

CONFERENCE PROCEEDINGS

APRIL, 2025



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# INTERNATIONAL CONFERENCE

ON MULTIDISCIPLINARY &  
CURRENT EDUCATIONAL RESEARCH

*Editors*

**Dr. Ravi Kant Modi**

**Dr. Yogita Chandel**



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# **CONFERENCE PROCEEDINGS**

## **INTERNATIONAL CONFERENCE ON MULTIDISCIPLINARY & CURRENT EDUCATIONAL RESEARCH (ICMCER-VIRTUAL-2025)**

*Edited by:*

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# *Keynote Paper*



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## BEYOND THE PRODUCT, MORE FOCUS ON PEOPLE: THE STRATEGIC ROLE OF SALES FORCE CAPABILITIES IN THE FUTURE OF INDIA'S HOUSING FINANCE ECOSYSTEM.

CS Pallavi Biyani

Finance Educator and Mentor

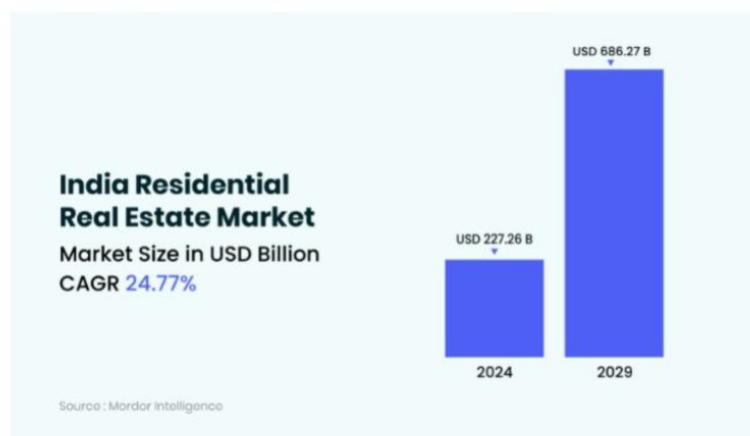
### Abstract

India's housing finance sector stands at a pivotal moment. While the market continues to expand due to urbanization, increasing disposable incomes, and favorable lending rates, the traditional growth levers of product innovation and pricing are no longer sufficient. This paper examines how sales effectiveness—not product features—has emerged as the differentiator in a highly competitive red ocean market. Using real-world insights from companies like **FinHome Solutions** and **Mahindra Home Finance**, this study explores how a strategic focus on sales capability building, process excellence, and data-driven selling is critical to unlocking sustainable growth in the housing finance industry.

Key themes include: the evolution of buyer behavior in India's housing sector, the importance of domain expertise in frontline roles, the rise of consultative selling, and the business impact of upskilling sales teams in negotiation, collaboration, and analytics.

### Introduction

India's housing finance industry has undergone a transformative shift. No longer driven purely by affordability or product innovation, the market is shaped by rising aspirations, increased financial literacy, and customer expectations around personalized guidance. Unlike Western economies where homeownership often represents a speculative investment, in India, it is a deeply personal goal tied to stability, security, and social identity.



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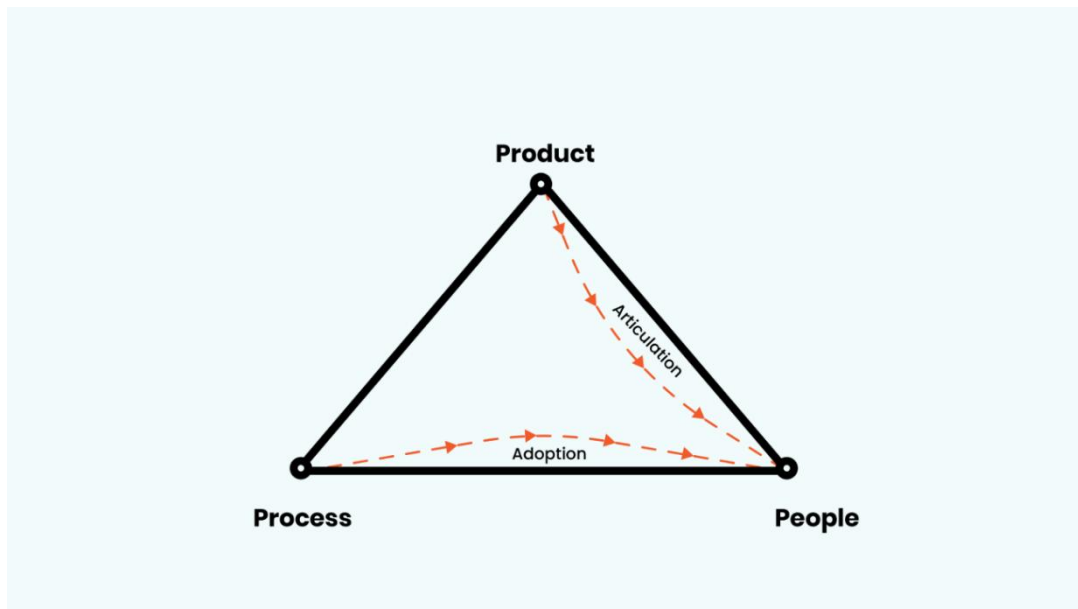


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The sector's growth—projected to reach USD 686.27 billion by 2029 with a CAGR of 24.77%—has created new opportunities, but also complex challenges. Despite rising demand and favorable macroeconomic conditions, housing finance companies often find themselves struggling with stagnant conversion rates, poor customer experience, and attrition in high-growth regions.

This paradox points to a deeper issue: **product is no longer the differentiator. People are.**



In this paper, we argue that the **capabilities, competencies, and continuous learning culture of the sales force** play the most critical role in determining a housing finance company's ability to win market share, build customer trust, and grow sustainably.

Through the lens of capability frameworks, real-industry case studies, and data-driven sales performance strategies, this paper highlights how leading organizations are investing in:

- **Domain-specific sales expertise**
- **Effective communication and negotiation techniques**
- **Data-backed decision making**
- **Cross-functional collaboration**
- **Continuous upskilling in emerging areas (e.g., GenAI readiness)**

We will explore how these competencies manifest at various experience levels (entry to senior sales roles) and how aligning HR, L&D, and business strategy around

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this model is the key to building a future-ready sales force in India's housing finance sector.

## Findings

Through an in-depth review of operational practices, capability benchmarks, and business outcomes across select Indian housing finance companies (notably **FinHome Solutions** and **Mahindra Housing Finance**), several consistent trends emerged:

- **Sales Expertise Directly Impacts Conversion Rates**

Companies that invested in structured sales training programs—focusing on regulatory understanding, product knowledge, and customer eligibility profiling—witnessed **up to 25% higher lead-to-conversion ratios** than those with generalist sales teams.

- **Customer-Centric Communication Correlates with Retention**

Sales teams trained in **empathetic communication and active listening** scored significantly better in post-transaction satisfaction surveys. In JD Power's referenced study, **93% of mortgage customers cited timely, clear communication as a top driver of satisfaction**.

- **Data-Driven Sales Planning Fuels Competitive Agility**

Organizations that adopted CRM analytics, lead scoring, and campaign-level performance metrics saw **20–30% improvement in sales velocity**. This includes faster deal closures, better lead prioritization, and improved predictability of revenue streams.

- **Internal Mobility and Upskilling Create a Robust Sales Bench**

Companies that created **competency-linked career paths** (e.g., Junior → Senior BDE) and mapped progression to upskilling investments retained high performers longer, reducing front-line attrition by 18–22% year-on-year.

- **Process and Team Collaboration Drive Consistency**

Collaboration across sales, credit, and compliance teams improved TAT (turnaround time) for approvals and documentation, enabling a **more seamless customer journey** and fewer dropouts during onboarding.

## Discussion

The Indian housing finance industry, often evaluated in terms of interest rates, loan books, and NPAs, rarely acknowledges the **human capital layer** as a competitive lever. This study challenges that paradigm.

While digital transformation and product diversification remain important, they cannot compensate for a sales force that lacks **industry-specific knowledge, customer insight, or process fluency**. In fact, a compelling product loses value if the person selling it cannot explain its benefits, build trust, or handle objections.

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The **triad of people, process, and product** must now be viewed with a rebalanced emphasis—where *people* lead. Especially in a market like India where financial literacy varies dramatically across customer profiles, a trusted advisor (not a transactional seller) is what the modern housing finance customer seeks.

Furthermore, in an era of digital-first outreach and AI-assisted sales funnels, the **hybrid sales representative**—skilled in both relationship-building and data interpretation—will define the next wave of growth.

## Conclusion

In India's fast-growing housing finance sector, **success is no longer driven by products or pricing—it is powered by people.**

This paper makes a clear case: **building a future-ready sales team is the most strategic investment a housing finance company can make.**

By shifting focus from just what is sold to *how* it is sold—via stronger communication, data-driven action, and deep domain knowledge—organizations can not only unlock higher conversion rates but also build lasting customer relationships and reputational equity.

For leaders in HR, Sales, and Learning & Development, this calls for:

- Embedding capability-building into sales strategy
- Creating growth-linked learning journeys
- Leveraging technology not to replace, but to **amplify human potential**

In conclusion, the housing finance sector stands at a point where “**sales excellence is business excellence.**” Companies that recognize and act on this principle will lead the market—not just in numbers, but in trust and transformation.

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# *Abstracts*



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## **A CONCEPTUAL FRAMEWORK OF FACTORS AFFECTING CHRONIC ILLNESS AND WELLNESS CARE OF ELDERLY POPULATION IN DELHI NCR: A REVIEW OF LITERATURE**

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Department of Healthcare and Pharmaceutical Management, School of Management  
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The global population is aging at an unprecedented rate, leading to a growing focus on the health and well-being of older adults. As people age, they become more susceptible to chronic illnesses such as diabetes, cardiovascular diseases, arthritis, and respiratory conditions, which significantly impact their quality of life. However, chronic illness is not merely a function of age; it is influenced by a range of factors including lifestyle, environment, access to healthcare, and socio-economic status. At the same time, wellness care in later life extends beyond the absence of disease and includes emotional, social, and psychological dimensions. Factors such as mental health, social support, financial security, and living conditions play a critical role in determining how individuals experience aging. Understanding the factors that contribute to chronic illness and well-being among the elderly is essential for developing effective interventions, healthcare policies, and support systems. This review of literature aims to explore and analyse the key determinants affecting both health outcomes and overall life satisfaction in older adults, drawing on existing research from multiple disciplines.

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## **GREEN BONDS: REVOLUTIONIZING FINANCE WITH SUSTAINABLE INVESTMENTS**

**Akshit Gupta**

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**Dr. Mahima Shukla**

Assistant Professor, Management School of Business Studies Sharda University,  
Greater Noida

The necessity for environmental sustainability and the increasing urgency of climate change have fuelled the creation of novel financial products like green bonds. These bonds are essential for directing funds towards projects that benefit the environment and connecting financial markets with sustainability objectives. This study highlights the importance of green bonds in sustainable finance by analysing their development, effects, and possibilities for the future. By examining investor incentives, obstacles, and opportunities, the paper investigates the growth of the global green bond market. It evaluates the impact of green bonds on investment behaviour and project finance through a mixed-methods approach that includes both qualitative case studies and quantitative market trend analysis. Although worries about greenwashing, standardisation, and transparency persist, key findings show growing knowledge and favourable investor attitude.

## **ADVENTURE TOURISM AND INFRASTRUCTURE DEVELOPMENT IN REMOTE AREAS OF ASSAM: OPPORTUNITIES AND CHALLENGES**

**Abu Samet Barbhuiya**

Research Scholar, Tourism & Hospitality, Mangalayatan University, Assam

**Dr. Robin Verma**

Assistant Professor, Tourism & Hospitality, Mangalayatan University, Assam

Adventure tourism in Assam, particularly in its remote regions, presents both an opportunity and a challenge for socio-economic growth and infrastructural development. This paper explores the nexus between adventure tourism and infrastructure development in Assam's less-developed, remote areas. Assam, a state blessed with diverse landscapes, rich culture, and biodiversity, is positioned as a growing destination for adventure tourism activities such as trekking, river rafting, and wildlife exploration. These regions, however, face challenges such as inadequate infrastructure, poor transportation networks, and insufficient facilities to cater to the growing tourist influx. This research investigates the potential of adventure tourism to

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drive infrastructure development in Assam's rural and tribal areas. The paper examines the role of infrastructure—roads, transportation, and communication systems—in facilitating the growth of adventure tourism and the wider benefits that accrue to local economies and communities. Special focus is given to the development of remote areas, which often lack basic facilities but have rich natural and cultural resources. The study evaluates the opportunities for improving infrastructure through government initiatives, private investments, and community participation. The paper also highlights the barriers to development, such as environmental concerns, regulatory frameworks, and the need for sustainable practices in tourism development.

## **IMPACT OF BIG DATA ANALYTICS ON E-COMMERCE SHOPPING EXPERIENCES AND CUSTOMER RETENTION STRATEGIES**

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University of Technology, Gorakhpur, Uttar Pradesh

**Dr. Bharti Shukla**

Assistant Professor, Management Studies Department, Madan Mohan Malaviya  
University of Technology, Gorakhpur, Uttar Pradesh

This paper aims to analyse the Impact of Big Data Analytics on E-commerce Shopping Experiences and Customer Retention Strategies via Partial Least Squares Structural Equation Modeling (PLS-SEM) and Statistical Package for Social Sciences (SPSS) using a survey structured questionnaire and hypothesis testing. The study define that how Big Data Analytics helps businesses to analyse the huge amount of feedback and responses received by customers and create personalized customer experiences and predict customer needs. It helps business to target their customer and increase their sales. This paper also analyse the various customer retention strategies using big data analytics such as customer loyalty programmes, product recommendations, personalized discounts, trust on retailers. The findings of this study provide a better approach to businesses to adopt data driven strategies to gain customer retention strategies.

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## **MICROBIOLOGY IN THE FOOD INDUSTRY: APPLICATIONS, CHALLENGES, AND INNOVATIONS**

**Anjali Jangid**

B.Sc. Part-II (Sem-III) Biology, Shree Tagore College, Kuchamancity

Microbiology is a cornerstone of the food industry, playing a vital role in ensuring food safety, enhancing nutritional value, improving shelf life, and facilitating large-scale food production. This paper delves into the diverse applications of microorganisms in the food industry, the challenges posed by harmful microbes, and the innovations driving future developments in food microbiology. Beneficial microbes are indispensable in the fermentation of foods and beverages, contributing to the production of yogurt, cheese, bread, wine, vinegar, and fermented vegetables. Microbial fermentation enhances food texture, flavor, and digestibility, while also improving nutritional profiles and bioavailability of certain compounds. Probiotics—live beneficial bacteria—are increasingly used in functional foods to support gut health and immunity. Additionally, microbial enzymes such as amylases, proteases, and lipases are employed in food processing to increase efficiency, quality, and consistency. On the other hand, the presence of pathogenic microorganisms like *Salmonella*, *Listeria monocytogenes*, *Escherichia coli*, and *Clostridium botulinum* remains a major concern, contributing to foodborne illnesses and product recalls. To address these challenges, food industries implement microbial risk management systems such as Hazard Analysis and Critical Control Points (HACCP) and Good Manufacturing Practices (GMP).

## **SPIRITUAL LITERACY FOR DIGITAL AGE COURSES**

**Dr. C.K. Bhardwaj**

Ph.D., ICOU, Netherlands

Development of international curriculum on HUMANE VALUES ETHICS SKILLS HABITS AND WISDOM DEVELOPMENT PROGRAM on Spiritual literacy for Digital age based on science and logic without MENTIONING ANY RELIGION for sustainable humane transformation through Cosmic cognitive restructuring to go beyond cognition. The paper is based on Co-AIM theory and practice that is Co-relation of Attention Information and Material. here ATTENTION is the outer expression of the connected creative intelligence as soul. Information is mind connected to its source the universal mind embedded with information systems and laws of nature including every action has equal and opposite reaction. The Material is Body made out of ELEMENTS as per periodic table. we cover the points like the

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origin of creation , origin of life , origin of essence of language and how language flows out FROM PARA PASHYANTI MADHYAMA &VAIKHARI . Here it is explained how mind and body pollute the language. How to develop restraining intelligence to achieve peace and harmony in life.[PEHLE TOLO PHIR BOLO].

## **IMPACT OF DIGITAL FINANCIAL LITERACY ON WOMEN'S ACCESS TO DIGITAL FINANCIAL SERVICES IN RURAL AREAS OF ANKLESHWAR TALUKA**

**Dr. Ashish C. Mehta**

Professor - Management, G.H.Patel, Department of Management, SPU, VV Nagar,  
Anand, Gujarat

This research explores the influence of digital financial literacy (DFL) on rural women's ability to access and use digital financial services (DFS) in Ankleshwar Taluka, Gujarat. Knowing how to use digital platforms properly is crucial as they become the foundation of financial systems, particularly in disadvantaged rural areas. DFL includes awareness, operational expertise, cybersecurity, and self-assurance when utilizing digital tools like payment applications and mobile banking. A structured survey involving 184 women across 11 rural villages found that although 82% of them were aware of digital tools, their practical usage skills (55%), security knowledge (49%), and confidence (29%) were significantly lower. Only a tiny percentage of respondents had high levels of competence, according to the study, which used a descriptive and exploratory quantitative methodology. The majority of respondents had moderate digital financial literacy, and only a small proportion exhibited high levels of competence. There was a statistically significant positive association between DFL and DFS access, suggesting that increased financial inclusion is a direct result of improved literacy. The main obstacles were found to be issues including transaction failures, technological mistakes, and a lack of cybersecurity expertise. Despite this, more than half of the respondents utilized DFS every day, indicating an increasing trend of adoption motivated by speed and convenience. However, autonomous usage is still constrained by cultural conventions, a lack of education, and fear of fraud. The results imply that targeted interventions to improve DFL, especially in increasing digital safety and confidence, can significantly improve women's engagement in the digital economy and close the digital gap between the genders. The report promotes regional training and education initiatives to empower rural women to securely and independently perform digital transactions.



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## **BANKING SECTOR REFORMS IN INDIA: A POLICY REVIEW AND FUTURE OUTLOOK**

**Dr. Archana Dwivedi**

Associate Professor, College of Commerce, IPS Academy, Indore

The banking sector in India has undergone considerable transformation over the past three decades, driven by a series of comprehensive reforms aimed at attractive efficiency, transparency, competitiveness, and financial stability. This paper presents a critical review of key policy initiatives and reforms implemented in the Indian banking sector, beginning with the landmark recommendations of the Narasimham Committee in the early 1990s, which laid the foundation for liberalization and modernization of the banking system. The study evaluates subsequent reforms including the introduction of prudential norms, asset quality reviews, capital sufficiency standards, technological integration, and consolidation measures. Special attention is given to the role of regulatory institutions such as the Reserve Bank of India (RBI) and the Ministry of Finance in shaping the reform agenda. The paper also explores the impact of financial inclusion initiatives like Pradhan Mantri Jan Dhan Yojana (PMJDY), the rise of digital banking, and the establishment of new-age banks such as Payment Banks and Small Finance Banks moreover, recent measures such as the Insolvency and Bankruptcy Code (IBC), the merger of public sector banks, and the privatization agenda are critically analyzed for their effectiveness in strengthening the banking ecosystem. While the reforms have led to notable improvements in operational efficiency, risk management, and service delivery, several challenges continue. Issues such as rising non-performing assets (NPAs), cyber security risks, governance concerns, and limited credit flow to priority sectors continue to delay sustainable growth. The paper concludes with a forward-looking perspective, offering recommendations for future policy directions. These include enhancing regulatory oversight, fostering innovation through fintech collaboration, improving credit risk assessment mechanisms, and further liberalizing the sector to attract private and foreign investment. Overall, the paper argues that while India's banking reforms have made significant strides, a dynamic and adaptive policy framework is essential to navigate the developing global financial landscape and support the country's ambitious economic growth targets.

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## **ETHICAL INNOVATIONS IN REAL-TIME REMOTE HEALTHCARE MONITORING WITH THE INTEGRATION OF ADVANCED IOMT PERSPECTIVES**

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Technology has improved patient outcomes, but the Internet of Medical Things (IoMT) has raised ethical issues in real-time remote healthcare monitoring. This study provides new ways to integrate modern IoMT technology with ethical frameworks for egalitarian, secure, patient-centered healthcare. Real-time monitoring systems use cutting-edge IoMT devices, Artificial Intelligence (AI), and secure data analytics to enhance care for disadvantaged communities, prevent disease, and provide personalised treatment plans. However, many linked devices raise data privacy, informed consent, and algorithmic bias problems. This paper proposes an ethical innovation model that protects patient autonomy and confidence via privacy-by-design, transparent data governance, and adaptive consent. We perform an interdisciplinary study to assess block chain-based security protocols and AI-driven decision-support systems for risk reduction and therapeutic benefit optimization. Our research reveals that doctors, technologists, politicians, and patients must collaborate to balance technical advancement and ethics. This solution overcomes present restrictions and creates a scalable standard for future IoMT adoption. This study introduces a new remote healthcare monitoring paradigm that respects diversity, human dignity, and resilience in an interconnected society by emphasizing ethics and technology.

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## **HR STRATEGIES AND PLANNING FOR EMPLOYEE ENGAGEMENT AND PERFORMANCE IN REMOTE REAL ESTATE**

**Dhakshinamoorthy N**

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In the current era of rapid technological advancement and evolving job roles, organizations are increasingly confronted with the challenge of aligning employee competencies with business needs. Skill gap analysis has emerged as a vital strategic tool in identifying the mismatch between the skills employees possess and the skills required to perform their roles effectively. This paper explores the process of skill gap analysis, its methodologies, and the profound impact it has on organizational productivity. By assessing both individual and team capabilities against desired performance standards, skill gap analysis enables organizations to pinpoint specific areas requiring development. The findings of this study highlight that unaddressed skill gaps can lead to decreased efficiency, increased error rates, lower employee morale, and overall productivity decline. Conversely, organizations that actively conduct skill gap assessments and implement targeted training programs experience enhanced performance, better talent utilization, and improved business outcomes. Through real-world examples and evidence-based insights, this paper emphasizes the need for continuous skills evaluation and strategic workforce planning. It advocates for the integration of skill development into HR practices to foster a culture of learning and adaptability, ultimately driving long-term organizational success.

## **CONSUMER AWARENESS REGARDING SUSTAINABILITY**

**Deeksha Agarwal**

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Jaipur

In order to drive environmentally responsible consumption and influencing corporate behavior, consumer awareness regarding sustainability has become very crucial. Due to increasing global environment concerns, consumers have started to recognize the effect of their buying decision on ecological and social wellbeing. This paper covers the extent of consumer awareness about sustainability, the various factors impacting it and behavioral shift in consumer behavior. It also inculcates the role of education, media, government policies, corporate advocacy in implementing sustainable consumption behavior. Additionally, the paper examines the gap between consumer intention and actual behavior, usually known as attitude-behavior gap and identifies the various hindrances such as limited access to sustainable option, lack of

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knowledge, price sensitivity etc. The study shows that awareness is growing with time and there is need for more targeted efforts to convert knowledge into action. This will require better communication strategies, incentive for sustainable choice and mutual efforts between stakeholders to create a sustainable environment desired by modern consumer.

## **FROM UNICORNS TO UNCERTAINTY: A CRITICAL REVIEW OF INDIAN EDTECH FAILURES**

**Damini Verma**

Assistant Professor, Computer Applications, IPS Academy, Indore

In India, the education sector has witnessed a robust growth when integrated with digital technology. There are numerous names in the field who are catering to a varied variety of students with their effective teaching model, quality study material, and adopting hybrid learning model. However, in no time, the cracks began to show in the post-pandemic era. This secondary research paper critically examines the downfall of three edtech giants (FIITJEE, BYJU'S, and Physics Wallah) by analysing factors such as non-inclusive and rigid HR policies, aggressive marketing tactics, management failure, financial missteps, and failure to adopt new tech. As the result of unsustainable practices, the brand reputation and market valuation of the chosen brands have deteriorated significantly. However, with the help of better customer and employee centric policies, there is still a margin for these institutes to claim back their earlier position and thrive with new milestones. The findings of this secondary research paper aim to serve as an admonition for future edtech institutes, putting an accent to the importance of sustainable growth strategies and transparency in policies and management.

## **INFLUENCE OF ENVIRONMENTAL SUSTAINABILITY ON PROFITABILITY: MODERATING ROLE OF ADVERTISING INTENSITY**

**CA (Dr.) Jyoti Jain**

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The relationship between energy intensity and financial performance is intricate. Energy intensity measures energy consumption in relation to sales, affecting operational costs and compliance with environmental regulations. Advertising intensity can boost a company's market visibility and brand image. Enhanced brand perception and customer loyalty from advertising may counterbalance the drawbacks of high

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energy intensity. This suggests that advertising intensity may serve as a moderating factor in the relationship between energy intensity and financial performance. Hence this study sought to explore the environmental sustainability effect on profitability of S&P BSE Carbonex companies. An empirical study utilizing secondary data of S&P BSE Carbonex companies for 10 years extracted from annual reports/ Corporate Social Responsibility reports/official websites of the firms as well as Prowess Database. The impact of environmental sustainability measured by energy intensity on profitability, as determined by return on sales has been investigated using panel regression analysis. Control Variables included in the study are Size, Leverage and Pb. Moderating variable included in the study is advertising intensity.

## **LIFE IN KITTUR OF BETWEEN THE ASSASSINATIONS OF ARAVIND ADIGA**

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Gajapati District

**Dr. Ranjit Kumar Pati**

Research Supervisor, Prof. of English, G.I.E.T. University, Gunupur, Gajapati District

*Between The Assassinations* (2008) is the book, a collection of short stories by the Booker Prize Winner Aravind Adiga. The title of the book refers to the period between the assassination of Prime Minister Indira Gandhi in 1984 and the 1991 assassination of Rajiv Gandhi who had also served as Prime Minister and was running for parliament at the time of his murder. The stories in *Between The Assassinations* have a backup of rural, coastal south Kittur (fictional), India where it is set. Adiga is not the first writer to write about a fictional created by his own. We have Charles Dickens who has created Coke Town, Thomas Hardy who's fictional town is Wessex. This is about some of the British literature novelists. R.K.Narayan of Indian English literature has also created a fictional town Malgudi. In these novels the writers speak about the then condition of their respective countries and native places. Following that lineage Adiga has also created a fictional town named Kittur, a fictional town somewhere in South India. Its subject is the pathos, injustice, corruption and ironies of India life.



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## **PRESERVING NATURE'S WEALTH: AN INTEGRATED APPROACH TO BIODIVERSITY CONSERVATION**

**Atul Kumar Patel**

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Biodiversity, encompassing the variety of life forms across ecosystems, species, and genetic levels, represents the wealth of nature that sustains ecological balance and human well-being. However, rapid industrialization, urbanization, deforestation, climate change, and unsustainable exploitation of natural resources have led to an alarming decline in biodiversity globally. This paper explores an integrated approach to biodiversity conservation that combines ecological, social, and technological strategies for preserving nature's wealth. The study emphasizes the need for both in-situ conservation (e.g., national parks, wildlife sanctuaries, and biosphere reserves) and ex-situ conservation (e.g., gene banks, botanical gardens, and zoological parks), highlighting their complementary roles in safeguarding biodiversity. It also discusses the importance of habitat restoration, pollution control, and the implementation of environmental laws and international agreements such as the Convention on Biological Diversity (CBD). A special focus is placed on community-based conservation efforts that integrate indigenous knowledge, local participation, and sustainable livelihood practices. Furthermore, the paper examines the role of education, awareness campaigns, and policy reforms in promoting biodiversity conservation at local, national, and global levels. The use of modern tools such as Geographic Information Systems (GIS), remote sensing, artificial intelligence, and genetic monitoring is also analyzed for enhancing conservation planning and biodiversity assessment. Through a multidisciplinary lens, the paper advocates for a holistic and inclusive conservation model that bridges scientific research, policy-making, and community engagement. It stresses that preserving biodiversity is not merely an ecological concern but a critical factor for achieving sustainable development, food security, climate resilience, and human health. The conclusion calls for urgent, coordinated efforts to protect and restore natural ecosystems, recognizing biodiversity as a shared responsibility and an invaluable asset for future generations.

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## **A BIBLIOMETRIC ANALYSIS FOR MAPPING THE LANDSCAPE OF AGRICULTURAL EXPORT RESEARCH**

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**Dr. Sawinder Kaur**

Assistant Professor, Centre for Distance and Online Education, Punjabi University,  
Patiala

The study has made use of co-occurrence analysis, bibliographic coupling and publication trends. The top journals, authors, nations, articles and organizations have been identified using bibliometric analysis. This article also includes a presentation of the content analysis of selected articles. Diverse studies have been conducted on trade agreements, environmental conflicts, employment issues, trade regulations etc.; however, the goal of the present study is to map the literature on 'agricultural export' in Scopus database. This will help to define the main idea and provide the researchers with future research directions. This work will also assist academicians, policy-makers and regulators in understanding the fundamentals of export in the agriculture sector and pinpointing the pertinent areas that require further research.

## **PERFORMANCE EVALUATION OF CLASSICAL MACHINE LEARNING ALGORITHMS FOR SENTIMENT ANALYSIS ON AMAZON PRODUCT REVIEWS**

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Rajasthan

**Mr. Akash Saraswat**

Assistant Professor, (Computer Science and Engineering), Dr. K. N. Modi University,  
Tonk, Rajasthan

Sentiment analysis is a key application of natural language processing (NLP) in the e-commerce sector, particularly for understanding customer feedback. This study benchmarks the performance of five classical machine learning algorithms—Naive Bayes, Support Vector Machine (SVM), Logistic Regression (LR), Decision Tree (DT), and Random Forest (RF)—on a dataset of Amazon product reviews. Using both CountVectorizer and TF-IDF for feature extraction, we evaluate models based on accuracy and F1-score over multiple runs to account for variance. Results indicate that Logistic Regression achieves the highest performance (F1: 0.847, Accuracy:

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0.843), while Decision Tree performs the least effectively. We further analyze overfitting, bias-variance trade-offs, and the explainability of each model's behavior.

## **VOICING MALE SUFFERING THROUGH THE LENS OF CULTURE, MIND, AND SOCIETY**

**Anshumala Parashar**

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Suffering is a complex human experience that shapes identity and emotions. While physical suffering is visible, emotional suffering remains hidden and often unaddressed. This study explores how societal expectations force men to endure their struggles silently. This research employs qualitative methods, focusing on textual analysis of selected literary works. Primary and secondary sources will be gathered from libraries, and discussions with academicians will refine the analytical approach. The study examines novels by Mistry, Adiga, Ishiguro, Hosseini, and Ondaatje. Male suffering is underrepresented in literary studies compared to female oppression and diaspora struggles. Societal expectations of masculinity compel men to repress emotions. Cultural, social, and economic pressures further isolate male characters in their struggles. This study highlights the silent suffering of male characters across multiple contexts. It integrates multiple disciplines to analyze male suffering as a distinct literary theme. The research explores how male characters cope with trauma and existential dilemmas.

5. Future Implications:

## **THE ROLE OF DIGITAL MARKETING IN BUSINESS DEVELOPMENT FOR EVENTS AND HOSPITALITY**

**Dr. Divyesh Kalla**

Assistant Professor, JIET-DMS, Jodhpur, Rajasthan

**Ms. Komal Bhadrecha**

Student, MBA JIET-DMS

This research paper studies how digital marketing helps businesses grow in the events and hospitality industry. Today, most people use the internet and social media to search for hotels, event planners, and services before making any booking. Because of this, businesses in this field are using digital platforms like Instagram, Facebook, Google Ads, and websites to reach more customers, increase bookings, and build trust. The study focuses on how digital tools help businesses get more inquiries, improve their brand image, and connect better with customers. Data was

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collected through surveys and reports from the industry. The results show that social media and online marketing are very effective in attracting new customers and keeping existing ones engaged. This paper highlights that using the right digital marketing strategies—such as posting regularly, using good visuals, working with influencers, and running online ads—can help event and hospitality businesses grow faster. The research also offers useful tips for businesses to improve their digital presence and succeed in a competitive market.

## **MUDRA: A TOOL FOR FINANCIAL ASSISTANCE TO MSME SECTOR**

**Dr.Pawan Pushpad**

Assistant Professor, College of commerce, IPS Academy, Indore

**Dr.AnilJinwal**

District Industry Center, Ujjain(M.P.)

This research aims to analyze the significance and function of MUDRA as a means of providing financial support to the micro, small, and medium-sized enterprise (MSME) sector. The study relies on secondary data sources, including the official website of MUDRA.org, the PMMY report, newspapers, periodicals, and other public materials. The micro, small, and medium-sized enterprise (MSME) sector significantly contributes to the growth and advancement of the Indian economy. The advancement of this sector is of utmost importance in order to fulfill the national objectives of promoting participation in the financial system and the creation of substantial numbers of jobs in both urban and rural areas. The actualization of the Pradhan Mantri MUDRA Yojana (PMMY) Scheme and the establishment of a specialized for the micro, small, and medium-sized enterprise (MSME) sector, known as MUDRA, have provided a substantial impetus to the expansion of the Indian MSME sector. These initiatives aim to enhance the economic impact of the industry on India's Gross Domestic Product (GDP). Which now stands at 38%. This financial institution significantly enhances the self-assurance of young, educated, and talented individuals, enabling them to strive to become entrepreneurs as first-generation participants. Additionally, it facilitates the expansion of existing small firms by providing them with opportunities to broaden their operations. The primary goals of Mudra encompass the promotion of entrepreneurial endeavors and the expansion of capacities and operations for small business units. Additionally, it aims to mitigate the issue of excessive indebtedness while establishing a structured credit system.

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## **PROSPECTS & CHALLENGES OF MEDICAL TOURISM IN DELHI NCR**

**Dr. P.S. Raychaudhary**

Assistant Professor, Department of Hospital Management, Jamia Hamdard, New Delhi

**Navaid Tahir**

Ph. D Research Scholar, Department of Health & Hospital Management, Jamia Hamdard, New Delhi (Deemed University)

As the name indicates that tourism done by the patients for availing medical facilities or services, to undergo any kind of treatment at any other place than his own place is Medical tourism. It can also be named as Wellness Tourism. The term "Wellness" is identified because it is not necessary for a particular individual to travel only for any kind of medical treatment like surgery or medical management, it is also considered that people also visit to other place for some therapies, some kind of Ayurvedic consults, some natural remedies. In 2012, in a scientific journal by "University of Szczecin" on "Economic problems related to services has categorized Health Tourism in three categories.

## **PHYSICO-CHEMICAL PARAMETERS OF WATER**

**Dr. Narendra Kumar Sharma**

Associate Professor (Department of Chemistry), Madhav University Aburoad, Pindwara, Sirohi, Rajasthan

India was carried out to study the correlation between various physico-chemical parameters. Twelve water quality parameters of water of all sites were estimated following standard methods and procedures of sampling and estimation. Comparison of estimated values with W.H.O. standards revealed that water of study area is polluted and water quality management is urgently an important parameter and it is significantly correlated with ten parameters out of twelve water quality parameters studied. It may be suggested that drinking water quality can be checked effectively by controlling the conductivity of water. Present study may be treated as one step ahead towards the drinking water quality management. Ground water is the principal source of drinking water in our country and indispensable source of our life. The problem of ground water quality is acute. The resulting degradation of water quality in water body creates a condition so that water can not be used for intended beneficial uses including bathing, recreation and as a source of raw water supply (Biswas 2000, Wesley 2000, Khan et al 2004.). According to Central Pollution Control



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Board, 90% of the water supplied in India to the town and cities is polluted, out of which only 1.6% gets treated. Therefore, water quality management is fundamental for the human welfare (Gupta1991, Madhuri et al.2004).

## **THE SOCIAL IMPACT OF TECHNOLOGY-DRIVEN EDUCATION**

**Dr. Meenakshi Gaikwad**

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Technology-driven education has altered the learning process, providing unparalleled access to knowledge while changing established pedagogical approaches. This article investigates the substantial societal consequences of incorporating technology into education, highlighting its ability to democratize learning, enhance inclusivity, and promote lifelong learning opportunities. By examining case studies and statistical data, the research demonstrates how digital platforms transcend access gaps, facilitate cultural interactions, and deliver individualized learning experiences. The study does, however, identify important difficulties namely the digital gap, privacy concerns, and potential overreliance on technology. The report contends that, while technology has turned education into a more adaptive and global enterprise, careful execution and fair access are still required to ensure that its benefits are widely realized. Recommendations are made to address digital inequalities, improve digital literacy, and balance traditional and modern teaching approaches. This detailed examination emphasizes the dual nature of technology in education and provides a road map for properly utilizing its transformational potential.

## **ASSESSING CUSTOMER SATISFACTION WITH GOLD LOANS: A CASE STUDY OF DCB BANK IN JODHPUR**

**Dr. Lata Singh Gehlot**

Assistant Professor, Jodhpur Institute of Engineering and Technology, Jodhpur,  
Rajasthan

**Mr. Sahil Mertiya**

Student, MBA, Jodhpur Institute of Engineering and Technology, Jodhpur, Rajasthan

In India's evolving financial landscape, gold loans have become one of the most accessible forms of secured credit. Their popularity stems from a mix of cultural tradition, minimal documentation, and the convenience they offer in meeting immediate financial needs. This study aims to assess customer satisfaction with gold loan services provided by DCB Bank in Jodhpur, Rajasthan — a region with strong

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cultural ties to gold as an asset. A mixed-method approach was adopted to analyze the preferences, perceptions, and satisfaction levels of 59 customers who availed gold loans from DCB Bank. The research employed a structured questionnaire and statistical tools including descriptive statistics and correlation analysis to interpret trends across demographic and behavioral variables. Respondents were assessed on their awareness, purpose of loan, satisfaction with interest rates, ease of application, and their perception of security regarding pledged gold. The findings suggest that middle-income, salaried customers between 25–45 years are the primary users of DCB Bank's gold loan services. Key satisfaction drivers include speedy loan processing, minimal documentation, and secure storage. While the majority expressed trust in DCB Bank's systems and services, the interest rates received neutral to moderate satisfaction levels. A strong correlation was observed between ease of application and perceived safety of gold, suggesting that operational efficiency significantly affects trust. This study provides valuable insights into customer expectations and proposes actionable strategies for improving DCB Bank's gold loan services through personalization, transparency, and digital empowerment.

## **STUDY ON EFFECT OF MARKETING STRATEGY ON SALES IN VOLKSWAGEN IN JODHPUR**

**Dr. Lata Singh Gehlot**

Assistant Professor, JIET-DMS

**Mr. Vikas Suthar**

Student, MBA JIET-DMS

This study investigates the impact of localized marketing strategies on Volkswagen's sales performance in Jodhpur, a Tier-2 city in Rajasthan, India. Within the competitive Indian automobile market, Volkswagen faces challenges in penetrating mid-income segments, particularly in semi-urban regions where consumer preferences blend value-for-money considerations with trust and service quality. Addressing the gap in brand-specific, location-centric research, this study examines how hybrid marketing approaches—integrating digital and traditional channels—influence consumer behavior and sales outcomes. Findings reveal that social media is the primary channel for brand awareness, promotional offers significantly drive purchase decisions, and high customer satisfaction fosters strong brand advocacy. These results highlight the effectiveness of a tailored marketing mix in enhancing sales and customer loyalty. Practical recommendations include optimizing digital

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campaigns, refining promotional strategies, and improving after-sales service to strengthen Volkswagen's market position in Tier-2 cities.

## AN ANALYTICAL STUDY ON THE ECONOMIC CONDITIONS OF STUDENTS IN SENDHWA TEHSIL BENEFITING FROM THE MADHYA PRADESH GOVERNMENT'S AWAS SAHAYATA SCHEME

**Dr. Kailash Patel**

Assistant Professor, IPS Academy, Indore

**Dr. Amit Kumar Panchal**

Assistant Professor, VBKN Govt. P.G. College, Sendhwa

This study examines the economic status of students in Sendhwa Tehsil who benefit from the Madhya Pradesh government's Awas Sahayata (housing assistance) scheme. Using a sample of 100 students, the research analyzes their socioeconomic conditions, educational opportunities, family income levels, and overall living standards. The primary objective is to assess the effectiveness of the scheme in enhancing students' quality of life and access to education. By evaluating key financial and social indicators, the study aims to provide insights into the scheme's impact on student welfare and academic progress. The findings will contribute to understanding the role of government assistance programs in supporting economically disadvantaged students and fostering educational equity.

## TEMPERATURE EFFECT ON PHOTOVOLTAIC DEVICE

**Dr. Hemant Kumar**

Government Degree College, Kasganj, (U.P.) India.

We present the investigations carried out on the effect of temperature on the performance of hydrogen phthalocyanine ( $H_2Pc$ )/Fullerene ( $C_{60}$ ) bilayer organic photovoltaic (OPV) device. Prior to these investigations the thicknesses of the active layers were optimised to get the best performance. The optimised device had an efficiency of 0.5 % at 307 K. The investigations on the best device showed that temperature has significant effect on the photovoltaic performance. Short circuit current density ( $J_{sc}$ ) and fill factor ( $FF$ ) decreases while open circuit voltage ( $V_{oc}$ ) increases with reduction in temperature. In overall the efficiency first increases and then reduces with reduction in temperature. The reduction in  $J_{sc}$  and  $FF$  is because of the temperature dependent electronic properties of the organic materials. We have developed a model which shows that the built-in voltage ( $V_{bi}$ ) of the devices increases

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with reduction in temperature. The increment in  $V_{oc}$  with reduction in temperature has been attributed to the increment in  $V_{bi}$ .

## EXPLORING THE IMPACT OF CUSTOMER PERCEPTION TOWARDS FIXED DEPOSIT: A CASE STUDY OF DCB BANK IN JODHPUR

**Dr. Divyesh Kalla**

Assistant Professor, JIET-DMS, Jodhpur

**Mr. Sahil Mertiya**

Student, MBA JIET DMS, Jodhpur

Fixed deposits are one of the most trusted and widely used saving options in India. Many people choose fixed deposits because they offer guaranteed returns, are easy to open, and are considered safe compared to market-linked investments. This study focuses on understanding how customers feel about fixed deposit services provided by DCB Bank in Jodhpur. The research was carried out using a survey method. A questionnaire was distributed to 58 people who have invested in fixed deposits at DCB Bank. The study looks at different factors such as customer awareness, reasons for investing, satisfaction with services, and how customers perceive DCB Bank compared to other financial institutions. From the survey, it was found that most people chose fixed deposits for safety and stable returns. The bank's reputation and the interest rates also played a big role in their decision. Customers were generally satisfied with the services offered, especially with the ease of process and the support from bank staff. However, a few areas like mobile banking awareness and personalized advice could be improved. This research gives useful insights into what customers expect from a fixed deposit service and how DCB Bank can make its services better. The results can help the bank create better strategies to improve customer satisfaction and build long-term trust.

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## **TO STUDY THE IMPACT ON CUSTOMER ATTRACTION THROUGH DISCOUNTS AND OFFERS IN RETAIL SECTOR: A CASE STUDY OF ADITYA VISION**

**Dr. Divyesh Kalla**

Assistant Professor, JIET-DMS

**Mr. Ravi Raushan Kumar**

Student, MBA, JIET DMS

Discounts and promotional offers are instrumental in influencing consumer behavior, particularly in the highly competitive retail sector. This study examines the strategic use of such marketing tools in enhancing customer attraction, with a focused case study on Aditya Vision, a prominent electronics retail chain in India. Grounded in insights gathered through practical exposure at one of the company's key outlets, the research explores how varying promotional tactics affect footfall, conversion rates, and overall brand perception. By analyzing customer responses and retail performance during discount-driven campaigns, the study identifies effective strategies that can be replicated across similar market environments. The findings aim to guide retail businesses in leveraging offers not merely as sales boosters, but as sustainable customer engagement mechanisms.

## **A COMPARATIVE STUDY ON CUSTOMER EXPERIENCE AND SERVICE QUALITY IN GOLD LOAN: MUTHOOT FINANCE VS. BANKING INSTITUTIONS**

**Dr. Divyesh Kalla**

Assistance Professor, JIET-DMS

**Deepak Suthar**

MBA, JIET-DMS

Gold loans have become a widely preferred financial solution in India due to their quick processing and secured nature. Both Non-Banking Financial Companies (NBFCs). This study aims to compare these two financial entities by analyzing key factors such as loan approval speed, interest rates, repayment flexibility, customer support, and overall satisfaction. The findings indicate that while NBFCs like Muthoot Finance offer faster processing and flexible terms, banking institutions provide comparatively lower interest rates and enhanced security measures.

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## **LEVERAGING ARTIFICIAL INTELLIGENCE TO MINIMIZE OPERATING COSTS IN THE COMMERCE SECTOR**

**Dr. Reeta Chawla**

Assistant Professor, Sheshshyee College of Professional Studies, Nagda, Madhya Pradesh

Artificial Intelligence (AI) is playing a pivotal role in transforming the economic and technological landscape of India. With its rapid integration across diverse sectors, AI is becoming a cornerstone of innovation and progress. In the commerce sector, in particular, AI is emerging as a game-changer by streamlining operations, reducing costs, and enhancing decision-making processes. Business owners and entrepreneurs are increasingly leveraging AI tools to automate routine tasks, analyze market trends, manage inventory, and optimize customer experiences. These applications not only improve operational efficiency but also lead to significant cost savings. Research and industry insights suggest that effective use of AI over a span of just 6 to 8 months within a financial year can reduce operating costs by approximately 15% to 40%, thereby increasing profit margins substantially. Due to these qualities of Artificial Intelligence, today Indian companies like TCS, Infosys, Reliance Jio, iCICI etc. are using it very efficiently. And by using Artificial Intelligence in the right way, these companies can not only reduce their operating costs but can also get golden opportunities for profit in the future. Key words: -artificial intelligence, operating cost, leveraging, technology etc.

## **AN ANALYSIS OF THE IMPACT AND EFFECTIVENESS OF SOCIAL MEDIA MARKETING IN CONTEMPORARY BUSINESS PRACTICES**

**Dr. Shiv P. Joshi**

HOD, JIET-DMS

**Mr. Vishal Jain**

Student, MBA JIET-DMS

Social media has emerged as a transformative force in modern marketing, fundamentally altering how businesses communicate with their audiences. Platforms such as Facebook, Instagram, Twitter, LinkedIn, and TikTok have enabled companies to engage with consumers in real-time, build brand communities, and personalize content at scale. As digital consumption patterns evolve, social media marketing (SMM) has become a crucial tool for organizations seeking to enhance visibility, improve customer engagement, and drive growth in competitive markets. This paper



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examines the impact and effectiveness of social media marketing within contemporary business practices. It explores key metrics such as reach, engagement rates, conversion ratios, and return on investment (ROI) to assess how successful marketing strategies are developed and implemented across various industries. The study also incorporates recent case studies and data analytics to evaluate the role of content quality, influencer partnerships, and paid advertising in shaping consumer behavior and brand perception. Findings suggest that while social media marketing offers significant advantages in terms of cost efficiency and audience targeting, it also presents challenges such as content oversaturation, rapidly shifting algorithms, and the need for consistent authenticity. The paper concludes with insights and recommendations for businesses aiming to optimize their SMM strategies and adapt to the ever-evolving digital landscape.

## **ANALYSING THE ROLE OF CORE BANKING SYSTEMS (CBS) IN FACILITATING SEAMLESS DIGITAL TRANSACTIONS IN INDIAN BANKS**

**Dr. Shiv P. Joshi**

Head of Department, JIET School of Management

**Mr. Shubham Panwar**

Student, MBA, JIET School of Management

The digital transformation of India's banking sector has revolutionized the way financial transactions are conducted, bringing about faster, safer, and more efficient services. At the heart of this transformation lies the Core Banking System (CBS)—a centralized, real-time, and integrated platform that has enabled banks to streamline operations, unify customer data, and facilitate seamless digital transactions across multiple channels. This research paper critically analyses the role of CBS in enhancing digital transaction capabilities among Indian banks, with a focus on mechanisms such as UPI, IMPS, NEFT, and RTGS. It highlights the significance of CBS in improving operational efficiency, reducing transaction turnaround times, and supporting government initiatives like Digital India and financial inclusion. Furthermore, it explores implementation challenges such as cybersecurity risks, data migration complexities, and the financial burden on small banks. Through case studies of public, private, rural, and cooperative banks, the paper offers insights into real-world CBS deployments. Finally, it presents recommendations and a forward-looking perspective on how emerging technologies like AI, cloud computing, and blockchain could shape the future of CBS in India.

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## **ROLE OF FINANCIAL INSTITUTIONS IN FINANCING HEALTHCARE AND EDUCATION INSTITUTIONS IN INDIA:A CASE STUDY OF HDFC BANK JAIPUR**

**Dr. Shiv P. Joshi**

HOD, JIET-DMS

Mr. Mohammed Aatik

Student, MBA JIET-DMS

This study investigates how financial institutions, particularly HDFC Bank, contribute to funding the healthcare and education sectors in India. With Jaipur as a focus, the research examines lending processes, credit evaluation, and disbursement strategies. Findings highlight tailored financial products, risk management approaches, and the significance of sector-specific needs. Data from 53 respondents and an internship experience at HDFC Bank support the analysis.

## **THE IMPACT OF CONSTRUCTION CHEMICALS PRODUCTS IN UDAIPUR CITY**

**Dr. Shiv P. Joshi**

HOD, JIET-DMS

**Mr. Jigyansh Jangid**

Student, MBA JIET DMS

The aim of the research was to study the influence of construction chemicals on the building and construction industry in Udaipur City. There has been increasing concern about the durability, efficiency, and aesthetic value of structures. This has led to increased use of construction chemicals such as tile grout, waterproofing compounds, admixtures, and bonding agents. They are now being regarded as more than just ancillary materials, but rather, as essential materials in modern construction. The output is based on information obtained from a questionnaire of 306 shop owner and construction stakeholders in Udaipur. The paper analyses brand usage, customer perception, evergreen brands, market demand, and influencer roles among others. Dominance of legacy brands such as Dr. Fixit and Asian Paints is losing ground. New entrants like K2 and Fosroc capture disproportionate attention with better schemes and incentives. Most masons, contractors, and painters influence customer decisions. The paper highlights actionable recommendations to increase market penetration through advertising and promotional campaigns, direct engagement with retailers, technical assistance, and educational programs. As a part of the marketing strategy, retailers need to focus on developing new strategies to overturn negative perceptions.

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Keywords Construction Chemicals, Udaipur, Tile Grout, Liquid Waterproofing, Brand Preference, Contractor Influence, Market Potential, Retail Strategy.

## **EVALUATING THE GROWTH OF MOBILE BANKING AND UPI IN INDIA: A CASE STUDY OF HDFC BANK**

**Dr. Shiv P. Joshi**

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**Mr. Anuj Bhati**

Student, MBA JIET-DMS, Jodhpur, Rajasthan

India is gradually progressing towards a cashless nation. In other words, they are paying for goods and services via their mobile phone, apps and cards rather than coins or paper money. 2016 was probably the biggest change because this is when UPI (Unified Payments Interface) was launched. UPI allows individuals to quickly send and receive money using a smartphone, without having to visit the bank. Now, it's one of the most popular payment methods in India. And the government, through the "Digital India" program, has backed this shift, teaching citizens how to work with digital tools. Comfortable and secure apps are being made by private banks such as HDFC Bank, which is also doing its part. HDFC has PayZapp, SmartBuy, Eva the chatbot etc. so that people can do their banking from their phones. Focus, this report examines: Increasing digital payments in India, including HDFC Bank's role in this transformation. It also discusses the positives, such as saving time and being secure, and the negatives, which include people not learning how to use smartphone or not having internet access. It concludes with suggestions to make digital payments more accessible for end users, including people in towns and villages.

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## **EVALUATING THE GROWTH OF MOBILE BANKING AND UPI IN INDIA: A CASE STUDY OF HDFC BANK**

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India is gradually progressing towards a cashless nation. In other words, they are paying for goods and services via their mobile phone, apps and cards rather than coins or paper money. 2016 was probably the biggest change because this is when UPI (Unified Payments Interface) was launched. UPI allows individuals to quickly send and receive money using a smartphone, without having to visit the bank. Now, it's one of the most popular payment methods in India. And the government, through the "Digital India" program, has backed this shift, teaching citizens how to work with digital tools. Comfortable and secure apps are being made by private banks such as HDFC Bank, which is also doing its part. HDFC has PayZapp, SmartBuy, Eva the chatbot etc. so that people can do their banking from their phones. Focus, this report examines: Increasing digital payments in India, including HDFC Bank's role in this transformation. It also discusses the positives, such as saving time and being secure, and the negatives, which include people not learning how to use smartphone or not having internet access. It concludes with suggestions to make digital payments more accessible for end users, including people in towns and villages.

## **THE ROLE OF SEO IN ENHANCING ONLINE VISIBILITY FOR IT SERVICE COMPANIES**

**Dr. Shiv P. Joshi**

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**Ms. Manvi Soni**

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In today's competitive digital environment, Search Engine Optimization (SEO) plays a crucial role in helping IT service companies enhance their online visibility. With the growing reliance on search engines to find business solutions, having a well-optimized web presence is essential for driving traffic, attracting leads, and establishing credibility. This research paper investigates how SEO strategies contribute to improved online visibility and business performance for IT firms. The study employs a mixed-methods approach, analyzing secondary data and case

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studies to evaluate the effectiveness of various SEO techniques. Findings reveal that targeted SEO practices such as keyword optimization, content creation, backlink development, and technical SEO significantly improve search engine rankings and user engagement. The paper concludes with actionable recommendations to help IT companies refine their SEO strategies for sustained digital growth.

## **THE IMPACT OF LIQUID WATERPROOFING PRODUCTS IN UDAIPUR CITY**

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**Mr. Saurabh Sambhwani**

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This paper studies the increasing adoption and market trends of liquid waterproofing products in Udaipur City. Given the construction activities in the area, and the emerging awareness regarding the structural protection, liquid waterproofing has become a solution widely preferred for leakage and surface deterioration prevention. Liquid water proofing systems provide effortless, pliant, and economical protection to residential and commercial structures. Their ability to form monolithic membranes makes them a valuable in-city like Udaipur where strong winds, monsoon humidity, and rainfall pose major threats to the structural integrity of buildings. The research covers the product performance, perception, brand preference, and sales influencers with the collected data from 306 shopkeepers and stakeholders in the construction sector within the city. Awareness, supply sufficiency, and influencer impact were identified as the main competitive challenges in the market. Strategic growth from them sprang through technical training, local advertisement, awareness around constructions, and improved visibility at promotional displays. While legacy brands like Dr. Fixit continue to dominate a purchase due to brand trust and contractor loyalty, new entrants are aggressively engaging in the market by price competitiveness. These findings emphasize recommendations to build brand visibility, increase stakeholder trust, and improve product offerings within the construction ecosystem of Udaipur.

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## **A ROLE OF ARTIFICIAL INTELLIGENCE AND DEEP LEARNING - A CASE STUDY IN MEDICAL DRUG SCREENING**

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The drastic modernization in computer era has brought a revolution impact in the medical science field. In medical science the designing and screening of drug plays a vital role. The computer simulation is been used for preparing computational medicines or drugs which are known as silico drug. The most popular computer simulations are Artificial Intelligence and its essential components (Machine Learning and Deep Learning). Artificial Intelligence and its essential components are more accurate, cost effective and shorten the drug designing and screening process. So, that infection can stop spreading quickly. The earlier Artificial Intelligence methods faced with many challenges such as unable to handle the imbalanced data, efficient deep learning methods were not considered and complexity (time and space) of earlier algorithms were high. To overcome the challenges of earlier methods a new algorithm Medicinal Drug screening using Residual Convolutional Neural Network (MDSRCNN) is been proposed in this paper which tries to overcome earlier algorithm problems. In this review the structure of medicinal drug, steps of medicinal drug development, earlier artificial intelligence methods and its challenges, our proposed algorithm MDSRCNN and finally, the evaluation measures like precision, recall, F1 and accuracy are been considered. It is been concluded that the proposed MDSRCNN algorithm shows a good accuracy of 99 percentage and is comparatively accurate than other previous methods.

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## **HARNESSING MATHEMATICAL MODELING FOR SMARTER SOCIAL MEDIA ANALYTIC**

**Dr. Seema Amit Agarwal**

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Mumbai

Social media platforms have become integral to modern society, shaping communication, culture, and even political landscapes. The sheer volume and complexity of data generated by these platforms necessitate sophisticated analytical techniques. Mathematical modeling provides a powerful framework for understanding and predicting social media phenomena, from the spread of information and influence to the dynamics of online communities and the evolution of social networks. Social media has upgraded communication and influenced many parts of social behavior, business strategies and global connectivity's by which vast opportunities and challenges arouses to study and understanding about user's behavior and content dynamics. Mathematical modeling serves as a fundamental tool for understanding, analyzing, and predicting patterns in this dynamic and complex domain. This paper explores the intersection of mathematical modeling and social media analytics, examining key areas of research, challenges, and future directions.

## **AN ANALYSIS ON SEO STRATEGIES ON SETU GLOBAL INNOVATION PVT. LTD.**

**Dr. Sanjay Didee**

Professor, JIET-DMS

**Mr. Prateek Bhamboriya**

Student, MBA JIET-DMS

Mr. Yashwardhan Sharma

Student, MBA JIET-DMS

In today's digital world, e-commerce isn't just a trend -it's a major part of how businesses grow and compete with other businesses. As more people shop online, companies are depending heavily on digital marketing to stand out. And one tool that has become especially important is Search Engine Optimization, or SEO. SEO is all about making sure your website shows up when people search for things online. The better your site ranks on search engines like Google, the more likely it is that good potential customers will find you — and that can be a game-changer for any e-commerce brand. Setu Global Innovation Pvt Ltd, an ambitious and forward-thinking



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e-commerce company, knows this well. In a fast-moving, highly competitive digital market, they've made SEO a core part of their strategy — not just to get noticed, but also to grow.

## **TRANSFORMATIONAL LEADERSHIP AND INNOVATION IN THE DIGITAL AGE**

**Dr. Sangeeta Vishal Wani**

School of Commerce and Management, YCMOU, Nashik

This paper explores the critical role of transformational leadership in driving innovation within organizations operating in the rapidly evolving digital landscape. In the digital age, companies face unprecedented challenges, including constant technological advancements, the need for agility, and the pressure to stay ahead of competitors. Transformational leaders are increasingly seen as key drivers of innovation by fostering an environment that encourages creativity, risk-taking, and adaptability. This paper examines how transformational leadership behaviours—such as intellectual stimulation, individualized consideration, inspirational motivation, and idealized influence—can impact innovation, particularly in technology-driven industries. Through a combination of case studies and analysis, we highlight how transformational leadership creates a culture conducive to innovative thinking and problem-solving in the digital era. The findings suggest that leadership in the digital age not only requires vision and adaptability but also the ability to inspire and empower teams to embrace continuous change.

## **A STUDY ON ENHANCING CUSTOMER ENGAGEMENT BY USING AI**

**Dr. Ruchira Sen**

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Jaipur

The research examines digital marketing transformation through AI-based personalization which boosts customer interaction. Real-time analytics work together with machine learning algorithms to allow marketers the ability to create personalized recommendations based on individual consumer choices. Survey results from 150 digital consumers measured how personalized marketing strategies performed against normal marketing approaches. The research utilizes statistical methods to verify that AI-based strategies boost both customer clicks and conversion success metrics and deliver superior satisfaction results. The experimental data showed that implementing tailored approaches led to substantial enhancements of user-oriented

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performance indicators. This paper discusses both ethical aspects and data privacy issues to present a complete evaluation of the research. AI integration within marketing strategies delivers sustainable digital market success by offering companies a competitive advantage for the current age.

## **THE GROWTH OF ONLINE BUSINESSES THROUGH FACEBOOK AND INSTAGRAM ADS**

**Dr. Shiv P. Joshi**

HOD, JIET-DMS

**Mr. Vishal Jain**

Student, MBA JIET-DMS

The digital transformation that has occurred over the past few years, resulting from the advancement of technology, has affected the traditional methods and strategies of companies' marketing. One notable improvement is the utilization of social media like Facebook and Instagram for marketing purposes. This study is focused on the online growth of small and medium enterprises (SMEs) and how they have managed to grow their online businesses through paid advertising on Facebook and Instagram. These social media platforms allow businesses to market their products to specific audience segments through sophisticated targeting based on age, gender, interests, behaviors, and even geographical location. Such precision increases the effectiveness of marketing campaigns and improves ROI. This research analyzes the components of Facebook Ads Manager and ads on Instagram such as sponsored posts, Instagram story ads, video ads, and carousel ads. It also accounts features like custom audience and lookalike audience, as well as realtime statistics and analytics and their effect on better engagement, improved customer understanding, and better sales numbers. The purpose of this work was to examine brand recognition, website traffic, and customer conversion metrics through the analysis of social media marketing, employing literature review, case studies, as well as biographic and exploratory surveys with business owners and digital marketers. Moreover, the research underscores the impact of ad cost and ease of access on marketing strategies for small and medium-sized enterprises (SMEs) and startups, as they tend to have constrained funds for advertising. It explains concerns like advertisement exhaustion, growing competition, and platform algorithm shifts with suggestions for improving ad efficiency. In any case, the research emphasizes the need to consider social media platforms for advertisement purposes within the context of the digital economy. It states that Facebook and Instagram have innovated online

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advertising and continue to fuel the growth and visibility of internet businesses and sustain them in competitive markets.

## **THE EFFECT OF ARTIFICIAL INTELLIGENCE ON ACCOUNTING PRACTICES AND THE FUTURE ROLE OF ACCOUNTANTS**

**Ebrahim Mohammed Ahmed**

Lecturer, Samara University & Research Scholar, Ethiopia

**Mesud Mohammed Akmel**

Lecturer, Samara University & Research Scholar, Ethiopia

The rapid advancement of Artificial Intelligence (AI) technologies has initiated profound transformations across business sectors, including the accounting profession. The advent of Artificial Intelligence (AI) has significantly transformed the accounting profession, reshaping not only routine practices but also redefining the skills and roles of accounting professionals. This systematic literature review (SLR) investigates the extent to which AI technologies have influenced accounting processes and explores the evolving role of accountants in an increasingly automated and data-driven business environment. The objective is to provide a comprehensive synthesis of scholarly research conducted between 2015 and 2024, identifying key trends, opportunities, challenges, and future directions for research and practice. To ensure methodological rigor, the Preferred Reporting Items for Systematic Reviews and Meta-Analyses (PRISMA) framework was employed. An extensive search was conducted across reputable academic databases including Scopus, Web of Science, Science Direct, and Google Scholar. A total of 347 initial records were identified, of which 57 met the inclusion criteria after duplicate removal, screening, and quality assessment. The selected studies were systematically reviewed and categorized thematically into four major dimensions: (1) AI-driven transformation of accounting tasks, (2) the changing role and skill set of accountants, (3) technological, ethical, and organizational challenges, and (4) implications for accounting education and policy. In conclusion, this review offers a structured and in-depth understanding of how AI is reshaping the accounting profession and provides practical recommendations for educators, practitioners, and policymakers. The findings underscore the need for a proactive and holistic approach to AI adoption one that balances technological advancement with ethical responsibility and continuous human development. This study also highlights the importance of further longitudinal and cross-bencher research to explore the long-term implications of AI on the global accounting workforce.

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## **IMPACT OF DIGITAL FINANCIAL LITERACY ON WOMEN'S ACCESS TO DIGITAL FINANCIAL SERVICES IN RURAL AREAS OF ANKLESHWAR TALUKA**

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**Dr. Ashish C. Mehta**

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This research explores the influence of digital financial literacy (DFL) on rural women's ability to access and use digital financial services (DFS) in Ankleshwar Taluka, Gujarat. Knowing how to use digital platforms properly is crucial as they become the foundation of financial systems, particularly in disadvantaged rural areas. DFL includes awareness, operational expertise, cybersecurity, and self-assurance when utilizing digital tools like payment applications and mobile banking. A structured survey involving 184 women across 11 rural villages found that although 82% of them were aware of digital tools, their practical usage skills (55%), security knowledge (49%), and confidence (29%) were significantly lower. Only a tiny percentage of respondents had high levels of competence, according to the study, which used a descriptive and exploratory quantitative methodology. The majority of respondents had moderate digital financial literacy, and only a small proportion exhibited high levels of competence. There was a statistically significant positive association between DFL and DFS access, suggesting that increased financial inclusion is a direct result of improved literacy. The main obstacles were found to be issues including transaction failures, technological mistakes, and a lack of cybersecurity expertise. Despite this, more than half of the respondents utilized DFS every day, indicating an increasing trend of adoption motivated by speed and convenience. However, autonomous usage is still constrained by cultural conventions, a lack of education, and fear of fraud. The results imply that targeted interventions to improve DFL, especially in increasing digital safety and confidence, can significantly improve women's engagement in the digital economy and close the digital gap between the genders. The report promotes regional training and education initiatives to empower rural women to securely and independently perform digital transactions.

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## **CONTRIBUTION OF INDIAN KNOWLEDGE SYSTEM IN MULTIDISCIPLINARY & CURRENT EDUCATIONAL RESEARCH**

**Dr. Yogita Chandel**

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**Dr. Deepak Johnson**

Assistant Professor, Govt. Art. & Commerce College, Sagar (M.P.)

This research explores the significant contributions of the Indian Knowledge System (IKS) in contemporary educational research across multiple disciplines. Using a mixed-methods approach, this study analyzes the integration of ancient Indian epistemological frameworks within modern research paradigms. Findings indicate that IKS offers valuable methodological approaches, philosophical foundations, and pedagogical strategies that enhance educational research. The study reveals a growing but still limited integration of IKS in formal educational research frameworks, highlighting both opportunities and challenges for deeper incorporation. This research contributes to the scholarly discourse on indigenous knowledge systems and their relevance in addressing contemporary educational challenges through multidisciplinary approaches.

## **UNITY IS STRENGTH.....IS THIS ALWAYS TRUE????DEMERGER IS ANITINERARYTO PROSPER OR PERISH??A CASE STUDY OF HERO & HONDA**

**Dr. Deevya Agrawal**

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Reconstruction is a common feature in today's era. Many companies join hands to become even stronger. Many companies break their collaboration and make their own separate companies. In this paper we are going to study about the impact of demerger on the financial position of a business. For this we will study the demerger of one of the renowned Indian companies with that of the Japanese company. Hero an Indian Company broke its 26 year old collaboration with Japan based Honda. In this paper we will analyze the trend of financial statement of hero Motocorp in last fifteen years and will discuss their financial position pre and post demerger and thus will try to analyze whether after its breakup is the company able to come up with its challenges?

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## **IMPLICATIONS OF ARTIFICIAL INTELLIGENCE IN TEACHING PEDAGOGY IN HIGHER EDUCATION AND ITS IMPACT**

**Dr. Vinita Parashar**

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Artificial Intelligence (AI) is revolutionizing the educational landscape, particularly in higher education where it is reshaping teaching pedagogy. This paper explores the implications of AI in instructional design, classroom management, personalized learning, and academic assessment. Furthermore, it analyzes the broader impacts of AI on student engagement, faculty roles, educational equity, and learning outcomes. While AI promises to enhance the quality and efficiency of education, it also presents challenges such as ethical concerns, privacy issues, and potential over-reliance on technology. This study aims to provide a comprehensive understanding of AI's transformative role in teaching and learning within higher education.

## **NAVIGATING THE FUTURE OF LEARNING: CHALLENGES IN ONLINE EDUCATION AND THE TRANSFORMATIVE IMPACT OF AI**

**Dr. Vaibhav Sharma**

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The rapid expansion of online education has introduced both transformative opportunities and significant challenges, reshaping traditional learning models. While online education offers increased accessibility, flexibility, and global reach, it also presents several hurdles that affect students, educators, and institutions alike. Key challenges include issues of student engagement and motivation, limited access to technology, lack of social interaction, and difficulties in maintaining academic integrity. The absence of physical presence in online environments often leads to a sense of isolation among students, reducing their ability to connect with peers and instructors, which can adversely affect their learning outcomes. Furthermore, unequal access to reliable internet and devices exacerbates educational disparities, leaving some students at a disadvantage. In response to these challenges, Artificial Intelligence (AI) is emerging as a potential solution to enhance the effectiveness and reach of online education. AI technologies, including personalized learning platforms, intelligent tutoring systems, and automated grading tools, offer innovative ways to address engagement and accessibility issues. By personalizing learning experiences and providing real-time feedback, AI can foster a more tailored and responsive educational environment. AI-powered tools can also help in monitoring academic integrity through

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proctoring systems and plagiarism detection algorithms, reducing cheating and enhancing the credibility of online assessments. However, the integration of AI into online education brings its own set of concerns. Over-reliance on AI tools may lead to the depersonalization of education, where the human element of teaching and mentorship is diminished. Additionally, the rapid adoption of AI requires significant investments in both technology infrastructure and teacher training, which may not be feasible for all institutions. Ethical considerations, such as data privacy and algorithmic biases, also present challenges that must be carefully navigated. This paper explores the multifaceted challenges of online education and assesses the impact of AI in addressing these issues, while highlighting the potential risks and ethical concerns that accompany AI implementation.

## **ASSESSING THE EMPLOYABILITY SKILLS OF ARTS STUDENTS: AN EMPIRICAL STUDY IN ERODE, TAMIL NADU**

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Employability skills refer to a set of core competencies that enable individuals to secure and retain employment, as well as perform effectively in the workplace. For arts students, these skills are particularly crucial as they prepare to enter a dynamic and competitive job market where technical knowledge alone may not suffice. Employability skills encompass a broad range of attributes including communication, teamwork, problem-solving, adaptability, time management, leadership, and digital literacy. These skills not only support academic success but also enhance graduates' readiness to transition smoothly into professional roles. Arts students often develop employability skills through academic projects, presentations, internships, cultural events, and extracurricular activities. Their exposure to diverse subjects and interdisciplinary learning fosters creativity, critical thinking, and the ability to understand complex human and societal issues, skills highly valued by employers. However, despite possessing many of these competencies, arts students sometimes face challenges in articulating and showcasing their employability strengths in ways that align with market demands. Hence, the researchers proposed a study to analyze the employability skills of arts students in arts and science colleges, Erode, Tamilnadu. A descriptive research design is adopted due to the nature of the study.



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Both primary and secondary data sources are utilized. The study population has consisted of arts students from arts and science colleges in Erode, Tamilnadu, with a sample size of 132 selected through a random sampling method. A structured questionnaire is administered to collect data on arts students' profile including demographic and academic details as well as their employability skills which assessed through 5-point Likert scale method. The collected data are managed using MS- Excel and analyzed using statistical methods such as percentage analysis, mean score, standard deviation, and ANOVA. Additionally, null hypotheses are framed to test for significant differences in mean employability skills across selected independent variables. This study observed from analysis that the arts students belong to male, postgraduate, II year, studying in commerce department and have job search skill exhibit higher levels of employability skills in arts and science colleges, Erode.

## **TO STUDY THE IMPACT OF STRATEGIC MERGERS OF EDTECH COMPANIES: A CASE STUDY OF UTKARSH CLASSES AND PHYSICS WALLAH**

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The Indian EdTech sector has seen faster growth and transformation, especially following the COVID-19 pandemic. One of the most important recent developments in this sector is the strategic merger between Utkarsh Classes and Physics Wallah. This research paper aims to study the impact of this merger on various things such as financial performance, operational efficiency, student learning experience, and market competition. A mixed-method approach was used, including primary data (surveys and interviews with students, teachers, and employees) and secondary data (company reports, articles, and market analysis). The study explores whether the merger improved accessibility, affordability, and quality of education for competitive exam aspirants, especially for those who are preparing for NEET and IIT-JEE. Statistical tools were used to analyse key variables like revenue generation, cost savings, workflow integration, student satisfaction, and employee perception.

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## **A STUDY ON CONSUMER PREFERENCES FOR CUSTOM-MADE VS. READY-MADE PRODUCTS: A CASE OF JAIN PLYWOOD, JODHPUR**

**Dr. Shiv P. Joshi**

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Student, MBA JIET-DMS

This study examines consumer preferences between custom-made and ready-made plywood products, with a specific focus on Jain Plywood in Jodhpur—an important hub for wood and plywood materials in India. As the demand for modular and personalized interiors continues to grow, understanding the factors that influence consumer choices has become essential for manufacturers and retailers in the plywood industry. The research explores several key decision-making factors, including product quality, pricing, durability, design, and the availability of customization options. To gather insights, a structured questionnaire was distributed among a diverse group of customers. The collected data was analyzed using Chi-square tests to assess the relationship between customer satisfaction and the type of plywood purchased. The findings indicate that customers who purchased ready-made plywood were generally satisfied, but those who opted for custom-made products reported even higher levels of satisfaction. The study also revealed that younger consumers and those with higher income levels showed a stronger inclination toward customized plywood solutions. Additionally, professionals demonstrated a greater preference for personalized products compared to salaried employees or laborers. An important observation from the research is that many consumers are eager to pay extra amount for plywood that aligns with their aesthetic preferences and quality expectations. This highlights a growing trend where consumers seek products that reflect their personal style and add value to their living or working spaces. By focusing on a tier-2 city like Jodhpur, the study contributes valuable insights to an area often underrepresented in market research. These findings offer practical recommendations for manufacturers—emphasizing the need to expand product variety, enhance customization options, and improve service delivery to meet evolving customer expectations.

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## **AN ANALYSIS OF TECHNOLOGY'S ROLE IN OPTIMIZING EXPENSE MANAGEMENT WITHIN FINANCIAL ORGANIZATIONS**

**Dr. Shiv P. Joshi**

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In an increasingly competitive and fast-paced financial environment, effective expense management has become a top priority for financial organizations. Traditional methods of managing expenses—often manual, paper-based, and time-consuming—are proving to be inefficient in handling the complexity and scale of modern financial operations. As a result, there is a growing shift toward integrating advanced technologies to streamline and optimize expense-related processes. This research paper explores the critical role technology plays in transforming expense management within financial institutions. It investigates how tools such as cloud-based expense management systems, artificial intelligence (AI), machine learning, robotic process automation (RPA), and real-time analytics are being used to automate workflows, enhance accuracy, and ensure compliance with internal policies and regulatory standards. These technologies not only simplify data entry and approval processes but also provide deep insights into spending patterns, helping organizations make strategic financial decisions. By analyzing current industry practices, reviewing case studies, and assessing expert opinions, this study aims to highlight the tangible benefits and potential challenges of adopting technology in expense management. The findings suggest that technology, when effectively implemented, leads to faster processing times, reduced human errors, improved transparency, and significant cost savings. Ultimately, this paper demonstrates that leveraging digital solutions is not merely a convenience but a strategic necessity for financial organizations aiming to remain efficient, compliant, and competitive in the digital age.

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## **THE ROLE OF FINANCIAL TECHNOLOGY IN REDUCING FRAUD IN BANKING**

**Dr. Shiv P. Joshi**

HOD, JIET-DMS

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Student, MBA JIET-DMS

The growth of financial technology (FinTech) has transformed the banking industry by offering new solutions to tackle various challenges, particularly the increasing concern of fraud prevention. As digital banking, online financial services, and mobile payment systems become more popular, the risk of fraud, such as identity theft, fake transactions, and unauthorized payments, has also risen. This study focuses on the key role that FinTech plays in reducing these risks for banks. The study looks at various technologies, such as biometric verification (like fingerprint or face recognition), machine learning apps, and blockchain, which banks are using to secure financial transactions. These technologies help banks improve fraud detection by instantly monitoring and analyzing behaviors, patterns, and transaction histories. The paper also discusses the importance of AI-based fraud detection software, which can identify scams faster and create new solutions to deal with fraud. Additionally, the research addresses the challenges banks face when adopting and integrating these technologies, including the cost, complexity of existing systems, and the need for continuous updates to stay ahead of emerging threats. The paper also explores FinTech's future potential, focusing on how fraud prevention techniques continue to evolve as technology advances. In conclusion, the study highlights that as digital banking becomes more widespread, using advanced FinTech tools is crucial for protecting the financial system. By implementing these technologies, banks can significantly reduce fraud, safeguard customers, and strengthen the overall security of the banking industry in the digital age.

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## **WOMEN'S FINANCIAL EMPOWERMENT: A CORPORATE PERSPECTIVE AT ANAND RATHI**

**Dr. Shiv P. Joshi**

JIET- DMS)

**Ms. Komal Kalla**

Student, MBA JIET

Women's financial empowerment is a cornerstone of sustainable economic growth and inclusive development. In the context of corporate India, this concept has gained momentum, yet significant gaps remain in its full realization. Financial empowerment extends beyond employment—it includes access to financial resources, autonomy in decision-making, awareness of investment opportunities, and active participation in long-term wealth creation. While the Indian economy is witnessing a rise in working women, their true financial independence still faces cultural, structural, and organizational barriers. This research paper explores women's financial empowerment from a corporate perspective, with a focused case study on Anand Rathi, a leading financial services firm in India. The study is based on internship experiences, internal observations, and analysis of company initiatives aimed at supporting female employees in their financial journeys. It aims to examine how corporate practices, HR policies, training programs, and organizational culture contribute to building financially empowered women in the workplace. Through this research, the paper identifies key factors such as inclusivity in financial education, support for female-led investment decisions, leadership opportunities, and policy-level backing that strengthen women's financial positions. Simultaneously, it highlights challenges like underrepresentation in strategic roles, gender-based pay gaps, and lack of awareness about financial tools among women professionals. Special emphasis is placed on the initiatives taken by Anand Rathi to foster financial literacy, such as internal training sessions, mentoring for investment understanding, and schemes designed to enhance women's confidence in managing money. The effectiveness of these initiatives is critically analyzed, and recommendations are made to strengthen the organization's role in empowering its female workforce. This paper aims to contribute meaningful insights to the broader discourse on gender equity in finance. By analyzing the real-world corporate environment of Anand Rathi, the study offers valuable guidance for companies striving to align their operations with principles of women empowerment and inclusive growth. It also serves as a reference for future corporate strategies aimed at nurturing financially confident and independent women professionals.

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## **ENHANCING CUSTOMER RETENTION STRATEGIES FOR HOME LOAN AND PERSONAL LOANS: A CASE STUDY OF ICICI BANK**

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In an increasingly competitive banking environment, customer retention has emerged as a critical challenge and strategic priority for financial institutions. This study investigates the effectiveness of Customer Relationship Management (CRM) strategies in retaining customers in the home loan and personal loan segments at ICICI Bank, with a particular focus on the Jodhpur region. As banks in India strive to differentiate themselves, fostering long-term relationships through personalized service, trust-building, and timely engagement has become essential. The research identifies key CRM initiatives adopted by ICICI Bank — including digitalization, customer feedback loops, and staff training — and evaluates their impact on customer satisfaction and loyalty. Using a quantitative research approach, data was collected through structured surveys from a sample of 56 customers. Statistical analysis, including Chi-Square tests, was used to assess associations between CRM strategies and customer perceptions of retention effectiveness. The findings reveal that personalized communication, service responsiveness, and digital convenience significantly influence customer satisfaction and loyalty. Furthermore, the data shows a statistically significant association between CRM effectiveness and improved customer retention outcomes, particularly when services align with customer needs and expectations. This study contributes to the literature by addressing a regional research gap and offering actionable insights specific to ICICI Bank's operations in Jodhpur. It concludes with strategic recommendations for optimizing CRM practices to enhance customer loyalty, along with a future scope that includes AI-based personalization, long-term engagement analysis, and broader geographical comparisons. These insights can guide banks toward more customer-centric retention models in India's evolving financial landscape.

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## OVERVIEW OF CHRONIC MYELOID LEUKEMIA(CML) WITH A CASE REPORT

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CML is a malignant clonal disorder of hematopoietic stem cells that results in increases in not only myeloid cells but also erythroid cells and platelets in peripheral blood and marked myeloid hyperplasia in the bone marrow, A 32 year old female patient was admitted) with a chief complaints of Easy fatiguability, breathlessness and generalized body ache since 3 days, She has a past history of Chronic myeloid leukaemia diagnosed in the year of 2018 in Bengaluru, for that she taken Imatinib, but in the year of 2021 doctor has advised to stop the imatinib in view of Pregnancy, Restarted the Imatinib from April 2022 to march 2023 but the BCR- ABL percentage is 40.95% which indicates that there is no improvement in Disease. So, the physician has advised Dasatinib (100mg/0-0-1) in may 2023, but because of intolerance the dose of the Dasatinib increased to (300mg/0-0-1) for 15 days, but the patient has developed Pancytopenia, the bone marrow results are unsatisfied, BCR-ABL is 31.7%, IRMA is showing negative (Imatinib Resistance mutation analysis test )so they readvised Imatinib, So the physician has advised to take a report of CBC+PS, APTT/PT, ECG, 2DECHO, Chest X ray, BCR/ABL, IRMA, reports. To identify the cause for the patient present complaint, and to evaluate the ratio of mutant gene BCR-ABL1, and to identify resistance for the prescribed drug to prescribe the other TKIs like dasatinib, bosutinib, nolutinib, physicians followed the guidelines for the treatment, and in order evaluate the response they advised for regular IRMA ( Imatinib Resistance mutation analysis test) which is showing a negative result, means the patient is sensitive to imatinib, But there is no depletion in BCR-ABL1 %, so the other options for the treatment is either interferons or stem cell transplantation.



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## THE PRODUCTION OF PATHOGENIC RESISTANCE PLANTS FROM LEAF EXPLANTS OF *CLEMATIS GOURIANA* (ROXB EX DC)

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Regeneration callus, shoots from leaf explants of *Clematis gouriana*. It has become an endangered species due to its over exploitation and it is generally propagated by seeds, but propagation by seeds is not satisfactory owing to highly variable germination rates and rate of reproduction of these plants are poor *In vitro* organogenesis and embryogenesis on the other hand must undergo developmental changes pathogenic resistance which usually involve the formation of Callus with shoots, subsequent recognition into plantlets. The production of plants from leaf explants shoots has proved to be most generally applicable and reliable method of true to type *In vitro* propagation. *Clematis gouriana* Roxb ex DC Ranunculaceae is a large vine capable of climbing tall trees. The demonstration to the orchids, tuber crop plants, a novel method of clonal propagation was revealed by Moral (1965) *In Vitro* regeneration Hanan (2010). method that quickly become standard among the tissue culturists. Supplement of cytokinin was reported in the medicinal species curcuma. Sahoo and Chand (1998). Multiple shoot proliferation from leaf explants Venkateshwarlu M (2012). MS media with different combinations and concentrations of hormones supplemented with BAP, Kn, NAA and 2,4-D. Therefore, there is an urgent need to develop tissue culture and micro propagation methods for the mass propagation and conservation of this threatened species. Hassanenin *et al* (2000) plant tissue & protoplast cultures. In the Indian system of medicine Ayurveda the Ascarbic acid (97.28%) plant is used to eliminate malarial fever and headaches. Culture of shoot meristem, especially through enhanced brading permits rapid clonal propagation land a high degree of genetic uniformity of progeny. Handique & Sunitha (2000). T Ugendar & Venkateshwarlu M (2012). & Successful investigation in to a new variety products from leaf explants Mandalaju Venkateshwarlu (2022).

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## **TO STUDY THE EFFECT OF INFLATION, INTEREST RATES, AND ECONOMIC DOWNTURN ON PROJECT FINANCING: A CASE STUDY OF PDCOR, JAIPUR**

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MBA JIET – DMS

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**Komal Kalla**

MBA JIET – DMS

This study examines the complex relationship of macroeconomic indicators—i.e., inflation, interest rates, and economic recessions—and their combined effect on project funding, with a case study of PDCOR (Project Development Corporation of Rajasthan Ltd.), Jaipur. As India continues to develop its infrastructure in the form of public-private partnerships (PPP), comprehension of the susceptibility of large projects to economic downturns becomes essential in the interest of sustainable development. The study takes a mixed-methods approach, combining quantitative data from financial reports, inflation indices, and RBI interest rate trends with qualitative perspectives from stakeholders including project managers, government officials, and financial analysts. The findings identify that inflation immensely boosts project costs, particularly in healthcare sectors that demand specialized materials. Interest rate fluctuations negatively impact the cost of capital, resulting in delays or renegotiation in project funding. In addition, economic recessions—such as those that were initiated by the COVID-19 pandemic—disrupted funding streams and stalled important healthcare and infrastructure projects. Drawing the case from PDCOR, the study emphasizes the importance of flexible financial modeling, sound risk-sharing mechanisms, and policy backing to maintain project viability in an unstable economic environment. Some of the suggested recommendations are inflation-linked contracts, fixed-interest loans under uncertain situations, diversified sources of funding, and responsive public-private arrangements. The research, not only enriches the theoretical body of knowledge in infrastructure finance, but also provides practical prescriptions for project developers and policymakers to cope with the shocks of macroeconomic fluctuations in potential projects.

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## **CAPITAL STRUCTURE AND FINANCIAL PERFORMANCE: A CASE OF INDIAN PETROCHEMICAL INDUSTRY**

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The study investigates and measures the impact of capital structure, profitability, and financial performance on the success of business organizations. The capital structure of a business organization refers to the proportion of external and internal funds, i.e., debt and equity. In India, petrochemical companies primarily operate with equity financing; however, financial performance has shown a negative trend during the period from 2014 to 2024. The research is based on secondary data available through the websites and public disclosures of Indian petrochemical companies. Financial Ratio Variability Analysis and Trend Indices of Financial Ratios (TICBI) are used to measure and compare the financial variability and sensitivity of these companies' financial indicators. Correlation between the Trend Indices (TICBI) of the independent variable (capital structure) and dependent variables (profitability and performance metrics) is calculated to assess the impact of changes in the debt-equity ratio on overall financial health. The results reveal the unexpected performance of Indian petrochemical companies, largely attributed to under-utilization of resources driven by low domestic and international demand, as well as fluctuating product prices influenced by both internal inefficiencies and external market conditions. The study concludes that company size, market demand, production costs, product portfolio profitability, and access to low-cost external capital are the key factors influencing the growth and development of India's petrochemical industry.

## **PROJECT MANAGEMENT IN HERITAGE CONSERVATION AND TOURISM: A CASE STUDY OF PDCOR'S INITIATIVES IN RAJASTHAN**

**Jayshree Maheshwari**

MBA JIET – DMS

This research paper explores the role of project management in heritage conservation and tourism through an in-depth case study of PDCOR (Project Development Company of Rajasthan Ltd.) and its initiatives across Rajasthan. Known for its rich cultural heritage and architectural marvels, Rajasthan presents both opportunities and challenges in balancing conservation with tourism development.

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PDCOR, a project management firm, has been instrumental in conceptualizing and implementing heritage-related projects, especially under government schemes such as the Rajasthan Tourism Development Program and Smart City Missions. The study examines how core project management principles—such as planning, stakeholder coordination, risk mitigation, resource optimization, and time-bound execution—have been applied in heritage conservation efforts. Using data from official reports, and secondary literature, this paper highlights specific projects such as the Ajmer-Pushkar Heritage Corridor and urban renewal initiatives in heritage towns. The paper also investigates the impact of these projects on tourism, employment, and local economies. The findings suggest that structured project management, when aligned with cultural sensitivity and sustainable tourism goals, can lead to effective heritage preservation and community development. The research concludes with policy recommendations and identifies scalable models for future heritage-led development projects.

## **IMPACT OF ARTIFICIAL INTELLIGENCE IN MARKETING**

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By allowing companies to examine enormous volumes of consumer data, personalize interactions, and streamline decision-making processes, artificial intelligence (AI) has fundamentally changed modern marketing approaches. The function of artificial intelligence in important marketing fields like data analysis, content development, predictive analytics, chatbot integration, targeted advertising, customer segmentation, voice search optimisation, and sales forecasting is investigated in this work. Through tailored audience targeting, improved consumer engagement via personalised communication, and marketing operations streamlining, AI-driven solutions help. While artificial intelligence-powered automation increases efficiency and customer experience, predictive analytics lets companies see industry trends. Including artificial intelligence in marketing plans can help companies keep a competitive advantage in a fast-changing digital environment, increase operational efficiency, and stimulate customer involvement.

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## **PERFORMANCE ANALYSIS OF MICROFINANCING THROUGH PRADHAN MANTRI MUDRA YOJANA IN PUNJAB**

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India is home to the world's largest middle class, the majority of whom work in small-scale businesses and agriculture. These people primarily rely on usurers to meet their financial demands, and it is believed that over 80% of people in agriculture and small business depend on them on these lenders. To support such underprivileged people of India, our government has come up with many microfinance schemes. PMMY is one among those schemes for the development and upliftment of underprivileged. In order to "Fund the Unfunded," the MUDRA loan programme aims to both develop new businesses and expand current ones. The paper elaborates the performance of PMMY in Punjab. The performance analysis study is wholly dependent on secondary data collected from various annual reports, official websites of government and research journals. The period of the study is 2015 onwards. It was found that PMMY has played an immense role in providing finance to such small-scale entrepreneurs in the state.

## **EMPLOYEE WELFARE PRACTICES IN TYRE MANUFACTURING UNITS: A CASE STUDY OF METRO TYRES**

**Jaiwardhan Singh**

Student, JIET DMS

This research paper explores the employee welfare practices adopted by Metro Tyres Ltd., a leading tyre manufacturing company in India. The study is based on the my internship experience and aims to identify and evaluate both statutory and non-statutory welfare measures within the organization. Observational data, internal documents, and informal staff interactions form the basis of this qualitative case study. The analysis highlights the company's strengths in areas like health and safety, financial welfare, and working conditions while suggesting areas for improvement in grievance redressal mechanisms and welfare communication. The study concludes that employee welfare at Metro Tyres is robust but can be further enhanced through increased awareness and feedback initiatives.

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## **PREVALENCE OF SCREEN VIEWING AND GENDER DIFFERENCES AMONG ADOLESCENTS**

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The study mainly focused on the prevalence of screen viewing and gender differences among adolescents. The levels of screen viewing were explored for all the dimensions. The gender differences for all the dimensions were seen for government and private school adolescents and also for overall gender difference. A self-structured questionnaire for screen viewing were used to assess the prevalence and gender difference. Data was taken from 600 students in the age group Of 13-16 years, which were equally distributed across two genders from government and private school adolescents of Ludhiana. Prevalence of screen viewing was found for all the dimensions of screen viewing. It was found that there were significant gender differences in screen viewing for both overall gender difference and also for gender difference among government and private school adolescents, where boys showed more screen viewing than girls. There are few guidelines to enhance psychological well- being among adolescents and reduce screen viewing among adolescents.

## **SUSTAINABILITY REPORTING: A NEW ERA IN FINANCIAL ACCOUNTING**

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The emergence of sustainability reporting marks a significant shift in the landscape of financial accounting, reflecting the growing global emphasis on environmental, social, and governance (ESG) factors. Traditionally, financial accounting focused primarily on the economic performance of organizations, presenting a snapshot of profitability and financial health. However, in the contemporary business environment, stakeholders—ranging from investors and regulators to customers and civil society—demand more transparency regarding the

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broader impact of corporate activities. Sustainability reporting has thus evolved as a critical tool that integrates non-financial data with financial disclosures, offering a holistic view of an organization's performance and long-term viability. This paper explores the concept, evolution, and significance of sustainability reporting in modern accounting practices. It discusses the various frameworks adopted globally, such as the Global Reporting Initiative (GRI), Sustainability Accounting Standards Board (SASB), and the Integrated Reporting Framework (IRF), emphasizing their role in standardizing ESG disclosures. The study also examines the regulatory landscape and the growing trend of mandatory sustainability disclosures in several countries, including India. Through a critical analysis of corporate reports and secondary data, the paper highlights how sustainability reporting enhances stakeholder trust, improves risk management, and supports ethical decision-making. It also delves into the challenges faced by accountants and organizations, including lack of uniform standards, data collection complexities, and the need for skilled professionals. The role of digital technologies such as AI and blockchain in improving the accuracy, efficiency, and credibility of sustainability data is also discussed. The paper concludes that sustainability reporting is not merely a trend but a transformative force in financial accounting. It represents a paradigm shift from short-term financial gain to long-term value creation, aligning business strategies with the broader goals of environmental protection, social responsibility, and corporate governance. This new era demands that accountants, policymakers, and business leaders rethink traditional accounting practices and embrace sustainability as a core principle of financial reporting.

## **GOVERNMENT JOB PORTAL COMPARISON WITH PRIVATE JOB PORTAL**

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Nowadays, most people search for jobs online. There are two categories of job search websites: Government employed portals such as NCS (National Career Service) and private portals such as LinkedIn, Naukri.com, and Indeed. In this project I compared both to examine which of them is more useful for the pupils as well as the job seekers. Portals are designed by the government for assisting citizens in searching jobs particularly those who live around small towns or have limited means. These portals have free access and display government and community employment offers. However, quite a number of people believe these websites lack modern



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design, are not updated frequently or refreshed regularly, and are dull in general. On the opposite side, private portals have modern advertisements and banners plus provide ease of access and speed. Along with receiving frequent job notification, one is also assisted with resume construction, job alerts, and an impressive array of filters in addition to swift job recommendations. Nevertheless, some job advertisement includes a fee for use of additional options, and the occurrence of deceptive job advertisement posts is also sometimes observed. In order to comprehend the divergence, I spoke to some students and working adults, and additionally utilized both portals myself. I considered how simple they are to use, the volume of job postings, the speed of their updates, and the public's confidence in them. Based off of the feedback, it seems like private job portals have an upper hand in both functionality and aesthetics. Government job portals are more secure and reliable, however. If the government improves the design and efficiency of its website, Then it could be more beneficial for a larger number of people. Private portals need to ensure that their advertisements are genuine and be more open with their users, however. Government Job Portal Comparison With Private Job Portal.

## SOCIAL AND EMOTIONAL IMPACT OF TECHNOLOGY-DRIVEN EDUCATION

**Manoj Kumar Shukla**

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Technology is transforming the world rapidly. Its wave has entered into educational sector too bringing throughout changes in formal, informal and motivational educations. Altogether, Educational Technology has emerged as an alternative of traditional teacher-centric classroom education that provides better and abundant scope to students to explore, select and personalize their areas or methods of learning. Moreover, tech-based education is much flexible in terms of their usage and is cost-effective too where students can obtain resources and tools to enhance their learning through the digital learning platform only. In India, three formats of Tech-based learning are mostly being incorporated in educational systems – Online Education, Virtual Education and Blended Learning. There are a number of practical factors that come to intervene in the initiatives of thorough exploration and analysis of the current state and trend of Tech-based educational procedure. The main two being societal responses and the second is users' emotional conditions. India, being a rising developing country with its socio-economic condition largely dominated by middle income groups residing in urban and rural areas has shown prominent indication of imbalance and uncertainty in terms of its access and acceptance of these technology

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based educational models. Furthermore, ethical restrains resulted from multiple factors, like lack of skill, fear of losing priority and individual perception towards technology together with societal apathy have actually made it complex in adopting the current advancement. Accordingly, in this research, a comparative inferential study is planned to explore the level of adoption and usage of the three aforesaid educational models that are followed in India's educational sector and implicate their future scope that can serve to benefit India's students and the society as well. The study is conceptualized by considering societal and user attitude and sentiments as the two main control parameters through which the state and scope of the three-technology based educational models are aimed to be measured and validated as workable in India's education landscape. The study thus aims to validate India's compatibility on the global move of transformative educational system.

## STATISTICAL ANALYSIS OF PATENTS FILED VERSUS GRANTED IN INDIA

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India owns variety of knowledge. Knowledge relies on the intellect of human population residing in the country. It is evident from the historical findings how rich India was in its intellectual property. After the legislative advancements these intellectual properties are categorized separately such as Patents, Trademarks, Trade Secrets, Designs, Copyrights, Geographical Indications, Database Rights and Plant Breeders Rights. Patent is a legal document which is granted by Government of India to the inventor for a period of 20 years for the invention. It is an exclusive right which helps to prevent from misuse or misappropriation from any other entity. Different types of patents include utility, design and plant patents. The Patents (Amendment) Act 2005 along with the Patents (Amendment) Rules, 2024 provides the legislative provisions under the Indian law. It has been observed that people in India invent new, non-obvious products, processes, etc. but they lack in its registration. If it is not been registered, it may be claimed by any other person and the exclusive right may be granted to the later one. It is evident from various Case laws how delayed in claiming of the patents have affected the overall performance of the businesses. Registration process of patents comprises of various steps. If all the required conditions are

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fulfilled the respective Patent is granted to the person. It is observed that there is a vast difference between number of registrations received by the Controller General and number of patents granted in India. This research is an attempt to statistically analyze the registrations and granting of patents amongst various states of India. It will help to identify the issues between registering and granting and will bridge the gap between them. The researcher has made an attempt to provide some suggestions based on the findings to various stakeholders of this entire process. This will help to analyze the efforts which should be taken by the respective states to improve their position, which will contribute in the economic growth and sustainability of India globally.

## **EVALUATING THE EFFECT OF GST ON MSME GROWTH IN RAJASTHAN: A PRE- VS. POST-GST ANALYSIS**

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The introduction of the Goods and Services Tax (GST) in India in 2017 brought significant tax reforms aimed at simplifying the taxation system. However, its impact on the Micro, Small, and Medium Enterprises (MSME) sector, particularly in Rajasthan, remains a subject of debate. This study evaluates the effect of GST on MSME growth in Rajasthan through a comparative pre- and post-GST analysis. The research examines key parameters such as tax compliance, revenue generation, profitability, and overall business growth. Using a mixed-methods approach, primary data was collected through surveys and interviews with MSME owners, while secondary data was obtained from government reports and industry sources. Findings indicate that while GST has enhanced transparency and streamlined taxation, MSMEs face challenges related to compliance costs, delayed input tax credits, and digital infrastructure constraints. The study highlights policy recommendations to improve tax compliance efficiency and foster MSME growth in Rajasthan.

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## **SENTIMENT ANALYSIS IN HRM: UNDERSTANDING EMPLOYEE FEEDBACK THROUGH DATA ANALYTICS**

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Sentiment analysis in HRM has transformed employee feedback comprehension and management. Traditional feedback interpretation methods sometimes miss employees' nuanced emotions. NLP and machine learning-based sentiment analysis provides a data-driven approach for textual feedback analysis. Sentiment analysis in HRM improves employee engagement, satisfaction, and retention, according to this study. The research covers NLP and machine learning principles and sentiment analysis model evolution from rule-based systems to rich deep learning frameworks like BERT and GPT. It shows how these algorithms can process enormous amounts of unstructured data to give organizations valuable employee sentiment insights. The paper also addresses sentiment analysis's accuracy flaws, cultural complexities, and data protection concerns. Key findings show that sentiment analysis improves HR decision-making. Positive feedback tends to focus on workplace culture, teamwork, and management support, while negative feedback involves salary, career growth, and task management. These insights help companies conduct focused actions to boost employee happiness and lower attrition. Scalability, objectivity, and ability to process varied data sources including surveys, emails, and social media are discussed as advantages of sentiment analysis over traditional methods. Future opportunities include integrating sentiment analysis with predictive analytics to detect workforce trends and manage potential issues. Organizations should use sentiment analysis tools in HR workflows, train HR workers, and be transparent about data use to increase employee trust. The study shows that sentiment analysis methods must improve to handle sarcasm, idioms, and multilingual comments. The ethical implications of sentiment analysis can also be used to define responsible use standards. The findings show how technology is changing HR practices. Sentiment analysis can boost employee engagement and satisfaction, boosting long-term performance. To maximize its potential, deliberate implementation, addressing difficulties, and stressing ethics are needed. This paper proposes a paradigm for using sentiment analysis as a strategic HRM tool, enabling workforce management innovation and organizational success.

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## **REDEFINING EDUCATION: UNDERSTANDING THE NEP'S INFLUENCE ON COLLEGE STUDENTS AND THEIR RESPONSE REGARDING IT**

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The National Education Policy (NEP) 2020 signifies an essential achievement in reshaping India's educational framework by prioritising inclusivity, skill enhancement, and competitiveness globally. The NEP, grounded in India's profound cultural and intellectual heritage, seeks to transform higher education via multidisciplinary learning, technological integration, and research-focused frameworks. It presents new approaches such as academic credit banks, various entry and exit pathways, and competency-based methodologies for developing critical thinking, creativity, and adaptability skills necessary for academic and professional achievement. College students show a range of reactions to the NEP, from excitement for its multidisciplinary emphasis and opportunities for global mobility to concerns about confusing implementation tactics and budget limitations. Students predominantly support the NEP's focus on enhancing employability via skill development, however some voice concerns about its practical implementation, especially in relation to the needs of marginalised areas. The research involved inputs from 210 college students from several fields, examining their perspectives on curricular innovations, learning preferences, and teacher preparedness. Results indicate strong support for seminars and practical applications as preferred educational options. Despite the acknowledged revolutionary potential of the policy, difficulties including the digital divide, inadequacies in teacher training, and limitations to infrastructure remain. Effective communication and collaboration among stakeholders are essential for guaranteeing fair access to NEP benefits. By overcoming implementation challenges, the NEP can establish a basis for developing a globally competitive, inclusive, and skill-oriented education system, in accordance with India's ambitions for economic and social development.

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## **OPTIMIZING BUSINESS STRATEGIES FOR OVERSEAS EDUCATION CONSULTANCIES IN EMERGING MARKETS: A CASE STUDY OF GLOBAL REACH**

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In the rapidly evolving landscape of global education, overseas education consultancies have emerged as key facilitators for students navigating the complexities of international admissions. However, in emerging markets—particularly Tier-2 and Tier-3 cities—the operational dynamics and business strategies of such consultancies often remain under-optimized. This study explores the strategic challenges and growth opportunities for overseas education consultancies in emerging Indian cities, with a specific focus on Global Reach, a leading consultancy expanding its footprint in regions like Jodhpur. Through a mixed-method approach involving client feedback, staff interviews, and observational insights from operational settings, the research identifies the core business levers influencing success. Key areas analyzed include student engagement, marketing channels, counselor training, CRM integration, and post-service feedback loops. The findings suggest that a hybrid service delivery model—combining personalized counseling with digital efficiency—enhances both conversion rates and client satisfaction. The study also reveals the need for continuous upskilling, local outreach adaptation, and improved lead management to remain competitive in the post-pandemic international education landscape. This research contributes to the field by offering a practical framework for strategic optimization in educational consultancy services, specifically tailored to non-metro markets. The insights hold value for stakeholders seeking to scale sustainably while maintaining service quality and responsiveness in underserved regions.

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## **INTEGRATING ESG IN BUSINESS STRATEGY: A PATHWAY TO LONG-TERM SUSTAINABILITY**

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In the 21st century, environmental sustainability has emerged as a cornerstone of responsible and forward-looking business strategy. As the global community grapples with climate change, pollution, resource scarcity, and biodiversity loss, companies are being called upon to act not merely as economic agents but also as stewards of the environment. This research explores the integration of environmental sustainability goals into business strategy, emphasizing that long-term profitability and ecological responsibility are not mutually exclusive but mutually reinforcing. The study analyses how organizations are embedding environmental objectives such as reducing carbon emissions, adopting renewable energy, managing waste, and supporting green supply chains into their core strategies. Using a combination of literature review, case studies, and secondary data analysis, the research highlights successful models and practices adopted by leading organizations in diverse industries. Examples such as Unilever, Infosys, and Patagonia illustrate how sustainability-focused approaches drive innovation, reduce operational risks, and enhance brand equity.

## **GLOBAL UNIVERSITY RANKING SYSTEMS METHODOLOGIES, IMPACT, AND REPERCUSSION**

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University rankings have become a powerful tool for guiding students on where to study and what kind of future they can expect. While rankings offer a quick guide to the best opportunities, they often oversimplify important factors like campus culture, program strengths, and personal needs, which are crucial for shaping a student's experience and success. This chapter explores how rankings influence student choice, career outcomes, and how they impact students from diverse backgrounds. It highlights the limitations of rankings, which may marginalize innovative institutions or lesser-known fields. The chapter advocates for a student-centered approach, integrating rankings with students' unique needs and aspirations.



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This shift promotes inclusion, equity, and a broader recognition of institutions contributing to meaningful educational experiences, encouraging a more balanced use of rankings to make informed choices and expand the higher education landscape.

## BEYOND FINANCES: A COMPARATIVE ANALYSIS OF FACTORS INFLUENCING STUDY ABROAD DECISIONS ACROSS EDUCATIONAL LEVELS IN THE CONTEXT OF INDIAN STUDENTS

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The pursuit of international education among Indian students has witnessed a substantial rise over the past decade. While financial capacity has traditionally been viewed as the primary barrier or enabler, this study investigates the increasing importance of non-financial factors in shaping study abroad decisions. Titled “*Beyond Finances: A Comparative Analysis of Factors Influencing Study Abroad Decisions Across Educational Levels in the Context of Indian Students*,” this research explores the roles of career motivation, institutional guidance, scholarship awareness, cultural adaptability, and destination preferences across students at the senior secondary, undergraduate, and postgraduate levels. The study adopts a quantitative research design, using primary data collected from 75 students via a structured online questionnaire. Descriptive statistics were used to understand demographic patterns, while basic inferential methods—such as independent samples t-tests, Pearson correlation, and multiple regression—helped identify relationships between influencing factors and study abroad intent. Findings reveal that career-driven motivations and institutional support significantly influence students’ decisions, often more than financial preparedness alone. Students who applied for scholarships exhibited stronger intent, while institutional guidance—especially through education consultancies—played a pivotal role in decision-making. Additionally, undergraduate students emerged as the most active segment in overseas education planning. This study provides valuable insights for universities, policy makers, and education consultants seeking to understand and

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respond to the evolving motivations of globally aspiring Indian students. It also fills an existing research gap by offering a comparative perspective across educational levels, moving beyond the conventional cost-centric narrative.

## **SUSTAINABLE AND PURPOSE-DRIVEN MARKETING: ALIGNING BRAND STRATEGIES WITH CONSUMER VALUES FOR COMPETITIVE ADVANTAGE**

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In an era where consumer preferences are increasingly shaped by social and environmental consciousness, sustainable and purpose-driven marketing has emerged as a critical strategy for brand differentiation and long-term success. This research examines how companies integrate sustainability and ethical values into their marketing strategies to build trust, enhance customer loyalty, and drive business growth. The aim of this study is to analyze the impact of purpose-driven marketing on consumer behavior and brand performance. Key objectives include: Investigating the growing consumer demand for sustainability and ethical business practices. Evaluating how brands communicate their purpose through marketing campaigns and corporate social responsibility (CSR) initiatives. Assessing the effectiveness of sustainable marketing strategies in enhancing brand reputation and profitability. Identifying challenges and barriers faced by companies in adopting authentic purpose-driven marketing. The research methodology employs a mixed-methods approach, combining: A comprehensive literature review of academic articles, industry reports, and case studies on sustainable marketing trends (2015–2024). Quantitative analysis through consumer surveys to measure attitudes and purchasing behaviors related to sustainable brands. Qualitative insights from interviews with marketing professionals and CSR leaders to explore strategic implementation. The scope of the study encompasses global brands across industries such as retail, FMCG, and technology, with a focus on both established corporations and emerging sustainable businesses. By bridging theory and practice, this research aims to provide actionable recommendations for marketers seeking to align their strategies with evolving consumer expectations.

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## **EXPLORING CHALLENGES AND OPPORTUNITIES IN APPROVING SMALL LOANS UNDER MICRO MORTGAGE IN DCB BANK: A CASE STUDY OF JODHPUR**

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This research examines the difficulty of small loan approval under micro mortgage segments in DCB Bank. It focusing on Jodhpur's operational and risk management. This study focusing on a mixed–methods approach to analyse the institutional frameworks, borrower profiles and the factors influencing loan sanctioning processes. This data suggests that the DCB Bank demonstrates a structured and efficient underwriting mechanism, several operational challenges, including documentation insufficiencies, complex evaluation criteria and inconsistent borrower financial stability. The findings also reveal substantial opportunities for enhancing financial inclusion through digital transformation, community engagement, and adaptive credit assessment models. This study shows recommendations to make the micro mortgage system more effective and accessible, especially for low-income profile.

## **STUDY ON THE INFLUENCE OF WORKPLACE SAFETY MEASURES ON PERFORMANCE IN CHEMICAL AND MINERALS INDUSTRY**

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This research paper investigates the significant influence of workplace safety measures on employee performance within the chemical and minerals industry, an industrial domain characterized by high-risk environments, hazardous materials, and strict regulatory requirements. Due to the inherently dangerous nature of operations in this sector—ranging from exposure to toxic substances to the handling of heavy machinery—ensuring robust safety protocols is not only a legal obligation but also a critical factor affecting employee well-being and organizational productivity. The primary objective of this study is to explore the correlation between the implementation of effective safety measures and the performance outcomes of employees working in chemical and mineral-based industries. The research aims to determine how a safe and secure work environment contributes to employee

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confidence, job satisfaction, task efficiency, and overall morale. It also investigates whether safety awareness and training have a direct impact on reducing absenteeism, workplace incidents, and staff turnover.

## EVOLVING TECHNOLOGICAL APPROACHES TO FOOD SAFETY: A COMPREHENSIVE REVIEW

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Food safety remains a critical global concern, increasingly challenged by the complexities of international supply chains, the emergence of new foodborne pathogens, and the need for sustainable use of natural resources. According to the World Health Organization (WHO), approximately 600 million cases of foodborne illnesses and 420,000 associated deaths occur annually, with children under the age of five accounting for 40% of the disease burden. Low- and middle-income countries bear a disproportionate share of this impact, largely due to limited infrastructure and inconsistent regulatory frameworks. Even in developed regions such as China, the United States, and the European Union, fragmented food safety systems, inadequate inspections, and variable enforcement hinder effective disease prevention. Pathogens like *Listeria monocytogenes*, *Escherichia coli* O157:H7, and *Salmonella* continue to cause severe health complications, including kidney failure, miscarriage, and neurological disorders. Addressing these challenges necessitates a proactive, unified approach integrating technological innovation and global cooperation. Emerging technologies such as biosensors and blockchain are revolutionizing food safety management. Biosensors—especially electrochemical and optical types—enable rapid, sensitive, and on-site detection of pathogens, offering a timely alternative to traditional methods that often require 3–5 days for results. Currently valued at \$563 million, the biosensor market is projected to grow at a compound annual growth rate (CAGR) of 4.5%, driven by increasing applications in the food, medical, and environmental sectors. Electrochemical biosensors detect bioreceptor-analyte interactions via electrode transducers, while optical biosensors utilize techniques such as fluorescence and luminescence to identify microbial contaminants.

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## **JOB SATISFACTION IN HEALTHCARE INDUSTRY- A CASE STUDY OF MEDIPULSE HOSPITAL**

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Job satisfaction is very important factor of productivity and job quality, especially in health care workers. The aim of the paper was to assess some of the parameters of job satisfaction among health care workers. The aim of this study is to assess key parameters of job satisfaction among healthcare workers at Medipulse Hospital, Jodhpur. The health care workers were not satisfied with their influence on the work organization, as well as on the working environment conditions. Most respondents reported that their work is meaningful and engaging; however, many also expressed concerns over excessive workload and limited involvement in organizational decision-making. The findings highlight the importance of addressing job satisfaction in a structured manner to enhance both employee well-being and the delivery of healthcare services.

## **SATISFACTION LEVELS AND SWITCHING INTENTIONS: A STUDY ON EV AND ICE VEHICLE USERS IN KERALA**

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The study titled "Satisfaction Levels and Switching Intentions: A Study on EV and ICE Vehicle Users in Kerala" aims to assess and compare the satisfaction levels of electric vehicle (EV) and internal combustion engine (ICE) vehicle users, focusing on crucial dimensions such as cost, maintenance, usability, and environmental impact. It further investigates the underlying factors influencing user satisfaction and examines the motivations driving ICE users to consider transitioning to EVs, as well as the retention or reversal tendencies among EV users. The study adopts a descriptive and comparative research design with a quantitative approach, surveying 200 private vehicle owners (100 EV users and 100 ICE users) across various districts of Kerala. Stratified random sampling ensured geographic and demographic representation, while structured questionnaires collected both online and offline served as the primary data source. Analysis was performed using SPSS software,

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utilizing both descriptive and inferential statistical tools. The findings indicate that EV users report higher satisfaction levels in areas such as running cost, environmental benefits, and maintenance convenience. However, gaps in charging infrastructure and service availability still hinder widespread adoption. A significant portion of ICE users show intent to switch, driven by economic and ecological concerns, with younger and urban populations leading this shift. The study concludes that Kerala is witnessing a growing openness toward EV adoption, suggesting that targeted policy interventions, improved infrastructure, and awareness campaigns could accelerate this transition. Future research could broaden the scope by including larger, more diverse samples, incorporating commercial users, and adopting longitudinal methods to track evolving user attitudes and behaviors over time.

## **RECRUITMENT AND SELECTION IMPROVES ORGANISATIONAL PERFORMANCE IN HEALTHCARE INDUSTRY: A CASE STUDY OF MEDIPULSE HOSPITAL**

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This research paper explores the vital role that recruitment and selection processes play in improving organizational performance in the healthcare industry, with a special focus on Medipulse Hospital in Jodhpur. As a student pursuing a Master of Business Administration and having completed an internship at Medipulse, I was able to witness firsthand the dynamics and intricacies of hiring practices within a tertiary care hospital. Through a combination of surveys, interviews, and literature review, this study examines the strengths, challenges, and opportunities within the recruitment and selection system. The findings reveal that while Medipulse Hospital has structured and efficient HR practices, there are areas for improvement—particularly in enhancing candidate experience, embracing digital strategies, and ensuring ongoing staff development. The paper concludes with practical recommendations, aiming to not only support Medipulse Hospital's HR objectives but also contribute to a broader understanding of how strategic recruitment can shape the future of healthcare delivery in India.

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## **A SURVEY ON CONSUMER DURABLE LOAN: A CASE STUDY OF BAJAJ FINSERV IN JODHPUR**

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**Dr. Divyesh Kalla**

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Bajaj FinServ Ltd, a prominent non-banking financial company (NBFC) in India, the company offers a wide range of financial products including consumer loans, digital product finance, home loans, personal and car loans, credit cards, consumer durable loans and product financing. Both banks and NBFCs provides higher purchase schemes. This study explores Bajaj FinServ a NBFCs, as among NBFCs, Bajaj FinServ stands out as the most preferred choice and enjoys a strong reputation and recognition.

## **UNTAPPED TALENT, UNSTABLE MARKETS: RETHINKING NEURODIVERGENT WORKFORCE PARTICIPATION IN THE GIG ECONOMY AND TRADITIONAL SECTORS**

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**Dr. Meenakshi Gaikwad**

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This paper explores the intersection of neurodivergent inclusion and labor market evolution, focusing on the comparative economic impacts of participation in gig-based versus traditional employment. Despite growing awareness of neurodiversity, systemic underutilization persists in both employment models. We evaluate how gig work offers flexibility suited to certain neurodivergent strengths, yet often lacks the stability and protections needed for long-term socioeconomic mobility. The paper leverages economic modeling, behavioral labor theory, and investor risk analysis to demonstrate how the current structure of workforce inclusion undermines potential GDP growth and long-term labor resilience. Recommendations are made for policymakers and investors to recalibrate strategies toward inclusive innovation, human capital development, and sustainable employment design.



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## **ARTIFICIAL INTELLIGENCE DRIVEN HRM PRACTICES: A REVIEW OF CURRENT SCENARIO IN INDIA**

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The pace with which Artificial Intelligence is being implemented in the field of Human Resource Management is commendable, so, it has become the need of time to take a look at the recent developments and challenges it is imposing in the work place. In this study, an attempt is made to synthesize the existing research on AI-driven human resource management (HRM) practices while focusing on Indian companies. A comprehensive literature search was conducted using various online academic writings published in the last five years. The study examines both the benefits and challenges of AI adoption in Indian organizations, highlighting its ability to enhance efficiency, reduce biases, and improve decision-making processes. By analyzing previous studies on HRM practices, AI integration in HR, and the perception of technological change in the workplace, the study aims to provide an understanding of the current state of AI's role in HR practices in India. This review identifies the key findings in the existing literature on the applications, benefits and challenges. It is found that AI has made significant inroads in HRM, transforming practices such as recruitment, performance management, training, and employee well-being. Ultimately, while AI offers promising benefits for HRM, its effective integration requires careful attention to ethical concerns, stakeholder engagement and ongoing skill development.

## **MODERN VERSUS TRADITIONAL: THE RETIREMENT PLANNING PRACTICES OF INDIANS IN GENERATION X**

**Ms Sakshi Singhal**

Research Scholar, Banasthali Vidyapith, Rajasthan

"The process of being ready for the financial elements of retirement is known as retirement planning. This includes figuring out how much money is required for retirement, figuring out resources for it, and making plans for when and how to leave full-time employment. In the past, retirement planning was simpler and mostly reliant on steady income sources. Individuals relied on pension plans, gratuities, and provident funds, especially in government sectors. Public provident funds (PPF), recurring deposits, permanent deposits, and gold investments—all fixed and low-risk

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financial instruments—were used to increase financial security. In joint family systems, children often offer financial support for elderly parents, reflecting the tradition of taking care of aged parents. Significant personal retirement planning was no longer necessary due to this support network. On the contrary, retirement strategies have changed significantly as a result of the rapidly changing socioeconomic environment of today. Increased life expectancy, inflation, changing work patterns, and a greater focus on financial independence are some of the factors that have led to the development of more customized retirement plans. The modern approach places a strong emphasis on individual accomplishments, financial security, and individual well-being. While traditional Indian philosophy provides a more holistic viewpoint, stressing spiritual development, connectivity, interconnectedness, and a gradual transition through the stages of life.

## **UNLOCKING AGRIPRENEURIAL POTENTIAL: ORGANIC FARMING OPPORTUNITIES FOR RURAL INDIAN YOUTH**

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**Progna Paromita**

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Shifting from traditional farming to agribusiness is a crucial way to revive India's agriculture sector, making it more attractive and profitable. Agribusiness can bring many social and economic benefits, like creating jobs, increasing income, reducing poverty, and improving food, health, and overall food security in the country. Agribusiness also has the potential to promote growth, diversify income sources, offer more job opportunities, and encourage entrepreneurship in rural areas. This discussion mainly focuses on the basic concepts of agribusiness, the skills needed for entrepreneurship, and the requirements for promoting agribusiness in India, along with the main reasons for its development in the country. Unemployment and underemployment are two major constraints in generating livelihood options for young farmers. Agripreneurship has been recognized as an effective means for economic transformation and poverty reduction. youth are tomorrow's entrepreneurs, innovators and indeed leaders. Thus, this review focuses on agripreneurship

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development among tribal young farmers in organic farming, challenges of rural youth in undertaking organic farming as agribusiness and solutions to eradicate the same.

## **THE ROLE OF NETWORKING IN OVERCOMING HR BARRIERS IN PRIVATE SECTORS IN RAJASTHAN**

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**Dr. Divyesh Kalla**

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Networking plays a pivotal role in modern human resource (HR) management by facilitating the exchange of knowledge, strategies, and resources among professionals. This paper explores how networking can effectively overcome common HR barriers in private sectors, such as talent acquisition and retention challenges, cultural integration issues, and professional development limitations. By leveraging networks, HR professionals can access a broader talent pool, enhance employer branding, and implement innovative retention strategies. The study examines the challenges faced in HR networking, such as breaking into established networks and balancing online and in-person connections, and discusses strategies for overcoming these obstacles. Ultimately, the paper highlights networking as a strategic tool that transforms HR from an administrative function to a critical component of business success.

## **UNDERSTANDING SEASONAL FLUCTUATIONS IN TOURISM-DRIVEN REVENUE: A STUDY OF THE LUXURY HOSPITALITY SECTOR**

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**Prof. Yogita Parihar**

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The luxury hospitality sector is closely tied to the ups and downs of tourism, and seasonal changes play a big role in how much revenue hotels bring in. This study looks at how factors like holidays, weather, and cultural events affect tourist flow, the financial performance of luxury hotels. The main goal of this research is to understand when these shifts happen, why they occur, and how luxury hotels can better handle the challenges that come with slower seasons. To get deeper insights, I conducted a

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survey with 100 people involved in the hospitality industry. This included hotel staff, frequent guests, and tourism professionals. Their responses gave me a clearer understanding of how things like guest expectations, pricing, and service levels tend to change throughout the year. Along with the survey, I also reviewed financial records, guest traffic data, and previous research to back up my findings. The results clearly show that revenues go up during busy periods like school holidays, festivals, and major travel seasons. During these peak times, hotels experience higher occupancy and earn more from rooms, restaurants, and extra services. But in quieter months, there's a noticeable drop in business. Fewer guests mean lower overall earnings, and the average amount earned. To help luxury hotels handle these slow periods better, I've suggested some practical strategies. These include using flexible pricing based on demand, creating special deals for off-season travellers, and focusing on niche markets such as wellness tourism or cultural getaways. On the operations side, adjusting staff schedules and managing resources more efficiently during low-demand months can also help keep costs in check. The study also briefly looks at outside factors like economic changes, exchange rates, which can add to the seasonal ups and downs in tourism. Overall, this research adds to the ongoing discussions in tourism and hospitality by showing how seasonality affects luxury hotels and what steps can be taken to manage it more effectively.

## **REMOTE WORK AND HYBRID MODEL: IMPACT OF CHALLENGES AND FUTURE TRENDS AT TRDFIN SUPPORT SERVICE PRIVATE LIMITED, CHENNAI**

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The rapid adoption of remote work and hybrid work models has transformed the way organizations operate. These models, accelerated by the COVID-19 pandemic, have introduced new challenges and opportunities for Human Resource (HR) management. Predictive analysis has emerged as a critical tool for organizations to optimize workforce management, improve employee engagement, and ensure productivity in remote and hybrid settings. The study is conducted at TRDFIN, a leading financial services and consulting firm based in Chennai. TRDFIN is a global financial services and consulting firm established in 2021. The company specializes in

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financial analytics, investment consulting, and digital transformation services. TRDFIN has embraced remote and hybrid work models to adapt to the changing work environment. By leveraging predictive analysis, organizations can identify patterns and trends in employee behavior, develop targeted retention strategies, and enhance training programs to meet the evolving needs of the workforce. The primary objective of this study is to gain a better understanding of the challenges and future trends of remote and hybrid work models at TRDFIN. Primary data was collected through structured questionnaire method. The population size is 205 and the sample size is 100. The research focuses on the challenges and future trends of remote and hybrid work models, with an emphasis on employee training, performance, and productivity.

## **RECENT ADVANCEMENT IN HUMAN BEHAVIOR RECOGNITION AND AI IN THE CONSTRUCTION INDUSTRY**

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Recent advancements in Human Behavior Recognition (HBR) and Artificial Intelligence (AI) are reshaping management practices within the construction industry. This paper explores the intersection of emerging technologies and construction management, emphasizing how AI-driven behavior analysis supports decision-making, workforce optimization, and safety management. From real-time monitoring of worker activities to predictive analytics for risk mitigation, HBR technologies are enabling data-informed strategies that enhance operational efficiency and compliance. The study examines the managerial implications of integrating AI systems, including challenges related to organizational change, ethical data use, and employee acceptance. Through a review of recent case studies and scholarly work, we highlight how construction firms are leveraging these technologies to improve project outcomes, workforce engagement, and strategic planning. The paper concludes by outlining key directions for future research, emphasizing the need for multidisciplinary approaches that align technological capabilities with effective management practices in the evolving construction landscape.

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## **SUSTAINABLE FINANCE MEETS SMART TECHNOLOGY: AI-ENABLES SOLUTIONS IN HOSPITALITY**

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Although there are many different approaches to “greenify” financial decision making, artificial intelligence (AI) is a common theme. AI can be used for anything from detecting greenwashing to evaluating a company’s climate risk. As it challenges with the twin demands of sustainability and financial performance, the hospitality sector is going through an evolutionary change. This study explores how developments in artificial intelligence (AI) are helping the industry advance sustainable finance. Examining how AI-driven solutions are being used to achieve environmental objectives while also enhancing operational effectiveness and financial results is the main goal. The study investigates how AI technologies, like intelligent waste reduction systems, smart pricing algorithms, and predictive analytics for energy management, can be incorporated into sustainability strategies through a qualitative analysis of industry case studies and expert interviews. The study also takes into account how sustainable finance tools, such as green bonds and ESG-linked investments, are increasingly helping to promote the adoption of these technologies. This study concludes that AI, when aligned with strategic goals, contributes positively to financial sustainability. The outcomes demonstrate that AI not only improves data-driven decision-making but also makes environmentally friendly projects more financially viable. AI-enabled innovations present a revolutionary way forward for the hospitality sector by balancing long-term sustainability with profitability. This study expanded my knowledge of finance and technology can work up together to promote responsible growth, offering useful advice to investors, policymakers, and business executives as well.

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## **AN ANALYTICAL STUDY OF CUSTOMER PREFERENCES IN SELECTION OF RETAIL BANKING PRODUCTS: A CASE STUDY OF DCB BANK LTD.**

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This research paper focuses on analyzing customer preferences for retail banking products at DCB Bank Ltd., a growing private sector bank in India. In today's highly competitive and technology-driven banking environment, understanding what customers look for in banking services is essential. The aim of this study is to explore the key factors that influence customers when choosing financial products like savings accounts, fixed deposits, and personal or home loans. The study was conducted using a structured questionnaire to gather insights from customers in the Jodhpur region. The survey covered different aspects such as interest rates, convenience, customer service, bank reputation, and accessibility—both physical and digital. Additionally, demographic factors like age, income, education level, and occupation were considered to better understand patterns in customer behavior. With the rise of digital banking, mobile apps, and online platforms, the research highlights a growing shift in customer expectations. Many customers now prefer easy-to-use digital services, but at the same time, personalized service and trust in the bank remain important decision-making factors. The study also reflects how financial awareness and literacy levels impact customers' ability to select the right products based on their personal goals. The results of this study can help DCB Bank align its product offerings with what customers genuinely want and need. By focusing on customer-centric strategies, the bank can improve satisfaction, increase retention, and stay ahead of competitors. This paper adds value not only to DCB Bank but also contributes to a broader understanding of how modern customers interact with retail banking services. In summary, the research presents practical insights into evolving customer preferences and offers recommendations for better product design, service delivery, and marketing strategies in the retail banking sector.



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## **IMPACT OF CAPITAL INVESTMENT AND ITS ROI IN TIMBER INDUSTRY: A CASE STUDY OF SALASAR TIMBER INDUSTRY**

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Timber is a vital constituent of India's traditional manufacturing and construction chain. As demand for wood-based products continues to escalate in sectors like real estate, interior design, infrastructure, and furniture manufacturing, timber companies are under pressure to augment capacity, enhance productivity, and achieve profitability. In this scenario, capital investment becomes a driving force in expansion, innovation, and long-term viability. Whether targeted at upgrading equipment, improving processing units, streamlining storage, or expanding distribution networks, capital investment decisively influences a firm's operational performance. Knowledge of the return on such investments is also of equal importance. Return on Investment (ROI) serves as an important financial metric to assess if the invested capital brings the required returns in proportion to its price. In a business such as timber, profit margins may be influenced by market fluctuation, raw material shortages, labor intensity, and regulatory limitations, making it critical to monitor ROI to make strategic decisions. Companies that effectively control capital inflows and investment cycles are likely to be more robust and financially stable in the long term. India's wood market is worth about INR 25,000–28,000 crores in 2022 and is expected to see a compound annual growth rate (CAGR) of 6.5–7% in the next five years. At the heart of this ecosystem stands Rajasthan, especially the urban agglomeration of Jodhpur and its surrounding districts, which has been transformed into a local hub for timber processing and trade. The Salasar Timber Industry, which is in this area, is a suitable example to analyse the connection between capital investment and ROI. With its integrated operations from raw timber purchase to finished wood product distribution, the company has survived different growth phases by strategically investing in equipment, logistics, and manpower.

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## **EXPLORING THE ROLE OF AI IN HRM: A LITERATURE REVIEW**

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In the contemporary business landscape, artificial intelligence (AI) has emerged as a transformative force across multiple industries, with India positioning itself as a significant growth center for global technology firms, as evidenced in the World Bank's 2022 "Navigating the Storm" report. Many organizations strive to maintain competitive advantage and operational efficiency; AI-driven solutions have become increasingly essential components of modern HRM practices. The implementation of AI technologies in HRM processes offers considerable benefits, including cost reduction, time optimization, and enhanced strategic resource allocation. The application of AI in recruitment, onboarding, and performance management, which substantially reduces administrative burden for HR departments. This study examines the pivotal role of AI integration within human resource management (HRM) functions, analyzing both its strategic advantages and inherent challenges. Organizations face significant challenges including high implementation and maintenance costs, data privacy concerns, and cybersecurity vulnerabilities. While existing research has extensively explored AI applications in recruitment and selection processes, notable research gaps remain in other critical HRM domains including performance management, career development, training initiatives, and employee retention strategies. This study investigates the multifaceted implications of AI integration across HRM functions. AI, defined as a computer science field that leverages databases for accelerated problem-solving and decision-making, represents a genesis technology experiencing multiple developmental cycles. As an umbrella term encompassing machine learning, deep learning, and natural language processing, AI offers significant potential for automating routine tasks, thereby reducing costs, conserving time, and minimizing human error. This research contributes to the understanding of how AI technologies can be strategically deployed to enhance HRM effectiveness while addressing implementation challenges.

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## SPECTROPHOTOMETRIC DETERMINATION OF THORIUM (IV) WITH 3-HYDROXY-3-P-TOLYL-1-O-CARBOXYPHENYLTRIAZENE

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Hydroxytriazenes are excellent chelating reagents and they are known to form complexes with number of transition metal ions like iron (III), cobalt (II), nickel (II), zinc (II), copper(II), vanadium (IV), and a few non transition metal ions like lead(II), magnesium(II) etc. However, survey of literature revealed that no such study has been carried out for complex formation of Thorium(IV) with any of the hydroxytriazene. In view of this attempt has been made to study complex formation of Thorium(IV) with hydroxytriazenes. 3-Hydroxy-3-p-tolyl-1-o-carboxyphenyltriazene has been used for spectrophotometric determination of Thorium(IV) at 405 nm, keeping the *pH* between 6.5-8.0. The Beer's law is obeyed in the range  $0.5 \times 10^{-4}$  to  $1.5 \times 10^{-4}$  M. the molar absorptivity and Sandell's sensitivity values are  $154371 \text{ dm}^3 \text{ mol}^{-1} \text{ cm}^{-1}$  and  $1.50 \text{ ng cm}^{-2}$ , respectively. The Thorium(IV) has been determined successfully even in presence of upto 100 ppm of various interfering cations and anions. The reagent forms complex with Thorium at ratio of 1:1. The composition of complex was determined by Job's method and Mole ratio method of Yoe and Jones. The values of  $\log \beta$  found two different methods were 4.5185 and 4.4048 respectively.

## FROM DEVADASI SYSTEM AND TRAFFICKING TO THE WIDE ACCEPTANCE OF ART: THE REVIVAL OF INDIAN CLASSICAL DANCE FORM, ESPECIALLY BHARATNATYAM

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This paper traces a complex interconnection between the Devadasi system in India, its gradual link to trafficking and sexual exploitation, and the revival of classical Indian dance forms, particularly Bharatanatyam. The research falls under the broad topic of "The Study of Humans and Humanity, Past and Present". Drawing upon interdisciplinary research, the paper is a reflection of the historical and socio-cultural evolution of a cross-section of the Indian society. Earlier, under the Devadasi system,

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young girls were dedicated to deities. These girls were artistes of high calibre, who performed several classical dances, including Bharatnatyam. The colonizers, however, labelled the system as corrupt, pushing the Devadasis to exploitation. The exploitation took shape of trafficking, highly visible in the current-day red-light areas, especially in Mumbai. Several studies have been done on the evolution of the Devdasi system and institutionalised trafficking in modern India. However, a few questions remain on the evolving perception related to the classical dance, especially Bharatnatyam, with respect to the colonial, post-colonial, and “oriental” narratives. And is the art form still alive amongst Devadasis? The study delves into the art form's global acceptance too. The research involved mixed research method -- primary and secondary. The primary research focussed on interviews of a few former Devdasis from the Mumbai's red-light areas, who were trafficked and pushed into prostitution later. The interviews of classical dancers and scholars to gain insight into the perception and prominence of the dance form was also done. The secondary research was the textual and content analysis of several research papers and news articles to explore the socio-political and economic history that had given birth to the Devdasi system and influenced it. The finding of the study highlights that historically, under the Devdasi system, artistes and the Indian classical dance forms had lost their identities. However, efforts were made since early 20<sup>th</sup> century to revive Bharatnatyam. The art form has gained traction, and is being taught in many academic institutions nationally and globally. Ironically, even today, many Devadasis are in the nexus of trafficking and prostitution.

## **A STUDY ON CUSTOMER RELATIONSHIP MANAGEMENT IN NBFC: A CASE STUDY OF MUTHOOT FINANCE AT NAGPUR**

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Non-Banking Financial Companies (NBFCs) play an important part in giving financial help to people in smaller towns and villages. Many people who can't go to big banks depend on these companies. This paper is based on Muthoot Finance, especially the Nagpur branch in Rajasthan. The main aim of this study is to see how they treat their customers and how they manage relationships with them. The company uses methods like quick SMS messages, offers for loyal customers, and friendly staff to keep people happy. A survey of 96 customers was taken to

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understand how well these methods are working. Though many people are satisfied, some still don't know about all the services. So, the study suggests that the company should do more to connect with such customers and improve communication. Through surveys of 96 customers and some secondary data, the research explores how services like SMS updates, personalized help, and good complaint handling make customers more satisfied and likely to stay. Although Muthoot has done well, some people still don't fully understand all the services offered. The study shows that by improving communication and outreach, companies like Muthoot can build even stronger relationships with their customers and do better in the long run.

## TRANSCENDING TRAUMA: RESILIENCE AND RESISTANCE IN MAYA ANGELOU'S AUTOBIOGRAPHICAL WORKS

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This paper examines how Maya Angelou's autobiographical series, beginning with *I Know Why the Caged Bird Sings* (1969) and continuing through six subsequent volumes, demonstrates powerful strategies for transcending trauma through narrative acts of resilience and resistance. Drawing on trauma theory, Black feminist criticism, and narrative theory, this study analyzes Angelou's literary techniques for representing traumatic experiences while simultaneously constructing a self that refuses victimhood. The analysis reveals how Angelou employs strategic uses of voice and silence, humor as subversion, community as sanctuary, and embodied knowledge as survival mechanisms that challenge oppressive structures of racism and sexism. By tracking the evolution of these strategies across Angelou's autobiographical arc, this paper argues that her works offer not merely personal testimony but a literary blueprint for transcendence—one that has influenced subsequent trauma narratives and continues to resonate in both literary studies and therapeutic discourse. Angelou's integration of personal trauma with collective historical trauma creates a unique narrative space where individual healing becomes inseparable from cultural resistance and social transformation.

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## **MANAGEMENT & SUSTAINABLE BUSINESS PRACTICES IN FARMER PRODUCER COMPANIES IN MAHARASHTRA**

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Farmer Producer Companies (FPCs) have emerged as a transformative institutional model aimed at addressing the challenges faced by small and marginal farmers in India. In the state of Maharashtra, where agriculture is both a crucial economic activity and a livelihood source for a majority of the rural population, FPCs play an increasingly significant role in facilitating collective farming, value addition, and improved market access. This research paper examines the management strategies and sustainable business practices adopted by FPCs in Maharashtra, with the objective of evaluating their effectiveness in fostering long-term viability, profitability, and socio-environmental responsibility. The study employs a mixed-methods approach, combining qualitative case studies of select FPCs across diverse agro-climatic zones in Maharashtra with quantitative data gathered through structured interviews, field surveys, and analysis of secondary data sources. Key areas of investigation include internal governance and leadership models, financial management, stakeholder engagement, capacity-building initiatives, and environmental practices such as resource conservation, climate-resilient agriculture, and organic farming. Findings suggest that the success of FPCs is closely tied to transparent governance, professional management, robust market linkages, and continuous support from governmental and non-governmental institutions. Sustainable business practices are observed to be more prevalent in FPCs that have invested in member education, technology adoption, and decentralized decision-making. However, challenges persist, including limited access to credit, infrastructural bottlenecks, and inadequate managerial capacities among board members.

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## **MEASURING CUSTOMER SATISFACTION IN RETAIL BANKING AT DCB BANK JODHPUR REGION**

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This research investigates the level of customer satisfaction in retail banking at DCB Bank within the Jodhpur region. In today's highly competitive banking landscape, maintaining high levels of customer satisfaction is essential for achieving long-term customer loyalty and competitive advantage. To gain a comprehensive understanding, the study employs a blended methodology combining both quantitative and qualitative approaches. Data was collected through a structured survey completed by 80 DCB Bank customers, targeting various aspects of banking services. The analysis focuses on core dimensions influencing satisfaction, such as service efficiency, employee behaviour, digital banking experience, and the effectiveness of complaint resolution mechanisms. The results highlight that personalized interaction, prompt service delivery, and intuitive digital platforms significantly contribute to positive customer experiences. At the same time, the study identifies areas that require enhancement, including employee training, digital accessibility, and internal response systems. Based on the findings, strategic recommendations are proposed to help DCB Bank improve its customer relationship management and boost satisfaction in the Jodhpur area. These insights aim to assist the bank in refining its service model and strengthening its regional customer base.

## **ROLE OF REGIONAL RURAL BANKS IN EMPOWERMENT OF SELF-HELP GROUPS: A CASE STUDY ON UTTAR BIHAR GRAMIN BANK**

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Regional Rural Banks (RRBs) are government-owned scheduled commercial banks that operate at a regional level in different states of India. They were established to develop the rural economy by providing credit and other facilities, particularly to small and marginal farmers, agricultural laborers, artisans, and small entrepreneurs in rural areas. A Self-Help Group (SHG) is a small, voluntary association of individuals, typically from similar socio-economic backgrounds, who



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come together to address their common problems and improve their living conditions. These groups are built on the principles of mutual aid, self-reliance, and collective empowerment. Bihar is one of the Indian states that is ensuring improvement of the socio-economic conditions of people by empowering the Self-help groups of the state. As on 31<sup>st</sup> December 2024, 12 Public sector banks, 15 Private Sector banks, 1 cooperative bank, 2 regional rural banks and 5 small finance banks had combined SHG credit linkage target of 250000 out of which 168145 was achieved till end of the financial year. Total amount of credit sanctioned during this period was Rs. 7227.09 crore. Bihar is privileged to have two regional rural banks i.e. Uttar Bihar Gramin Bank and Dakshin Bihar Gramin Bank. Uttar Bihar Gramin Bank is operational in 18 out of 38 districts of the North Bihar. These districts are: Araria, Darbhanga, East Champaran, Gopalganj, Katihar, Kishanganj, Madhepura, Madhubani, Muzaffarpur, Purnea, Saharsa, Saran, Sheohar, Sitamarhi, Siwan, Supaul, Vaishali, and West Champaran. This article is an attempt to analyse the contribution of UBGB in credit linkage of SHGs.

## INVESTOR BEHAVIOUR IN SIP AND LUMP SUM INVESTMENT: A CASE STUDY OF NIPPON INDIA MUTUAL FUND JODHPUR

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Indian investors have several options in investing in mutual funds and one amongst them is the decision between investing in Systematic Investment Plans (SIP) or as lump sum investment. This research is intended to define the investors' behavior on these two options through the case study of Nippon India Mutual Fund. For this, we created a questionnaire for use in individual investors with the intention, based on their responses, to determine the elements that drive their investment decisions such as risk appetite, investment objectives as well as the perception of the market. Results indicate that the risk-taking ability, investment duration at which they would invest, and their market knowledge primarily decide whether they would invest via SIP or in lump sum mode. Risk averse investors who have long-term wealth creation intention prefer SIP whereas investors who are risk seeking in nature prefer investing in lump sum mode in their belief that they can forecast the market movement. But wrong investment choices can be caused due to unawareness, poor financial knowledge, and seeking advice of professional fund advisors. From the findings of this study, it is

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evident that there is a need for insight into the behaviour of the investor in order to optimize investment outcomes and economic wellness. In this regard, we would suggest intensified endeavour in investor education, individualised investment counsel, and additional research into the psychological aspects influencing investment choice.

## **IMPACT OF WORK-LIFE BALANCE ON WOMEN EMPLOYEES IN HOSPITALITY SECTOR WITH REFERENCE TO RESTAURANT AND THE HOTEL INDUSTRY**

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Work-life balance is the aptness of individuals to stabilize both their work and personal lives. In the hospitality industry—especially in restaurants and hotels—this balance becomes more demanding for women to achieve. The nature of the work involves long hours, shift work, high customer contact, and a fast-paced environment, all of which lead to pressure and stress. Consequently, women tend to have difficulty balancing their work tasks and family or personal responsibilities, and this can impact their physical health, mental state, work performance, and overall quality of life. The current research seeks to analyze the impact of work-life balance among women employees in the hospitality industry, with particular focus on the hotel and restaurant sector. The purpose is to recognize significant factors impacting work-life balance, including flexible working hours, workload, managerial support, organizational culture, and personal obligations. Furthermore, the research also seeks to investigate the extent to which these factors contribute to job satisfaction and overall satisfaction with life among women employees. Primary data was obtained from 188 female workers in the hospitality sector through a structured questionnaire. The data was analyzed by IBM SPSS 21 software utilizing statistical methods like Fisher's ANOVA and Pearson's correlation in order to assess the relationships among variables. The results of this study are likely to provide valuable insights to managers and policymakers within the hospitality industry. By identifying the difficulties experienced by women workers and appreciating the value of work-life balance, organizations can create and enact policies that ensure employee well-being, enhance retention, and overall productivity.

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## **SUSTAINABLE RETAILING: THE IMPACT OF ECO-CONSCIOUS STORE PRACTICES ON CONSUMER BRAND LOYALTY**

**Ms. Ocean Rana**

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In recent years, sustainability has emerged as a critical focus area in the retail industry, influencing both corporate strategies and consumer expectations. This study explores the relationship between sustainable retailing practices and consumer brand loyalty, with a specific focus on eco-conscious initiatives implemented within retail store environments. As environmental concerns increasingly influence consumer behaviour, retail brands are adopting various green strategies such as sustainable packaging, energy-efficient store operations, ethical sourcing, and waste reduction to align with evolving expectations. Through analysis of secondary data from sustainability reports, industry case studies, and academic literature, this research investigates how eco-friendly practices contribute to enhancing customer trust, satisfaction, and long-term loyalty. The findings aim to highlight the strategic importance of sustainability in retail and its potential to serve not only as an ethical obligation but also as a driver of competitive advantage in a rapidly evolving marketplace.

## **TRANSFORMING TALENT ACQUISITION: ANALYSING THE ROLE OF AI AND AUTOMATION IN RECRUITMENT PROCESSES – A CASE STUDY OF KRIBHCO**

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The advent of Artificial Intelligence (AI) and automation technologies is significantly reshaping the global landscape of talent acquisition, prompting organizations to rethink traditional recruitment methodologies. This research paper explores the transformative impact of AI and automation on recruitment processes through an in-depth case study of Krishak Bharati Cooperative Limited (KRIBHCO), a leading Indian cooperative organization in the fertilizer sector. The study adopts a mixed-methods approach, combining both qualitative interviews with HR personnel and quantitative analysis of recruitment data pre- and post-AI integration. By tracing the evolution of KRIBHCO's talent acquisition strategy, this paper identifies key technological interventions such as AI-powered applicant tracking systems, resume

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screening tools, and automated candidate engagement platforms. The research highlights improvements in the overall hiring lifecycle, including faster time-to-hire, enhanced candidate-job matching, and a more data-driven approach to decision-making. Additionally, it examines the extent to which AI contributes to reducing unconscious bias, improving diversity, and providing a more personalized and engaging candidate experience. However, the paper also addresses the challenges associated with this digital transformation, such as technological dependency, data privacy concerns, and the need for reskilling HR professionals. The findings underscore the dual role of AI as both an enabler and a disruptor in the recruitment space, calling attention to the importance of strategic implementation and human oversight.

## **ASSESSING THE IMPACT OF CLIMATE CHANGE ON TUWAR DAL YIELDS AND ITS ROLE IN DRIVING FOOD INFLATION IN INDIA**

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Tuwar Dal (Pigeon Pea) is a key source of protein in Indian diets and plays an important role in the country's agriculture and food economy. In recent years, farmers are facing number of challenges due to unpredictable weather and changing climate conditions. This study aims to assess how climate change is affecting the production of Tuwar Dal (Pigeon Pea) in India and how these changes are linked to rising food prices. The study also examines how drops in yield impact market supply and lead to food inflation. Data will be collected from government sources. The goal is to understand the climate disturbances hereby affecting the produce quality and resulting in food inflation.

## **CHALLENGES FACED BY BANKS IN IMPLEMENTING GREEN FINANCE STRATEGIES**

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The global shift towards sustainable development has placed green finance at the forefront of financial policy discourse, positioning banks as critical enablers of the transition to low-carbon economies. Despite increasing regulatory pressure and stakeholder expectations, the banking sector—particularly in emerging markets—

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continues to grapple with complex challenges in the implementation of green finance strategies. This study investigates the multifaceted barriers that hinder effective integration of green finance within mainstream banking operations, with a focus on institutional readiness, policy frameworks, risk assessment mechanisms, and market incentives. Utilizing a mixed-methods approach, the research combines in-depth interviews with senior banking professionals and regulators, alongside quantitative analysis of green financial disclosures from a representative sample of public and private sector banks. Findings reveal that major impediments include the lack of standardized definitions and metrics for green assets, limited technical expertise, perceived credit risk associated with green projects, and insufficient regulatory alignment. Moreover, the absence of cohesive government incentives and investor skepticism further constrains the scale-up of green financial products. The paper concludes by proposing actionable policy recommendations and institutional reforms aimed at strengthening the operational capacity of banks to deliver on green finance mandates. By illuminating these challenges through an empirical lens, this study contributes to the growing body of literature on sustainable finance and offers a roadmap for future academic inquiry and policy innovation.

## **A STUDY OF ENVIRONMENTAL LAW & ACCOUNTING FRAMEWORKS: THE CASE OF BRICS ECONOMIES**

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Environmental degradation and the risks associated with it has cornered the countries and their complex governance systems. It has motivated them to enforce and execute stricter environmental regulations. The BRICS nations before the expansion, which are Brazil, Russia, India, China and South Africa and the nations after the expansion, Egypt, Ethiopia, Iran, and the United Arab Emirates- have some of the diverse legal systems and representations along with the challenges and obstacles in implementing those systems in their respective nations to curb out climate related risks like emissions production, fossil fuel consumption, wastage of natural resources, etc. Overall, a major chunk of these problems generates in these countries. Due to this specific reason, it becomes important for the legal and accounting frameworks to align themselves with the changing environment. It is also essential for the stakeholders in such countries to understand these frameworks and

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policies for maintaining sustainability in their institutions. This research paper helps in the examination of various acts and policies associated with sustainability in the above-mentioned countries. This paper also focuses on the interaction between the legal mandates, judicial cases and their interpretations as well as the corporate standards that focus on sustainability reporting. Various constitutional and statutory provisions have been explored in this study which includes Brazil's Federal Constitution Article 225, India's Environment (Protection) Act, 1986, Article 47 of China's Environmental Protection Law, etc. To conduct a deep-analysis of these provisions, few of the landmark cases have also been studied. The research also investigates the corporate sustainability frameworks of these nations in synchronization with the legal aspect which is to be studied before. The findings suggest that there has been a lot of differences in the legal dimension but when it comes to the accounting dimensions, countries have tried to learn from each other & evolve accordingly but still it is suggested that there's a constant to have an integrated approach towards advancing environmental issues & challenges.

## INTEGRATING MULTIDISCIPLINARY EDUCATION FOR 21ST-CENTURY COMPETENCIES

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Traditional education systems, split into inflexible discipline-based silos, are unable to equip students with critical thinking, creativity, and adaptability to meet 21st-Century challenges. In line with India's National Education Policy (NEP) 2020, the proposed research study explores how education can be reconstructed through curricular innovation, teacher development, and policy development within a multidisciplinary framework. The study incorporates STEAM (science, technology, engineering, arts, and mathematics), ethics, and social sciences to foster problem solving, collaboration, and digital fluency in the design process; all which align with NEP 2020's objective for holistic and flexible learning. Using a mixed-methods research approach comprising provocative interviews with educators, policy-makers, and students as well as quantitative data from pilot initiatives, this research study



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critically examines Finland's prominent and successful “Phenomenon-Based Learning” initiative, Singapore's model for teacher development, and India's NEP2020 reforms, to expose possible solutions to dismantle institutional barriers, such as silos and rigidity of timetables. Curricular experiments tackle real world issues as illustrated with modules addressing climate change in dimensions exemplified by science, economics, and ethics, all focusing on the NEP 2020 emphasis on interdisciplinary learning. In addition, teacher training in multidisciplinary practices incorporates multi-teaching, digital skills, and competency development as aligned with policy objectives. Initial findings suggest that using a multidisciplinary approach leads to significantly higher levels of engagement and skill acquisition. Pilot schools report that students showed more critical thinking and creativity when using a multidisciplinary approach as compared to learning in their traditional way. Challenges of transforming systemic barriers and geographic inequities (rural and remote) have been addressed in alignment with NEP 2020 to use technology solutions (artificial intelligence (AI), virtual simulations, etc.) and community partnerships.

## **ROLE OF CHATGPT TO PREDICT TREND OF SPECIAL WEATHER DURING NOR'WESTER SEASON**

**Sumana Chatterjee**

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This paper is based on data analysis by python programming language code provided by CHATGPT executed on google collaborator platform, model used as neural network, to understand the trend of special weather phenomena for the period March to May, to check the occurrence of special weather event like lightning, thunderstorm, rain, drizzle, squall, during this period, called as Nor 'wester season and also as pre-monsoon period . Analysis has been done with data starting from the historical period since 1969, as recorded from observation for the station Alipore (42807) and thus with the help of this historical data, predicted the trend of the occurrence of special weather phenomena for the next five years .Analysis has been done with the help of CHATGPT ,the chat-bot of artificial intelligence and machine learning. Also the prediction by ARIMA , code provided by CHATGPT, has been done in addition to compare the result .The source of data is online data supply platform 'INDIA METEOROLOGICAL DEPARTMENT ,PUNE' and the online site 'OGIMET' .The surface data for Alipore (42807) with all relevant weather parameters as available there has been collected in csv file format, since 1969 till 2025, for this season, as available, then uploading the csv file in google collaborator platform



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,executed analysis by python neural network model to find the trend of special weather events during the Nor 'wester season (March to May). During this period ,the sudden ,intense storm usually occur in the afternoon ,or evening ,which can bring gale-speed winds ,localized torrential rains ,occasionally accompanied by hailstorms, followed by uprooting trees and waterlogging roads and also brings cooling effect in atmosphere. This phenomenon is called in different name in different region of India, 'Kal-baisakhi' in Bengal. In this research, this was the aim, to determine, whether due to global warming, the frequency of this Nor 'wester is changing or not. So with the help of data analysis, analysis of big historical data by LSTM, neural network model, the future trend of this weather pattern has been tested to study the nature of change if there is any, and it has been observed as decreasing.

## **TRANSFORMING ACCOUNTING PRACTICES THROUGH CLOUD COMPUTING: A FUTURE PERSPECTIVE**

**Sriyalaxmi Panda**

Research Scholar, School of Commerce and Management, Nirwan University Jaipur

The use of cloud accounting systems is changing the landscape of financial management for organizations of all kinds. This study examines the future of cloud-based accounting systems, concentrating on new trends, technology breakthroughs, and the consequences for the accounting profession. As firms seek scalable, cost-effective, and real-time financial solutions, cloud accounting provides substantial benefits such as remote access, seamless updates, and increased collaboration. Future improvements are projected to include artificial intelligence, machine learning, and advanced data analytics to automate mundane operations, improve decision-making, and increase accuracy. Furthermore, cyber security and data privacy will remain top priorities, spurring innovation in safe cloud infrastructure. This study emphasizes the ability of cloud accounting systems to disrupt traditional accounting procedures and sheds light on how these technologies will affect the future of financial reporting and management.

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## **ADVANCING WORKPLACE INCLUSION: EVALUATING THE IMPACT AND IMPLEMENTATION OF DEI (DIVERSITY, EQUITY, AND INCLUSION) INITIATIVES IN MODERN ORGANIZATIONS**

**Shiwanjali Sinha**

MBA II Year, Tula's Institute

**Dr. Akansha Gautam**

Associate Professor, Graduate School of Business, Tula's Institute

**Mr. Varun Kumar Singh**

Assistant Professor, Graduate School of Business, Tula's Institute

In response to growing societal expectations and the proven business benefits of diverse workforces, organizations worldwide are increasingly prioritizing DEI (Diversity, Equity, and Inclusion) initiatives to foster inclusive cultures and equitable opportunities. This research investigates how contemporary businesses design, implement, and measure the effectiveness of DEI strategies in creating meaningful workplace transformation. The aim of this study is to critically examine the role of structured DEI programs in enhancing organizational performance and employee wellbeing

## **IDENTIFYING ABNORMALITIES IN CHEST X-RAY IMAGES USING CONVOLUTIONAL NEURAL NETWORKS**

**Shiwangi Kulhari**

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Rajasthan, India

**Amit Verma**

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The early and accurate detection of abnormalities in chest X-ray images plays a crucial role in diagnosing a wide range of pulmonary and cardiovascular diseases. Traditional methods of interpretation are time-consuming and highly dependent on the expertise of radiologists. This study explores the application of Convolutional Neural Networks (CNNs), a powerful deep learning technique, to automate and enhance the process of identifying abnormalities in chest X-rays. By leveraging large-scale annotated datasets, CNN architectures such as VGG-16, ResNet-50, and EfficientNet

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were trained and evaluated for their ability to classify and localize various thoracic pathologies, including pneumonia, tuberculosis, and lung nodules. The experimental results demonstrate high accuracy, sensitivity, and specificity, indicating that CNNs can serve as reliable diagnostic support tools. This research not only underscores the potential of deep learning in medical imaging but also contributes to the development of AI-assisted systems for improved clinical decision-making and healthcare outcomes.

## CIRCULAR CONSCIOUSNESS AT HOME: INVESTIGATING AWARENESS-DRIVEN SUSTAINABLE PRACTICES IN THE INDIAN CONTEXT

**Sandhya Prithesh Shet**

Ph.D Research Scholar, ICFAI University, Jharkhand

The concept of the circular economy (CE) has gained prominence as a pivotal approach to fostering environmental sustainability by reducing resource consumption, prolonging product lifespans, and encouraging regenerative patterns of consumption. Although CE implementation has primarily focused on institutional and industrial domains, there is limited scholarly focus on the influence of individual behavior—especially within households—in the Indian context. This research explores how awareness of circular principles influences the adoption of circular practices in residential environments, drawing on data from a cross-sectional survey of 400 respondents across India. Utilizing a comprehensive analytical framework that includes Exploratory Factor Analysis (EFA), Confirmatory Factor Analysis (CFA), and Structural Equation Modeling (SEM), the study identifies four underlying constructs of household-level circular behavior: Circular Purchasing and Awareness Behavior (CPAB), Sustainable and Active Living (SAL), Waste Segregation and Recycling (WSR), and Energy and Resource Conservation (ERC). Circular awareness, treated as a single-dimensional factor, was found to significantly and positively influence all four behavioral dimensions ( $\beta = 0.437$  to  $0.521$ ,  $p < 0.001$ ). Among demographic characteristics, age and educational level were significant predictors of circular practices, whereas income, occupation, and type of residence did not exhibit statistically significant relationships. These results highlight the importance of awareness as a cognitive driver of environmentally responsible behavior, lending empirical support to behavioral theories such as the Theory of Planned Behavior and the Value-Belief-Norm theory. By establishing a validated, context-sensitive model of household circularity, this study adds to the emerging discourse on individual-level sustainability transformations in developing regions. The insights generated have

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practical relevance for policymakers and practitioners seeking to advance circular economy goals through public awareness campaigns and targeted behavioral interventions.

## **PERSONALIZATION AND PRIVACY IN EMAIL MARKETING**

**Salunkhe Rohit Yashwant**

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**Dr. Khedkar Chetan Eknath**

Research Guide, Dr. D. Y. Patil School of Management, Charholi and Lohegaon, Pune, India

Email marketing has emerged as a pivotal tool in digital communication, evolving through the integration of personalized content, advanced technologies, and heightened ethical considerations. This literature review synthesizes empirical research on how personalized strategies—such as tailored subject lines and individualized recommendations—enhance engagement metrics like open and click-through rates, while also potentially triggering privacy concerns if perceived as intrusive. Concurrently, technological advancements, including big data analytics and AI-driven segmentation, offer powerful means to optimize campaign performance but risk diminishing the human touch and authentic brand voice if over-automated. The review further examines the ethical implications of collecting and utilizing consumer data, emphasizing the need for transparency and compliance with regulations such as GDPR. Methodological limitations, including reliance on short-term performance indicators and small-scale datasets, are discussed, highlighting significant gaps in understanding long-term consumer behavior and cross-channel integration. The findings underscore that effective email marketing requires a balanced approach that leverages data-driven insights while maintaining user trust and autonomy. Future research should adopt more robust, longitudinal, and mixed-methods designs to address these gaps and refine strategies that reconcile personalization benefits with ethical data practices.

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## **LITERATURE REVIEW: THE ROLE OF AFFILIATE MARKETING IN ENHANCING CUSTOMER DELIGHT**

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Pune, India

Affiliate marketing has grown from a basic sales tool into a powerful strategy for improving the overall customer experience. This literature review explores how personalized affiliate marketing—such as tailored product recommendations shared by influencers or content creators—can positively impact customer delight. Unlike basic satisfaction, customer delight goes a step further by creating feelings of joy, surprise, or emotional connection during the shopping journey. The review highlights that when affiliate content is relevant, helpful, and ethically shared, it not only boosts engagement but also builds customer trust and loyalty. Personalization plays a key role here, especially when powered by user behavior data and AI tools. However, the review also points out potential risks, such as overly aggressive promotions or lack of transparency about affiliate links, which can damage customer trust and reduce the effectiveness of campaigns. The findings suggest that affiliate marketing has strong potential to create delightful experiences when done with a customer-first mindset. The review concludes with a call for more research on how emotional responses, ethical practices, and trust influence the long-term success of affiliate marketing.

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## धार जिले के ग्रामीण कृषकों के आर्थिक विकास में बैंक ऑफ इंडिया की वित्तीय सुविधाओं का विश्लेषणात्मक अध्ययन

डॉ. नितिन बड़ेजा

सहायक प्राध्यापक एवं शोधनिर्देशक, भगतसिंह शा. स्नातकोत्तर महाविद्यालय, जावरा जिला—रतलाम (म.प्र.)

अजय भिड़े

शोधार्थी, वाणिज्य अध्ययन शाला, विक्रम विश्वविद्यालय, उज्जैन, मध्य प्रदेश

यह शोधपत्र धार जिले के ग्रामीण कृषकों के आर्थिक विकास में बैंक ऑफ इंडिया द्वारा प्रदान की गई वित्तीय सुविधाओं की भूमिका का विश्लेषणात्मक अध्ययन प्रस्तुत करता है। अध्ययन 2018 से 2022 की अवधि को केंद्र में रखकर किया गया है, जिसमें बैंक द्वारा कृषकों को दिए गए ऋण, बचत योजनाएँ, बीमा सेवाएँ तथा वित्तीय साक्षरता कार्यक्रमों का विश्लेषण किया गया है। शोध में यह पाया गया कि बैंक ऑफ इंडिया की विभिन्न योजनाओं जैसे किसान क्रेडिट कार्ड (झाब्), कृषि ऋण, फसल बीमा एवं मुद्रा योजना इत्यादि ने किसानों की उत्पादन क्षमता, आय वृद्धि एवं जीवन स्तर सुधार में महत्वपूर्ण योगदान दिया है। इन योजनाओं से किसानों को आवश्यक वित्तीय सहायता समय पर प्राप्त हुई, जिससे वे खेती के आधुनिक साधनों का उपयोग कर सकें तथा आपातकालीन स्थितियों में आर्थिक रूप से सुरक्षित महसूस कर सकें। इसके अतिरिक्त, बैंक द्वारा वित्तीय साक्षरता शिविरों एवं मोबाइल बैंकिंग जैसी सेवाओं ने किसानों को बैंकिंग व्यवस्था से जोड़ने में सहायक भूमिका निभाई। कुल मिलाकर, यह अध्ययन दर्शाता है कि बैंक ऑफ इंडिया की वित्तीय सुविधाएँ धार जिले के ग्रामीण कृषकों के सतत आर्थिक विकास में सहायक सिद्ध हुई हैं।

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महिला सशक्तिकरण का राजनैतिक परिप्रेक्ष्य –अनुसूचित जाति जनजाति महिलाओं की सहभागिता एवं मतदान व्यवहार के संदर्भ में (वाराणसी जिले में शहरी एवं ग्रामीण महिलाओं पर किया गया एक तुलनात्मक अध्ययन)

डॉ. सुमन सिंह

सहायक आचार्या

जनता की शासन में सहभागिता तथा उचित प्रतिनिधित्व इनके हितों की पूर्ति का मार्ग प्रशस्त करने हेतु अति आवश्यक सिद्धान्त है। राजनीतिक सहभागिता में प्रत्येक वर्ग की समान उपस्थिति न होना समाज के सभी वर्गों की समानता पर प्रश्न उठाता है। प्रत्येक वर्गों का राजनीतिक सहभाग किस प्रकार से होगा तथा यह किस स्तर तक जनता की शैक्षणिक आर्थिक हितोंकी पूर्ति में सहायक होगा यह चिंतन का विषय है जिसकी व्याख्या हेतु राजनैतिक सहभागिता सम्बन्धित सिद्धान्त महत्वपूर्ण है भारतीय लोकतन्त्र की सार्थकता इसी में निहित है कि राजनीति में सभी वर्गों की सहभागिता समान रूप से हो। और उसको बाधित करने वाले तत्वों की समाप्ति के लिए सार्थक प्रयास किये जाये। लोकतन्त्र में महिलाओं की स्थिति भी उसके सशक्तिकरण में महत्वपूर्ण भूमिका निभाती है। अतः अनुसूचित जाति जनजाति महिलाओं की जागरूकता कार्य कुशलता निर्णय लेने की क्षमता, राजनैतिक सहभागिता एवं मतदान व्यवहार में भूमिका, इन सभी तथ्यों को जानने के लिए यह शोध किया गया है जिसका उद्देश्य अनुसूचित जाति जनजाति महिलाओं की राजनैतिक सहभागिता एवं मतदान व्यवहार का अध्ययन करना था। यह अध्ययन वाराणसी जिले के शहरी एवं ग्रामीण महिलाओं पर किया गया एक तुलनात्मक अध्ययन है। यह अध्ययन वाराणसी जिले के 4 शहरी एवं 4 ग्रामीण क्षेत्र की महिला मतदाताओं पर किया गया है। वाराणसी जिले का चयन उद्देश्यपरक विधि द्वारा किया गया है। क्षेत्र चयन के अन्तर्गत सर्वप्रथम, भारत एक सबसे बड़ा लोकतान्त्रिक देश है। एवं इसमें मतदाताओं की संख्या सबसे अधिक है। इसलिये भारत देश के अन्तर्गत उत्तर प्रदेश में स्थित वाराणसी जिले का चयन किया गया है। इस तुलनात्मक अध्ययन में कुल मिलाकर 8 क्षेत्रों, 4 शहरी एवं 4 ग्रामीण क्षेत्र का चयन उद्देश्यपरक विधि द्वारा किया गया है 8 क्षेत्रों से कुल 400 प्रतिदर्श के आकार का चयन किया गया है जिसमें 217 ग्रामीण व 183 शहरी क्षेत्र से लिये गये हैं प्रतिदर्श के आकार का चयन यामिन्स सूत्र से किया गया है आँकड़ा संग्रह एवं साक्षात्कार, यादृच्छिक विधि द्वारा किया गया है। इस अध्ययन के परिणाम में यह पाया गया कि, मतदान सम्बन्धित व्यवहार एवं राजनीतिक क्षेत्र सम्बन्धित कार्यो अधिकतम 83 प्रतिशत अनुसूचित जाति



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जनजाति की महिलायें मतदान एवं राजनैतिक सहभागिता में भाग लेती हैं। यह प्रतिशत सामान्य वर्ग की महिलाओं की अपेक्षा अधिक पाये गये।

## प्रवासी हिंदी कहानियों में व्यक्तिगत और पारिवारिक समस्याओं का चित्रण

हरि प्रसाद गौतम

रिसर्च स्कॉलर डॉक्टर के एन मोदी यूनिवर्सिटी निवाई टोंक राजस्थान

डॉ. शिवांगी सिंह

हिंदी संकाय (मानविकी विभाग), असिस्टेंट प्रोफेसर, डॉ के एन मोदी यूनिवर्सिटी, निवाई, टोंक, राजस्थान

प्रवासी हिंदी साहित्य भारतीय साहित्य के महत्वपूर्ण विशिष्ट स्थिति के रूप में उभर कर आया है प्रवासी साहित्य में केवल भाषा और संस्कृति पर ही प्रकाश नहीं डाला गया बल्कि प्रवासी भारतीयों के जीवन की भावनाओं उनके अनुभव उनकी सांस्कृतिक समझ उनके संघर्षों उनकी पीड़ाओं को भी मौलिक रूप से अभिव्यक्त करता है यह केवल भूगोल के परिवर्तन तक ही सीमित नहीं इसमें सांस्कृतिक परिवर्तन भी हो जाता है जब कोई व्यक्ति अपने परिवार को अपने समाज को अपने देश को छोड़कर के दूसरी जगह जाकर की बसता है तो वह दो संस्कृतियों के बीच में एक नई भूमिका को व्यक्त करता है उसे कई चुनौतियों का भी सामना करना पड़ता है सांस्कृतिक परिवेश में डालना पड़ता है नई सामाजिक भूमिका निभानी पड़ती है जो उसके जीवन के विभिन्न पहलुओं को प्रभावित करता है और यही द्वंद जो संस्कृत विभिन्नताओं का होता है एक प्रवासी की जीवन में व्यक्त किया जाता है हिंदी कहानियों में यह संस्कृत प्रमुख रूप से उभर कर भी आया है। प्रवासी व्यक्ति में नई संस्कृति को अपनाने के लिए कई तरह का संघर्ष करना पड़ता है उसे समाज के भेदभाव को भी झेलना पड़ता है ना इसलिए पूर्वाग्रह के साथ-साथ दोनों संस्कृतियों में किस तरह से समान जिससे बिता ऐसी समस्याओं का भी सामना करना पड़ता है प्रवासी व्यक्ति अपनी जड़ों से जुड़ा रहना भी चाहता है पर वह नई संस्कृति को अपनाने के लिए मानसिक तनाव से गुजरते हुए संघर्ष भी करता रहता है यही द्वंद उसके जीवन को उद्वेलित करता रहता है।

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## **UNDERSTANDING THE CHALLENGES FACED BY DIVERSE GROUPS IN INDIAN HIGHER EDUCATION: THE ROLE OF VEDIC TEACHINGS IN SHAPING MODERN EDUCATIONAL POLICIES FOR DIVERSITY MANAGEMENT IN INDIA**

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This policy-oriented paper assesses the interconnections between Indian ethos, multiculturalism, equality, diversity and fairness in the context of the higher education system in India. The authors assert that the Vedas and the Bhagavad Gita can be valuable sources in contemporary literature and practice aimed at the development of education policy that enhances our commitment to equity in education. It examines the roots of inequality in the Indian higher education system that are entrenched in its history, identifies social, including ethnic, and physical barriers faced by the disadvantaged sections of society, and suggests various measures to combat such discriminations based on sex and ability.

## **IMPACT OF TALENT MANAGEMENT STRATEGIES ON ORGANIZATIONAL PERFORMANCE**

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Human resources encompass the collective innate abilities, acquired expertise, and competencies reflected in the skills and talents of an organization's workforce. To meet both personal and organizational objectives effectively, it is crucial to optimize the use of human resources to their fullest potential. The quality and quantity of these resources directly influence an organization's performance and productivity. This correlation underscores the growing professional and academic focus on the importance of talent management as a strategic concept. Talent management serves as a strategic approach that organizations rely on to retain their most talented employees and enhance overall performance. This involves recruiting the right individuals, equipping them to succeed in future leadership roles, evaluating

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and managing their performance, and implementing measures to ensure they remain with the organization. The success of any organization is closely related with achievements of its employees. When employees possess distinctive skills that are difficult for competitors to replicate, the organization gains a significant competitive advantage. As a result, businesses are prioritizing the development of robust systems and processes to effectively manage this invaluable human capital.

## **IMPACT OF CUSTOMER SATISFACTION AT BANKING SECTOR**

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**Dr. Lata Singh Gehlot**

Professor, JIET-DMS

Client fulfilment is a crucial metric for victory in the competitive keeping money industry, where pulling in, serving, and holding clients postures noteworthy challenges. As competition heighten, banks are compelled to improve their benefit quality in reaction to advancing client desires. To flourish in a profit-driven environment, banks must prioritize client introduction and move past only understanding client needs to effectively supporting long-term connections. Setting up solid associations with clients cultivates devotion, rehash trade, and believe, whereas viable trade models centred on benefit quality and client relationship administration can encourage upgraded client fulfilment. A developing number of banks are utilizing data-driven evaluations of client esteem to separate themselves from less educated competitors. This accentuation on understanding client esteem and fulfilment is getting to be a foundation of economical trade hones in retail managing an account. Recognizing that clients see the esteem of administrations through their encounters with the bank emphasizes the significance of conveying quality benefit. Banks confront the challenge not as it were of collecting client bits of knowledge but too of precisely timing their offerings to meet client needs. Components such as representative mindfulness, issue determination productivity, and the in general mien of staff are progressively compelling in customers' keeping money choices, dominating conventional variables like estimating and area. This paper investigates the interconnection between benefit quality, client esteem evaluation, and the directing part of client information in this relationship, pointing to illustrate how banks can develop profitable and fulfilled clientele.

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## **IMPACT OF H.R POLICIES TOWARDS EMPLOYEES RETENTION**

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Employee retention has become critical focus for organizations worldwide due to its direct impact on business sustainability and performance. High employee turnover not only increases operational costs but also hampers team morale, disrupts workflows, and undermines long-term strategic goals. In the context of the globalized economy, the competition for skilled talent is more intense than ever, making it necessary for organizations to adopt proactive retention strategies. The Indian service sector, in particular, has witnessed significant challenges in retaining employees due to rapid industrial growth, the rise of multinational corporations, and evolving workforce expectations. Employees today seek not just competitive pay but also career development opportunities, work-life balance, and a positive workplace culture. The issue of employee retention is a critical concern in today's rapidly evolving business environment, particularly in the service sector. The rationale for this research stems from the growing importance of human capital in driving organizational success.

## **THE IMPACT OF SERVICE QUALITY ON CUSTOMER LOYALTY IN THE BANKING SECTOR**

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**Miss Ranjana Bhati**

Professor, JIET-DMS

The banking sector serves as a cornerstone of economic stability, providing essential financial services to industries, agriculture, and households. It encompasses institutions like commercial banks, savings banks, credit unions, and investment banks, each fulfilling unique roles in managing deposits, extending credit, and supporting economic activities. Regulated by authorities like the Reserve Bank of India (RBI), the sector follows stringent policies on lending practices, anti-money laundering, and consumer protection, ensuring operational integrity. This study explores how service quality dimensions—reliability, responsiveness, empathy, assurance, and tangibles—influence customer loyalty in Jodhpur's banks. It aims to

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assess loyalty levels, analyse the connection between service quality and satisfaction, and investigate the transformative role of technological advancements, such as digital banking, in shaping customer experiences.

## THE ROLE OF DIGITAL MARKETING IN PROMOTING HANDICRAFT PRODUCTS

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**Dr. Lata Singh Gehlot**

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Handicrafts embody cultural heritage, creativity, and craftsmanship, but artisans often struggle to market their products beyond local markets due to limited resources and exposure. Digital marketing has revolutionized the handicraft industry by providing cost-effective solutions to enhance visibility, sales, and brand recognition. Through platforms such as social media, e-commerce, SEO, and influencer marketing, artisans can connect with global audiences, overcoming traditional barriers. This research explores the impact of digital marketing on handicraft promotion, focusing on small-scale artisans and businesses. By leveraging digital tools, artisans can showcase their work on platforms like Instagram, Facebook, and Etsy, expanding their reach and engagement. Despite the growing importance of digital marketing in this sector, gaps remain in understanding its full potential. This study aims to bridge that gap by analyzing various digital strategies that help artisans grow their businesses, strengthen their brands, and access wider markets.

नृत्य की उत्पत्ति

दीक्षा साहू

शोधार्थी (नृत्य), वनस्थली विद्यापीठ, राजस्थान।

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प्रकृति द्वारा नृत्य की उत्पत्ति – प्रकृति की विभिन्न क्रियाओं में लय, संगीत व नृत्य तीनों ही दिखाई देते हैं। नदी की कलकल, कोयल की फूंक, भीन की थिरकन, मयूर की चाल – सभी में लय, संगीत व नृत्य का आभास मिलता है। बिरजू महाराज कहते हैं कि प्रकृति में सब तरफ एक लय और

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समयबद्धता है। हवा के झोंकों पर झूमते पेड़, पहाड़ों के आड़े तिरछे रास्तों से निकलते झरने, पक्षियों का पंख फड़फड़ा कर उड़ना और चहकना सब में संगीत एवम् समयबद्धता दृष्टिगोचर है। मानव की उत्पत्ति के साथ नृत्य की उत्पत्ति – नृत्य एक ललित कला है। साहित्य, धर्म और राजनीति की भांति ललित कला समाज का दर्पण है। नृत्य में हम अपनी अपनी संस्कृति के दर्शन कर सकते हैं (टॉक, 2006)। नृत्य कला उतनी ही प्राचीन है जितनी मानव जाति। नृत्य की उत्पत्ति मानव की उत्पत्ति के साथ-साथ ही हुई ऐसा कहने पर कोई अतिशयोक्ति न होगी क्योंकि नृत्य मनुष्य के जीवन की संभावित प्रक्रिया है। आदिमानव सारा दिन भोजन की तलाश में चलता-फिरता रहता था और पेट भर जाने पर उछल-कूद कर के हाथों को आड़े-तिरछे, ऊपर-नीचे चला चलाकर अपनी प्रसन्नता व्यक्त करता था। इसमें कोई संदेह नहीं है कि नृत्य मानव जाति का एक विशेष अंग है। वेदों में नृत्य शब्द का प्रयोग नृत्य की प्राचीनता का स्पष्ट प्रमाण देता है। नृत्य शब्द की उत्पत्ति का वर्णन किया गया है। पं. तीरथराम आज़ाद की 'कथक दर्पण' में नृत्य शब्द की मूल धातु 'नृ' का उल्लेख किया है। नृत्य की उत्पत्ति पौराणिक युग में, नृत्य राज्य सभा, धार्मिक उत्सवों, सामाजिक उत्सवों में किया था (बक्शी, 2000)। रामायण तथा महाभारत में भी नृत्य का उल्लेख मिलता है। प्रागैतिहासिक युग की गुफाओं और चट्टानों में चित्रित व उत्खनित मानव आकृतियां नृत्य की उपस्थिति को दर्शाती हैं। मोहन जोदड़ों और हड़प्पा की खुदायी में प्राप्त एक नर्तकी की कांसे की प्रतिमा स्पष्ट प्रमाणित करती है कि तत्कालीन जनजीवन में नृत्य का महत्वपूर्ण स्थान था (गुप्ता, 2006)। सबसे प्राचीन ग्रंथ जो नृत्य की उत्पत्ति, इतिहास, विकास यहां तक कि नृत्य के सूक्ष्म से सूक्ष्म भाव पर प्रकाश डालता है, वह ग्रंथ है भरतमुनि का "नाट्यशास्त्र" इसकी प्राचीनता का अनुमान इसी बात से लगाया जा सकता है। नाट्यशास्त्र "पंचम वेद" या "गंधर्व वेद" के नाम से भी जाना जाता है। जैन एवं बौद्ध धर्म के अभ्युदय काल में नृत्य – महाभारत युद्ध के समय सारे देश में अनेक जनपदवासियों के मन में जो त्रास उत्पन्न हो चुका था उससे मुक्ति का मार्ग जिन दो महापुरुषों ने दिखाया, वे थे-महावीर स्वामी और गौतम बुद्ध (दाधीच, 2004)। नृत्य की उत्पत्ति समय के साथ विभिन्न युगों संस्कृतियों और संदर्भों के क्रमिक रूप से विकसित होती रही है इस प्रकार नृत्य की उत्पत्ति और विकास एक निरंतर चलने वाली सांस्कृतियों यात्रा है, जो हर युग में मानव जीवन के विविध पहलुओं से जुड़ती रही है।

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## **EXPLORING JODHPUR'S HOUSING MARKET: INVESTMENT PERSPECTIVES AND BUYER PREFERENCES FOR APARTMENTS AND INDEPENDENT HOMES**

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India's urban housing market is evolving rapidly, particularly in Tier-2 cities like Jodhpur, where traditional independent homes coexist with the rising popularity of modern apartments. This study investigates buyer preferences, investment perspectives, and satisfaction levels regarding flats and independent houses in Jodhpur. Through a mixed-method research approach that includes surveys, interviews, and a case study of Raj Residency, the study identifies key determinants influencing housing decisions: affordability, lifestyle amenities, location, and demographic factors. Findings suggest that younger, lower-income individuals favor flats for their affordability and modernization facilities, while independent homes remain attractive for families seeking space and long-term ownership. While flats are convenient and lifestyle-oriented, independent houses are still perceived as better investment assets. The study provides practical insights for real estate developers, homebuyers, and policymakers aiming to balance urban growth with buyer preferences in emerging Indian cities.

## **UNDERSTANDING CONSUMER MOTIVATIONS AND BARRIERS IN ORGANIC FOOD CONSUMPTION: A COMPREHENSIVE LITERATURE REVIEW**

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This review examines the key motivators and barriers influencing consumer behavior towards organic food consumption, incorporating insights from contemporary research. The increasing popularity of organic food is driven by enhanced consumer awareness of health benefits, environmental sustainability, and ethical issues. The primary incentives for acquiring organic food are health awareness, enhanced nutritional quality, and the absence of synthetic chemicals. Furthermore,



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environmental concerns and the need to promote sustainable agricultural practices are crucial elements. However, other barriers hinder the widespread adoption of organic products, including high prices, limited availability, and skepticism over labeling authenticity. Consumers face challenges about taste preferences, convenience, and a lack of information about the benefits of organic food. The review highlights the complex interplay of demographic, cultural, and psychological factors affecting consumer choices. The research delineates factors and obstacles, providing crucial insights for policymakers, marketers, and producers to develop strategies that enhance the accessibility and appeal of organic food, so promoting sustainable consumption practices.

## SILENT SABOTAGE: THE SUBTLE EROSION OF PULMONARY HEALTH BY SMOKING

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**Background:** Cigarette smoking is risk factor affecting respiratory health is one of the most significant yet preventable risk factors globally. Despite widespread awareness of its dangers, the gradual and often unnoticed decline in pulmonary function among smokers continues to be a major public health concern. This study aims to explore and quantify the subtle yet progressive impact of smoking on key pulmonary function parameters.

**Objective:** To evaluate the effect of cigarette smoking on pulmonary functions by comparing spirometric values between smokers and non-smokers.

**Methods:** A cross-sectional comparative study was conducted on smokers and age matched nonsmokers. Pulmonary function tests (PFTs), including Forced Vital Capacity (FVC), Forced Expiratory Volume in 1 second (FEV<sub>1</sub>), and FEV<sub>1</sub>/FVC ratio, were measured using a standardized spirometry protocol. Additional data on smoking history, duration, and frequency were collected through structured questionnaires.

**Results:** Smokers demonstrated a statistically significant reduction in FEV<sub>1</sub> and FEV<sub>1</sub>/FVC ratio compared to non-smokers ( $p < 0.05$ ), indicating obstructive

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patterns suggestive of early-stage pulmonary impairment. The decline was more pronounced in individuals with longer smoking duration and higher pack-years.

**Conclusion:** The study observed that smoking induces changes in pulmonary function which is insidious in nature. It has been observed that even in absence of clinical symptoms also there is measurable changes in Pulmonary functions. Early detection and early management through exercise and medicine can lead to prevention and decline in function. Furthermore pulmonary screening and targeted cessation interventions are essential to prevent irreversible respiratory decline.



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