

**Book of Abstracts**  
**INTERNATIONAL CONFERENCE &**  
**COLLOQUIUM'26**  
SMS Research Forum

**DIGITAL FUTURES:  
REIMAGINING SOCIAL AND  
BUSINESS MODELS**

**EDITORS**

**Dr Devi Soumyaja**  
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Public Relations Office  
Cochin University of Science and Technology  
Kochi, Kerala, India



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**May 2026**

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## Vice Chancellor's Message

It is a matter of great pride that the School of Management Studies (SMS) is bringing out this volume of proceedings for the International Conference & Doctoral Colloquium '26. This publication stands as a testament to the academic rigor of Cochin University of Science and Technology (CUSAT), which continues to set national benchmarks as the Number 1 University in Kerala according to the KIRF 2024 & 2025 rankings. Our sustained commitment to excellence is further reflected in the NIRF 2025 Rankings, where CUSAT secured the 6th position among State Public Universities in India and placed within the Top 50 overall nationwide.

Within this framework of excellence, the theme “Digital Futures: Reimagining Social and Business Models” serves as a vital bridge between our institutional heritage and the technological shifts defining the modern era. These proceedings serve as a permanent repository of the intellectual energy shared during the conference, capturing diverse insights that transform management theory into digital application. I hope that this volume serves as an enduring reference for scholars and practitioners, further illuminating the path of research in the spirit of our motto, “Tejasvinavadhithamastus”-may the wisdom gained here radiate to the world.

**Prof. (Dr.) M. Junaid Bushiri**

**Vice Chancellor, CUSAT**



## Director's Message

The publication of these conference proceedings marks a significant milestone for the School of Management Studies (SMS), documenting a curated record of the scholarly inquiry that defined the International Conference & Doctoral Colloquium 2026. This endeavor is deeply rooted in the 62-year legacy of SMS, one of India's pioneering business schools established in 1964. Our enduring commitment to quality is validated by the NIRF 2025 Rankings, where SMS achieved the 82nd rank nationally in the Management category, positioning us as the Number 2 business school in Kerala, just behind IIM Kozhikode. Leveraging this environment of excellence, our goal is to "Ignite the Research Aptitude" of scholars by providing a platform where nascent ideas could be refined through critical dialogue and expert mentorship.

The papers compiled in this volume span essential domains from Finance and Marketing to Strategy and Systems Thinking, addressing the fundamental shifts required to future-proof research in an increasingly digital economy. By synthesizing these diverse perspectives, the proceedings offer strategic insights that contribute meaningfully to the evolving landscape of management studies. I extend my sincere gratitude to the contributors for their academic rigor and to the SMS Research Forum for their dedication in bringing this compendium to fruition, ensuring that the knowledge shared during this event continues to spark innovation and collaboration for decades to come.

**Prof. (Dr.) Sam Thomas**

*School of Management Studies, CUSAT*

## Preface

It gives us immense pleasure to present the Book of Abstracts of the International Conference on Digital Futures: Reimagining Social and Business Models, 2026 organised by the School of Management Studies Research Forum, Cochin University of Science and Technology on May 15 and 16, 2026. The conference serves as a forum for meaningful academic discussion on contemporary developments, emerging concerns, and future directions in the digital transformation of business and financial systems.

As one of Kerala's leading institutions of higher education and research, the Cochin University of Science and Technology consistently encourages academic inquiry that is interdisciplinary in outlook and socially relevant in approach. In keeping with this tradition, the conference brings together academicians, researchers, industry professionals, policymakers, and students from different parts of the country. The two-day deliberations provide valuable opportunities for discussion, debate, and exchange of ideas across disciplinary and professional boundaries.

The response to the conference is highly encouraging. We received abstracts from universities, research institutions, and industry organisations in India and abroad. The contributions included in this Book of Abstracts reflect a wide range of theoretical, empirical, and practice-oriented perspectives. Collectively, they highlight the growing importance of research that not only advances academic understanding but also engages with contemporary societal and industry-related challenges.

We express our heartfelt gratitude to all authors, keynote speakers, presenters, reviewers, session chairs, delegates, and participants for their valuable contributions and enthusiastic involvement. We are equally thankful to the organising committee, faculty members, research scholars, student volunteers, and administrative staff whose commitment and coordinated efforts ensure the successful conduct of the conference. Managing multiple sessions and activities simultaneously requires considerable teamwork, and the dedication shown by everyone involved makes the event both productive and memorable.

We hope that this Book of Abstracts serves as a useful reference for researchers, practitioners, students, and policymakers interested in the themes discussed during the conference. More importantly, the discussions initiated through this conference are expected to foster further research, collaboration, and critical engagement with the evolving issues in the field.

With warm regards,

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*Assistant Professor*

*School of Management Studies, CUSAT*

**Dr. Archana S N (Editor)**

*Assistant Librarian*

*School of Management Studies, CUSAT*

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# **Finance**

*Digital Transformation of Financial Systems*

# **AI in healthcare financial planning: Insights from Kerala's infrastructure development**

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## **Abstract**

This paper investigates the significance of AI-based financial planning to the healthcare infrastructure in the state of Kerala by reviewing the existing practice, determining the main influencing factors and estimating the effect of AI-driven financial planning on financial efficiency. Quantitative research design was taken and the sample was 384 respondents in health facilities. Factor analysis identified four key dimensions, namely AI efficiency, practices of financial planning, infrastructure support, and challenges, that accounted 63.53 percent of total variance, and the KMO value of 0.891, which suggests that the sample was adequate. The regression analysis showed that AI-based financial planning has a strong positive influence on financial efficiency ( $R = 0.742$ ;  $R^2 = 0.551$ ;  $p < 0.001$ ), meaning that there is a positive effect of 55.1 percentage on financial efficiency, which is due to the use of AI. The findings of ANOVA revealed that the financial efficiency of the various types of healthcare institutions was significantly different ( $F = 36.542$ ;  $p < 0.001$ ). Cluster analysis formed three clusters of institutions, namely, high, moderate, and low AI adopters, with much difference in financial performance. Correlation analysis also revealed that there are strong positive relationships between AI-based financial planning and the variables measured using financial efficiency ( $r = 0.742$ ) and cost reduction ( $r = 0.689$ ) and infrastructure support ( $r = 0.615$ ) which are significant at the 0.01 level. The results suggest that AI-based financial planning can tremendously optimize financial efficiency and resources in the healthcare infrastructure. Nevertheless, there are challenges like high implementation cost, expertise shortage and issues with data governance that exist. The proposed study concludes that the future of AI integration can bolster financial sustainability and assist in strategic decision-making, in operation in the healthcare systems.

**Keywords:** Artificial Intelligence, Financial Planning, Healthcare Infrastructure, Financial Efficiency, Kerala, Resource Allocation, Cost Reduction, Data Analytics, Healthcare Management, Digital Transformation.

## **AI-driven risk analysis in digital currency markets: Evidence from Bitcoin and Ethereum (2018–2026)**

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### **Abstract**

Digital currencies have emerged as a major component of modern financial markets. However, cryptocurrency markets are characterized by extreme volatility, speculative trading behaviour, and rapid price fluctuations. Traditional financial models often struggle to capture these complex dynamics. This study investigates the application of Artificial Intelligence (AI) techniques for risk analysis in digital currency markets. Using historical data from Bitcoin and Ethereum between 2018 and 2026, the study applies advanced machine learning models including Long Short-Term Memory (LSTM) neural networks and Extreme Gradient Boosting (XGBoost) to predict price movements and detect risk patterns. The analysis includes volatility assessment, correlation analysis, feature importance evaluation, and predictive model comparison. The findings reveal strong interdependence between major cryptocurrencies and demonstrate that AI-driven models significantly improve the accuracy of financial risk prediction. The results highlight the growing importance of AI techniques for portfolio management, financial regulation, and risk assessment in digital currency markets.

**Keywords:** Digital Currency, Cryptocurrency Markets, Artificial Intelligence, Machine Learning, Risk Analysis, Financial Technology, Bitcoin, Ethereum.

# **An empirical multi-indicator analysis of digital payment technologies and customer experience in India's digital banking ecosystem (2015–2025)**

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## **Abstract:**

India's digital banking ecosystem has been significantly influenced by technological advancements in digital payment systems. Innovations such as interoperable digital platforms, real-time payment mechanisms, and mobile banking applications have introduced new ways of conducting banking transactions. However, whether these developments have resulted in a better customer experience remains an open question, as existing understanding is largely based on limited empirical evidence available from studies conducted (2015-2025). The primary objective of this research is to examine how digital payment technologies contribute to customer experience in India's digital banking sector. A mixed-method research approach is adopted, combining quantitative and qualitative methods. The study uses secondary national-level data from digital payment and banking reports, along with primary survey data collected from users of digital banking services. Customer experience is evaluated using key indicators related to technical performance, such as transaction speed and ease of use, as well as service performance indicators including cost efficiency, accessibility, customer perception, and overall satisfaction. Descriptive statistical techniques and regression analysis are employed to assess how a statistically significant relationship exists between the adoption of digital payment systems and customer experience in digital banking. The findings indicate that improvements in transaction speed and system usability enhance customer satisfaction. However, concerns related to security perceptions and accessibility continue to limit customer trust in digital payment systems. Overall, digital payment technology positively impacts customer experience and service efficiency, supporting sustainable digital transformation in the banking sector. The study provides insights for technology developers, financial institutions, and policymakers to design secure, accessible, and customer-centric digital payment solutions.

**Keywords:** Digital banking adoption, Fintech innovation, digital payment technology, customer experience analytics, banking service quality, sustainable financial services, ICT enabled banking.

# Assessing weak-form market efficiency in the digital era: Evidence from ARIMA-based stock return predictions in India

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## **Abstract**

Digital transformation in finance is driven by algorithmic trading and the rapid dissemination of information. Emerging financial technologies are anticipated to enhance market efficiency by minimising information asymmetries. Information asymmetry arises when certain market participants possess exclusive access to information and leverage it for personal gain. This dynamic can result in abnormal profits relative to less-informed participants. Information is fundamental to stock market operations. Fama (1970) posits that markets efficiently incorporate information, distinguishing three forms of efficiency: weak, semi-strong, and strong. Weak-form efficiency asserts that all historical price information is reflected in current prices, rendering both fundamental and technical analysis ineffective for predicting returns. The identification of predictable patterns would indicate a violation of the weak-form efficiency hypothesis. The research further examines whether digital advancements have enhanced market efficiency in India. Daily closing prices of the Nifty 50 index are analysed using ARIMA models to forecast returns. Persistent predictability would suggest ongoing inefficiency despite digitalisation, whereas the absence of predictability may imply weak-form efficiency. This study evaluates the weak-form efficient market hypothesis by examining the predictability of stock returns in the Indian market, integrating traditional market efficiency theory with contemporary perspectives on digital transformation.

**Keywords:** Digital transformation, weak-form market efficiency, efficient market hypothesis, ARIMA, stock return predictability.

# **Determinants of behavioural intention toward central bank digital currency: Evidence from Generation Z in an emerging digital economy**

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## **Abstract**

The increasing digitalisation of financial systems has brought Central Bank Digital Currency (CBDC) into focus as an emerging form of payment. In India, the introduction of the Digital Rupee represents an important step toward strengthening digital transactions. However, despite the widespread use of digital payment platforms, the willingness of users, particularly Generation Z, to engage with CBDC remains limited. This study aims to examine the factors influencing the behavioural intention of Generation Z to use CBDC. It considers key factors such as perceived usefulness, perceived ease of use, social influence, awareness, trust, and perceived security. Primary data were collected from 160 respondents using a structured questionnaire, and the data were analysed using Partial Least Squares Structural Equation Modelling (PLS-SEM). The findings show that perceived usefulness, perceived ease of use, and social influence have a significant positive impact on behavioural intention, with social influence emerging as the most influential factor. In contrast, awareness, trust, and perceived security were not found to significantly influence intention. The study highlights that intention to use CBDC among Generation Z is driven more by practical benefits and peer influence than by awareness or perceived risk. These findings offer useful insights for policymakers and financial institutions in designing strategies to encourage the adoption of CBDC and support the ongoing transformation of digital payment systems.

**Keywords:** Central Bank Digital Currency, Behavioural Intention, Digital Payments, Generation Z, Digital Economy.

## **Digital transformation of financial systems: A comprehensive analysis of technological trends and future directions**

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### **Abstract**

The transformation of financial systems through digital technologies has gained significant momentum in recent years, leading to substantial changes in the functioning of the financial sector. Technologies and fintech innovations are reshaping traditional financial practices. These technologies enable financial institutions to process large volumes of data, enhance decision-making, and improve operational efficiency.

This study aims to examine the impact of Artificial Intelligence, Blockchain, cloud computing, and big data on financial services, evaluates customer adoption of digital platforms, explores innovations such as digital currencies and open banking, and provides recommendations for secure and sustainable transformation.

The study is based on a descriptive and analytical research design, primarily using secondary data collected from journals, reports, and industry publications. Various analytical tools are used to interpret trends and patterns in digital financial adoption and technological advancements.

The findings reveal that emerging technologies have significantly improved efficiency, accessibility, and customer experience in financial services. Customer adoption is influenced by factors such as convenience, security, trust, and digital literacy. The study also identifies rapid growth in innovations like digital currencies and automated financial services as key future trends. In conclusion, digital transformation is essential for the growth and sustainability of financial systems.

**Keywords:** Blockchain, Fintech, Cloud computing

## **Do crises intensify market linkages? Evidence from crypto currency and stock market spillovers**

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### **Abstract**

This study aims to examine the dynamic spillover and connectedness between cryptocurrencies and the stock market in India during major crises, including the COVID-19 pandemic and the Russia-Ukraine war. The study is mainly focused on analysing whether and how return and volatility spillovers from the cryptocurrency market (Bitcoin and Ethereum) spill over to the stock market (Nifty 50), and how this relationship evolves during periods of financial stress. In this study, two major market stress periods are examined to determine which event most severely impacts the market, especially cryptocurrency, a modern instrument that has recently been popularised in India. This study covers the period from 2020 to 2024. This era witnessed high volatility across the markets due to market anomalies. To explore the linkage between the two markets, we employ Diebold and Yilmaz's (2012) Spillover Index and the EGARCH and DCC-GARCH models to document a significant time-varying conditional correlation. Our findings are expected to show the magnitude of the relationship between the markets during these specific periods of the global financial crisis. Our findings help explore potential decisions to choose investment avenues for diversifying portfolios, enabling investors and policymakers to make wise decisions during financial crises.

**Keywords:** Cryptocurrency, Stock market, Market Connectedness, India, EGARCH, DCC-GARCH, DY 12,14, JEL Code: G10, G12, G14, C58, F36.

# Effects of time horizon in ESG investing: empirical evidence from Indian equity indices

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## Abstract

**Purpose:** This study examines whether Environmental, Social, and Governance (ESG)-based equity investing generates statistically superior returns compared to conventional market indices in India, with a specific focus on how investment time horizon modulates this relationship.

**Design/Methodology/Approach:** Using monthly closing values of the BSE ESG 100 Index and the BSE 100 Index spanning October 2017 to March 2026 (102 monthly observations), this study computes rolling Compound Annual Growth Rate (CAGR) returns across four investment horizons — 6 months, 1 year, 3 years, and 5 years. Descriptive statistics are employed to characterise risk-return profiles, and paired sample t-tests are applied to assess the statistical significance of return differentials across corresponding time windows.

**Findings:** The BSE ESG 100 Index consistently outperforms the BSE 100 Index in mean returns across all time horizons. However, the return differential is not statistically significant in the short term (6 months:  $p = 0.110$ ; 1 year:  $p = 0.060$ ). Over the medium term (3 years), the outperformance becomes statistically significant ( $p = 0.036$ ), and over the long term (5 years), it is highly significant ( $p = 0.0001$ ), accompanied by lower volatility and superior risk-adjusted performance. These findings support the hypothesis that ESG value-creation mechanisms — including enhanced governance, stakeholder alignment, and reduced downside risk — are predominantly realised over extended investment horizons.

**Research Limitations/Implications:** The study is confined to a single ESG index within the Indian equity market and does not account for sector composition effects, ESG rating heterogeneity, or macroeconomic regime shifts. Future research should extend the analysis to other Indian ESG benchmarks and incorporate factor-adjusted performance models.

**Practical Implications:** Investors with long-term mandates, including pension funds, sovereign wealth funds, and retail investors pursuing wealth accumulation, stand to benefit meaningfully from ESG-aligned portfolios.

**Originality/Value:** This study contributes to the empirical literature on ESG investing in emerging markets by providing horizon-specific, statistically rigorous evidence from India — a market where ESG research remains limited. The rolling return methodology offers a more dynamic and temporally sensitive analytical framework than conventional fixed-period

comparisons, advancing both methodological practice and policy discourse on sustainable finance in developing economies.

**Keywords:** ESG investing; sustainable finance; investment time horizon; rolling returns; BSE ESG Index; Indian equity market; paired t-test; ESG performance.

# ESG disclosure frameworks in India and the United States: A comparative analysis of regulatory convergence and interaction

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## Abstract

While ESG disclosures is now a key framework for promoting corporate accountability, scholarship predominantly analyses disclosure frameworks within domestic jurisdictions with limited concern for cross border interactions of regulatory systems. This paper surpasses the gap by exploring how ESG disclosure regimes in India and the United States are increasingly shaping each other through mechanisms of regulatory convergence, that is, the increasing convergence of disclosure rules and reporting standards and regulatory interaction, which is, domestic regimes' engagement through investor pressure, enforcement practices, and global sustainability standards. Drawing on comparative regulatory theory and scholarships on transnational governance, this article departs from a jurisdiction-centric account and conceptualized ESG disclosure as operating within an interlocutory regulatory system.

The article critically examines India's disclosure framework under the Companies Act, 2013 and the Securities and Exchange Board of India's (SEBI) Business Responsibility and Sustainability Reporting (BRSR) alongside the U.S. market-centric approach shaped by securities regulation, developments in SEC climate disclosure practices, and voluntary reporting standards. The analysis takes into account global standard setting initiatives, primarily through the International Sustainability Standards Board framework, to analyse interaction between domestic and international norms. Covering developments between 2023 and 2026, a period characterized by rapid standardization of ESG disclosure, this analysis focuses on three dimensions including disclosure architecture and materiality standards, enforcement mechanisms and the influence of cross-border capital and investor demands.

The study concludes that even though India and the US remain structurally different in the regulatory design, convergence is clearly taking place, not only in increased standardization in the sustainability reporting landscape but also in greater acceptance of comparable disclosure benchmarks as well as in the growing push from international investors. It is, however, also demonstrated that differences still exist in regulatory enforcement strictness, definition of materiality and the level of regulatory burden in India and the US, showing the convergence. The article's key contribution is to provide evidence for conceptualizing ESG disclosure regulation not only as domestic corporate regulatory compliance but as a developing area of transnational regulatory governance, in turn showing how comparative framework can be used for examining convergence of ESG regulation, with policy implications on international harmonization and domestic specific goals.

**Keyword:** ESG Disclosure Regulation, India and United States Comparative Regulation, Regulatory Convergence and Interaction, BRSR and ISSB Frameworks, Transnational Sustainability Governance.

## **Financial literacy among youth: evidence from a quasi-experimental study**

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**Research Background & Problem Statement:** Despite expanded access to financial systems in developing economies, evidence indicates that young adults continue to face challenges in making informed financial decisions, reflecting persistent gaps in financial well-being. This disconnect is further exacerbated by the growing complexity of financial products and digital financial environments, underscoring the need to better understand how financial knowledge translates into effective decision-making among youth.

**Objectives:** This study examines the impact of a structured financial literacy program on financial knowledge, attitudes, and behavior among college students, with a focus on the transition from knowledge acquisition to practical application.

**Conceptual Framework & Methodology:** Drawing on Human Capital Theory and Behavioral Finance, a quasi-experimental pretest–posttest control group design was employed with 124 final semester commerce students who participated in a 30-day structured financial literacy program. Data were analyzed using MANCOVA and ANCOVA.

**Findings:** The study reveals that, despite improvements in financial knowledge and attitudes, behavioral outcomes were less pronounced, indicating a gap between knowledge acquisition and practical application. The results underscore the need for financial literacy education that better translates knowledge into action in an increasingly complex digital financial environment.

**Keywords:** Financial Literacy, Human Capital Theory, Behavioural Finance, Digital Finance.

**“Financial risks in green digital business models: A review of uncertainty and ROI”**

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### **Abstract**

Green digital business models are becoming increasingly important as companies try to balance profitability with environmental responsibility. However, these models also involve significant financial risks and uncertainties. This review paper examines the key financial challenges associated with adopting sustainable practices in digital businesses, with a focus on return on investment (ROI).

The study reviews existing literature to identify major risk factors such as high initial investment costs, uncertain consumer demand for green services, changing government regulations, and long payback periods. It also discusses how businesses struggle to measure the financial benefits of sustainability initiatives, especially when returns are indirect or long-term. In addition, the paper highlights the role of market competition and technological changes in increasing financial uncertainty.

A key finding of the review is that while green digital models can create long-term value and competitive advantage, short-term financial risks often discourage firms from adopting them. The paper suggests that better financial planning, clear sustainability metrics, and supportive policies can help reduce these risks. Overall, this review provides a simple understanding of how financial uncertainty affects green digital business models and what businesses can do to manage these challenges.

**Keywords:** Green digital business, Return on investment (ROI), Sustainability

## **Impact of digital banking on financial inclusion in rural areas with special reference to Kerala**

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### **Abstract**

The rapid expansion of digital banking has significantly transformed the financial landscape, creating new opportunities to enhance financial inclusion, particularly in rural areas. This study examines the impact of digital banking on financial inclusion with special reference to Kerala. The primary objective is to assess how digital banking services influence access, usage, and quality of financial services among rural populations, and to identify the key factors affecting their adoption.

The study adopts a descriptive and analytical research design using primary data. Primary data were collected through structured questionnaires administered to rural residents. Statistical tools such as correlation and regression analysis were employed to evaluate the relationship between digital banking adoption and financial inclusion indicators.

The findings reveal a significant positive impact of digital banking on financial inclusion. Increased smartphone usage, improved internet connectivity, and greater awareness have enhanced access to financial services. However, challenges such as digital illiteracy, security concerns, and infrastructural limitations persist. The study provides micro-level insights and highlights the need for targeted policy interventions and digital literacy initiatives to promote inclusive financial growth.

**Keywords:** Digital Banking, Financial Inclusion, Rural Development, Digital Literacy, Financial Services Accessibility, Technology Adoption.

## **Informal credit and household financial behavior in India: Evidence from AIDIS**

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### **Abstract**

Access to credit is pivotal in influencing household financial behavior, particularly within developing economies where borrowing patterns are diverse and evolving. This study investigates the impact of informal credit on household financial behavior in India, amidst an increasing reliance on non-institutional borrowing sources. While traditional economic theory posits borrowing as a rational response to income and investment needs, this research delves into the behavioral factors driving households' dependence on informal credit, including consumption motives and financial stress. Utilizing cross-sectional unit-level data from the All India Debt and Investment Survey (AIDIS), 77th round, the study employs logistic regression and decision tree models to identify the determinants of informal borrowing. Informal credit is considered a proxy for potentially sub-optimal financial decision-making due to its higher cost and ease of access. The findings reveal that informal borrowing is predominantly associated with consumption needs and debt repayment, whereas formal credit is more frequently utilized for productive purposes. The study integrates behavioral finance perspectives with nationally representative data, illustrating that borrowing decisions are influenced not only by economic factors but also by behavioral tendencies. These findings have significant implications for financial literacy initiatives, credit access policies, and the design of interventions aimed at promoting responsible borrowing.

**Keywords:** Behavioral Finance, Informal Credit, Household Borrowing, Consumption Motives, AIDIS, India.

## **Influence of cultural adaptability and challenges faced by expatriates**

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### **Abstract**

**Purpose-**This study examines the influence of cultural adaptability and the challenges expatriates face. Expatriate employees need to be selected not only on technical expertise alone but also on cultural adaptability, in order to maximize the expatriate's effectiveness and efficiency working in a different culture. Therefore, it becomes necessary to train the new expatriates to perform the goals and objectives set by the international companies. A few case studies state that the task of expatriate employment is complicated by the profound difference between countries in labor markets, culture, legal, and economic systems. Moving abroad is the first step on a journey of adjustment.

**Design/Methodology/Approach -**Exploratory research carried out with a sample size n=120 from the expatriates in Bangalore city, Convenient sampling technique is used and a structured questionnaire is administered to the respondents. Exploratory factor analysis and structural equation modeling are used to identify the factors under each of the construct for Influence of Cultural Adaptability .

**Findings-**Drawing on KIMET AL. (2008), this study examines the critical elements of expatriate success: the relationships between cultural intelligence, cross-cultural adjustment at work, and assignment-specific performance. Moreover, the findings reveal a precious insight into the role of cross-cultural competence regarding their competence and the influence of cultural adaptability on cross-cultural adjustment and expatriate performance and indicate that the cultural intelligence components were directly and indirectly through cross-cultural adjustment at work is associated with performance. The positive relationship between motivational cultural intelligence and cross-cultural adjustment at work was stronger when the cultural distance was low when expatriates were at the beginning of a new international assignment, and when they had less experience.

**Originality value-**Organizations can greatly benefit from these findings to conduct further validation and professional human resource managers in recruiting and managing expatriates.

**Keywords:** Expatriates, International Assignments, cultural adaptability, cross-cultural adjustment, cultural intelligence.

## **Loan default prediction in the co-operative banking sector: a comparative study of machine learning models**

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### **Abstract**

Loan default prediction is an essential part of credit risk management, especially in the co-operative banking sector, which serves financially vulnerable communities and is increasingly exposed to default risks. This study compares the effectiveness of four machine learning models, logistic regression, C5.0 decision tree, random forest, and gradient boosting, using borrower-level data from urban co-operative banks. The comparative analysis reveals that random forest achieves the highest predictive accuracy, followed by the C5.0 decision tree and gradient boosting. In contrast, logistic regression exhibits poor performance, particularly in identifying defaulters. Key socio-demographic determinants of loan default include annual income, loan size, education level, and loan type, with lower income and higher loan exposure significantly increasing default risk. The findings are consistent with primary survey evidence, which highlights income insufficiency, rising household expenditure, and COVID-19-related income shocks as major contributors to loan default. For urban co-operative banks, the findings underscore the importance of integrating socio-demographic profiling into credit risk assessment frameworks and also highlight the importance of hybrid models that integrate interpretability with predictive accuracy, thereby supporting more effective and sustainable lending practices.

**Keywords:** Loan default prediction, Co-operating banking, Machine learning, Random forest

# **Sustainable Embedded Finance in India: A Secondary Data and Case Study Analysis**

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## **Abstract**

This study examines the emerging convergence between green finance and embedded finance through the lens of sustainability-focused embedded financial products. Specifically, the paper seeks to analyse the opportunities such products create for advancing sustainable financial inclusion and environmental responsibility, while also identifying the technological, regulatory, and institutional challenges constraining their development. Drawing on India as an illustrative context, the study further explores how digital public infrastructure and fintech innovation support the evolution of green embedded finance.

The study adopts a qualitative exploratory research design based entirely on secondary data. Data are drawn from peer-reviewed literature, policy documents, reports from international organizations, fintech industry publications, and India-specific case evidence. A thematic categorisation is used to synthesize literature and organize the data across major themes. In addition to thematic categorization, a comparative case study method is employed using cases including the Unified Payments Interface(UPI) ecosystem, Paytm, Razorpay, and Jupiter to contextualize findings.

The findings indicate that embedded finance can expand access to green financial products, facilitate sustainability-oriented behavioural nudging, and leverage digital infrastructure for scalable finance innovation. India-specific evidence suggests strong ecosystem potential for embedding sustainability within financial products. However, significant challenges remain, including regulatory fragmentation and interoperability limitations.

**Keywords:** Green Finance, Embedded Finance, Sustainable FinTech, ESG, India, Digital Finance.

## **Sustainable finance and the green transition: a systematic review**

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### **Abstract**

This systematic literature review synthesises contemporary scholarship on the political economy of green finance, its key actors, instruments, and contested politics, and its critical role in the global energy transition. Analysing peer-reviewed articles, institutional reports, and key conceptual texts published primarily between 2018 and 2024, this paper maps the evolution of green finance from a niche set of instruments to a central, yet deeply contested, plank of climate governance. The review is structured around three core pillars derived from the foundational work of Babic (2024): 1) the actors spanning public ministries, development banks, central banks, and private asset managers; 2) the instruments from green bonds and loans to blended and concessional finance; and 3) the political faultlines concerning standardisation, geographical unevenness, scale, monetary politics, and financialization. The synthesis reveals a field marked by profound tensions between the urgent need for massive capital mobilisation and the risks of greenwashing, financialised logics, and the perpetuation of global inequalities. It concludes that while the financial architecture for a transition is rapidly being built, its ultimate effectiveness hinges on resolving these political-economic contradictions, prioritising a just transition, and moving beyond de-risking narratives towards systemic transformation.

**Keywords:** Green Finance, Political Economy, Energy Transition, Climate Finance, Multilateral Development Banks, ESG, Green Bonds, Blended Finance, Financialization, Just Transition.

# **Sustainability as a design property in central bank digital currencies: A systematic review of interconnections between green finance and financial inclusion**

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## **Abstract**

This study systematically reviews how Central Bank Digital Currency (CBDC) design architectures can operationalise sustainability through energy-efficient consensus mechanisms, programmable transactions, and inclusive digital infrastructures, positioning CBDCs not merely as monetary innovations but as strategic policy instruments for advancing sustainable finance. Following the PRISMA 2020 protocol, 22 peer-reviewed studies published between 2020 and 2025 were extracted from Web of Science. Eligibility was determined by the explicit linkage of CBDC design features to environmental or social sustainability outcomes. Qualifying studies were subjected to thematic analysis through qualitative synthesis. Three interdependent design mechanisms that underpin sustainability in CBDCs are identified. Permissioned, energy-efficient consensus mechanisms significantly reduce environmental impact. Programmable transactions embed ESG conditions enabling traceable green finance, aligning monetary systems with climate goals. Inclusion-oriented interfaces reduce cash-handling costs, extending financial access without imposing additional ecological burden. However, challenges persist around digital literacy, cross-border interoperability, and policy standardisation. Unlike energy-intensive and governance-neutral digital currencies, CBDCs are architecturally capable of embedding environmental, social, and governance (ESG) objectives thereby directly embedding them into financial system, with core design elements such as programmability, permissioned validation, and energy-efficient consensus.

**Keywords:** CBDC design architecture, programmability, sustainable finance, green finance, financial inclusion, energy efficient, PRISMA.

## **Sustainability of digital payment adoption: A study of UPI usage among street vendors in Kerala**

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### **Abstract**

UPI has revolutionized digital payments by enabling real-time, peer-to-peer transactions through a single mobile application bypassing traditional banking hurdles and promoting financial inclusion. This study aims to investigate the factors influencing the sustainability of Unified Payments Interface (UPI) adoption among street vendors in Kerala. The Data was collected using a structured questionnaire from 154 licensed street vendors who are active UPI users across 16 vending zones in Ernakulam district using a random sampling approach. Validated constructs were used to measure the variables :Technology Usage, Awareness of Technology, Relative Advantage, Vendor Resources, Coercive Pressure, Customer Pressure and Sustainability of UPI Payments. The data was analysed by using exploratory factor Analysis and Regression analysis to establish the impact of variables. The findings reveal that vendor resources, technology usage, and perceived relative advantage significantly drive the long-term sustainability of UPI payments, while external pressures have limited influence once adoption occurs. The study underscores the importance of reliable digital infrastructure, continuous technology engagement, and clear benefits to promote enduring digital payment practices among informal sector vendors. Policy recommendations emphasize targeted digital literacy programs, infrastructural support, and tailored incentives to enhance financial inclusion and resilience in Kerala's street vending ecosystem.

**Keywords:** UPI Payments, Street Vendors, Sustainability, Financial Inclusion.

# **Human Resources & Organizational Behavior**

*Leadership, Culture, and changes in the Digital  
Era*

## **A digital-driven organisational behaviour model for enhancing employee green behaviour in HEI's in India**

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### **Abstract**

The shift toward digitalisation has considerably reshaped the organisational processes and work cultures in the higher educational institutions (HEIs) in India. While the digital transformation and its impact in the HIEs in India remain a well-researched area in the domain of Management Studies, there is an absence of research particularly focusing on how the digitalisation of the HIEs in India can be utilised as an opportunity to enhance the institutional and employee green behaviour and thereby contribute to the larger sustainable goals of the country. In this context, this paper proposes a model to explain how digital transformation in the HIEs in India can foster their employee green behaviour. The paper relying on social cognitive theory, the theory of planned behaviour and the ability motivation opportunity framework, plans to develop a digital-driven organisational behaviour model for enhancing employee green behaviour in HIEs in India. This model will integrate digital infrastructure, digital leadership, digital human resource practices, environmental awareness and technological advancements. The study will develop the proposed model through the synthesis of literature on organisational behaviour, sustainability and digital transformation.

**Key words:** Employee Green Behaviour, Digitisation, HIE, digital infrastructure.

## **A study on the impact of awareness, attitude, and ease of doing on the effectiveness of circular economy practices: waste segregation, recycling, and reuse**

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### **Abstract**

Circular economy practices, especially the waste segregation, recycling, and reuse are essential for the effective accomplishment of sustainable development goals (SDGs), adopted by all United Nations member states in 2015. Many of the times people overlook sustainability goals by saying trivial excuses like ‘I didn’t know, it’s okay, not easy’, and the list goes on. Interestingly, these excuses would turn into stumbling blocks in the process of SDG achievement.

The current study, in this context, examines the influence of circular awareness, consumer attitude, and perceived ease of doing on the effectiveness of circular economy practices viz. waste segregation, recycle, and reuse. Drawing on circular economy theory and theory of planned behavior, we have hypothesized that circular awareness, consumer attitude, and perceived ease of doing will have a significant positive relationship with the effectiveness of circular economy.

We gathered data from 98 youngsters (within an age between 18 - 35), using self-administered measures of the study variables. We confirmed the psychometric properties of the measures and tested for the fitment of the hypothesized model to the data. The regression results, in the case of young consumers, showed that the perceived ease of doing the circular economy practices is positively and significantly related to the effectiveness of waste segregation, recycle, and reuse. This suggests that the perceived challenges in achieving pro-environment behavior has to be addressed with simplicity, clarity, alignment and fitment with daily life. Further, we discussed the theoretical and practical implications of the findings.

**Keywords:** circular economy, circular awareness, waste segregation, recycle, reuse.

## **Algorithmic management and employee job satisfaction: Evidence from Indian gig economy**

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### **Abstract**

**Purpose:** This study aims to provide empirical evidence for the effect of algorithmic management on employee job satisfaction among gig workers in India. It also studies the role of perceived organizational support on this relationship.

**Design/methodology/approach:** Data were collected using a structured questionnaire consisting 28 items adapted from established scales measuring variables under consideration, along with 5 demographic questions. The data were analysed using Partial Least Squares Structural Equation Modelling (PLS-SEM) with SmartPLS software.

**Findings:** The findings indicate that algorithmic management has a significant positive effect on employee job satisfaction. Among the dimensions of algorithmic management, compensation, goal setting and scheduling aspects revealed a significant positive effect while monitoring did not yield a positive response. Perceived organizational support also shows a significant positive effect on job satisfaction. However, it does not significantly influence the relationship between algorithmic management and job satisfaction.

**Originality/value:** This study contributes to the emerging literature on algorithmic management by providing empirical evidence from the underexplored context of gig workers in India where gig work is rapidly expanding. Further, the multi-dimensional approach towards algorithmic management provides a more nuanced understanding compared to prior unidimensional perspective. Additionally, the study incorporates perceived organizational support as a contextual variable which provides a new direction for future research.

**Keywords:** Algorithmic Management, Job Satisfaction, Perceived Organizational Support.

# **Algorithmic management and the erosion of human leadership authority in technology-driven organisations: a theoretical and conceptual framework**

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## **Abstract**

**Purpose:** AI-based management systems are fundamentally redefining authority in IT organisations. This paper develops a theoretical and conceptual framework to examine how automated performance monitoring, algorithmic decision-making, and task allocation reshape the relationship between human managers and employees in technology-driven contexts.

**Design/Methodology/Approach:** The research design that has been used in this paper is conceptual research design where there has been a thorough analysis and integration of the theoretical perspectives that have been proposed by the different literature sources in relation to organisational behaviour, leadership, and human-computer interaction. This includes the theories of Weber's types of authority, French and Raven's bases of power, Foucault's theory of surveillance, Tyler's theory of procedural justice, and Blau's theory of social exchange.

**Key Propositions:** The study argues that the application of algorithmic management reduces the role of humans in the area of evaluation and delegation of tasks. Managers shift from decision-making roles to those of algorithm output interpreters. There is also duality in the trust that the employees demonstrate in terms of their dependence on algorithms for uniformity and objectivity and their reliance on humans for emotional and developmental support.

**Contributions:** This paper introduces a new theoretical perspective on authority issues stemming from algorithmic management. It also lays out a conceptual framework and testable hypotheses for future empirical research. This theoretical model offers IT companies practical ways to balance algorithm efficiency with human authority.

**Keyword:** Algorithmic Management, Human Authority, Power Relations, Man-Machine Partnership, Digital Organization, Theoretical Model.

## **An analysis of the impact of HR practices, work engagement and psychological meaningfulness on employee well-being**

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### **Abstract**

The study explores the impact of HR practices work engagement and psychological meaningfulness on employee wellbeing. Primary data was collected from various individuals who work in the service sector in Kerala through an online questionnaire. Sampling technique used is purposive sampling Tool Used: PLS-SEM Work engagement has a positive effect on employee wellbeing as well as on psychological meaningfulness showing where the  $\beta$  values are 0.381 and 0.778 and p values are 0.001 and 0.000 which shows there is a strong effect. HR practices also has a positive effect on employee wellbeing and psychological meaningfulness but is on a weaker side as  $\beta$  values are low (0.159 and 0.130) and p value as (0.000 and 0.044) Psychological meaningfulness has a positive influence on the employee wellbeing showing a healthy  $\beta$  value of 0.441 and p value of 0.000. As for the mediating factor- psychological meaningfulness mediates the relationship between work engagement and employee wellbeing where  $\beta$  value is 0.343 and p value of 0.00 which gives a partial mediation. Psychological meaningfulness does not mediate the relationship between HR practices and employee wellbeing as the p values is exceeds 0.05 and the  $\beta$  value is very low at 0.057 which shows there is no significant effect. The study shows the effect that HR practices and Work engagement does directly influence the employee wellbeing. There is a significant relation in case of work engagement and employee wellbeing where psychological meaningfulness is a mediating factor so there by we can say psychological meaningfulness is a partial mediating factor.

**Keywords:** HR practices, Work Engagement, Service sector, Kerala, employee wellbeing, psychological meaningfulness.

# **Balancing boundaries: Hybrid work and its impact on employee well-being and productivity**

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## **Abstract**

The transition to hybrid work in the post-pandemic era has significantly reshaped the relationship between professional responsibilities and personal well-being, necessitating a deeper understanding of its impact on employee outcomes. Grounded in the Job Demands-Resources (JD-R) Model and boundary theory, this study proposes a “Balancing Boundaries” framework to examine how hybrid work arrangements influence employee well-being and productivity. Hybrid work is conceptualised as a dual construct comprising job resources (e.g., autonomy, flexibility) and job demands (e.g., digital overload, boundary blurring). The study further investigates the mediating role of work–life balance and the moderating effects of perceived organisational support and boundary management preferences (Bakker & Demerouti, 2017; Buick et al., 2024).

A quantitative research design was employed, with data collected from employees engaged in hybrid work within the IT sector and analysed using structural equation modelling (SEM). The findings indicate that while hybrid work enhances autonomy and productivity, it simultaneously intensifies boundary-related challenges that negatively affect employee well-being (Saritha, 2024; Dale et al., 2024). Work–life balance emerges as a significant mediator linking hybrid work conditions to both well-being and performance outcomes, whereas perceived organisational support buffers the adverse effects of increased job demands (Chan & Kinman, 2024). Additionally, segmentation-oriented employees demonstrate higher psychological detachment and productivity compared to integration-oriented employees (Santos et al., 2024; Stasiła-Sieradzka et al., 2023).

The study contributes to human resource management literature by extending the JD-R model to hybrid work contexts and highlighting the importance of boundary management. It underscores that sustainable productivity depends on effectively balancing work–life boundaries to enhance employee well-being (Jibunoh et al., 2025; Chellam, 2022).

**Keywords:** Hybrid work, employee well-being, productivity, work–life balance, perceived organisational support, JD-R model, boundary management.

## **Beyond automation: human–AI collaboration and the reimagination of the future workplace**

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### **Abstract**

The rapid advancement of artificial intelligence (AI) is reshaping contemporary workplaces by shifting the focus from automation to collaborative engagement between humans and intelligent systems. This study examines human–AI collaboration and its role in redefining the future workplace. Grounded in the Technology Acceptance Model, the paper analyses how perceived usefulness, perceived ease of use, and trust influence employee acceptance and the effective integration of AI technologies within organizational contexts. Adopting a conceptual approach, the study synthesizes existing literature and emerging industry practices to explore how AI augments human capabilities rather than replaces them. While AI enhances efficiency, large-scale data processing, and predictive decision-making, human contributions remain critical in areas such as creativity, ethical judgment, and emotional intelligence. This transition toward augmentation supports the development of more adaptive and productive work environments.

Despite its advantages, the integration of AI introduces challenges, including employee resistance, skill gaps, ethical concerns, and issues related to transparency and accountability. The study highlights the importance of organizational readiness, continuous learning, and strategic change management in addressing these challenges effectively.

The findings suggest that successful human–AI collaboration is contingent upon both technological acceptance and supportive organizational frameworks. The study concludes that the future workplace will be defined by a synergistic relationship between humans and AI, fostering innovation, enhanced performance, and sustainable organizational growth.

**Keywords:** Human–AI Collaboration; Artificial Intelligence; Future of Work; Technology Acceptance Model; Digital Transformation; Workforce Augmentation; Organizational Change; Innovation.

## **Bibliometric mapping of the landscape of the gig economy**

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### **Abstract**

This study explores global academic research in order to provide a comprehensive insight in to the gig economy. Unlike, the stringent hard-core arrangements of traditional employment nature, the gig economy independent workers with opportunities to undertake short term contracts and temporary work. This article endeavours an extensive bibliometric analysis, highlighting the most relevant authors, global cited documents, relevant keywords used, network collaboration, Co-Currence network. This study aims to present the analysis of published articles that explore the gig economy. Initially 186 documents were retrieved by “Gig”, “Gig Workers”, “Digital Platform”, “Sharing Economy”, “Challenges” and “Opportunities” from SCOPUS Database within the timeframe of 2019 and 2026. After applying certain selection criteria, only 55 publications were selected for Bibliometric Analysis. The selected articles were used to measure bibliometric indicators and evaluate the research work on the gig economy, using R-Biblioshiny was performed to map the studies.

**Keywords:** Bibliometric Analysis, Gig Work, Gig Economy, Sharing Economy, Digital Economy.

## **Bridging the gap in AI-driven human resource management: the role of employee trust, perceived fairness and adoption intentions**

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### **Abstract**

The fast-paced adoption of artificial intelligence into human resource management has improved effectiveness in areas like recruitment, selection, performance evaluation and workforce scheduling. Nevertheless, despite these advancements, a substantial gap remains between AI adoption and employee acceptance. The efficacy of AI driven HRM systems relies on whether employees observe these systems as fair, trustworthy in decision making. This study examines the psychological and ethical factors that affect the adoption of AI in HRM, with particular attention to employee trust, perceived fairness, privacy concerns and adoption intentions. Grounded in Organisational Justice theory, the research explores employee responses to AI-based HR decisions in comparison with human led processes. A quantitative research design using a structured questionnaire administered to employees in organisations utilizing AI-enabled HR systems. The data gathered through convenience sampling and tested proposed relationships using structural equation modelling (SEM) to understand the direct and mediating effects among the variables. The results indicate that perceived fairness significantly improves employee trust and positively influences adoption intention. Moreover, reduced human involvement in critical HR decisions was found to lower fairness perceptions and intensify employee resistance. These key insights contribute to the growing AI-HRM literature by reinforcing of trust and organisational justice in shaping employee responses to intelligent systems. The study suggests practical implications for organisations, HR leaders, and AI system designers by emphasizing the need for transparent, ethical and human centred AI applications that promotes fairness, privacy protection and employee well-being.

**Keywords:** Artificial intelligence in HRM, employee trust, perceived fairness, privacy concerns, adoption intention, organisational justice theory.

## **Confused minds, delayed decisions: unpacking the role of cognitive dissonance in consumer choice**

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### **Abstract**

This study examines the relationship between consumer confusion and purchase decision postponement, with a particular focus on the mediating role of pre-purchase cognitive dissonance. Drawing on Cognitive Dissonance Theory, the study proposes that confusion arising from excessive, ambiguous, or similar product information generates psychological discomfort, which subsequently influences consumers to delay their purchase decisions.

A quantitative research design was employed, and data were collected from 220 cosmetics users using a structured questionnaire. The analysis was conducted using Structural Equation Modelling (AMOS-SEM), PROCESS macro for mediation testing, and independent sample t-tests.

The findings reveal that consumer confusion significantly increases pre-purchase cognitive dissonance, which in turn leads to decision postponement. While consumer confusion also exhibits a direct effect on decision delay, the indirect effect through cognitive dissonance is stronger, confirming its mediating role. These results highlight the critical role of psychological conflict in shaping consumer decision-making under conditions of information overload and ambiguity.

The study contributes to the consumer behaviour literature by integrating confusion and cognitive dissonance perspectives to explain decision delay. Practically, the findings offer valuable insights for marketers to design clearer communication strategies and reduce consumer confusion, thereby minimizing decision postponement and enhancing purchase outcomes.

**Keyword:** Confusion, Cognitive dissonance, Decision delay.

## **Digital fatigue and psychological resilience: a multilevel study of employee well-being in always-on work cultures**

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### **Abstract**

The rise of digital work ecosystems has led to an “always-on” culture, intensifying employee burnout and reducing psychological well-being. This research investigates the impact of digital fatigue on employee performance, focusing on the moderating role of psychological resilience and organizational support. Drawing on Conservation of Resources (COR) theory, the study develops a multilevel model integrating individual, team, and organizational variables. Data collected from knowledge workers across hybrid organizations are analysed using hierarchical linear modeling. The study introduces a novel construct "Digital Fatigue Load Index" to quantify cognitive and emotional exhaustion caused by continuous digital interaction. Findings reveal that resilience-building interventions and supportive leadership significantly buffer negative outcomes. The research contributes to HRM by offering a new measurement framework and strategic interventions to enhance sustainable employee performance in digitally intensive environments.

**Keyword:** digital work ecosystems, Psychological Resilience, Conservation of Resources (COR), Digital Fatigue Load Index, HRM.

## **Digital leadership and leadership in technology-driven work environments**

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### **Abstract**

The paper describes how the digital leadership concept is shifting in technologically oriented workplaces depending on how responsive the leader to digital transformation which is fast changing and forces that influence the performance of organisations. The general goal of the study is to acquire the ability to be a good leader in digitally enabled workplace in terms of competencies, behaviours and strategies. It intends to determine the approaches of digital leaders to initiate innovation, virtual team, and achieve sustainable growth in a more complex and technology-oriented environment.

It is a qualitative and exploratory research design, which is justified by the in-depth explanation of the existing literature and insights on the case studies of the organizations, which have successfully implemented the strategies of digital transformation. The discovery of any meaningful patterns and trends of the digital leadership practices is realized through the systematic review of the academic articles and the industry reports and the organization case studies that might be viewed as the independent sources of the secondary data.

The major findings show that the characteristics of digital leadership are agility, technological capability, data-driven decision making, and quality communication. The leaders who think and perform the unending learning and cooperation in the digital channels and prioritizing the power of the employees are the ones who are determined to resist the technological disruption. Moreover, the paper would also contribute to the development of the criticality of the aspects of ethics and the relevance of the digital trust in leadership practice.

The peculiarity of the research lies in the fact that, it is a combination of the leadership, the technological approach and offers a conceptual framework integrating the classical theories of leadership and implementing them to the current problems of the digital world.

**Keywords:** Digital Leadership, Technology-Driven Work Environment, Organizational Transformation, Virtual Team Management, Digital Competencies, Innovation and Agility, Data-Driven Decision Making, Employee Empowerment, Leadership Effectiveness.

## **Digital leadership, technostress reduction, and employee innovation behavior in digital transformation**

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### **Abstract**

The role of digital leadership in fostering a culture of innovation and creating organizational change management processes in technology workplace settings. In particular, it investigates how leadership competencies related to digital transformation affect employee adaptability, organizational resilience, and innovation-oriented behaviour. The application of the RBV, the Transformational Leadership Theory, and the Job Demands–Resources (JD–R) model, in line with a discussion of digital leadership supporting sustainable organizational behaviour in rapidly evolving digital contexts, are employed in the literature (Barney, 1991; Avolio et al., 2014; Bakker & Demerouti, 2017).

The study is analytical and grounded on a review of the state of the literature in the area of digital leadership, organizational culture, and technological change. Peer-reviewed Scopus-indexed secondary data were synthesized into a theoretical model demonstrating relationships between digital leadership capability, innovation-supportive culture, and employee behavioural responses to digital transformation (Cortellazzo et al., 2019; Strohmeier, 2020). Results show that digital leadership is important in connecting technology to HR strategy and culture. Digitally competent, strategic visioned, and communicatively participative leaders minimize resistance to change and technostress and drive overall enhanced employee engagement and innovative work behaviour. In addition, supportive organizational cultures are mediating factors facilitating adaptation to digital transformation (Bondarouk & Brewster, 2016; Tarafdar et al., 2015).

The study proposes an integrated conceptual understanding of how digital leadership functions as a strategic organizational resource that enhances workforce adaptability, promotes knowledge-sharing cultures, and supports sustainable behavioural transformation in technology-driven environments. It contributes to the HRM and organizational behaviour literature by linking leadership capability with cultural alignment and change readiness in the digital era.

Digital development and the need for organizations to invest in digital leadership development programs in order to ensure success and foster innovation-supportive culture and incorporate change management strategies within HR initiatives are highlighted as key points from the study. HR executives and policymakers could use these learnings to build training interventions to improve employee digital readiness and develop resilient organizational behaviour consistent with long-term technological sustainability.

**Keywords:** Digital Leadership, Organizational Culture, Human Resource Management, Digital Transformation, Change Management, Organizational Behaviour.

## **Digital twin of the mind: integrating AI and hypnotic cognitive training to model and enhance aviation professional performance**

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### **Abstract**

The rapid evolution of artificial intelligence (AI) and cognitive science is reshaping human performance optimization in high-risk industries such as aviation. This paper proposes an innovative framework titled Digital Twin of the Mind, which integrates AI-driven cognitive modelling with hypnotic cognitive training to simulate, predict, and enhance the performance of aviation professionals. Drawing on principles from cognitive psychology, human factors engineering, and applied hypnosis, the study conceptualizes the development of a digital cognitive twin—a dynamic, data-driven representation of an individual’s mental processes, including attention, decision-making, stress response, and fatigue. The framework emphasizes the role of AI in continuously analysing psychophysiological and behavioural data to model real-time cognitive states. In parallel, hypnotic cognitive training is introduced as a targeted intervention to enhance focus, reduce stress, and improve automaticity in high-pressure scenarios such as emergency decision-making. The integration of these approaches offers a novel pathway for personalized training, predictive error detection, and performance optimization in aviation contexts.

This paper adopts a conceptual and interdisciplinary approach, synthesizing existing literature on AI in aviation, cognitive modelling, and hypnosis-based interventions. The proposed model highlights potential applications in pilot training, crew resource management, and mental health support systems. Furthermore, it addresses ethical considerations, including data privacy, autonomy, and the psychological implications of human–AI integration.

The study contributes to emerging discussions on digital transformation in aviation by presenting a forward-looking model that bridges technology and human cognition, offering practical and theoretical implications for enhancing safety, efficiency, and well-being in aviation professionals.

**Keywords:** Digital Twin of the Mind; Artificial Intelligence; Cognitive Modelling; Aviation Psychology; Hypnotic Cognitive Training; Human–AI Interaction; Performance Optimization.

## **“Do green HRM practices enhance employee performance in the workplace?”**

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### **Abstract**

Green Human Resource Management (Green HRM) has emerged as an important organizational strategy to promote sustainability while improving employee-related outcomes. As environmental concerns continue to grow, organizations are increasingly integrating green practices into their human resource policies, such as green recruitment, training, performance appraisal, and reward systems. This study aims to examine whether Green HRM practices enhance employee performance in the workplace. Drawing on the Ability–Motivation–Opportunity (AMO) framework, the study proposes that Green HRM practices can improve employees’ skills, motivation, and opportunities to contribute effectively to organizational goals, ultimately leading to higher levels of job performance. The research adopts a quantitative approach using survey data collected from employees working in environmentally conscious organizations.

**Keywords:** Green HRM, employee performance, sustainability, AMO framework, workplace practices.

## **Empowering faculty in the digital era: implications for well-being and motivation in higher education institutions**

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### **Abstract**

The rapid integration of digital technologies in higher education has significantly reshaped the work environment of faculty members. The increasing use of learning management systems, online teaching platforms, and hybrid modes of instruction has expanded the scope of academic work while also creating challenges such as increased workload, blurred work–life boundaries, and declining motivation. In this context, identifying human resource practices that can support faculty well-being and motivation has become increasingly important. Employee empowerment, which emphasizes autonomy, access to resources, and participation in decision making, is considered an important mechanism that may help employees adapt to digitally evolving workplaces. The present study aims to examine the role of employee empowerment in enhancing faculty well-being and motivation in digitally enabled higher education institutions. The study adopts a quantitative research design. Data will be collected from faculty members working in higher education institutions using a structured questionnaire. Established measurement scales from prior research will be used to assess employee empowerment, well-being, and motivation. The data will be analyzed using appropriate statistical techniques to examine the relationships among the variables.

The study is expected to demonstrate that empowerment-oriented work practices can enhance faculty members' sense of autonomy, engagement, and psychological well-being in digitally mediated academic environments. By examining empowerment within the context of digitally transforming higher education institutions, the study extends existing discussions on employee well-being in digital workplaces and highlights the relevance of empowerment-oriented HR practices for sustaining motivation and work–life balance among academic professionals.

**Keywords:** Employee empowerment, faculty well-being, digital workplace, higher education institutions, motivation.

## **Exploring the influence of AI on e-commerce consumer behaviour: a study of Chennai users**

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### **Abstract**

The role of artificial intelligence in e-commerce can therefore be easily described by the shift that has been brought by artificial intelligence in the portion of consumer involvement in e-commerce such as the suggestions and the commercial programs. This study seeks to establish the impact of AI technologies on consumers using data from one hundred users of the e-commerce sector in Chennai. The paper also uses chi-square and ANOVA to examine the role of the AI-features on the buying behaviour pattern and trends among the consumers. Hence, a survey research method was employed and out of the 100 E-commerce users who were randomly recruited; 25 structured questionnaires were administered to capture the users experience on AI functionalities. The mayurisubject's preference categories were compared using the chi-square test and the purchasing behaviour between the groups of users was compared using ANOVA. The study proves that the positive correlation between the AI-assisted recommendations and the buyers repeat purchase as depicted by AI is a fact. In addition, the study also addresses consumer scepticism regarding data security and privacy issues stating that though the AI function is actually enhancing people's convenience and personalization and a good experience, yet, data protection is still something which is a concern to the people. However, it is pointed out that these two established views paint a very intricate picture of the prospect of AI affecting consumers trust and engagement level in this manner. The study therefore has significance for firms engaged in e-commerce in Chennai elaborating on how AI can be adequately deployed notwithstanding the privacy concerns well addressed. Therefore, this study enriches the literature about the consequences of AI on consumer behaviour while providing practical avails on how AI can and must be implemented and deployed more effectively in e-commerce settings.

**Keywords:** Artificial intelligence, E- commerce, Consumer Buying behaviour, Personalisation, Recommendation systems, Consumer Trust, Data privacy, Repeat Purchase Behaviour.

## **From military to civilian life: a life course perspective on career transition and adjustment**

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### **Abstract**

Transitioning to civilian life after serving compulsory 15 years is a turning point for every military personnel, which involves significant change in their role, identity and social context. This study proposes a conceptual framework & research design to understand how military personnel navigate this transition, acquire second employment, and adjust to civilian work and society. The existing research are cross sectional, considered retirement as a single snapshot of life event. However, transition is a dynamic process which unfolds overtime and varies across people. To address this gap, I integrated life course & career transition theory. The life course theory captures experiences of soldiers across four transition stages (retirement decision, pre-retirement, retirement, resettlement), whereas career transition theory complements how transition outcomes vary across people and stages due their own skill, strategy, situation & support provisions. Accelerated longitudinal qualitative research design will be used to gather lived experiences of different soldiers at each four different stages/waves of transition with diverse rank, cadre and their native state. Data will be analyzed using Gioia methodology to develop a conceptual framework & process model to explain varying transition experiences and transition trajectories. This study will contribute by explaining a stage-based career transition with unique condition of structured exit and strong occupational identity. It will also extend existing theory by highlighting how temporality, institutional context, and identity transformation interact in shaping transition outcomes, while indicating the interventions needed at each stage for successful outcome.

**Keywords:** Identity transformation, accelerated longitudinal design, gioia methodology

# **How is human-AI collaboration related to employee conceptual skills? A serial mediation model consisting of assistive AI, augmented AI and AI self-efficacy**

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## **Abstract**

In the ever evolving era of technology, we witness humans and machines work together in an intimate association. Researchers have shown that the coexistence of human ability and machine ability (i.e. artificial intelligence, AI) at the workplace has a positive impact on employee conceptual skills. However, little is known about the underlying mechanisms of this relationship. Towards this, drawing on insights from man-machine symbiosis models, the present study examines the role of AI functionalities (viz. Assistive AI - ‘executes tasks on which employee has ultimate control’ whereas Augmented AI - ‘performs tasks that humans cannot do’) and AI Self Efficacy (refers to employees self belief that s/he is capable of using AI to complete tasks and accomplish the role expectations) in the relationship between human AI collaboration and employee conceptual skills.

We collected data (n = 265), using self-administered standardized measures. The structural equation modeling (SEM) results revealed a serial mediation effect of human AI collaboration on employee conceptual skills, through AI functionalities and AI self efficacy. Specifically, the results showed that human AI collaboration is positively related to Assistive AI and Augmented AI. Further, assistive AI and augmented AI has a significant positive relationship with AI self efficacy. sequentially, AI self efficacy has a significant positive relationship with employee conceptual skills. The study findings reinforce the underlying mechanisms of man-machine symbiosis that machines help humans conceptualise better, not to replace. The implications and limitations of the study are discussed.

**Keywords:** Human AI collaboration, Assistive AI, Augmented AI, AI self efficacy, Conceptual skills

## **Leadership and safety culture as determinants of occupational safety in Kerala's construction sector**

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### **Abstract**

The construction industry is widely recognized as one of the most hazardous sectors, characterized by a high incidence of workplace accidents and unsafe conditions. While prior research has largely focused on technical and environmental risk factors, the role of organizational behaviour variables such as leadership and safety culture in influencing occupational safety outcomes remains relatively underexplored, particularly in the context of Kerala's construction sector. This study aims to examine how safety leadership and organizational safety culture shape worker awareness, safety practices, and overall occupational safety outcomes. Adopting a quantitative research design, data are collected from construction workers and supervisory personnel engaged in residential and commercial building projects across Kerala. The study employs statistical techniques, including regression and structural equation modelling, to analyse the direct and indirect relationships among leadership, safety culture, behavioural factors, and safety outcomes. The findings are expected to demonstrate that effective safety leadership and a strong safety culture significantly enhance worker awareness and promote safe work practices, thereby reducing accident risks and improving safety performance. The study contributes to the literature in human resource management and organizational behaviour by highlighting the critical role of leadership and culture in fostering a safe work environment and offers practical implications for construction firms and policymakers aiming to strengthen occupational safety practices.

**Keywords:** Safety Leadership, Safety Culture, Worker Awareness, Safety Practices, Occupational Safety Outcomes

## **Redefining leadership paradigms in AI-driven IT organizations: managing hybrid human–AI teams**

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### **Abstract**

The increasing integration of Artificial Intelligence (AI) in organizations has significantly transformed leadership models and employee behavioural patterns. This study aims to examine how leadership is being redefined in AI-driven IT organizations, with a focus on the competencies and behavioural changes required to manage hybrid human–AI teams in the Indian context.

The study adopts a grounded theory methodology, collecting data from IT leaders across three major IT companies in India, with an expected sample size of 250–300 respondents. An inductive approach using statistical tools will be used to analyze the data and develop a context-sensitive framework for leadership in AI-enabled environments. The findings are expected to indicate that leadership transformation is influenced by the interaction between organizational policies and employees' psychological adaptations. Key factors such as adaptability, perceived job insecurity, cognitive reliance on AI, and continuous learning orientation are likely to play a significant role. The study also anticipates the emergence of a hybrid leadership model that integrates human-centric competencies—such as emotional intelligence, ethical judgment, and empathy—with data-driven decision-making and technological proficiency.

This study contributes to the literature by proposing a grounded framework for leadership in AI-driven contexts and offers practical insights for leadership development, reskilling initiatives, and ethical AI governance.

**Keywords:** Artificial Intelligence, Leadership, Hybrid Teams, Organizational Behaviour, IT Sector, Human–AI Collaboration.

# **Role of digital platforms in shaping employer brand perception and talent engagement in the financial sector**

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## **Abstract**

In today's competitive job market, attracting and retaining talented employees has become one of the biggest priorities for organizations. Employer branding has emerged as an effective way for companies to build a positive image as a desirable place to work. With the growing influence of social media, employer branding has expanded beyond traditional recruitment methods and entered digital platforms where companies can directly connect with potential candidates. Platforms like LinkedIn, Instagram, Facebook, and Twitter allow organizations to share their workplace culture, values, achievements, and employee experiences in a more authentic and engaging way.

Social media also plays an important role in shaping how job seekers view an organization. The research model conceptualized for the present study was intended to examine the dynamic interrelationship among social media usage, employee engagement, and employer brand perception among working professionals. The study employed a quantitative methodology supported by descriptive and correlational research design. It was hypothesized that the frequency of employees' social media usage exerts a positive influence on their level of organizational engagement, which subsequently shapes their perception of the employer brand.

To measure the principal constructs of the study, a structured questionnaire was designed incorporating social media usage, employee engagement, and employer brand perception, using a 5-point Likert scale. Primary data were collected from 125 employees belonging to the banks, NBFCs, insurance companies, and fintech firms through the convenience sampling technique.

The data collected were systematically analysed using IBM SPSS Statistics version 25.0. Statistical tools such as descriptive statistics, reliability analysis, Pearson correlation, and regression analysis were applied to examine and validate the proposed research model. The empirical findings demonstrated significant positive relationships among social media usage, employee engagement, and employer brand perception. These outcomes reinforce the assumptions of the model and underscore the strategic importance of digital engagement practices in enhancing internal employer brand perception.

**Keywords:** Employer Branding, Social Media, Talent Attraction, Employee Retention, Employee Engagement, Online Reviews, Brand Ambassadors, Recruitment, Corporate Reputation, Workplace Culture.

## **Scrolling for a boss: the role of digital narratives in shaping pre-entry leadership expectation among Gen Z in Kerala**

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### **Abstract**

Indian organisations are preparing for a Gen Z workforce using leadership models designed for Millennials and Gen X, while the incoming generation has already been resocialised, by algorithms and digital narratives, expecting something different. Kerala sharpens this contradiction acutely. Despite a literacy rate of approximately 95% and near-universal youth education, the state records a youth unemployment rate of 29.9%. Nearly three times the national average, revealing a deepening mismatch between educational attainment, employment readiness, and organisational fit. Central to this crisis is the digital platforms that now function as the dominant socialisation space for pre-workforce Gen Z, quietly constructing leadership expectations, workplace values, and organisational standards long before any formal employment relationship begins.

Existing literature on Gen Z and leadership focuses predominantly on post-entry experiences like retention challenges, generational conflict, and engagement strategies for those already within organisations. The pre-entry phase, wherein leadership expectations are actively formed through digital consumption, remains mostly unstudied. This paper investigates the role of digital narratives in constructing leadership expectations among pre-workforce Gen Z students in Kerala. Drawing on Merton's Anticipatory Socialisation Theory, which explains how individuals adopt the values and expectations of groups they have not yet joined; Rousseau's Psychological Contract Theory, which frames the implicit expectations Gen Z carries into employment relationships; and Bandura's Social Learning Theory, which explains digital influencers and founders as surrogate leadership role models. The study maps how algorithmic content is writing the psychological contract between Gen Z and their future employers, without the employer's knowledge or participation.

A structured questionnaire will be administered to pre-workforce Gen Z students across institutions in Kerala, examining digital consumption patterns, leadership expectations, communication preferences, and a novel dimension of pre-boarding digital screening behaviour, wherein candidates evaluate potential leaders through LinkedIn and other platforms before accepting or rejecting job offers. This study contributes original empirical data on algorithmically mediated anticipatory socialisation, introduces the algorithm as an unsanctioned pre-entry in HR department, and proposes implications for reimagining leadership development, digital presence strategy, and onboarding practices.

**Keywords:** Gen Z, Reimagining leaders, Social media, Digital Narratives.

## **When disconnecting backfires: a Structural equation model of digital detox, mental well-being, and productivity**

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### **Abstract**

The growing dependence on digital technologies has intensified concerns regarding mental well-being and productivity, giving rise to the concept of digital detox as a coping mechanism. This study examines the underlying behavioural dynamics associated with digital detox practices by developing a structural framework that links perceived digital overload, stress, motivation, intention, engagement, self-regulation, mental well-being, and productivity. Primary data were collected using a structured questionnaire, and the proposed relationships were analysed through Structural Equation Modelling (SEM) using the Maximum Likelihood Estimation approach. The findings reveal that perceived digital overload significantly increases stress levels, indicating that excessive digital exposure contributes to psychological strain. Interestingly, stress demonstrates a negative influence on motivation for digital detox, suggesting that individuals experiencing higher stress may lack the psychological readiness to initiate detox behaviours. The analysis further indicates that self-regulation plays a crucial role in enhancing engagement in digital detox activities, highlighting the importance of personal control mechanisms in behavioural change. However, several direct relationships, including those between motivation, intention, and productivity, were found to be statistically insignificant, pointing to the complexity of translating intention into actual behaviour. A notable and unexpected finding of the study is the negative impact of digital detox engagement on mental well-being. This suggests that poorly managed or abrupt disengagement from digital environments may lead to discomfort or unintended psychological effects. Additionally, mediation analysis confirms the role of stress in linking digital overload and detox motivation, while moderation effects of age and digital dependence were found to be insignificant. Overall, the study contributes to the emerging discourse on digital well-being by offering nuanced insights into why digital detox may not always yield positive outcomes. The findings emphasize the need for structured and gradual detox strategies rather than abrupt disengagement. This research holds implications for individuals, organizations, and policymakers seeking to promote healthier digital consumption patterns in an increasingly connected world.

**Keywords:** Digital Detox, Digital Overload, Mental Well-Being, Productivity, Stress, Self-Regulation, Structural Equation Modelling (SEM)

## **“Yes” to work, “No” to leisure: a review of work-leisure conflict research domain**

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### **Abstract**

In a world that adopts an “always on” work culture, work no longer ends, and leisure happens rarely. The growing complexities of work-non-work interactions have attracted intense scholarly attention; despite the growing body of research on work-leisure conflict (WLC), there is a notable lack of systematic reviews that critically synthesize this highly fragmented field of research. Addressing this gap, the present study aims to systematically review the existing literature on WLC to identify the theoretical diversity, contextual breadth, key mechanisms, and methodological variations following the TCCM framework. The study further identifies critical gaps and proposes directions for future research. Using a comprehensive search string, the study retrieved a total of 98 initial records from the Scopus and the Web of Science databases. Further, following the PRISMA framework and applying rigorous inclusion criteria focusing on empirical studies in the English language published in Q1 and Q2 journals, a final sample of 34 articles was selected for analysis.

The findings of the study indicate that: (i) theoretically, the domain focuses more on resource-based perspectives, with more prominence of COR theory; (ii) contextually, the research is more concentrated in hospitality and tourism, with fewer studies into sectors like IT, where longer working hours are common; (iii) results from characteristics highlight the prominence of adverse outcomes like burnout, mediators like satisfaction and moderators like social support; (iv) methodologically most studies utilized cross sectional quantitative methodologies, with limited application of qualitative methods that can capture more in-depth lived experiences underlying WLC.

This study contributes by offering one of the first systematic syntheses of WLC, distinguishing it from other broader work-non-work constructs. It advances the field by proposing the need for integrative theoretical frameworks, context-sensitive research, a focus on contemporary, digitally mediated work culture, and methodological diversifications.

**Keywords:** Work-leisure conflict, leisure-work conflict, work-leisure interface, literature review, TCCM framework.

# Marketing

*Marketing in Digital Consumer Ecosystems*

## **Adoption and effectiveness of WhatsApp marketing among women MSME entrepreneurs in Kerala**

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### **Abstract:**

This paper discusses the use and effectiveness of WhatsApp marketing in women-led MSMEs in Kerala with a focus on its increasing relevance as a digital marketing and communication platform. As small businesses are quickly becoming digitalized, WhatsApp has become a major platform of customer interaction, promotion, and transactional communication. The research examines the patterns of usage, demographic and firm-level variables that affect adoption, and the effectiveness of WhatsApp marketing among women entrepreneurs. A systematic survey was carried out on 150 women MSME entrepreneurs in different districts of Kerala. Descriptive and inferential statistical methods were used to analyze the data and examine the correlation between WhatsApp adoption and age, education, firm size, and business category. Results show that the adoption is high, which means that women-owned MSMEs are highly digitally integrated. There were significant correlations between WhatsApp use and major demographic and organizational variables. There was increased adoption among younger and more educated entrepreneurs, businesses with more employees, and those in customer-oriented industries. The platform is mainly used in sharing of catalogs, confirmation of orders, direct communication with customers and promotional communication, which underscores its use as a performance-based marketing channel. The research is valuable because it offers empirical evidence on the influence of demographic and organizational factors on the adoption of digital marketing. It highlights the significance of digital literacy and organizational preparedness in improving the successful application of mobile-based marketing tools in MSMEs.

**Keywords:** WhatsApp marketing, women entrepreneur, MSMEs, digital-marketing adoption, Kerala, mobile based marketing.

## **AI driven hyper personalisation and the consumer privacy paradox: an empirical study of digital consumers in Malappuram district**

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### **Abstract**

In this AI Era, Hyper - Personalization with the help of Advanced algorithm and Big data analytics has brought the digital marketing in a new edge where the consumers are getting personalization benefits on one side and a privacy risk on the other side. This study investigate a tension between positive response due to personalization and privacy concerns among the digital consumers in Malappuram district, Kerala. Here a quantitative research design with the structured questionnaire is used to collect data from 150 digital consumers in Malappuram utilising established skills such as internet, users, information, privacy concerns, IUIPC Scale and personalisation benefit perception measures. For data analysis, Structural Equation Modeling (SEM) is employed to examine the relationships between key constraints. The findings are expected to show that while consumers value personalisation, excessive personalisation creates discomfort and privacy concerns, thereby affecting trust buying behaviour. The study offers implications for marketers in designing, transparent and ethical based personalisation strategies.

**Keywords:** Hyper personalisation, privacy paradox, consumer behaviour, data privacy concerns, personalization benefits.

# **AI-driven personalisation and digital commerce: A bibliometric analysis of trends, themes and future research direction**

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## **Abstract**

Artificial Intelligence (AI) is transforming the landscape of digital commerce by facilitating more adaptive, context-sensitive and personalised customer interactions. Although research on AI-driven personalisation is expanding rapidly, the existing body of knowledge is still fragmented, and a synthesis with a focus on digital commerce has yet to be achieved. This paper presents a bibliometric analysis of studies on AI-driven personalisation and digital commerce through VOSviewer and Bibloshiny (R package) to create a visual representation of data from 186 articles that were obtained from the Scopus database between 2018 and March 2026. There are several important findings: five main clusters emerged from the study (AI personalization, digital marketing and engagement, e-commerce technologies, machine learning in marketing, and AI ethics and analytics), the main themes that revolve around AI-driven personalization & customer experience, digital marketing & consumer engagement ecosystems, data driven marketing and machine learning applications, ethical & predictive dimensions of AI in marketing. Finally, the findings highlight a strong intellectual shift towards AI-driven personalization as the central driver of customer experience in digital commerce.

Research trends further reveal the growing dominance of interactive digital marketing ecosystems, where consumer engagement is increasingly shaped by data-driven and machine learning-based strategies. Additionally, the integration of advanced technologies such as chatbots and predictive systems undergoes the evolution of intelligent marketing infrastructures. Notably, the emergence of ethical and analytical concerns reflects a critical transition towards responsible and sustainable AI application in the digital environment.

**Keywords:** AI-driven Personalization, Digital Commerce, Customer Experience, E-Commerce, Bibliometric Analysis

## **An analysis on the impact of UI/UX on perceived service quality which leads to purchase intention among Gen Z women**

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### **Abstract**

This study explores the factors influencing the purchase intention of Generation Z women in Kerala through e-commerce platforms using Partial Least Squares Structural Equation Modelling (PLS-SEM). This research focuses on User Interface/User Experience (UI/UX), Perceived Service Quality, and the mediating role of Perceived Service Quality in linking UI/UX to Purchase Intention. It was found that UI/UX is the strongest predictor of both Perceived Service Quality ( $\beta = 0.779$ ,  $p = 0.000$ ) and Purchase Intention ( $\beta = 0.693$ ,  $p = 0.000$ ), thus confirming that a well-designed, fast and user-friendly digital platform drastically increases the likelihood of purchase among Gen Z women. The study results revealed that UI/UX and Perceived Service Quality individually and jointly have an impact not only on the intention to purchase through e-commerce websites, but also develop the effects through Perceived Service Quality as a partial mediator ( $\beta = 0.359$ ,  $p = 0.000$ ). Further, the perceived service quality will be shaped by the users who find that the e-commerce platform is smooth, reliable, and trustworthy, and the interface makes their shopping experience easy and enjoyable, resulting in higher levels of purchase intention. On the other side, a poor UI/UX with slow loading, confusing navigation, or unreliable service will not lead one to adopt the platform, as it directly diminishes perceived service quality, leading to reduced willingness to buy. The model explains 56.3% of the variance in Purchase Intention and 60.7% of the variance in Perceived Service Quality, indicating strong predictive power. The study offers suggestions to e-commerce platforms and digital service providers looking to leverage their offerings for Gen Z women by investing in simple, intuitive, and visually appealing interfaces, ensuring fast page load times, providing reliable customer support, and building trust through safe payment systems and accurate product information. Adopting high-quality UI/UX design, offering a seamless shopping experience, and building consistent perceived service quality can be other significant aspects in bringing about purchase intention changes in users. Assuring that there is a clean interface, quick response time, high-definition product visuals, and responsive customer service is something that can further augment purchase intention. The findings are based on 178 responses collected through a structured questionnaire and analysed using SmartPLS, consequently providing data-driven insights for improving the user retention rates and conversion among Gen Z women in Kerala in the longer run.

**Keywords :** E-commerce UI/UX design, Gen Z purchase behavior , Service quality mediation, Kerala digital shoppers , online shopping intention , perceived service quality.

## **A qualitative inquiry into Generation Z's attitudes toward slow tourism**

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### **Abstract**

**Purpose:** Tourism continues to grow globally, yet this expansion has increased pressure to balance economic benefits with environmental sustainability and traveller well-being. Slow tourism has emerged as a meaningful alternative, encouraging mindful travel, deeper cultural engagement, and reduced environmental impact. Although interest in slow tourism is rising, limited empirical research explores how younger travellers, particularly Generation Z, understand and relate to its principles. This study addresses this gap by examining Gen Z travellers' perspectives on slow and sustainable tourism.

**Design/methodology/approach:** A qualitative research design was employed to gain rich insights into Gen Z's attitudes. Semi-structured interviews were conducted with twenty-seven Gen Z participants who travel at least four times a year. The data were analysed using thematic analysis, enabling the identification of five themes that reflect how this generation interprets and experiences slow tourism.

**Findings:** The findings show that Gen Z travellers associate slow tourism with inner fulfilment, self-growth, mindful and unhurried travel, cultural immersion, and developing a deeper sense of place. While participants valued meaningful and emotionally engaging experiences, they also noted practical barriers such as time limitations, budget concerns, weak infrastructure, safety issues, and low awareness of slow tourism. These constraints often pushed them toward faster, more conventional travel despite their interest in slower, more reflective journeys.

**Originality/value:** This study offers empirical insight into slow tourism from a Generation Z perspective. By highlighting both motivations and barriers, the research provides useful guidance for policymakers, destination managers, and tourism providers aiming to design meaningful, sustainable, and youth-responsive travel experiences.

**Keywords:** Slow tourism, qualitative study, Generation Z.

## **Artificial Intelligence Based Digital Influence and Its Impact on Shaping Junk Food Consumption among Youth**

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### **Abstract**

Artificial Intelligence (AI) has advanced at a rapid pace in the 21st century and this study attempts to examine the influence of Artificial Intelligence applications and AI-driven marketing activities on junk food purchase intention among youth. The research design embraced in the study is quantitative research based on a structured questionnaire which is measured in a five-point Likert scale. Constructs used in the conceptual framework combine those of the Technology Acceptance Model, Theory of Planned Behaviour, and Social Cognitive Theory. Among the key variables, one will find exposure and AI knowledge, AI-driven socialization and food marketing power, apparent usefulness, apparent ease of use, and intention to purchase junk foods. Structural Equation Modelling (SEM) will be used as the method of data analysis to test the hypotheses and investigate the mediating relationships based on the data that the researchers received on the youth respondents. The study found that digital influence could not be simply a question of technological exposure, but a complex psychological process that is guided by Perceived Usefulness (PU). The results also show that, although the youth are extremely exposed to marketing based on AI, the exposure does not directly translate into purchase intentions. Instead, it has to be filtered on a perception of utility first. The results present information to policy makers, medical practitioners, and marketers in terms of ethical implications of AI-based marketing to influence the dietary patterns of the youth.

**KeyWords:** Artificial Intelligence, Junk Food Consumption, Technology Acceptance Model, Purchase Intention.

# **Artificial intelligence–driven personalised recommendations and green purchase intention for organic processed food products: the dual role of perceived risk**

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## **Abstract**

**Purpose:** Artificial Intelligence–Driven Personalised Recommendation Systems have significantly transformed digital consumer behaviour by enabling tailored product suggestions and enhancing decision-making processes. However, in the context of organic processed food products, concerns related to product authenticity, data privacy and algorithm transparency continue to generate uncertainty and perceived risk among consumers. This study investigates the impact of artificial intelligence - driven personalised recommendation (AIPR) on green purchase intention of organic processed food products while examining the dual role of perceived risk as both a mediator and moderator.

**Design/methodology/approach:** Grounded in the Technology Acceptance Model (TAM) and Perceived Risk Theory, this study explains how AI-enabled personalization influences consumer purchase intention in digital environments Data were collected from 303 respondents by using a structured questionnaire and the proposed relationships were analysed using partial least squares structural equation modelling (PLS SEM).

**Findings:** The findings reveal that AIPR significantly enhances green purchase intention demonstrating the effectiveness of AI based recommendation system in promoting sustainable consumption behaviour, Perceived risk negatively influences green purchase intention and partially mediates the relationship between AIPR and GPI. Furthermore, moderation analysis indicates that higher perceived risk weakens the positive relationship between AIPR and Green purchase intention. The structural model explains 63.7 % of variance in green purchase intention, indicating strong predictive capability.

**Originality/value:** The study contributes to the literature by integrating AI personalisation, perceived risk and sustainable consumer behaviour within a unified theoretical framework. The finding offers practical implications for marketers and digital platform developers to reduce perceived risk through transparent communication, certification mechanisms and ethical AI practices, thereby enhancing consumer trust and promoting sustainable purchasing behaviour

**Keywords:** Artificial Intelligence–Driven Personalized Recommendations, Green Purchase Intention, Perceived Risk, Organic Food Products, Technology Acceptance Model.

## **Between price and principle: What drives OTT piracy in the streaming economy?**

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### **Abstract**

The rapid expansion of Over-The-Top (OTT) streaming platforms has revolutionised digital entertainment consumption while increasing concerns about content piracy. This study explores the main factors influencing OTT piracy intentions within the changing streaming landscape. Based on the Theory of Planned Behaviour, Ethics and Deterrence Theory, and Utility Theory, the research develops a comprehensive framework that combines behavioural, ethical, and economic factors. Specifically, the study analyses how attitude, subjective norms, perceived behavioural control, moral obligation, perceived risk, punishment certainty, perceived value, digital media costs, and previous piracy behaviours impact OTT piracy intentions.

A quantitative research design is used with a structured Likert-scale questionnaire distributed to OTT users. The data collected will be analysed using multivariate statistical techniques to assess the relationships among the proposed constructs. The model classifies predictors into pro-piracy economic drivers, anti-piracy ethical and deterrence factors, and behavioural influences derived from the Theory of Planned Behaviour.

The study predicts that perceived value, digital media costs, and past piracy behaviour will positively impact piracy intention, while moral obligation, perceived risk, and punishment certainty will negatively impact it. Furthermore, attitude, subjective norms, and perceived behavioural control are expected to significantly influence piracy intention. The originality of this study lies in combining three complementary theoretical perspectives to explain OTT piracy within a single framework. The findings are anticipated to provide practical insights for OTT platforms and marketers for designing pricing strategies, content bundling, and anti-piracy measures in digital consumer ecosystems.

**Keywords:** OTT Piracy, Theory of Planned Behaviour, Ethics and Deterrence Theory, Utility Theory, Cost–Benefit Decision Making.

## **Cognitive and emotional drivers of online green purchasing: a systematic review of digital consumer behavior**

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## **Abstract**

**Purpose:** E-commerce has caused a significant shift in the way sustainable products are bought and sold. However, the psychological reasons why consumers actually click on the "purchase button" for listed green items online remain scattered in the literature. This study systematically reviews existing literature to understand the mix of cognitive and emotional factors that drive online shopping behaviour for green products.

**Methodology:** The article follows PRISMA guidelines and entails a systematic literature review. Strict inclusion and exclusion criteria were applied to searches across databases like Scopus and Web of Science. The final analysis synthesised findings from 52 peer-reviewed articles published over the last decade.

**Findings:** The synthesis highlights that buying green products online is a two-part process. Cognitive factors, including environmental awareness, trust in the website, and knowledge about the brand or product, do make a difference and build the initial intent to buy. However, it is the emotional factors, which include "eco-guilt" or the "warm glow" of doing a good deed, that actually push consumers through to the final checkout. A major roadblock that could potentially disrupt this flow is the fear of digital greenwashing, which causes heavy scepticism and often leads to abandonment.

**Originality:** Most prior research looks at green consumerism through the lens of traditional, physical retail. By focusing strictly on e-commerce, this paper presents a new perspective that connects consumer psychology with the realities of digital retail. It thus offers a concrete way for marketers to adjust their digital environments and messaging.

**Keywords:** Green Consumer Behavior, E- Commerce, Digital Marketing, Green Marketing, Sustainable Products.

**Exploring the influence of artificial intelligence (AI) chatbots on customer satisfaction in online shopping: An empirical study among young consumers in Ernakulam district**

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### **Abstract**

In an era where digital commerce is rapidly reshaping consumer behaviour, the integration of Artificial Intelligence (AI) chatbots has emerged as a crucial driver of efficient and responsive customer service in online shopping platforms. Against this backdrop, the present study focuses on young consumers in Ernakulam district to examine the effectiveness of AI chatbots in enhancing customer satisfaction, with specific objectives of analysing response time, accuracy, user trust, preference, and the challenges encountered during usage. Based on primary data collected from 200 respondents through a structured questionnaire and analysed using percentage and chi-square techniques, the findings reveal that AI chatbots significantly enhance customer experience by providing instant assistance, continuous availability, and simplified purchase decisions. However, the study also identifies notable limitations such as difficulty in handling complex queries, occasional inaccuracies, and the lack of emotional intelligence in interactions. A key insight is the growing inclination towards a hybrid support model, where chatbots efficiently manage routine queries while human support remains essential for complex and sensitive issues. The study concludes that AI chatbots are transformative enablers of service excellence in e-commerce, and their long-term effectiveness depends on continuous technological refinement, enhanced personalization, and seamless integration with human support systems to strengthen customer trust and satisfaction.

**Keywords:** Artificial Intelligence, AI Chatbots, Customer Satisfaction, Online Shopping, Customer Experience, E-commerce.

## **Farmers as digital consumers: a study of ICT awareness, usage barriers, and engagement in Kerala's e-agriculture ecosystem**

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### **Abstract**

This stands in Kerala, with a high literacy rate of 94 percent and a per capita income of the country that is far above the national average; here, a massive farming labour force is a paradox of agricultural digitisation: a large number of people are under utilised by e-Agriculture tools. This paper examines the adoption of e-Agriculture by 114 farmers in Kerala state, India, in terms of ICT awareness, adoption of digital tools and the enablers and barriers to adoption in an agricultural economy that is predominantly smallholder with 86 percent of landholdings being less than one hectare. The research measures farmer perceptions using a structured questionnaire and Likert-scale measurements and evaluates them using descriptive statistics, reliability analysis, factor analysis, ANOVA, correlation, and multiple regression. The Awareness Scale ( $\alpha = 0.846$ ), Adoption Scale ( $\alpha = 0.830$ ), Barrier Scale ( $\alpha = 0.816$ ) and Enabler Scale ( $\alpha = 0.907$ ) each had good psychometric properties. Factor analysis established every construct as unidimensional, except adoption, which produced two distinct items (formal ICT adoption (government portals, digital payments, e-extension) and informal ICT adoption (mobile apps, internet, social media)) indicating that the engagement with digital agriculture tools follows different qualitative routes. The regression analysis showed that Awareness Score ( $\beta = 0.746$ ,  $p < 0.001$ ) and Enabler Score ( $\beta = 0.207$ ,  $p = 0.001$ ) are significant predictors of ICT adoption with a share of 71.2 percent of the overall variance in adoption behaviour, and the Barrier Score was not statistically important ( $p = 0.805$ ). ANOVA did not reveal any significant individual demographic differences in awareness, but a significant interaction effect between Gender and Education ( $p = 0.038$ ) suggests the need to develop gender-sensitive digital literacy interventions. The results highlight the importance of awareness and facilitating conditions such as extension services, peer learning networks and affordable government schemes as the more adequate approach to stimulating e-Agriculture uptake among smallholder farmers in Kerala compared to removing barriers.

**Keywords:** e-Agriculture, ICT adoption, digital farming, farmer awareness, technology barriers, agricultural extension.

# **Hybrid brand interactions in digital futures: examining the impact of AI, human, and hybrid service interfaces on consumer perceptions and brand outcomes**

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## **Abstract**

As organizations increasingly integrate artificial intelligence into customer interfaces, brands are adapting themselves to position themselves as hybrid entities shaped by both human and AI interactions. The current study examines how different interaction types- AI only, human-only and hybrid (AI-human)—influence consumer perceptions and brand outcomes in service contexts. Drawing on the Computers as Social Actors (CASA) paradigm, signalling theory and control/theory perspectives, the study proposes that interaction type shapes consumer responses through three parallel mechanisms: perceived warmth, perceived competence, and perceived control.

Particularly, the study argues that while human interactions enhance perceived warmth, AI interactions signal competence, and hybrid interactions offer an optimal balance by increasing perceived control by using the best of each model through transparency and escalation capabilities. These perceptions are expected to influence key brand-level outcomes, including brand trust, brand authenticity and brand attachment.

The study employs a scenario-based experimental approach with a three condition (AI vs human vs hybrid) between subjects structure. Participants are exposed to simulated customer service interactions in a digital service context, after which questions from validated scales are used to measure the constructs. SEM will be used to test the hypothesized relationships and mediation effects.

The study contributes to the literature by conceptualizing brands as hybrid socio-technical entities and identifying multiple psychological mechanisms through which AI-mediated interactions shape brand perceptions. It further emphasises the need and importance of designing human-AI collaboration in customer service interfaces. The findings offer implications for firms seeking to optimize digital customer experiences and build authentic, trustworthy brand relationships in AI-driven environments.

**Keywords:** Human–AI Interaction; Chatbots; Brand Authenticity; Perceived Control; Digital Customer Experience; Hybrid Service Systems.

## **Impact of AI chatbots on consumer engagement in digital consumer ecosystem: the mediating role of trust and customer experience**

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### **Abstract**

The rapid expansion of digital consumer ecosystems has significantly transformed the way organizations interact with customers, leading to the increased adoption of Artificial Intelligence (AI)-powered chatbots. This study examines the impact of AI chatbots on consumer engagement, with a particular focus on the mediating roles of trust and customer experience. AI chatbots, as interactive communication tools, enable real-time responses, personalized recommendations, and efficient service delivery across digital platforms such as e-commerce websites and social media applications.

The study adopts an empirical research design, collecting primary data through a structured questionnaire from users actively engaging with AI chatbot-enabled platforms. Statistical techniques, including correlation and regression analysis, are employed to evaluate the relationships among AI chatbot usage, consumer engagement, trust, and customer experience.

The findings indicate that AI chatbots have a significant positive impact on consumer engagement by enhancing interaction quality, responsiveness, and personalization. Furthermore, trust and customer experience are found to play crucial mediating roles, strengthening the relationship between chatbot interactions and consumer engagement outcomes. Users who perceive higher levels of trust and positive experiences are more likely to actively engage with digital platforms.

This study contributes to the growing body of literature by providing an integrated framework that links technological, psychological, and experiential factors within digital consumer ecosystems. The findings offer practical implications for marketers to design effective AI-driven communication strategies that foster trust, enhance customer experience, and improve overall consumer engagement in an increasingly digitalized marketplace.

**Keywords:** AI Chatbots, Consumer Engagement, Trust; Customer Experience, Digital Consumer Ecosystems, Artificial Intelligence.

# Impact of Brand Equity Dimensions on Purchase Intention in the Quick Commerce Sector: Evidence from India

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## Abstract

The swift expansion of quick commerce (Q-commerce) platforms in India, including Blinkit, Zepto, and Swiggy Instamart, has significantly altered consumer buying habits by offering almost immediate delivery through app-based systems. Despite this rapid growth, the influence of brand equity on purchase intention in this fast-paced, low-switching-cost environment has not been thoroughly examined. Most existing research has concentrated on traditional retail and standard e-commerce, leaving a gap in understanding consumer behavior in the Q-commerce context.

This study primarily aims to explore how brand equity dimensions—such as brand awareness, perceived quality, brand associations, and brand loyalty—affect consumer purchase intention in the Q-commerce industry. Furthermore, it examines the mediating effect of perceived value in reinforcing this relationship.

A quantitative research approach is employed, utilizing a structured questionnaire based on validated scales, assessed on a five-point Likert scale. Data will be gathered from a sample of 650 Q-commerce users across India through purposive sampling. The proposed relationships will be evaluated using Structural Equation Modeling to test both the measurement and structural models.

The anticipated results suggest that brand equity has a significant impact on purchase intention, with perceived quality and brand loyalty being the most influential predictors. Perceived value is also expected to mediate and enhance consumer decision-making.

The study provides practical insights for marketers and platform managers in crafting effective branding strategies, while also contributing to the theoretical understanding of brand equity in the evolving Q-commerce sector.

**Keywords:** Quick Commerce, Brand Equity, Purchase Intention, Perceived Value, Consumer Behaviour

## **Influence of Instagram reels and YouTube shorts on skincare product purchase decisions**

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### **Abstract**

The rapid growth of social media platforms has transformed consumer preferences for skin care products. Short-form video content, such as YouTube Shorts and Instagram Reels had become a powerful tool for influencers for promotion. The research explores how the influencer's credibility, trust, and content authenticity would influence consumer attitudes and buying behaviour. The database used for the study is Scopus, and the selected research articles are exported in BibTeX format. And later imported to Bibliometrix for analysis. The analysis is done using the Biblioshiny software, an R Studio package. The study examines the impact of influencer-generated content on skin care product decisions using a content-analysis approach. The study points out the growing importance of social media platforms in the beauty industry. The analysis focuses on elements such as influencer credibility, trustworthiness, brand mentions, and viewer interactions. Influencers use the product directly on the skin to attract consumers. And that's the centre of attraction, why consumers are trusting the influencers. Here, the consumers can directly message the influencers or they can ask doubts in the comment section itself. Thus increases the bond between the influencers and the consumers.

**Keywords:** Social media influencers, Instagram reels, YouTube shorts, consumer purchase decision, skin care products.

# **Influencer marketing and consumer response: examining the mediating role of brand admiration in shaping online purchase intention among Gen Z consumers**

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## **Abstract**

The study analyses the role of influencer marketing on brand admiration and online purchase intention among Gen Z Consumers in Kerala. With advances in technology and the growth of social media platforms, influencer marketing has become a key factor in shaping consumer behaviour. The technologically savvy Gen Z extensively uses social media platforms, so understanding the effectiveness of influencer marketing on online purchase intention is important for digital marketers to frame their strategies. Also, the study provides useful information and insights on Gen Z consumer behaviour. The aim is to understand the role of influencers in creating brand admiration, which ultimately leads to purchase intention.

The study was conducted among 150 Gen Z consumers using a structured questionnaire. Using Partial Least Squares Structural Equation Modelling (PLS-SEM), the study reveals a direct relationship between influencer marketing and online purchase intention, as well as the mediating role of brand admiration in this relationship among Gen Z consumers is also evident. Thus, influencer marketing plays a major role in the online purchase intention among Gen Z consumers; this should be considered while developing marketing strategies, particularly for Gen Z consumers.

**Keywords:** Influencer Marketing, Brand Admiration, Online Purchase Intention, Gen Z Consumers.

## **Integrating digital communication into sustainable agrotourism development in Kerala: A conceptual framework**

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### **Abstract**

Sustainable agrotourism represents an integrated approach in which farm-based tourism enterprises utilize digital technologies to enhance tourist experiences while minimizing environmental, socio-cultural, and economic impacts. In the contemporary digital era, the integration of digital tourism tools such as computers, internet, mobile communications, information and communication technologies (ICT), the Internet of Things (IoT), big data, artificial intelligence (AI), and virtual reality (VR) etc..., provides new opportunities to improve the sustainability and competitiveness of agrotourism destinations in Kerala. This conceptual paper develops an integrated framework explaining how digital communication can facilitate sustainable agrotourism development in Kerala. Drawing on digital tourism platforms, the study synthesizes existing literature to identify key digital enablers and sustainability dimensions, including economic, socio-cultural, and environmental aspects. The study contributes theoretically by bridging the gap between digital communication technologies and agrotourism sustainability discourse and offers practical insights for policymakers, tourism planners, and entrepreneurs in Kerala and similar emerging destinations to support environmentally responsible and sustainable tourism development.

**Keywords:** Agritourism, sustainable agrotourism, digital communication, Sustainable tourism, Smart tourism, Kerala tourism

## **Mapping the intellectual structure of green marketing and consumer behaviour: A bibliometric analysis (2000–2025)**

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### **Abstract**

**Introduction:** The adoption of green products has risen notably, reflecting a growing consumer preference for sustainability. Consumers are increasingly aware of the environmental impact of their purchases and opt for ethically produced, durable goods. Understanding the factors driving these choices helps businesses and researchers develop informed strategies that align with sustainable consumption trends.

**Purpose:** This study undertakes a comprehensive examination of research on green marketing and consumer behavior spanning the period from 2000 to 2025, employing bibliometric methodologies. It identifies key trends, influential authors, leading journals, and emerging themes, thereby elucidating the evolution of the field toward sustainable marketing and consumption practices.

**Design/methodology/approach:** The study employed a bibliometric approach using data from the Web of Science. An advanced search yielded 2,252 records, which were filtered by document type, year, and language. The final selection prioritised studies that employed innovative methodologies, yielded significant findings, and made unique contributions to the fields of green marketing and consumer behaviour.

**Results:** Since 2015, the number of publications has increased steadily, led by journals such as the Journal of Cleaner Production, Business Strategy and the Environment, and Sustainability. Current research focuses on eco-labels, trust, and green purchase intention, highlighting the persistent gap between consumer intention and actual behaviour.

**Keywords:** green marketing, consumer behaviour, eco-labels, green purchase intention, bibliometric analysis, Biblioshiny.

# **Mind the gap: A systematic literature review and conceptual framework of the sustainable consumer awareness-action link**

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**Usha Seshadri**, *Professor, School of Business, VIT – AP University*

## **Abstract**

The issue of sustainable consumer behavior has attracted much attention in the context of deteriorating environmental conditions, changes in climate, exhaustion of natural resources, and unsustainable consumption. The increase in consumer awareness about their environment impacts on the decision-making of businesses who have embraced sustainable approaches in their operations. Nonetheless, despite increasing awareness regarding sustainability, a notable gap between the environmental intention of consumers and their buying behavior continues to exist. Such gap is one of the critical problems that affect researchers and marketers. While previous studies have discussed various aspects of sustainability and consumer behavior, the existing body of literature continues to be fragmented with regard to psychological, social, technological, and ESG-related determinants.

**Methods:** This paper provides a systematic literature review of 95 articles on the topic of sustainability and consumer behavior. Following a PRISMA-inspired approach, this paper systematically reviews existing literature and synthesizes major theories, methods used, behavioral determinants, mediating and moderating variables, and emerging themes in the field of sustainability. Articles have been critically analyzed using a synthesis matrix that considers theory, variables, results, and directions for future research.

**Findings:** Based on findings, sustainable behavior among consumers is determined by environmental concern, sustainability awareness, social influence, trust, ESG perception, perceived value, and technological usefulness. Theory of Planned Behavior was found to be the dominating theory followed by Value-Belief-Norm Theory and Technology Acceptance Model. As noted, the major finding was the presence of an intention-behavior gap due to barriers such as unsustainable costs, convenience focus, lack of trust, and greenwashing. Also, there is evidence of the role of artificial intelligence-based sustainability system and ESG communication, as well as the significance of digital platforms and ethical branding for sustainable consumption behavior.

**Conclusion:** This study proposes a comprehensive theoretical model consisting of four categories, rational, social, technological, and value-based sustainability drivers. It shows that it is necessary not only to increase awareness concerning sustainability but also to ensure trustful institutions, effective ESG communication, availability of sustainable products, and technological support of consumers. Thus, the present literature review contributes to the body of sustainability literature by offering a conceptual perspective for translating awareness to consumer action.

**Keywords:** Sustainability, Sustainable Consumer Behavior, Green Purchase Intention, ESG, PRISMA, Environmental Concern, Trust, Ethical Consumption, Sustainability Awareness, Intention–Behavior Gap

## **Modeling the impact of AI-driven digital marketing on consumer loyalty: the mediating role of consumer experience**

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### **Abstract**

Personalized, data-driven, and real-time engagement strategies are made possible by the quick integration of artificial intelligence (AI) into digital marketing, which has completely changed how businesses communicate with their customers. With an emphasis on the mediating function of customer experience, this study attempts to model the effect of AI-driven digital marketing on customer loyalty. The study conceptualizes AI-driven digital marketing through important dimensions like personalization, chatbots, recommendation systems, and predictive analytics, drawing on relationship marketing and technology adoption theories.

Customers who were actively using digital platforms were given a structured questionnaire, and structural equation modeling (SEM) was used to analyze the information gathered. The results show that consumer loyalty is significantly improved by AI-driven digital marketing. More significantly, customer experience—as determined by engagement, contentment, and trust—serves as an essential mediating factor that fortifies this connection. The findings show that improved customer satisfaction greatly increases the efficacy of AI-enabled marketing tactics in building enduring loyalty.

By creating and empirically testing an integrated model that connects AI-driven marketing strategies with customer loyalty outcomes, the study adds to the body of existing work. By highlighting the necessity of concentrating on experience-centric AI apps to create long-lasting client relationships, it also provides marketers with useful insights. The study also lays the groundwork for subsequent research on cross-cultural validations and other moderating factors in AI-driven marketing contexts.

**Keywords:** AI-driven digital marketing, consumer loyalty, consumer experience, personalization, digital engagement

## Role of social media in promoting nostalgic products

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### Abstract

Social media has emerged as a powerful platform influencing consumer behaviour and purchase decisions in the digital era. Among various strategies, nostalgia marketing has gained importance due to its ability to evoke emotional memories and strengthen consumer-brand relationships. This study examines the role of social media in promoting nostalgic products and its impact on consumer purchase intention. The objectives are to analyse how social media platforms create awareness and visibility for nostalgic products, assess the influence of nostalgia-based content on consumer emotional engagement and brand attachment, and evaluate its effect on purchase intention and buying behaviour.

The study adopts a descriptive and analytical research design. A quantitative approach is used, with data collected from 150 respondents who actively use social media platforms such as Instagram, Facebook, and YouTube. The study employs a non-probability convenience sampling method to select respondents. Primary data is collected using a structured questionnaire, while secondary data is gathered from journals, articles, and online sources.

For data analysis, both descriptive and inferential statistical tools are applied. Descriptive statistics such as percentage analysis and mean scores are used to summarize the data. Inferential techniques including Chi-square test, correlation analysis, and multiple regression analysis are employed to examine relationships between variables and to estimate the impact of social media nostalgia marketing on consumer behaviour. Multivariate analysis, particularly regression, is used to determine the influence of independent variables such as emotional engagement and brand attachment on purchase intention.

The study is expected to provide insights into how nostalgic content on social media enhances emotional connections, influences consumer attitudes, and drives purchase decisions. The findings will contribute to the fields of social media marketing, consumer psychology, and emotional branding, offering practical implications for marketers in designing effective nostalgia-based promotional strategies.

**Keywords:** Nostalgia marketing; social media marketing; nostalgic products; consumer psychology; emotional engagement; brand attachment; purchase intention; regression analysis.

# **Social Commerce Adoption and Its Influence on Consumer Buying Behavior in the Digital Ecosystem**

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## **Abstract**

The rapid advancement of digital technologies and social media platforms has significantly transformed the way consumers interact with brands and make purchasing decisions. This digital evolution has shifted traditional online shopping into a more interactive and socially driven experience, widely recognized as social commerce.

Social commerce, which integrates social networking functionalities with e-commerce activities, has emerged as a significant component of the digital consumer ecosystem. It enables consumers to discover, evaluate, and purchase products through social interactions, online reviews, influencer recommendations, and user-generated content. By combining social media engagement with online retailing, social commerce creates a more interactive and participatory shopping environment for consumers.

This study aims to examine the adoption of social commerce platforms and analyze their influence on consumer buying behavior within the digital ecosystem. The research focuses on identifying the key factors that encourage consumers to adopt social commerce, including social influence, electronic word-of-mouth (eWOM), platform engagement, and various interactive features of social media platforms. It further explores how elements such as ratings, reviews, and influencer endorsements shape consumers' purchase intentions and influence their decision-making processes. In addition, the study investigates the extent of consumer engagement with social commerce platforms and its impact on brand preference and purchasing behavior.

Furthermore, the research examines the major challenges and barriers associated with the adoption of social commerce. These challenges include issues related to trust, privacy concerns, information credibility, and the presence of misleading or fake reviews. Understanding these barriers is essential for enhancing consumer confidence and improving the effectiveness of social commerce platforms.

This study contributes to the expanding body of knowledge in the fields of digital marketing and consumer behavior by providing deeper insights into the role of social commerce in shaping contemporary purchasing patterns. The findings offer valuable implications for businesses and marketers in designing effective social commerce strategies that enhance consumer engagement and improve the overall digital shopping experience.

**Keywords:** Social Commerce, Consumer Buying Behaviour, Electronic World-of-Mouth (eWOM), Influencer Marketing, Digital Ecosystem.

## **Text mining analysis of sustainability communication and consumer engagement in D2C fashion brands on Instagram**

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### **Abstract**

The emerging digital infrastructure in India has facilitated the rise of direct-to-consumer fashion brands to dominate the online retailing space. Instagram has emerged as a significant platform where D2C fashion brands communicate with their targeted audience. As many D2C fashion brands are positioning sustainability as their core value proposition on Instagram, the manner in which these messages are communicated and their effectiveness in engaging consumers remains underexplored. To address this gap, the study adopts an exploratory approach using text mining techniques, by analysing secondary data consisting of textual content and engagement metrics from two brands on Instagram ( Ecoright and Doodlage) with strong sustainability positioning. A purposive sampling technique was used to select posts with relevant textual content and Orange Data Mining (3.40.0) tool was used for text mining analysis. The findings revealed four dominant sustainability communication themes and variations in the hashtag usage across brands, revealing different communication strategies adopted by fashion brands on Instagram. This study contributes to the platform-based marketing literature by demonstrating the application of text mining techniques to uncover the thematic structures in social media communication.

**Key words:** Sustainability Communication, Consumer Engagement, D2C Fashion Brands, Instagram.

## **The impact of informational marketing factors on kerala generation Z consumers' cross-border E-Commerce Purchase Intention**

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### **Abstract:**

Cross-border e-commerce (CBEC) has expanded rapidly with the growth of digital platforms and global online marketplaces. Generation Z consumers, being highly digitally engaged, increasingly participate in international online shopping. However, such transactions involve higher perceived risks, including concerns related to product authenticity, delivery reliability, and payment security.

This study aims to examine the impact of informational marketing factors on the purchase intention of Generation Z consumers in Kerala. Grounded in the Elaboration Likelihood Model (ELM) and Transaction Cost Theory (TCT), the research explores how consumers process information and reduce perceived transaction risks. Primary data was collected through a structured online questionnaire from 30 respondents aged 18–26 using convenience sampling. The study employs descriptive statistics, correlation analysis, and multiple regression analysis.

The findings reveal that clear product specifications and high-quality product descriptions are the most significant predictors of purchase intention, while general product information availability shows no significant effect. Informational clarity enhances consumer confidence and reduces perceived risk, thereby supporting informed decision-making.

The study contributes to understanding digital consumer behaviour in cross-border contexts by highlighting the importance of information quality over quantity. It suggests that e-commerce platforms targeting Generation Z should prioritize transparency, accuracy, and credibility of product-related information to enhance trust and engagement in the evolving digital marketplace.

**Keywords:** Cross-Border E-Commerce, Generation Z, Informational Marketing, Purchase Intention, Digital Consumer Behaviour, Transaction Costs.

***Operations, Knowledge Systems and  
Interdisciplinary Research in Management &  
Strategy and Innovation***

## **A study on prioritization of challenges in reverse logistics for e-waste management**

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### **Abstract**

**Purpose:** This study focuses on identifying and prioritizing the major challenges in reverse logistics for e-waste management.

**Design/methodology/approach:** Five dimensions of challenges in reverse logistics for e-waste management and their twenty sub-factors identified through an extensive literature review, were prioritized using the Analytic Hierarchy Process (AHP).

**Findings:** The findings reveal that major challenges in reverse logistics for e-waste management are operational, economic, infrastructure related, regulatory and policy or consumer related. Among all, consumer-related challenge was found to be the most critical challenge arising out of low consumer awareness about e waste disposal, informal disposal practices, lack of consumer participation in take back programs and data security concerns.

**Originality/value:** This study offers a novel, structured prioritization of challenges in reverse logistics for e-waste management by integrating multiple dimensions and sub-factors using AHP a Multi-Criteria Decision Analysis method by obtaining data from field experts. Hence the findings provide practical implications for policymakers and practitioners to design and implement the best reverse logistics systems for e-waste management.

**Keywords:** E-waste, Reverse Logistics, AHP, Sustainability, Waste Management

# **Agile pedagogy for sustainable higher education: A faculty-led knowledge framework embedding ethical reflection and digital-enabled learning for future-ready graduate**

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## **Abstract**

Sustainability-oriented graduate development increasingly requires higher education to integrate ethical reflection, responsible technology use, and digital-enabled knowledge processes into everyday teaching practice. This paper proposes a faculty-led Agile Pedagogy-based knowledge framework that embeds sustainability and ethics within iterative, feedback-driven classroom knowledge cycles. The framework operationalises knowledge creation, sharing, and application through structured classroom workflows, enabling continuous learning and improvement. The framework builds on two patented instructional designs, the Agile Pedagogy RISE Model and the Presentation Anatomy Model (PAM), and demonstrates how curriculum greening can be achieved through classroom execution rather than syllabus redesign. Students engage in structured presentations on course-related digital tools and applications, with a mandatory reflection component addressing ethical, human-centred, and sustainability implications. Faculty act as Agile facilitators, providing reflective feedback as a knowledge integration mechanism after each cycle to reinforce responsible professional judgement and continuous improvement. These iterative cycles function as micro-level knowledge systems that align learning processes with continuous improvement principles. Over repeated iterations, learners progressively develop sustainability-oriented competencies including adaptability, collaboration, reflective thinking, ethical awareness, and digital fluency. The framework positions Agile Pedagogy as a scalable pathway for embedding value-driven knowledge systems in higher education, contributing to the development of graduates prepared for responsible participation in technology-enabled professional environments. Future work may extend the approach through empirical validation and learning-analytics-enabled measurement of behavioural and mindset-level learning outcomes.

**Keywords:** Agile Pedagogy, Knowledge Systems, Knowledge Processes, Sustainable Higher Education, Digital-Enabled Learning, Organisational Learning, Ethical Reflection, Learning Analytics.

## **Business value over usability: explaining vendor adoption of India's open network for digital commerce (ONDC) using the UTAUT framework**

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### **Abstract**

This study examines the adoption behaviour of small business vendors toward the Open Network for Digital Commerce (ONDC) in Mangalore, with a focus on understanding the key factors influencing their participation in an emerging digital commerce ecosystem. Moving beyond conventional technology adoption perspectives, the study emphasizes vendor-centric conditions such as digital literacy, local business dynamics, and platform-related expectations that shape adoption decisions in a decentralized network environment. Primary data were collected from 250 vendors across diverse sectors, including food services, retail, and small-scale enterprises. The study employs a Structural Equation Modelling (SEM) approach grounded in the Unified Theory of Acceptance and Use of Technology (UTAUT) framework to analyse the relationships between behavioural and operational determinants of adoption. The findings indicate that perceived business value plays a dominant role in influencing vendor adoption, particularly in terms of opportunities for business expansion and reduced reliance on intermediaries. Ease of use and access to digital support systems are also found to significantly shape vendor perceptions. In contrast, social influence does not emerge as a strong determinant, suggesting that vendors rely more on individual evaluation than peer-driven pressures. The study further reveals that vendors carefully assess both the benefits and challenges associated with ONDC before making adoption decisions. While the platform presents substantial growth potential, concerns related to operational clarity, effort requirements, and uncertainty continue to affect adoption willingness. The results highlight the importance of strengthening support mechanisms, simplifying onboarding processes, and improving communication strategies to enhance vendor participation. This study contributes to the growing discourse on digital commerce by providing practical insights into vendor behaviour in open network systems and offers implications for policymakers and platform developers aiming to foster inclusive digital ecosystems.

**Keywords:** Open Network for Digital Commerce (ONDC), Vendor Adoption; Digital Commerce Ecosystem, UTAUT, Structural Equation Modelling (SEM), Small Business Vendors.

## **Cloud ERP adoption in a fragile context: Sreejita qualitative study of challenges faced by Afghanistan SMEs**

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### **Abstract**

Cloud-based enterprise resource planning (ERP) systems are increasingly promoted as cost-effective and flexible solutions for small and medium enterprises (SMEs). However, empirical evidence from fragile and conflict-affected contexts remains extremely limited. This study explores the challenges of cloud ERP adoption in Afghanistan SMEs using a qualitative research approach. Data were collected through phone-based interviews with ten SMEs and analyzed using thematic analysis. The findings reveal that adoption is constrained by a combination of lack of awareness, unreliable internet infrastructure, implementation cost concerns, organizational resistance to change, and weak external pressure predictably, but more fundamentally by persistent political and economic instability, which amplifies all other barriers. The study shows that in extreme fragile contexts, technology adoption decisions are driven less by efficiency considerations and more by risk-avoidance and survival-oriented logic. This research extends cloud ERP literature into an under-researched context and highlights the need for more context-sensitive approaches to digital transformation in fragile environments.

**Keywords:** Cloud ERP adoption; SMEs; Afghanistan SMEs; Fragile context; Adoption challenges.

## **Effectiveness of e-visa policy in promoting inbound tourism in India: A secondary data analysis**

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### **Abstract**

Tourism sector contributing around 5% of India's GDP plays a key role in India's economic development. The share of international tourist arrivals towards India remains less than 2%. One of the major barriers of India's inbound tourism is visa-related inconvenience. The Government of India introduced the Electronic Travel Authorization (ETA) system in 2014, which later evolved into the e-Visa policy. The scheme was gradually expanded to include tourism along with broader country coverage and enhanced entry facilities. The research examines the effectiveness of the e-Visa policy in promoting inbound tourism in India using secondary data analysis from major source markets. The study analyses annual data on Foreign Tourist Arrivals (FTAs) for the period 2008–2024. A comparative assessment of the pre-e-Visa period (2008–2013) and post-e-Visa period (2014–2019) along with the pandemic and recovery phases is undertaken. Statistical tools such as compound annual growth rate (CAGR), trend analysis, and regression techniques are proposed to measure the relationship between e-Visa adoption and inbound tourism performance. The findings suggest that visa digitisation has enhanced India's tourism competitiveness and recommends further policy improvements.

**Keywords:** *e-Visa, Inbound Tourism, Foreign Tourist Arrivals, Visa Digitisation, Tourism Policy, Tourism Competitiveness*

## **Emerging business models in the digital economy: the role of strategy and innovation**

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### **Abstract**

The rapid growth of the digital economy has led to significant changes in the way businesses operate, driven by advancements in technologies such as cloud computing, big data analytics, and digital platforms. This paper explores the emergence of new business models and examines the role of strategic management and innovation in shaping these models. It highlights various emerging models, including platform-based, subscription, freemium, on-demand, and data-driven approaches, which have transformed value creation, delivery, and customer engagement. The study is based on secondary data sources such as academic literature, reports, and industry analyses, and adopts a descriptive and analytical approach. The findings indicate that strategic transformation, including customer-centric strategies, global expansion, and cost efficiency, combined with continuous technological innovation, has enabled organizations to develop scalable and flexible business models. Despite these advantages, several challenges remain, including data privacy concerns, cybersecurity risks, regulatory complexities, and high technological dependency. The study concludes that the integration of strategy and innovation is essential for organizations to sustain competitive advantage and achieve long-term growth in the dynamic and highly competitive digital economy.

**Keywords:** Digital Economy, Business Models, Strategy, Innovation, Cloud Computing, Big Data, Platform Economy.

## **Examining the determinants of career intention towards tourism: evidence from higher education students**

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### **Abstract**

**Introduction:** The tourism sector is one of the fastest-growing industries globally, offering diverse employment opportunities and contributing significantly to economic development. Despite its potential, attracting young talent remains a challenge, making it important to understand the factors influencing students' career intentions towards tourism.

**Purpose:** This study examines the determinants of career intention towards tourism among higher education students, with a focus on perceived career opportunities, educational and experiential factors, and industry and social perception.

**Design/methodology/approach:** The study is based on primary data collected from 122 college students using a structured questionnaire. The data were analysed using Jamovi statistical software. Descriptive statistics, reliability analysis, and multiple regression analysis were employed to examine the relationships between variables.

**Results:** The findings indicate that educational and experiential factors have the strongest positive influence on career intention ( $\beta = 0.352$ ,  $p < 0.001$ ), followed by perceived career opportunities ( $\beta = 0.179$ ,  $p = 0.045$ ). However, industry and social perception did not show a statistically significant influence ( $p = 0.054$ ). The results highlight the importance of practical exposure, internships, and academic support in shaping students' career decisions.

**Keywords:** Tourism careers, career intention, higher education students, perceived opportunities, experiential learning, regression analysis

## **Orchestrating digital futures: an interpretive synthesis of ecosystem innovation**

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### **Abstract:**

The purpose of this study is to develop a conceptual framework explaining how digital ecosystems may be deliberately orchestrated to shape preferable digital futures, addressing the theoretical gap arising from the fragmented treatment of ecosystem orchestration, dynamic capabilities, and anticipatory futures thinking as separate bodies of research. The study adopts an interpretive synthesis design, employing critical reading, cross-study translation, and thematic interpretation of extant literature spanning digital ecosystem theory, futures studies, and the dynamic capabilities perspective, without recourse to primary data collection. The analysis reveals that digital innovation is an ecosystem-level challenge requiring collective value co-creation; that orchestration capabilities encompassing shared infrastructures, participatory governance, and collaborative innovation enable actors to sense, seize, and shape digital trajectories; and that choices regarding data sharing and value distribution critically determine the inclusivity of digital development outcomes. The originality of the study lies in its integration of anticipatory futures thinking with ecosystem theory and dynamic capabilities to produce a temporally sensitive conception of orchestration, extending dynamic capabilities beyond firm-level application to ecosystem-level analogues of sensing, seizing, and reconfiguring, and contributing a normatively grounded framework to scholarship at the intersection of digital innovation governance, ecosystem theory, and futures studies.

**Keywords:** Digital ecosystems, Ecosystem orchestration, Dynamic capabilities, Anticipatory futures thinking, Digital innovation governance.

# **Doctoral Colloquium**

## **The draining effects of ostracism on faculty well-Being: mediation and moderation evidence from Kerala's higher education sector**

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### **Abstract**

From the perspective of the Conservation of Resources theory, this research tests a model examining the relationship between workplace ostracism and the well-being of academicians. This study also examines the mediating role of emotional exhaustion. More importantly, the moderating role of coworker incivility is explored. The research design uses matched data from 262 academicians across various colleges in Kerala, collected via a structured survey with established measurement scales. The obtained data were analysed by using structural equation modelling to test our hypothesis. Findings demonstrate there is a significant and negative correlation between workplace ostracism and emotional well-being, and a significant negative correlation between emotional exhaustion and employee well-being. In addition, it was determined that coworker incivility plays a negative moderating role in the relationship between workplace ostracism and emotional exhaustion. Finally, we are throwing the light on the institutions that must acknowledge workplace ostracism as a pervasive issue that erodes employee well-being. Leaders should establish explicit policies to curb exclusionary practices while promoting inclusivity, respect, and collegiality among faculty.

**Keywords:** Workplace Ostracism, Emotional Wellbeing, Emotional Exhaustion, Coworker Incivility, Conservation of Resource Theory



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