164

Cont.....