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Algorithmic Bias and Constitutional Safeguards in the Indian Judiciary: A Critical Analysis of AI Integration in Legal Adjudication

RAMANDEEP KAUR¹

ABSTRACT

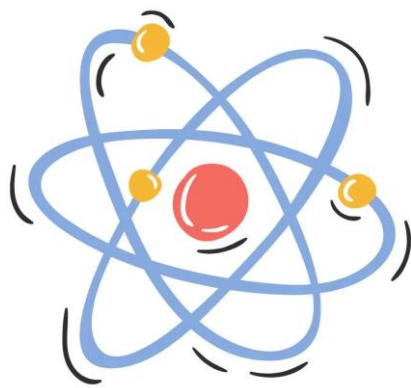
The integration of Artificial Intelligence (AI) in judicial systems worldwide presents both unprecedented opportunities and constitutional challenges. In India, where judicial pendency exceeds 4.5 crore cases, AI is increasingly viewed as a panacea for systemic inefficiencies. However, the deployment of AI technologies in legal adjudication raises fundamental questions about algorithmic bias, accountability, and compliance with constitutional principles enshrined in Articles 14 and 21 of the Indian Constitution. This paper critically examines the constitutional implications of AI adoption in the Indian judiciary, analyzing current developments, identifying potential risks of algorithmic bias, and proposing comprehensive safeguards to ensure that technological advancement does not compromise fundamental rights. Through doctrinal analysis and comparative study of international best practices, this research argues for a rights-based approach to AI integration that prioritizes transparency, accountability, and constitutional compliance. The paper concludes that without robust regulatory frameworks and constitutional safeguards, AI adoption risks undermining the very principles of equality and fairness that form the bedrock of Indian jurisprudence.

Keywords: Artificial Intelligence, Algorithmic Bias, Constitutional Law, Judicial System, Article 14, Article 21, Due Process, Equality

I. INTRODUCTION

The advent of Artificial Intelligence has ushered in a new era of technological transformation across diverse sectors, fundamentally altering traditional paradigms of operation and decision-making. In the legal domain, this transformation is particularly profound, as AI systems increasingly undertake tasks traditionally reserved for human judgment, including document review, legal research, contract analysis, and even judicial decision-making support. The

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IMPACT OF AI-DRIVEN SEMANTIC SEARCH AND SMART CHATBOTS ON CUSTOMER EXPERIENCE IN E- COMMERCE PLATFORMS: A LITERATURE REVIEW

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IMPACT OF AI-DRIVEN SEMANTIC SEARCH AND SMART CHATBOTS ON CUSTOMER EXPERIENCE IN E-COMMERCE PLATFORMS: A LITERATURE REVIEW

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Abstract: This literature review synthesizes findings from 30 recent scholarly publications examining the impact of artificial intelligence-driven semantic search and smart chatbots on customer experience in e-commerce platforms. The review reveals that AI-powered chatbots and intelligent search systems significantly enhance multiple dimensions of customer experience, including satisfaction, engagement, trust, personalization, and service efficiency. Quantitative evidence demonstrates substantial improvements: organizations implementing AI technologies report up to 73% increases in customer satisfaction, response time reductions from 11 minutes to 45 seconds, and service efficiency improvements of up to 20%. Key technological enablers include Natural Language Processing (NLP), Machine Learning (ML), and Retrieval-Augmented Generation (RAG) frameworks. However, the literature also identifies critical challenges including data privacy concerns, the need for human interaction, and ethical considerations in AI deployment. This review provides actionable insights for e-commerce practitioners and identifies promising directions for future research in conversational AI and semantic search technologies.

Keywords: Natural Language Processing (NLP), Machine Learning (ML), Data privacy.

1. Introduction

The rapid evolution of artificial intelligence has fundamentally transformed the e-commerce landscape, with AI-driven semantic search and smart chatbots emerging as critical technologies for enhancing customer experience [1], [2], [3]. As online retail continues to expand globally, businesses face increasing pressure to deliver personalized, efficient, and seamless customer interactions across digital platforms [4], [5]. Traditional customer service approaches, characterized by limited availability and slow response times, have proven inadequate in meeting contemporary consumer expectations [6], [7].

AI-powered chatbots and semantic search systems address these limitations by providing 24/7 availability, instant responses, and personalized assistance at scale [8], [9], [10]. These technologies leverage advanced Natural Language Processing (NLP), Machine Learning (ML), and deep learning architectures to understand customer intent, retrieve relevant information, and generate contextually appropriate responses [11], [12],



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A comparative study of digital proficiency in higher education of management and law students

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Abstract

The rapid integration of digital technologies into higher education has transformed the learning landscape, demanding students to be digitally proficient for success in their academic and professional endeavors. This study aims to comparatively assess the digital proficiency levels of students pursuing higher education in management and law disciplines. The research employed a mixed-methods approach, combining surveys and interviews to gather comprehensive insights.

The quantitative phase involved administering a standardized digital proficiency assessment tool to a representative sample of management and law students. This tool evaluated key digital skills such as information literacy, digital communication, collaboration, and problem-solving. The results were analyzed to identify discipline-specific patterns and overall proficiency levels.

In the qualitative phase, in-depth interviews were conducted with selected participants to explore their perceptions, experiences, and challenges related to digital proficiency. The qualitative data provided a nuanced understanding of how management and law students perceive the importance of digital skills, the impact on their academic performance, and the ways in which they incorporate digital tools into their learning processes.

The study hypothesized that differences in the curriculum, pedagogical approaches, and professional expectations between management and law disciplines may influence the digital proficiency levels of students. By identifying these variations, the research aimed to inform educators, administrators, and policymakers about the specific needs and challenges faced by students in each discipline.

The findings of this study are expected to contribute to the ongoing discourse on digital literacy in higher education, offering insights into how institutions can tailor their educational strategies to enhance the digital proficiency of management and law students. Ultimately, this research seeks to facilitate the development of targeted interventions and curriculum enhancements that better prepare students for the demands of the digital era in their respective fields.

Keywords: Digital, education, literacy, discipline

Introduction

In the contemporary landscape of higher education, the integration of digital technologies has become ubiquitous, reshaping the way students acquire knowledge, collaborate, and engage with their academic pursuits. The importance of digital proficiency has transcended its role as a mere technical skill and has emerged as a critical competency for success in both academic and professional spheres. As the realms of management and law continue to evolve in response to technological advancements, understanding the digital proficiency levels of students in these disciplines becomes imperative.

This study seeks to explore and compare the digital proficiency of students enrolled in higher education programs focused on management and law. The intersection of technology and education is particularly nuanced, with each discipline presenting unique challenges and opportunities for students in developing their digital skills. By delving into the digital landscape of management and law education, this research aims to shed light on the extent of digital proficiency among students and unravel any discipline-specific patterns that may influence these skills.

The digital divide, often defined by variances in access, usage, and mastery of digital tools, has far-reaching implications for students as they navigate complex academic and professional landscapes. In the context of management and law, where information

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Universalising Ambedkar: human rights and social equality in global context

Kalpna Devi

ABSTRACT

This research examines the global relevance of Dr. B.R. Ambedkar's ideology within contemporary human rights discourse and social justice movements. Through qualitative analysis and comparative studies, this paper explores how Ambedkar's vision of social equality, human dignity, and constitutional morality transcends the Indian context to offer valuable insights for global human rights frameworks. The study analyzes parallels between Ambedkar's thought and Western human rights theorists, examines the reception of Ambedkarite ideas in international academia and diaspora communities, and identifies challenges in universalising his philosophy. Findings suggest that Ambedkar's comprehensive approach to social justice provides a robust framework for addressing contemporary global inequalities, particularly in areas of minority rights, affirmative action, and intersectional discrimination. The research concludes that integrating Ambedkar's perspectives into global human rights discourse could significantly broaden and strengthen international approaches to social equality and human dignity.

Keywords: *Ambedkar, human rights, social equality, global justice, caste, discrimination.*

Introduction

The struggle for human rights and social equality represents one of humanity's most enduring challenges, manifesting across cultures, continents, and historical periods in diverse yet interconnected forms. From the abolition of slavery in the Americas to the dismantling of apartheid in South Africa, from civil rights movements in the United States to decolonization struggles across Asia and Africa, the quest for human dignity and equal treatment has shaped modern political discourse and international law. Within this global tapestry of resistance and reform, the contributions of Dr. Bhimrao Ramji Ambedkar (1891-1956) stand as a remarkable yet underexplored voice in the broader conversation about human rights and social justice.

Ambedkar's intellectual and political legacy extends far beyond his role as the principal architect of the Indian Constitution or his leadership of the Dalit liberation movement. His comprehensive vision of social transformation, grounded in principles of equality, fraternity, and human dignity, offers profound

HR As a Driver Of Corporate Social Responsibility: A Conceptual Framework

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Abstract

In recent years, the growing emphasis on sustainable business practices has underscored the strategic role of Human Resource Management (HRM) in driving Corporate Social Responsibility (CSR). While CSR has often been associated with external stakeholders and compliance-driven initiatives, its effective implementation is contingent upon internal processes, culture, and people-centric practices. This paper develops a conceptual framework positioning HR as a pivotal driver of CSR by aligning organizational values, employee engagement, and ethical leadership. Drawing upon existing literature in HRM, sustainability, and strategic management, the framework highlights key HR practices—such as recruitment and selection based on value alignment, training for ethical decision-making, performance management tied to CSR goals, and reward systems that foster responsible behavior—as enablers of CSR integration. Furthermore, it emphasizes the mediating role of organizational culture and leadership in embedding CSR into the corporate DNA. By conceptualizing HR not merely as a support function but as a strategic partner in advancing CSR, this study contributes to the theoretical discourse and provides actionable insights for organizations aiming to enhance their social, environmental, and governance impact. The paper concludes with implications for future research, particularly the need to empirically validate the framework across diverse cultural and industry contexts.

Keywords: Human Resource Management, Corporate Social Responsibility, Sustainable HRM, Employee Engagement, Conceptual Framework

1. Introduction

In the contemporary corporate landscape, the convergence of business performance and social responsibility has become an essential component of strategic management. Organizations today are no longer evaluated solely on economic performance but also on their commitment to ethical

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A COMPREHENSIVE STUDY ON CONSUMER PREFERENCE TOWARDS RELIANCE JIO: FINANCIAL PERFORMANCE AND MARKET IMPACT ANALYSIS

Dr. Pushpa Prajapati¹
Garvit Kakkar²

ABSTRACT

This research paper presents a comprehensive analysis of consumer preferences towards Reliance Jio and its financial performance since its market disruption in 2016. Employing a mixed-method approach combining quantitative survey data (n=150) and secondary financial analysis, this study evaluates Reliance Jio's transformative impact on India's telecommunications landscape. Key findings reveal that 83.33% of surveyed respondents utilize Jio services, primarily driven by superior internet speed (46.67% selection factor) and competitive data plans. The demographic analysis indicates strong market penetration among youth (68% aged 19-25) and students (55.33%), with 88% utilizing prepaid services. Financial analysis demonstrates exponential revenue growth, healthy profit margins despite substantial capital expenditure, and sustained customer retention (36.67% users for over two years). Customer service ratings show moderate satisfaction (52% rated "good"), indicating opportunities for enhancement. The study concludes that Reliance Jio's disruptive pricing strategies, technological innovation, and youth-centric approach have fundamentally reshaped India's digital ecosystem, though strategic improvements in customer service and premium offerings could further strengthen market position.

Keywords: Reliance Jio, Telecommunications, Consumer Preference, Financial Performance, Market Disruption, 4G/5G Technology, Digital India

INTRODUCTION

Background and Industry Context

The Indian telecommunications sector experienced an unprecedented transformation with the commercial launch of Reliance Jio Infocomm Limited on September 5, 2016. As a subsidiary of Reliance Industries Limited, founded by industrialist Mukesh Ambani, Jio entered the market with a revolutionary business model that fundamentally altered competitive dynamics. Operating India's largest Long-Term Evolution (LTE) network spanning all 22 telecom circles, Jio emerged as the nation's largest mobile network operator with over 467.2 million subscribers, positioning it as the third-largest globally.

The company's market entry strategy proved extraordinarily disruptive. Following a soft launch on December 27, 2015, targeting partners and employees, Jio offered unprecedented free data and voice services during its public rollout, initially extending through March 31, 2017. This aggressive approach catalyzed massive subscriber acquisition—16 million within the first month, 50 million within 83 days, and crossing 100 million by February 22, 2017. By October 2017,

the subscriber base reached 130 million, demonstrating remarkable growth velocity.

Jio's infrastructure investments totaled approximately ₹1.65 lakh crore (US\$24 billion as of 2023), encompassing over 250,000 km of fiber optic cables and comprehensive 4G coverage. In October 2022, Jio launched 5G services in major metropolitan areas including Delhi, Mumbai, Kolkata, and Chennai, completing nationwide 5G rollout by August 2023—ahead of schedule. This technological leadership positions Jio advantageously for emerging 6G development.

Research Problem and Significance

Despite Reliance Jio's evident market success, comprehensive academic analysis examining the intersection of consumer preferences, service satisfaction, and financial performance remains limited. Understanding why consumers choose Jio, their satisfaction levels, and how these factors correlate with financial metrics provides crucial insights for strategic decision-making that can guide product development, pricing strategies, and service enhancement initiatives. It also supports competitive

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THE GREAT FACULTY EXODUS: UNTANGLING THE PSYCHOLOGY BEHIND INDIA'S PRIVATE HIGHER EDUCATION CRISIS

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ABSTRACT

This research investigates the factors contributing to faculty exodus within Private Higher Educational Institutes (HEIs) in India, focusing on psychological perspectives. Through a comprehensive analysis, the study explores the underlying dimensions of exodus and their impact on organizational dynamics. Data collected from 225 participants were subjected to rigorous statistical analyses, including reliability testing, descriptive statistics, and factor analysis. The results reveal significant insights into the factors influencing attrition, providing valuable implications for organizational management and policy development within the context of Private HEIs in India.

Keywords: *Exodus, Faculty, Attrition, Higher Education, Psychology*

INTRODUCTION

Employee turnover is one of the biggest problems faced by organizations, and in the competitive setting of Private Higher Educational Institutes (HEIs) in India, this problem tends to be even more substantial. It is essential to identify the causes behind employee turnover in order to increase organizational effectiveness and create a favorable work environment. The purpose of this study is to explore the causes of employee turnover in Private HEIs in India with a specific focus on recognizing the hidden dimensions.

This study explores one of the most pressing concerns associated with faculty turnover in the private higher education institutions of India. Utilizing an exhaustive and scientific method of study, it proposes to illuminate some of the intrinsic psychological elements that are contributing to this phenomenon. Finding its base in the data collected from 225 faculty members belonging to the Delhi/NCR area, this study utilizes stringent scientific statistical analysis and techniques, thus ascertaining the reliability and character of the data collected. This process is ultimately utilized in obtaining a rotated factor matrix, which highlights certain factors contributing to employee turnover. The intent of embarking on an exploration of faculty members' psychology and behavior associated with their organizational environment in private HE institutions of India is not only useful and pragmatic but also assists in effecting scientific and evidence-based

remedies aimed at improving faculty retention and creating an ideal working and studying environment.

OBJECTIVES

- To find out the factors affecting attrition among faculty members.
- To provide suggestions to HEIs to reduce attrition.

LITERATURE REVIEW

To add, it is important that the support mentioned above is integrated when considering ways of preventing the loss of professors because, according to a study by Madigan & Kim (2021), burnout is a predictor of resignation intent and is more accurate than work satisfaction. Inadequate support in dealing with requirements of the students can also be a determinant of the loss of professors, according to a study by Hindman & Bustamante (2019). Support discussed here includes adequate resource support, administrative support, and the ability to collaborate with colleagues, according to a study by Sutchter, Darling Hammond, & Carver-Thomas (2019) that shows a correlation between a lack of administrative support and a loss of professors, according to a study by Carver-Thomas & Darling Hammond (2019).

Moreover, besides dealing with burnout and building favorable institutional settings, there is a need to recognize other factors that influence faculty retention. For example, rewards and development can greatly matter. According to Selesho and Naile (2014), both internal and external rewards play a vital

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A STUDY ON PSYCHOLOGICAL FACTORS AFFECTING QUICK E COMMERCE

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ABSTRACT

In today's fast-paced digital environment, quick e-commerce has emerged as a significant evolution of traditional e-commerce, driven by rapid delivery services that promise to complete orders within a few minutes to a few hours. The increasing demand for speed, convenience, and efficiency has led to this shift, which stands in stark contrast to the conventional e-commerce model, where product deliveries could take several days. This transformation has brought about a need to understand the psychological factors influencing consumer decisions in this novel and time-sensitive context. While technological and logistical advancements have made quick e-commerce feasible, little research exists on the psychological drivers behind consumer interactions and purchase behaviors in such rapid transactional environments. The core focus of this study is to explore the psychological factors that drive consumer behavior within quick e-commerce systems, with a specific emphasis on personality traits, perceived convenience, motivation, brand perception, and demographic influences. Understanding these factors is essential for businesses looking to tap into the potential of rapid e-commerce by aligning their offerings with the psychological needs of consumers.

Keywords : E-Commerce, Digital, Consumer, Demand

INTRODUCTION

In the fast-evolving digital age, Quick E-commerce (Q-commerce) has fundamentally reshaped the way consumers shop online, aligning closely with a global shift toward instant gratification and high-speed lifestyles. As people balance increasingly busy schedules filled with work commitments, personal responsibilities, and social engagements, time has become a currency, and convenience, a priority. The promise of receiving products within 10 to 30 minutes—once a luxury reserved for emergencies or premium services—has now become a daily expectation, especially in urban areas with well-developed logistics and infrastructure.

Quick E-commerce platforms have capitalized on the changing dynamics of consumer demand by leveraging advanced technology, real-time inventory management, predictive analytics, hyperlocal delivery models, and AI-driven personalization. These platforms not only fulfill orders faster but also tailor user experiences to match the behavioral patterns and psychological needs of modern-day consumers.

The transformation from traditional e-commerce to quick commerce represents more than just a technological leap—it is a psychological and sociological shift in how people perceive, experience,

and act upon their purchasing impulses. Consumers no longer view e-commerce as a patient wait for delivery over several days. Instead, the expectation of near-instant delivery has redefined satisfaction, impulse control, trust, and even loyalty in the digital marketplace.

This research delves deeply into these psychological changes, focusing on how individual personality traits, emotional triggers, and motivational factors shape consumer behavior in the quick commerce space. People with different personalities approach shopping in diverse ways—impulsive buyers, for instance, are naturally drawn to the immediate gratification offered by Q-commerce, while analytical or cautious consumers may hesitate, concerned about product authenticity, quality control, or the trustworthiness of such rapid service.

Furthermore, the study explores how convenience, often cited as the most critical factor in Q-commerce adoption, functions as both a practical and psychological driver of consumer choice. Ease of use, single-tap transactions, real-time tracking, and minimal cognitive load enhance the feeling of control and efficiency, reinforcing positive emotions toward the platform. However, any disruption—like late deliveries, app glitches, or inaccurate product

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TWO TITANS, TWO STRATEGIES: A RATIO-BASED COMPARISON OF FINANCIAL HEALTH AND MARKET POSITIONING IN THE INDIAN AUTOMOTIVE SECTOR

Ms. Bhawna Gambhir¹

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ABSTRACT

The aim of this research is to conduct ratio based financial comparison of two prominent Indian automobile manufacturers, Tata Motors and Maruti Suzuki, to evaluate and compare their financial health along with strategic market positions. The research design for this research is primarily exploratory. The research employs a comparative analysis of the top two India's dominant vehicle manufacturers in India. The assessment covers a time span from 2019 to 2024 (FY 2019-2024). This timeframe offers a detailed insight of firm's creditworthiness across varied economic and market conditions, including the period influenced by the COVID-19 pandemic and subsequent market recovery. This research relies exclusively on secondary data. The comparative analysis of short-term liquidity reveals mixed but consistent trends for both companies. Analysis of the Current Ratio revealed that both the companies consistently operate below the traditional benchmark of 1.0. While both companies have low ratios, the data suggests Tata Motors' capacity to meet its short-term commitments was slightly superior to Maruti Suzuki's in recent years. The Quick Ratio (acid-test) highlights the contrast in inventory management. Tata Motors demonstrated a slight but positive upward trend in its Quick Ratio from 2019 to 2024, moving from 0.36 to 0.44, indicating a gradual improvement in its most liquid position. Conversely, Maruti Suzuki's Quick Ratio is reported to have declined steeply during the same period. The results of this research contributed towards various automobile manufacturers and practitioners in India and abroad regarding the various ways of analysing the comparative analysis of leading automobile manufacturers in terms of market position, product portfolio and their financial performance.

Keywords: Ratio Analysis, Financial Performance, Tata Motors, Maruti Suzuki, Comparative Analysis.

INTRODUCTION

India's vehicle manufacturing industry is a cornerstone of the nation's economy, serving as a critical barometer for macroeconomic health and a key driver of technological advancement. Dominated in volume by the two-wheelers segment, the sector's growth is fueled by a burgeoning middle class, a large young population, and increasing penetration into rural markets. Furthermore, rising demand in the logistics and passenger transportation sectors is consistently boosting the commercial vehicle segment, with future expansion anticipated through the electrification of vehicles and the adoption of connected car solutions. The global leader in tractor production and a major global manufacturer of buses and heavy trucks, India commands a good reputation in the world vehicle industry, evidenced by yearly manufacturing of 22.93 million automobiles in FY24. To accurately evaluate the operational success and financial viability of companies within this dynamic industry, Financial Analysis is essential. Financial analysis is the process of critically assessing an

entity's performance to determine its stability, solvency, liquidity, and profitability, making it crucial for internal decision-making and external investment choices. This process relies fundamentally on the analysis of statutory accounts which includes Balance Sheet, Profit & Loss Account and Cash Flows—which outline firm's economic status and cash movements.

This research focuses on Ratio Analysis, a vital technique in fundamental analysis that involves studying the relationships between line items in financial statements. Therefore, the objectives of this study is as follows:

- To Compare Financial Performance between Maruti Suzuki & Tata Motors.
- To identify performance trends over multiple accounting periods.
- To determine operational efficiency in managing assets and liabilities.

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THE FINANCIAL IMPLICATION OF E-INVOICING IN INDIA ON EASE OF DOING BUSINESS: A SECONDARY DATA ANALYSIS

Dr. Ranjeet Kumar Ambast¹

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ABSTRACT

This study analyzes the financial costs and benefits of India's e-invoicing mandate and its subsequent impact on the Ease of Doing Business (EoDB). Utilizing a qualitative and quantitative analysis of secondary data from leading business newspapers, corporate annual reports, and industry whitepapers from 2020-2024, this research identifies and categorizes the direct and indirect financial impacts. Preliminary findings indicate a significant initial financial burden for businesses in the form of IT upgrades and compliance costs. However, the data also reveals substantial long-term financial benefits through automation, improved working capital cycles, and a reduction in errors and fraud. The study concludes that while e-invoicing presents a short-term financial hurdle, its net effect on EoDB is positive, driven by greater operational efficiency and financial transparency. The research offers a framework for businesses to evaluate the return on investment and provides policymakers with insights into the real-world economic trade-offs of digital compliance.

Keywords: - GST, E-invoicing compliance, Ease of Doing Business (EoDB), Financial implication, Legal framework.

INTRODUCTION

The Goods and Services Tax (GST), implemented in India on July 1, 2017, stands as one of the most significant fiscal reforms in the country's history. It subsumed a complex web of over a dozen central and state taxes (like Excise Duty, VAT, Service Tax) into a single, unified tax system.

The initial architecture of GST had a critical vulnerability: the manual filing of returns. Businesses self-declared their sales (in GSTR-1) and purchases (in GSTR-2), and the system struggled with widespread invoice mismatches. This meant that the sales data declared by a supplier often did not match the purchase data declared by its recipient.

Table 1: e-Invoice System - Background & Legal Framework

Aspect	Details
Governing Body	Goods and Services Tax Network (GSTN) / GST Council
Primary Purpose	To standardize and digitally authenticate B2B invoices for seamless GST compliance.
Approval & Timeline	- 37th GST Council Meeting (20 Sep 2019): Approved phased introduction. - Voluntary Start Date: 1st January 2020. - 39th GST Council Meeting (14 Mar 2020): Extended mandatory start to 1st October 2020 and exempted certain classes.
Legal Notification	- CGST Rule 48 Amended (Notif. 68/2019): Mandated e-invoice for notified taxpayers. - Notif. 13/2020: Finalized 01.10.2020 as the commencement date.
Core Concept	Not creating invoices on a portal. It is the registration/authentication of invoices generated by a taxpayer's own system on the Invoice Registration Portal (IRP) to obtain a unique IRN.

Source: Author compilation from various sources

Table 2: e-Invoice Process & Technical Schema

Component	Description
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THE PILOT PROJECT INDUSTRY IN INDIA: A STRATEGIC MECHANISM FOR INNOVATION, GOVERNANCE, AND SUSTAINABLE DEVELOPMENT

Ms. Geeta Khari¹
Jay Malhotra²

ABSTRACT

Pilot projects have emerged as essential instruments for testing new policies, technologies, and development models in controlled environments before nationwide deployment. In the Indian context—characterized by socio-economic diversity, large-scale reforms, and increasing reliance on digital and sustainable technologies—pilot-based experimentation plays a critical strategic role. This paper provides a comprehensive examination of the pilot project industry in India, analyzing its conceptual foundations, structural features, growth trajectory, and evolving trends. Drawing from academic literature, industry reports, and policy documents, the study explores how pilot projects function as risk-mitigation tools and catalysts for innovation. It also highlights opportunities in sustainability, AI-led monitoring, and public-private collaboration, while addressing challenges such as financing gaps, regulatory uncertainty, and scalability barriers. The paper argues that organizations like ASSAR, which operate at the interface of policy innovation and implementation, hold significant potential to shape scalable, evidence-driven developmental strategies. The study concludes by outlining pathways to strengthen India's pilot project ecosystem for long-term governance and sustainable development.

Keywords: *Pilot projects; Governance innovation; India; Sustainable development; Policy experimentation; Public-private partnerships; Emerging technologies.*

INTRODUCTION

Pilot projects have become integral to public policy and technological innovation around the world. As small-scale, time-bound experimental interventions, they provide a controlled environment for testing feasibility, financial viability, social acceptance, and regulatory compatibility before large-scale implementation (Sanderson, 2002). They serve as risk-mitigation tools and learning systems, enabling policymakers and organizations to refine designs, identify bottlenecks, and gather empirical evidence.

In India, the importance of pilot projects is amplified by the country's socio-economic diversity, geographic scale, and infrastructural variation (Kapur & Nangia, 2015). Pilots support policymakers in adapting solutions to local contexts and ensure that reforms are not only technically feasible but socially acceptable and scalable. With India's rapid advances in digital governance, renewable energy, artificial intelligence, and mobility systems, pilot-based approaches have become central to national innovation and development strategies.

Organizations like ASSAR, operating at the intersection of policy design, implementation, and stakeholder coordination, play a pivotal role in this ecosystem. Yet, academic discourse on the pilot

project industry in India remains fragmented, despite the sector's rapid growth fueled by ESG priorities, public-private partnerships, and global climate goals.

To address this knowledge gap, the present study outlines specific research objectives that guide a systematic examination of India's pilot project ecosystem.

Research Objectives

The study is guided by the following six research objectives:

- To analyze the conceptual foundations and key features of the pilot project industry
- To examine the current size, market growth, and economic trajectory of the pilot project industry within India
- To identify and evaluate emerging trends—such as AI integration, digital monitoring, sustainability initiatives, and inclusive development—that are reshaping pilot projects in India.
- To explore the opportunities arising from the increasing demand for pilot-based experimentation in climate technology, mobility, digital governance, renewable energy, and public services.

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CLICKS, CARTS & COMPETITION: UNPACKING THE MARKETING WAR BETWEEN AMAZON AND FLIPKART

Dr. Ekta Aggarwal¹

Aryan Kohli²

ABSTRACT

The rapid expansion of e-commerce in India has intensified competition between leading platforms such as Amazon and Flipkart, making marketing strategy a critical determinant of consumer preference and loyalty. This study undertakes a comparative analysis of the marketing strategies adopted by Amazon and Flipkart, focusing on branding, pricing, promotions, customer engagement, delivery logistics, and customer service. Primary data were collected from 215 young and digitally active consumers using a structured questionnaire. Results show that Amazon is viewed as more innovative, competitively priced, and stronger in advertising, leading to higher overall preference. Flipkart performs well during festive sales with value-driven deals. Key factors influencing consumer choices include personalisation, data-based recommendations, and wide product variety. Although limited by a narrow age group and self-reported responses, the study offers practical insights for improving customer engagement and digital marketing effectiveness in the e-commerce sector.

Keywords: *E-commerce Marketing Strategies, Consumer Perception, Online Shopping Behaviour, Digital Promotions, Data-driven recommendations*

INTRODUCTION

The rapid growth of e-commerce has dramatically reshaped global retailing, enabling consumers to access products and services with unprecedented convenience. In India, this digital transformation has been led by two dominant platforms—Amazon and Flipkart—whose innovative marketing strategies have played a crucial role in redefining consumer behaviour, competition, and retail dynamics (Kamble&Gunasekaran, 2020). As online shopping becomes increasingly embedded in daily life, understanding the strategic approaches of these leading firms has become essential for researchers, businesses, and policymakers.

Amazon, founded in 1994 by Jeff Bezos, initially operated as an online bookstore before expanding into a global marketplace that now functions across multiple categories and services (Laudon&Traver, 2021). The company entered the Indian market in 2013 and rapidly established a strong foothold through its customer-centric philosophy, data-driven decision-making, and high standards of logistics efficiency (Deloitte, 2022). Flipkart, established in 2007 by Sachin Bansal and Binny Bansal, emerged as one of India's most successful indigenous e-commerce ventures. The company pioneered features such as cash-on-delivery and Big Billion Day sales,

positioning itself as a consumer-focused and innovation-driven platform (Economic Times, 2019).

Both Amazon and Flipkart employ diverse marketing strategies involving branding, pricing, customer engagement, delivery logistics, and customer service. Branding plays a central role in shaping consumer perceptions, trust, and platform loyalty. Amazon focuses on its global image of reliability and convenience, while Flipkart emphasizes local understanding and affordability (Srinivasan, 2020). Pricing strategies—such as discounts, promotional campaigns, and loyalty programmes—are critical tools used by both companies to influence purchase intentions and maintain competitiveness in the price-sensitive Indian market (Kotler & Keller, 2020).

Customer engagement has also evolved significantly with the rise of artificial intelligence and data analytics. Features such as personalised recommendations, interactive interfaces, customer reviews, and social media integration help these platforms enhance user experience and foster long-term loyalty (Chen et al., 2021). Alongside this, delivery logistics and customer service remain core determinants of customer satisfaction, with both companies investing heavily in last-mile delivery, warehouse optimisation, and support services to

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EVALUATING THE IMPACT OF DIGITAL MARKETING ON CONSUMER BEHAVIOR AND SALES GROWTH: A CASE STUDY OF AMAZON

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Ayushi²

ABSTRACT

This research presents a comprehensive analysis of the effectiveness of online marketing, with a specific focus on Amazon as a paradigmatic case study. The study investigates how digital marketing strategies are leveraged to generate leads, build enduring brand loyalty, and drive sales growth in the contemporary e-commerce landscape. The research adopts a mixed-method approach, combining secondary data from existing literature with primary data collected through a structured survey of Amazon customers. The findings reveal that modern consumers are multi-channel decision-makers who heavily rely on online sources for detailed product information, which facilitates quicker purchase decisions. Key factors influencing consumer preference for Amazon include competitive pricing, extensive product variety, and an effective user interface. The study identifies discounts and social media marketing as the most potent tools for customer acquisition and engagement.

Furthermore, the research confirms that the integration of a robust online marketing framework encompassing data analytics, personalized email campaigns, and a seamless omnichannel experience is critical to Amazon's market dominance. However, the study also acknowledges persistent consumer concerns regarding data security and online fraud as significant challenges. The study concludes that a strategically implemented and integrated online marketing model is not merely advantageous but essential for achieving sustainable growth and competitive advantage in the digital economy, as exemplified by Amazon's success.

Keywords: Online Marketing, Digital Marketing, Amazon, E-commerce, Consumer Behavior, Brand Loyalty, Sales Generation, Marketing Effectiveness.

INTRODUCTION

The dawn of the digital age has precipitated a paradigm shift in the global business landscape, fundamentally altering how companies connect with consumers, build brands, and drive commerce. At the heart of this transformation lies online marketing, also known as digital marketing a dynamic and multifaceted discipline that leverages web-based channels to promote products and services. Unlike traditional marketing, which historically relied on one-way communication through mediums like print, television, and radio, online marketing thrives on interactivity, immediacy, and data-driven precision. It represents a move from mass marketing to a more personalized, "one-to-one" dialogue, enabling businesses to reach potential customers directly on the channels where they spend their time: searching, shopping, and socializing online.

The ascendancy of online marketing can be attributed to its profound advantages over traditional methods. It offers reduced expenses, with strategies like content marketing generating more leads at a fraction of the cost. It provides unparalleled speed, allowing audiences

to act on messaging instantly. Furthermore, it enables elegant, personalized communications, gives businesses greater control over their spending and messaging, and facilitates improved customer service through near-instantaneous engagement across multiple channels. This suite of benefits has rendered a strong online marketing strategy not just an advantage but an essential component for business survival and growth in the 21st century. The digital marketplace is now the primary arena for building brand recognition, gaining market share, and fostering lasting customer relationships.

This research focuses on the empirical analysis of online marketing's effectiveness, using the global e-commerce titan [amazon.com](https://www.amazon.com) as a central case study. Amazon's journey from a simple online bookstore to "The Everything Store" and a multifaceted technology conglomerate is a testament to the power of strategic digital innovation. Founded in 1994 by Jeff Bezos, Amazon has consistently been at the forefront of leveraging online marketing tools to dominate the retail sector. Its strategies encompass a vast and integrated ecosystem, including sophisticated search

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DO FUNDAMENTALS JUSTIFY THE SURGE? AN EMPIRICAL STUDY OF THE INDIAN ENERGY SECTOR IN THE STOCK MARKET

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ABSTRACT

The Indian energy sector plays a pivotal role in driving the country's economic and industrial growth, powering infrastructure, manufacturing, and services. The analysis is based on major financial indicators and results reveal distinct performance trends across the sector. ONGC emerged as the most financially sound, with the highest EPS (₹32.21), robust ROA (9.08%), and minimal leverage (D/E 0.02), reflecting strong profitability and liquidity. Adani Green Energy, while leading in revenue growth and operating margin (79%), showed high leverage (D/E 5.23), signaling elevated financial risk. NTPC demonstrated steady, low-risk performance, supported by government backing and renewable expansion, while Tata Power balanced diversification and consistent returns. In contrast, Reliance Power underperformed with negative EPS and weak liquidity, and SUZLON Energy, though showing gradual recovery, continued to face low profitability. Macroeconomic and industry analysis revealed that firm performance is influenced by global oil prices, exchange rates, inflation, policy initiatives, and energy demand. Traditional energy firms face commodity and geopolitical risks, whereas renewable energy firms are more sensitive to policy incentives and green investment trends. Moreover, the study underscores the significance of fundamental analysis as a valuable tool for evaluating long-term investment prospects in the energy sector. It highlights contrasting trajectories between conventional and renewable players and recommends that investors maintain balanced portfolios while policymakers continue to strengthen infrastructure, incentives, and regulatory clarity to foster India's sustainable energy transition.

Keywords: *Fundamental Analysis, Financial Performance Evaluation, Indian Energy Sector, Renewable Energy Investment, Stock Market Analysis*

INTRODUCTION

The energy sector is the backbone of India's economic growth, fueling industries, transportation, and households. With India being one of the fastest-growing economies, the demand for energy—both conventional and renewable—has surged exponentially. The Indian energy sector comprises a diverse mix of power generation, oil and gas, coal, and renewable energy sources, making it a key driver of the country's infrastructure and industrial growth. As the government pushes for cleaner and sustainable energy, the sector is witnessing rapid transformation, offering new opportunities for investment. Fundamental analysis serves as a critical approach for investors to assess the financial strength, profitability, and long-term growth prospects of companies within the energy sector. It entails a comprehensive evaluation of financial statements, key performance indicators, managerial effectiveness, and overall market positioning to ascertain a company's intrinsic value. This project seeks to conduct a fundamental

analysis of leading energy companies listed on the NSE and BSE, thereby supporting investors in making well-informed investment decisions. By analyzing key financial ratios, balance sheets, income statements, and industry trends, the project seeks to identify companies that exhibit strong fundamentals, ensuring long-term sustainability and profitability. The study will cover both traditional energy giants, such as Oil and Natural Gas Corporation (ONGC), NTPC and Reliance Industries, as well as leading players in the renewable energy space, such as Tata Power, Adani Green Energy and SUZLON.

The findings of this research will help assess the impact of macroeconomic factors, regulatory changes, and global energy trends on the Indian energy sector, offering valuable insights into investment opportunities in this critical industry. The primary focus of this study is to apply fundamental analysis to the leading energy companies in India and assess their financial stability, profitability, and long-term growth potential.

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COMPARATIVE ANALYSIS OF E-COMMERCE PLATFORMS IN INDIA: A CONSUMER PERSPECTIVE STUDY

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ABSTRACT

The digital economy has fundamentally transformed how people shop and how businesses operate in India. This research presents a comparative analysis of five leading e-commerce platforms - Amazon, Flipkart, Myntra, Nykaa, and Snapdeal - examining how factors like user interface design, product variety, pricing strategies, service quality, and promotional offers influence where consumers choose to shop and why they remain loyal to certain platforms. The study uses a mixed-method approach, gathering firsthand opinions from 150 shoppers in Delhi while also analyzing existing industry reports and academic research. The findings show that Amazon leads across most categories, though Flipkart maintains strong appeal among Indian consumers, and Myntra has successfully carved out its space in the fashion market. What emerged clearly is that customer satisfaction depends on smooth website navigation, competitive prices, quick delivery, and helpful customer support. Interestingly, customer reviews and ratings have become absolutely central to how people make buying decisions today. This research offers practical insights into what separates successful platforms from struggling ones in India's competitive digital retail landscape.

INTRODUCTION

Background and Context

The way people buy and sell things has changed dramatically over the past decade, and e-commerce sits right at the heart of this transformation. India has become one of the most exciting e-commerce markets in the world. With more than 1.4 billion people, over 700 million internet users, and a growing middle class with money to spend, India offers incredible opportunities for online businesses. Government programs like Digital India have helped speed up this change by making more people comfortable with technology and improving internet access across the country.

Several platforms have risen to the top in this competitive environment. Amazon India uses its global expertise and technology to offer a massive selection of products, reliable delivery, and personalized shopping experiences that keep customers coming back. Flipkart, India's own e-commerce giant now backed by Walmart, understands Indian customers deeply and tailors its services to local preferences and cultural needs. Myntra has become the go-to destination for fashion lovers, constantly updating its collections based on the latest trends. Nykaa transformed how Indians shop for

beauty products by guaranteeing authentic items and offering expert advice. Snapdeal, after some struggles, now focuses on budget-conscious shoppers in smaller cities who want good deals.

The COVID-19 pandemic changed everything for online shopping in India. When stores had to close during lockdowns, millions of Indians bought things online for the first time. People who had never considered online shopping suddenly found themselves ordering groceries, medicines, and household items through apps. This wasn't just a temporary change. The pandemic permanently shifted how people think about shopping, raising expectations for faster delivery, better hygiene practices, and more responsive customer service.

Research Objectives

This research has six main goals. First, it analyzes what makes each platform special - their features, services, and how users experience shopping on them. Second, it explores the strategies platforms use to attract new customers and keep existing ones happy through competitive prices, discounts, product variety, and easy payment options. Third, it examines how website and app design affects whether people enjoy shopping and whether they stick with a platform. Fourth, it investigates whether good customer service,

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BIG DATA ANALYTICS AS A DRIVER OF INNOVATION: A STUDY OF TECHNOLOGICAL PROGRESS AND BUSINESS CYCLE INTERACTIONS

Dr. Urvesh Chaudhery¹
Kajal²

ABSTRACT

This study investigates the multifaceted role of Big Data Analytics (BDA) in driving organizational innovation through dual pathways of exploratory and exploitative innovation, while examining the reciprocal relationship between BDA capabilities and firm performance. Drawing upon dynamic capabilities theory and organizational ambidexterity literature, we develop and test a comprehensive model using covariance-based structural equation modeling (CB-SEM) with data from 356 professionals across Indian organizations. Our findings reveal that BDA significantly influences both exploratory innovation ($\beta=0.294$, $p<0.001$) and exploitative innovation ($\beta=0.485$, $p<0.001$), with a notably stronger effect on the latter. Both innovation types positively impact firm performance, with exploitative innovation demonstrating greater magnitude ($\beta=0.376$, $p<0.001$) compared to exploratory innovation ($\beta=0.179$, $p=0.007$). Additionally, BDA directly enhances firm performance ($\beta=0.258$, $p<0.001$), while performance reciprocally influences continued BDA investment ($\beta=0.248$, $p<0.001$), establishing a virtuous cycle. The model demonstrates excellent fit indices ($GFI=0.93$, $RMSEA=0.04$) and explains substantial variance in performance outcomes. These results position BDA as a critical dynamic capability enabling organizational ambidexterity, with practical implications for strategic resource allocation across business cycles. The study contributes to literature by quantifying relative effect sizes of dual innovation pathways and establishing reciprocal performance-capability dynamics often overlooked in cross-sectional research.

Keywords: *Big Data Analytics, Innovation, Organizational Ambidexterity, Dynamic Capabilities, Firm Performance, Business Cycles*

INTRODUCTION

The contemporary business landscape has undergone unprecedented transformation driven by exponential data proliferation and advancing analytical capabilities. Organizations today operate within data-rich environments where traditional decision-making paradigms prove insufficient for navigating complexity, uncertainty, and accelerating competitive dynamics. Big Data Analytics (BDA) has emerged as a strategic imperative, enabling firms to extract actionable insights from vast, heterogeneous datasets to inform strategic choices, optimize operations, and drive innovation initiatives.

This technological revolution coincides with growing recognition that sustainable competitive advantage requires organizational ambidexterity—the simultaneous pursuit of exploratory and exploitative innovation strategies. Exploratory innovation involves venturing into uncharted territories through new product development, market expansion, and technological experimentation, albeit with high risk and uncertain returns. Conversely,

exploitative innovation focuses on refining existing capabilities, enhancing operational efficiency, and satisfying current customer needs with more predictable outcomes. Organizations must strategically balance these competing demands to thrive across varying business cycle phases.

While extant literature acknowledges positive associations between BDA adoption and organizational innovation, several critical gaps persist. First, limited research examines how BDA differentially influences exploratory versus exploitative innovation pathways, despite their distinct resource requirements, risk profiles, and performance implications. Second, most studies adopt unidirectional perspectives, overlooking potential reciprocal relationships between firm performance and continued BDA investment. Third, insufficient attention has been paid to understanding these dynamics within business cycle contexts, where strategic emphasis may shift between consolidation and expansion priorities.

This study addresses these gaps through three primary

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CONSUMER BEHAVIOUR IN ONLINE VERSUS OFFLINE SHOPPING: A COMPARATIVE ANALYSIS

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ABSTRACT

The retail sector in India has undergone a significant transformation with the rapid growth of e-commerce platforms and digital technologies. This study examines the evolving shopping behavior of consumers in Delhi, focusing on how they make purchase decisions between online and offline retail channels. Using primary data collected through a structured survey of 50 respondents, the research analyzes the key factors influencing consumers' channel preferences, their level of satisfaction, and the concerns associated with online shopping. The findings reveal that a large majority of consumers (84%) prefer using a combination of both online and offline channels rather than relying exclusively on a single mode of shopping. Among online platforms, Amazon emerges as the most preferred choice, with 54% of respondents favoring it due to its wide product range, competitive pricing, and ease of use. While online shopping is appreciated for its convenience, attractive discounts, and time-saving nature, consumers continue to express concerns related to product quality, delayed deliveries, and the security of online payments. The study highlights the importance of addressing these challenges to enhance consumer trust and satisfaction. It also provides practical insights and recommendations for both e-commerce platforms and traditional brick-and-mortar retailers to improve their strategies, integrate customer-centric services, and create a more seamless and reliable shopping experience in an increasingly competitive retail environment.

Keywords: Consumer Behaviour, Online Shopping, Offline Shopping, E-Commerce, Channel Preference, Customer Satisfaction

INTRODUCTION

Shopping has changed dramatically over the last two decades. What started as a simple activity of going to local markets has now evolved into a complex decision between visiting physical stores or ordering from the comfort of our homes. In India, this transformation began in 1995 when the internet first arrived, but it really picked up speed during the dot-com boom around 1999-2000. Today, we have platforms like Amazon, Flipkart, Myntra, and Snapdeal that have completely changed how we think about shopping.

The big question every shopper faces today is pretty straightforward: should I order this online or go to the store? It might seem like a simple choice, but it's actually quite complex. Sometimes you need to see and touch a product before buying it. Other times, you just want the best deal without leaving your house. This dual option has created both opportunities and challenges for businesses trying to figure out where and how to reach their customers.

In countries like the United States, buying clothes online has become completely normal. But in India, despite the rapid growth of online shopping, most people still prefer going to stores for many of their

purchases. This is especially true for older generations, though younger people and teenagers have started embracing online shopping much more enthusiastically. What's interesting is that we're not seeing a clear winner between online and offline anymore. Instead, people seem to be using both depending on what they're buying and what's important to them at that moment. Understanding what makes someone choose one over the other is really important for businesses that want to stay competitive.

Objectives of the Study

- To examine the key factors influencing consumers' preference for online shopping versus traditional brick-and-mortar retail stores.
- To compare the level of consumer satisfaction associated with online and offline shopping channels.
- To analyze consumers' perceptions and concerns regarding the security and safety of online shopping transactions.
- To identify product categories that consumers predominantly prefer to purchase through online platforms.

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BRIDGING INNOVATION AND EQUITY IN IPR: A MULTI-METHOD STUDY OF EMERGING TECHNOLOGIES' IMPACT ON INVENTORS IN DEVELOPING REGIONS

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ABSTRACT

The intellectual property rights (IPR) landscape is undergoing rapid transformation through emerging technologies including blockchain, artificial intelligence, non-fungible tokens (NFTs), and alternative protection systems. However, empirical evidence regarding their real-world effectiveness remains limited, particularly in developing regions where traditional IPR systems often fail to serve local innovators effectively. This comprehensive study proposes a multi-method research framework to assess how these technological innovations impact inventors, entrepreneurs, and creative communities across diverse developing economies. Through a convergent parallel mixed-methods design spanning 24 months and encompassing four regional contexts—India, Nigeria, Brazil, and Indonesia—this research addresses critical gaps in current literature by combining quantitative outcome measurement with deep qualitative user experience analysis. The study employs stratified sampling across 1,200 quantitative participants and 120 qualitative participants, utilizing longitudinal tracking to capture dynamic innovation system evolution. Expected contributions include empirically-validated technology effectiveness rankings, culturally-informed implementation frameworks, user-centric design guidelines, and evidence-based policy recommendations for equitable IPR innovation systems. This research represents the first comprehensive attempt to bridge technological possibility with ground-truth user reality in developing region IPR contexts, offering transformative insights for technology developers, policymakers, and international development organizations.

Keywords: intellectual property rights, blockchain technology, artificial intelligence, developing economies, innovation systems, mixed-methods research

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The Path of the Interaction between Competition Law and Intellectual Property

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ABSTRACT

The path of the interaction between Competition Law and Intellectual Property (IP) is traced in this article, beginning from their foundational divergence—where IP seeks to reward innovation through exclusivity, and Competition Law strives to prevent market monopolisation—to their current convergence in the global knowledge economy. A historical-analytical and normative approach is employed to examine the dialectical balance between innovation incentives and market fairness, which has been the central axis in shaping the legal framework governing this interface. The study highlights the adaptive strength of both regimes, as evidenced by international instruments such as the TRIPS Agreement, EU competition directives, and landmark antitrust jurisprudence addressing abuse of IP dominance. However, it also uncovers the growing inadequacies of existing norms in tackling modern challenges such as digital platform monopolies, data-driven innovation, standard-essential patents, and AI-generated intellectual property. The findings suggest that while significant progress has been made in harmonising the goals of innovation promotion and consumer welfare, emerging forms of technological concentration and cross-border enforcement asymmetries continue to test the resilience of current legal models. The paper calls for a new normative ethos—one that integrates dynamic competition policy with equitable IP governance through interdisciplinary, intersectional, and international cooperation. This comprehensive analysis not only enriches contemporary debates on IP–competition law reform but also offers pragmatic pathways for preserving both innovation incentives and competitive market structures in the twenty-first century.

Keywords: Consumer Welfare, Legal Framework, Global Knowledge Economy, Policy Reform, Interdisciplinary Governance

I. INTRODUCTION

The interaction between Competition Law and Intellectual Property Rights (IPR) is one of the most intricate relationships in modern legal and economic discourse³. Both systems aim to

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³ See generally HERBERT HOVENKAMP, *FEDERAL ANTITRUST POLICY: THE LAW OF COMPETITION AND ITS PRACTICE* (5th ed. 2015).

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Gender-Neutral Laws in India Regarding Sexual Offences

DR. JYOTI GUPTA* AND MS. SHAURYA GUPTA**

ABSTRACT

Sexual offences represent profound violations of human dignity, inflicting severe physical, psychological, and emotional trauma. Under the social contract, the state bears an absolute responsibility to protect the fundamental rights of every individual, and the persistence of sexual violence reflects systemic gaps in these protective mechanisms. Historically, criminal jurisprudence framed sexual offences through a cis-heteronormative binary, recognising women exclusively as victims and men exclusively as perpetrators. This rigid framework leaves marginalised groups, including adult men, transgender persons, and non-binary individuals, without adequate statutory protection. This paper offers a comparative legal analysis of the sexual offence frameworks of India and Australia. While Australia has largely shifted toward gender-neutral statutory language across its states and territories, India retains a gender-asymmetric model for adult victims under its criminal codes. The study traces the historical evolution of these laws, analyses the relevant constitutional mandates, and examines institutional resistance to reform, including concerns over false counter-claims and patriarchal assumptions. Drawing on statutory frameworks, judicial precedents, and human rights instruments, the paper argues for legislative reform in India to secure equal protection of the law for all victims of sexual violence, regardless of gender.

Keywords: Gender-neutral laws; sexual offences; comparative jurisprudence; Indian Penal Code; Bharatiya Nyaya Sanhita; Australian criminal law; transgender rights; human rights.

I. INTRODUCTION

The primary goal of criminal law is to protect vulnerable individuals from harm and to punish conduct that threatens the social order. Among such conduct, sexual offences are uniquely damaging, violating both bodily autonomy and psychological well-being. Because these crimes strip victims of their core human rights, the law must offer clear, accessible, and comprehensive

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RETHINKING SEXUAL OFFENCE LAWS IN INDIA: GENDER NEUTRALITY, CONSTITUTIONAL EQUALITY AND THE BHARATIYA NYAYA SANHITA, 2023

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Abstract

Sexual violence constitutes one of the most serious violations of human dignity and personal autonomy. Although India has undertaken major criminal law reforms through the enactment of the Bharatiya Nyaya Sanhita, 2023 (BNS), the Bharatiya Nagarik Suraksha Sanhita, 2023 (BNSS), and the Bharatiya Sakshya Adhiniyam, 2023 (BSA), an important concern remains unresolved. The statutory definition of rape under the BNS continues to recognise only women as victims and men as perpetrators, thereby excluding male and transgender survivors from the legal definition of rape. This exclusion has generated significant constitutional and policy debates regarding equality, dignity, and access to justice.

This paper critically analyses whether the present legal framework conforms to the constitutional guarantees of equality under Articles 14, 15 and 21 of the Constitution of India. It traces the evolution of rape laws from the Indian Penal Code, 1860 to the Bharatiya Nyaya Sanhita, 2023 and evaluates the recommendations of the Law Commission of India, the Justice J.S. Verma Committee and important judicial pronouncements. The study further examines the legal position in jurisdictions such as the United Kingdom, Canada, Australia and Ireland, where gender-inclusive sexual offence laws have been adopted.

The paper argues that while the new criminal laws modernise several procedural and evidentiary aspects of criminal justice, they fail to provide equal legal protection to all survivors of sexual violence. It concludes that carefully drafted gender-neutral legislation can protect women without excluding male and transgender survivors and recommends reforms that balance constitutional equality, victim protection and effective criminal justice administration.

Keywords: Sexual Offences, Gender Neutrality, Bharatiya Nyaya Sanhita, Constitutional Equality, Criminal Justice Reform, Human Rights.

1. Introduction

Sexual offences represent one of the most serious violations of bodily integrity, personal liberty and human dignity.

Unlike ordinary offences against the body, sexual crimes often leave lasting psychological, emotional and social consequences that continue long after the physical injuries have healed. Survivors frequently experience trauma, depression, social exclusion and economic hardship, making sexual violence not merely a criminal offence but also a serious human rights concern. Consequently, every constitutional democracy bears the responsibility of establishing an effective legal framework that protects individuals against sexual violence while ensuring equal access to justice.¹

Indian criminal law relating to sexual offences has undergone significant transformation over the last few decades. The enactment of the Criminal Law (Amendment) Act, 2013 expanded the definition of rape, recognised several new forms of sexual violence and introduced stricter punishments following the nationwide outrage generated by the 2012 Delhi gang rape case. A decade later, Parliament replaced the colonial criminal laws by enacting the Bharatiya Nyaya Sanhita, 2023 (BNS), the Bharatiya Nagarik Suraksha Sanhita, 2023 (BNSS) and the Bharatiya

Mapping Tribal and Gender Gaps in India's Just Sustainability Transitions: A Research Gap Matrix Analysis

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Abstract

India's pursuit of decarbonisation, water and food security, and climate resilience is frequently framed through the language of 'just transition' yet it remains unclear whether the underlying research base actually engages the population groups most exposed to transition-related disruption. This article uses a systematic evidence-mapping technique, a three-dimensional research gap matrix cross-tabulating Population Group, Outcome Domain, and Sustainability Transition type to examine how Tribal/Native tribes communities and gender are represented in the literature on just sustainability transitions in India. Of 156 evidence entries coded across ten population categories, ten outcome domains, and nine transition types (plus a residual 'Not Specified' category), zero entries were coded to Tribal/Native tribes or Women/Gender populations across any outcome or transition combination, while 133 entries (85.3 percent) could not be attributed to any specific population group at all. Three transition types, biodiversity/land use, waste/circular economy, and transport, returned zero evidence irrespective of population, and the Livelihood/Employment outcome domain returned zero evidence system-wide. The findings suggest that Indian just-transition scholarship remains dominated by generic, non-disaggregated framing, leaving both Native tribes communities and women structurally invisible in outcome-linked, transition-specific evidence, despite qualitative and policy literature documenting substantial impacts on both groups. The article situates these findings within just sustainability and energy justice theory, and proposes a research agenda that foregrounds disaggregated, intersectional evidence generation as a precondition for equitable transition policy.

Keywords

Just Sustainability Transitions, Tribal/Native tribes Communities, Gender and Energy Justice, Evidence Gap Mapping, India; Research Disaggregation

Introduction

India stands at the intersection of two large-scale transformations: an accelerating shift toward low-carbon energy, climate-resilient agriculture, and circular resource use, and a longstanding, unresolved project of social equity for historically marginalised groups. The term 'just transition' originated in the labour and environmental justice movements of North America, where it described efforts to protect workers and communities from the economic costs of environmental regulation. Over the past decade the concept has been substantially broadened. Energy justice scholarship now organises the field around three interacting tenets — distributional justice (who bears the costs and benefits), procedural justice (who participates in decision-making), and recognition justice (whose identities, histories, and vulnerabilities are acknowledged) (Jenkins et al., 2016; McCauley & Heffron, 2018). A parallel literature on 'just sustainabilities' insists that equity, quality of life, and ecological limits must be pursued simultaneously rather than sequentially (Agyeman, Bullard, & Evans, 2003), while the most recent synthesis explicitly merges justice, sustainability, and transitions scholarship into a single analytical frame — just sustainability transitions, or JUSTRAs — that foregrounds the centring of marginalised voices

Role of Artificial Intelligence in Improving Student Engagement and Classroom Interaction: A Systematic Literature Review Following PRISMA 2020 Guidelines

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Abstract- Background: Artificial intelligence (AI) technologies are increasingly integrated into educational settings to enhance student engagement and classroom interaction. However, the evidence base regarding their effectiveness remains fragmented. This systematic review synthesizes empirical evidence on the role of AI in improving student engagement and classroom interaction in K-12 and higher education contexts. **Methods:** Following PRISMA 2020 guidelines, we conducted a comprehensive literature search across multiple databases (SciSpace, Google Scholar, PubMed) from January 2016 to March 2026. Studies were included if they reported empirical evidence on AI interventions targeting student engagement or classroom interaction outcomes in educational settings. Two independent reviewers screened 267 unique records, assessed 204 full-text articles, and included 142 studies in the final synthesis. Risk of bias was assessed using the ROBINS-I tool for six representative studies. **Results:** From 267 unique records identified, 142 studies met inclusion criteria after title/abstract screening and full-text assessment. Six representative studies (N=50–20,000+ participants) demonstrated that AI interventions—including personalized recommendation systems, intelligent tutoring systems, conversational agents, and adaptive learning platforms—consistently improved student engagement metrics. Two randomized controlled trials showed low risk of bias, while four quasi-experimental studies showed moderate risk. AI-driven interfaces increased engagement by up to 25.13% in large-scale field tests. Personalized AI recommendations significantly improved learning performance and engagement, particularly for students with moderate motivation levels. AI tutors enabled students to learn more than twice as much in less time compared to traditional active learning approaches. **Conclusions:** The evidence demonstrates that AI technologies can effectively enhance student engagement and classroom interaction across diverse educational contexts. Randomized controlled trials provide the strongest evidence, while quasi-experimental studies show consistent positive effects despite moderate methodological limitations. Future research should prioritize rigorous experimental designs with preregistration, comprehensive reporting of missing data, and investigation of long-term effects and equity considerations.

Keywords- Artificial intelligence, student engagement, classroom interaction, educational technology, systematic review, PRISMA 2020, intelligent tutoring systems, personalized learning.

I. INTRODUCTION

Rationale

The integration of artificial intelligence (AI) into educational environments represents one of the most significant technological shifts in contemporary pedagogy. As educational institutions worldwide seek to enhance learning outcomes and student engagement, AI technologies—ranging from intelligent tutoring systems to adaptive learning platforms—have emerged as promising tools for personalizing instruction and fostering

interactive learning experiences. Student engagement, encompassing behavioral, cognitive, and emotional dimensions, is a critical predictor of academic success and persistence in educational programs. Similarly, classroom interaction quality directly influences learning depth, knowledge construction, and the development of higher-order thinking skills.

Despite the proliferation of AI applications in education, the evidence base regarding their effectiveness in improving



Transforming Finance with AI: Understanding the Influencing Factors

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Abstract – The banking industry is undergoing a transformation thanks to artificial intelligence (AI), which is changing operational environments and conventional procedures. This study looks at the main variables affecting AI's ability to propel efficiency, innovation, and customer-focused financial services solutions. AI helps organisations make better decisions, identify fraud, and maximise risk management by automating repetitive operations and enabling predictive analytics. However, organisational, cultural, technological, and regulatory factors influence its adoption. AI's influence in finance is made possible by technological developments like big data analytics, machine learning, and natural language processing. These developments provide improved portfolio management, individualised financial services, and algorithmic trading. The efficiency of AI integration is determined by organisational elements, including as leadership commitment, investment in AI infrastructure, and staff skill development, which are equally significant. Regulatory frameworks that prioritise accountability, transparency, and data privacy have a big impact on the adoption of AI. The pace and extent of AI deployment are being shaped by ethical issues, which include resolving algorithmic bias and guaranteeing justice. These factors are increasingly becoming essential to legal requirements. Furthermore, public acceptability is important since worries about data security, employment displacement, and ethical quandaries frequently erode faith in AI systems. AI presents financial institutions with revolutionary prospects in spite of these obstacles. It lowers expenses, improves client interaction, and stimulates creativity. Its potential is further highlighted by emerging trends like the emergence of finance companies and the integration of AI with blockchain. In order to fully realise AI's promise, this article emphasises how crucial it is to solve obstacles while seizing possibilities. To successfully manage AI-driven transformation, financial institutions need to take a strategic approach to investment, regulatory compliance, and stakeholder engagement. The finance industry can promote innovation, drive sustainable growth, and create a more robust and inclusive financial ecosystem by comprehending the elements affecting AI adoption.

Keywords - Artificial Intelligence, Data Privacy, Ethical AI, Finance Sector, Innovation, Regulatory Frameworks

I. INTRODUCTION

By automating procedures, improving decision-making, and providing individualised services, artificial intelligence (AI) is transforming the banking industry. Its capacity to evaluate vast amounts of data, forecast market trends, and reduce risks more successfully than conventional systems is what gives it the potential to revolutionise the industry. To improve operational effectiveness, fortify client connections, and keep a competitive advantage, financial institutions all around the world are implementing AI-powered solutions (Nguyen et al., 2022). This study aims to examine the intricate interactions between technological, organisational, regulatory, and societal issues that impact AI's involvement in finance.

According to the literature, technological developments like big data analytics and machine learning are essential for facilitating AI's expansion in the banking industry. The use of AI in financial market prediction analytics is highlighted in a paper by Zhang and Li (2021), which also demonstrates how AI may improve portfolio management and lower uncertainty. Similar to this, AI-powered automated fraud detection systems are successfully spotting irregularities and lowering financial crimes (Brown et al., 2020).

Organisational elements are also important, such as staff preparedness and leadership support. Singh et al.'s research from 2022 highlights that significant infrastructural investment and personnel upskilling are

necessary for the successful deployment of AI. However, hefty expenses and organisational resistance to change can impede the adoption process.

The way AI is incorporated into finance is greatly influenced by ethical and regulatory frameworks. The difficulties presented by the absence of uniform regulations and the requirement for openness in AI-driven decision-making are covered in a number of papers (e.g., Kumar & Jain, 2023). Adoption of AI is made more difficult by the moral conundrums of algorithmic prejudice and data privacy issues. Another important issue is societal acceptance. Although customers value AI-powered services such as chatbots and robo-advisors, reservations over data security and job displacement continue to be major obstacles (Miller & Davis, 2021). Building trust and encouraging the moral application of AI technology are necessary to allay these worries.

This study expands on previous findings to offer a thorough examination of the variables affecting AI's application in finance. This study intends to provide practical insights for financial institutions looking to use AI for sustainable growth and innovation by studying the interaction of technological, regulatory, organisational, and societal factors.

II. LITERATURE REVIEW

Numerous scholarly works have examined the application of artificial intelligence (AI) in the financial industry, emphasising its transformational potential, obstacles, and

The Role of Artificial Intelligence in Detecting Financial Frauds in Digital Banking

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Abstract – Financial services have changed as a result of the quick growth of digital banking, which has increased client convenience, efficiency, and accessibility. Financial frauds have become more common and sophisticated as a result of this digital revolution, which presents serious difficulties for regulators and financial institutions. By evaluating massive amounts of transactional data in real time, spotting odd trends, and more accurately forecasting possible threats than conventional rule-based systems, artificial intelligence (AI) has become a valuable tool for identifying and stopping fraudulent activity. With an emphasis on important technologies including machine learning, deep learning, natural language processing, and anomaly detection, this study investigates the significance of AI in identifying financial frauds in digital banking. Additionally, it looks at how AI-driven fraud detection systems improve customer trust, boost cybersecurity, decrease false positives, and increase operational efficiency. The report emphasises the difficulties in implementing AI despite its benefits, such as algorithmic bias, explainability, data privacy issues, regulatory compliance, and the dynamic nature of cyberthreats. The study comes to the conclusion that although AI cannot totally eradicate financial fraud, it can greatly improve fraud detection capabilities and aid in the creation of safe and resilient digital banking ecosystems when combined with strong governance frameworks, human expertise, and ongoing model improvement. For researchers, banking experts, legislators, and tech developers looking to improve fraud risk management in the digital age, the results offer insightful information.

Keywords – Artificial Intelligence, Cybersecurity, Digital Banking, Financial Fraud Detection, Machine Learning

I. INTRODUCTION

The quick digitisation of banking services has completely changed how consumers deal with their money and how financial institutions function. Financial services are now more quick, convenient, and accessible than ever thanks to digital banking platforms including contactless payments, smartphone apps, online banking, and API-driven open banking ecosystems. The sophistication, scope, and variety of financial fraud, however, have evolved in tandem with this shift at an equally quick pace. As the number of digital transactions has increased dramatically, so too have the ways in which bad actors might take advantage of weaknesses in these systems, leading to significant financial losses, a decline in customer confidence, and heightened regulatory scrutiny for banks throughout the globe.

Card-not-present fraud, account takeover, identity theft, synthetic identity fraud, phishing-induced transactions, and money laundering schemes are just a few of the ways that financial fraud appears in the context of digital banking. In order to combat these risks, traditional fraud detection methods—which mostly rely on static, rule-based systems—have become less and less effective. These systems rely on predetermined thresholds and heuristics that fraudsters may readily understand and go around, such as flagging transactions from particular geographic areas or exceeding a set amount. Furthermore, rule-based methods frequently produce significant false-positive rates, which result in needless transaction rejects, a worse client experience, and an ineffective use of investigative resources.

In this regard, artificial intelligence (AI) has become a revolutionary force in digital banking fraud detection and prevention. AI-driven methods, including as machine

learning, deep learning, anomaly detection, behavioural biometrics, and graph-based network analysis, can learn intricate, non-linear patterns from enormous amounts of transactional and behavioural data, in contrast to traditional systems. These algorithms can detect tiny irregularities that would otherwise go unnoticed, adjust to new fraud typologies in almost real time, and dramatically lower false-positive rates while increasing detection accuracy.

The use of AI in fraud detection is not without difficulties, despite these benefits. The broad and successful implementation of these technologies is severely hampered by problems like model explainability, algorithmic bias, data privacy, regulatory compliance, and the adversarial adaption of fraudsters who also use AI tools.

1. Problem Statement

Financial institutions continue to suffer increasing losses as a result of fraudulent operations that take advantage of the speed, anonymity, and complexity of digital transaction channels, despite notable improvements in digital banking security architecture. Despite being widely used, traditional rule-based fraud detection systems are finding it more and more difficult to keep up with the constantly changing strategies used by scammers to get beyond static detection limits. This leads to two serious issues: a high number of fraudulent transactions that go unnoticed and result in direct financial harm (false negatives) and a high rate of false positives that strain institutional resources and annoy real customers.

Artificial intelligence's capacity to learn adaptive patterns and identify anomalies in real time presents exciting solutions, but its use poses unanswered questions about model openness, fairness, data privacy, and regulatory compliance. By methodically analysing the use, efficacy,



Marketing in EdTech and Online Learning Platforms

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Abstract – This chapter examines the ethical, behavioural, and strategic dimensions of marketing in EdTech and online learning platforms. Drawing on peer-reviewed literature, it addresses two central themes: (1) the ethical imperatives of data privacy, consumer trust, and responsible advertising unique to the EdTech sector; and (2) the social-native marketing behaviours of Gen Z and Generation Alpha — the primary consumers of contemporary digital education. The chapter introduces two original frameworks: the CREST Ethical Marketing Model, grounded in Privacy-by-Design principles and empirical trust research, and the SCROLL Framework for social-first EdTech marketing strategy. Findings confirm that transparency in data handling is a significant predictor of student trust; that influencer credibility outperforms follower count in driving enrolment decisions; and that effective EdTech marketing for Generation Alpha requires simultaneous engagement of both the child learner and the Millennial parent gatekeeper. The chapter concludes with recommendations for two additional topics — AI personalisation marketing and Global South EdTech strategy — each representing significant gaps in the current literature.

Keywords - EdTech marketing, data privacy, consumer trust, Gen Z, Generation Alpha, influencer marketing, ethical marketing, online learning, CREST Model, SCROLL Framework

I. INTRODUCTION

Educational technology (EdTech) has emerged as one of the fastest-growing sectors of the global digital economy, accelerated by the COVID-19 pandemic and the structural shifts it triggered in how learning is delivered, accessed, and consumed. Unlike entertainment or e-commerce platforms, EdTech companies operate at the intersection of commerce, learning science, child development, and public interest — a combination that renders marketing practice in this space both uniquely consequential and underexamined.

Marketing in EdTech must simultaneously address multiple stakeholder audiences — students, parents, institutions, and regulators — while navigating a complex global regulatory landscape and an increasingly privacy-conscious consumer base. The primary consumers of EdTech products — Gen Z and Generation Alpha — are not only the most digitally sophisticated cohorts in history but also the most sceptical of overt advertising and most responsive to peer-authenticated social proof.

This chapter is organised around two core themes. The first — ethical marketing foundations — examines data privacy governance, the multi-dimensional nature of consumer trust in EdTech, and the principles of responsible advertising to student audiences. The second — Gen Z and Alpha consumer behaviour — analyses how next-generation learners discover, evaluate, and commit to educational platforms, with particular attention to social media dynamics, influencer credibility, and the parent-gatekeeper relationship that characterises marketing to younger age groups.

Throughout, original frameworks are proposed that operationalise research findings into actionable marketing

strategy. All empirical claims are grounded in peer-reviewed literature sourced from academic databases.

II. LITERATURE REVIEW

1. Data Privacy in EdTech: Regulatory Context and Strategic Implications

Data privacy in educational technology is governed by a complex and evolving global regulatory framework. In the United States, the Children's Online Privacy Protection Act (COPPA) governs data collection from users under 13, while the Family Educational Rights and Privacy Act (FERPA) protects student educational records. In the European Union, the General Data Protection Regulation (GDPR) applies broadly, with specific provisions affecting EdTech platforms that process children's data. India's Digital Personal Data Protection Act (DPDP, 2023), Singapore's Personal Data Protection Act (PDPA), and Brazil's Lei Geral de Proteção de Dados (LGPD) further expand the jurisdictional complexity for globally operating EdTech companies.

Alier et al. (2021) conducted a landmark analysis demonstrating that educational software increasingly stores and handles student data outside institutional control via third-party cloud providers. The authors argue that current legal frameworks are insufficient to protect student personal information and call for technical, cultural, legal, and organisational responses, establishing the foundation that privacy protection must be embedded into EdTech design and marketing from the outset.

Chen et al. (2024), in a quantitative survey of 420 college students, found that 71% agreed increased transparency in data handling would enhance their trust in online learning platforms. Regression analysis confirmed significant positive relationships between transparency, data control, digital literacy, and user satisfaction, providing direct



Towards a Frictionless Architecture of Hybrid Work Ecosystem: A Multidimensional Narrative Amalgamation of Spatial, Technological, Strategic and Experiential Transitions

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Abstract – Transitions in spatial, technological, organisational strategies and employer-employee experiences have disintegrated the organisational systems post pandemic. This narrative review synthesises extant literature to highlight frictions caused by the factors of hybrid work flexibility and focuses on building a fluid hybrid work ecosystem that can overcome the headless chicken zig-zag shuttling and firefighting instincts. A narrative review approach was necessary to capture radically fragmented and diversified nuances of hybrid work and provide a single integrated seamless architecture of a hybrid work ecosystem, not synthesised previously. This narrative review was based on wide verifiable reference base as against a narrow exhaustive literature through replicable search protocol or formal quality appraisal. Targeted searches identified peer-reviewed journals and practitioner gray literature published between 2019 to 2026 reporting accelerated implementation and adoption of hybrid work. A prominent indication of the review is that hybrid work frictions originate from multidimensional causes. Resource allocation and availability at multi-locations, technological gaps, unclear policies and psychological burdens compound and produce a cumulative friction on both the employer and the employee and when addressed in isolation fails to provide flawless hybrid work ecosystem. These findings do corroborate with gray literature reports on practitioner scale. The findings are highly illustrative and provide a conceptual thematisation which should not be treated as an evidence map but used as a precursory guide for future systematic and empirical studies. This study is the first of its kind to integrate the fragmented and diverging aspects of various hybrid work frictions, proposing an integrated hybrid work ecosystem that balances boundary spanning, technology, organisational reforms and psychological obstructions that informs sustainable organisational designs and future interdisciplinary research.

Keywords - Hybrid work, Ecosystem, Flexibility, Friction, Strategies, Employee experience, Narrative

I. INTRODUCTION

Catching momentum as a contingent arrangement to cope with the pandemic restrictions, hybrid work has gradually realised an unparalleled modern work structure (Teng-Calleja et al., 2024). Hybrid work may be characterised as a continuous but repetitive transition amid traditional and non-traditional work environments, location where work is done and temporal patterns governing when work is done (Lauring & Jonasson, 2025). But every change comes with interventions and so is hybrid work. Employees and many a times employers as well have been apparently unfolding some patterns of recurring but specific frictions that limits sustainability in hybrid work environment. There still exists a gap between the constant flexibility offered in hybrid work and the real-time constant friction experiences of many organisations and their employees asking for seamless changeovers.

Hybrid work flexibility repeatedly involves re-orienting oneself to changing workspace, time and ergonomics, re-establishing access to various resources and psychological preparation. This flexibility causes friction that cannot be attributed to one single cause. It is a cumulative amalgamation of four interrelated and interdependent elements of the hybrid work ecosystem, (1) multi-

workspace designs, wherein an employee has to adapt according to the workstation design, ergonomics and the resources available (2) technological variations that multiplies tasks across those spaces (3) organisational hybrid work policies that govern employee-manager proximity and deviates preference for appraisal and promotion and (4) the employer-employee experience causing psychological disturbances that impacts intent to hybrid work itself. These may create various other volatile spaces as can be seen in the narrative.

Academic evidences are available for activity-based workplace (ABW) designs (Candido et al., 2019; Oygür et al., 2022; Vartiainen & Vanharanta, 2024), virtual or digital employee experiences (Moganadas & Goh, 2022), stringent return-to-office policies of organisations (Ding & Ma, 2024), and managing blurred boundary between work and home (Perrigino & Raveendhran, 2020). Existing literature has examined these factors largely as separate context of hybrid work, thus, failing to critically examine and synthesise them under a single framework simultaneously. The hybrid work model of Vartiainen and Vanharanta (2024) has rudimentarily reported four basic spaces in hybrid work taking a systems view of flexibility. Similarly, Lauring & Jonasson (2025) have identified three dimensions of hybrid work and presented a fundamental



Mapping the Literature of Remote and Hybrid Work Since the Pandemic: A Bibliometric and BERTopic Thematic Analysis

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Abstract- The pandemic induced disruption produced a fragmented body of knowledge spanning from human resource management, organisational behaviour, information technology, cybersecurity to the latest integration of artificial intelligence (AI) into workplaces around the remote-hybrid work shift. Initially, quantitative bibliometric analysis was used to map the performance of existing literature by means of Biblioshiny interface of Bibliometrix R package followed by a computational thematic analysis. A peer-reviewed Scopus corpus of 453 articles was funnelled down using PRISMA inclusion-exclusion approach. The performance analysis showed a steep growth in publication during the peak of pandemic transitions in 2023 and 2024; articles were scattered across journals while older articles gained more citations for being early in the lane. The complementary thematic analysis used the title-and-abstract Scopus metadata using topic modelling technique of BERTopic that combined document embeddings, dimensionality reduction using UMAP and density-based clustering using HDBSCAN. The 23 coherent clusters identified were narrowed down to six broad meta-themes, (1) organizational practices, management, and control (2) employee well-being and psychological outcomes (3) technology, knowledge work, and collaboration, (4) spatial and mobility dimensions, (5) risk, security, and productivity and (6) methodological and review contributions. An intertopic distance map was used to study the weight and relative distance of clusters. The triangulation of thematic layers recovered from full title-and-abstract concatenation against standard bibliometric performance indicators, offers a novel keyword-independent literature mapping method and a conceptual framework to reveal underexplored theoretical gaps that have evolved in isolation from one another. Practically, organisational decision-makers have narrow economic evidence for hybrid work rather than employee-experience effects, underscoring the need for empirical future research with unified study design, ideally replicated with transformer-based embeddings and multi-database corpora.

Keywords- Hybrid Work, Remote Work, BERTopic, Bibliometric, Thematic, Clustering

Building Brand Equity Through AI: A Comparative Study of Digital-First Beauty Brands in India and the World

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Abstract – This study examines how AI-driven personalization and influencer marketing affect brand equity in the beauty industry, comparing three Indian digital-first brands (Nykaa, Mamaearth, Sugar Cosmetics) with two global leaders (L'Oréal, Sephora) between 2019 and 2023. Using Keller's (1993) and Aaker's (1991) brand equity models, the study builds a composite Brand Equity Index covering awareness, association, perceived quality, and loyalty to assess the impact of AI tools and influencer strategies on consumer-brand relationships. The research uses secondary data from annual reports, industry benchmarks (Kantar BrandZ, Brand Finance, Euromonitor, McKinsey), and verified media, applying trend analysis, correlation analysis, and before-after comparisons. Results show that AI-driven personalization had a strong, positive effect on brand equity across all five companies, with an average correlation of 0.97 between AI investment and brand equity outcomes. Indian brands saw much larger gains (62.5–159.1%) than global brands (24.3–26.5%), suggesting higher returns at early stages of AI adoption. Influencer-led personalization worked especially well for building awareness and association among Indian brands, though it was less effective than comprehensive AI strategies for building perceived quality and loyalty. The study concludes that AI-driven personalization is a strong and lasting driver of brand equity, regardless of market maturity. It recommends full-journey personalization, AI-powered try-on tools, brand-owned virtual influencers, and localized AI strategies for Indian beauty brands. The findings add to existing research on AI in marketing and offer practical guidance for brand strategists working at the intersection of AI, influencer marketing, and brand equity.

Keywords – Brand equity, AI-driven personalization, virtual influencers, influencer marketing, customer-based brand equity, digital-first brands, beauty industry

I. INTRODUCTION

1. Profile of Selected Organizations

The global beauty and personal care industry has become a focal point for research on artificial intelligence (AI)-driven brand building, owing to the sector's rapid adoption of personalization technologies and influencer-mediated marketing. This study examines five organizations selected to represent divergent stages of market maturity, geographic origin, and strategic approach to AI-driven brand strategy: Nykaa, Mamaearth, and Sugar Cosmetics from the Indian digital-first segment, and L'Oréal and Sephora as established global beauty leaders. The analysis is situated within the functional domain of Marketing Management, with specific attention to brand strategy, digital marketing, AI-based personalization, and consumer behaviour.

Nykaa (FSN E-Commerce Ventures Ltd.), founded by Falguni Nayar in 2012, was among the first beauty-focused e-commerce platforms in India. As of FY2023, the company reported a gross merchandise value of ₹9,155 crore, served over 35 million registered customers, and offered access to 4,500+ brands and 2.3 million SKUs across e-commerce and 180+ physical outlets. Nykaa's personalization infrastructure, including an AI-based recommendation engine and conversational chatbot, forms a central component of its consumer engagement strategy. Mamaearth (Honasa Consumer Ltd.), founded in 2016 by Varun Alagh and Ghazal Alagh, developed as a direct-to-consumer (D2C) brand built primarily on digital and social media channels. Following its 2023 initial public offering,

the company achieved a market capitalization exceeding ₹14,000 crore and revenue of ₹1,492 crore, supported by an influencer network exceeding 5,000 content creators and an internal attribution model linking influencer activity to sales performance.

Sugar Cosmetics, founded in 2015 by Vineeta Singh and Kaushik Mukherjee, is positioned as a mid-premium colour cosmetics disruptor competing against established multinational brands. Valued at over ₹3,300 crore and distributed across 45,000+ retail outlets, the brand employs a tiered influencer strategy spanning celebrity, micro-, and nano-influencer segments to build brand associations at scale.

L'Oréal, established in France in 1909, is the world's largest beauty company by revenue, reporting €41.2 billion in 2023 and operating in 150 countries. Its 2018 acquisition of ModiFace, an artificial intelligence and augmented reality firm, has enabled the deployment of over 70 AI-powered applications used by more than 50 million consumers globally, positioning AI personalization as a core strategic asset.

Sephora, founded in France in 1969 and operating under the LVMH Group, maintains a global retail footprint of 2,700+ stores across 35 countries, including an Indian presence since 2012. The brand's Virtual Artist AI tool and Beauty Insider loyalty programme — the latter serving over 34 million members in North America — represent two of the most developed AI-personalization systems in beauty retail. Table 1.1 shows the overview of the digital-first beauty companies.



AI, Financial App Engagement, and Consumer Financial Well-Being: Emerging Perspectives

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Abstract – The convergence of artificial intelligence (AI) and mobile financial applications is reshaping personal finance. This paper synthesizes theoretical and empirical perspectives on how AI-driven financial apps shape consumer engagement and financial well-being. Drawing on an integrative review spanning technology acceptance, behavioral economics, consumer psychology, and financial services research, we develop a conceptual framework mapping the pathways through which AI capabilities—personalized recommendations, conversational interfaces, predictive analytics, and automated advice—influence engagement behaviors and downstream financial outcomes. Three mechanisms emerge as central to how AI-powered financial apps affect well-being: information personalization that reduces cognitive load and improves decision quality; behavioral nudging that redirects spending and saving patterns; and capability-building that strengthens self-efficacy and financial literacy. At the same time, algorithmic opacity, data privacy vulnerabilities, over-reliance on automated advice, and engagement-maximizing design pose significant risks to consumer welfare. The paper advances five research propositions and concludes with implications for app designers, regulators, and consumer advocates, arguing that realizing AI's potential in personal finance requires subordinating engagement metrics to well-being outcomes, underpinned by ethical governance and evidence-based regulation.

Keywords - Artificial Intelligence; Financial Technology; Financial App Engagement; Consumer Financial Well-Being; Robo-Advisory; Behavioral Nudges; Digital Finance; Personalization; FinTech; Financial Literacy

I. INTRODUCTION

The financial services industry has been transformed by mobile technology, the democratization of data, and the rapid maturation of artificial intelligence (AI). Capabilities once reserved for institutional investors—sophisticated portfolio analytics, individualized advisory services, and real-time market intelligence—are now carried by millions of consumers on their smartphones through AI-powered financial applications.

By 2024, the global fintech market was valued at approximately USD 310 billion, with mobile financial applications the fastest-growing segment (Statista, 2024). Over 65% of U.S. adults reported regularly using at least one financial app (Federal Reserve Board, 2023), while in emerging markets such as India and Sub-Saharan Africa, fintech apps have become the primary conduit for financial inclusion among previously unbanked populations (World Bank, 2022; GSMA Intelligence, 2023).

The central question is whether this expanded access to AI-powered financial guidance translates into meaningful improvements in consumer financial well-being, or introduces new forms of dependency and harm. Financial well-being is defined here, following the Consumer Financial Protection Bureau (CFPB), as the state of being able to meet current and ongoing financial obligations, feel secure in one's financial future, and make choices that allow enjoyment of life (CFPB, 2015).

Scholarship at this intersection remains fragmented: technology acceptance researchers study app adoption without examining downstream financial outcomes (Davis,

1989; Venkatesh et al., 2012); financial well-being researchers rely on survey measures that undertheorize digital interfaces (Netemeyer et al., 2018; Brüggem et al., 2017); and industry analyses tend toward technological optimism unmoored from behavioral evidence. This paper addresses that gap by (1) integrating relevant theoretical frameworks, (2) characterizing the principal AI mechanisms in financial apps, (3) evaluating empirical evidence linking engagement to well-being outcomes, and (4) advancing propositions to guide future research.

II. THEORETICAL FRAMEWORKS

Understanding how AI-powered financial applications influence consumer well-being requires multiple theoretical lenses, since no single theory explains the full causal chain linking AI adoption, engagement, and financial outcomes. Table 1 summarizes six frameworks that together provide the conceptual architecture for this analysis.

Table 1. Theoretical Frameworks Underpinning the AI–Financial Well-Being Relationship

Framework	Origin	Key Constructs	Relevance
Technology Acceptance Model (TAM)	Davis (1989)	Perceived usefulness, perceived ease of use	Predicts adoption of AI finance apps
Self-Determination Theory (SDT)	Deci & Ryan (1985)	Autonomy, competence, relatedness	Explains intrinsic motivation for

From Handicrafts to High Fashion: Mapping India's Artistic Trade Footprint in the Global Luxury Economy

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Abstract

India's rich heritage of handlooms and handicrafts has increasingly become a strategic asset in the global luxury fashion economy. This paper examines the growing collaboration between Indian artisans and international luxury brands, India's position in the global handicraft and textile export market, and the role of government schemes in supporting indigenous craftsmanship. Using a descriptive research design based on secondary data drawn from the Export Promotion Council for Handicrafts (EPCH), the India Brand Equity Foundation (IBEF), the Press Information Bureau (PIB), and other government and industry sources, the study finds that Indian designers such as Rahul Mishra, Sabyasachi Mukherjee, and Gaurav Gupta have earned significant international recognition, while global luxury houses including Dior, Louis Vuitton, Christian Louboutin, and Stella McCartney have incorporated Indian craft techniques such as zardozi, mukaish embroidery, and Khadi into their collections. The study further identifies the United States and the United Arab Emirates as India's leading export destinations for handicrafts and textiles, and examines the 2025 controversy surrounding Prada's Kolhapuri-inspired sandals as a case study in cultural appropriation, Geographical Indication (GI) protection, and equitable brand-artisan collaboration. The paper concludes that with continued policy support, stronger GI enforcement, and ethical global partnerships, India's handicraft and textile sector is well positioned to strengthen its role in the global luxury economy. As the analysis relies entirely on secondary data, primary research involving artisans and brand representatives is suggested as a direction for future study.

Keywords: Indian Handicrafts; Luxury Fashion; Geographical Indication (GI)

1. Introduction

India possesses a rich and diverse heritage of handlooms and handicrafts. Almost every state, region, and village takes pride in its own handmade craft or loom, passed down through generations, sustaining both cultural continuity and community bonds among artisans.

Handicrafts are products made by hand using basic tools and traditional techniques that reflect craftsmanship, culture, and regional identity. They are typically produced from natural raw materials such as wood, stone, metal, fibre, and recycled materials, and include items such as woodware, hand-printed textiles, embroidered goods, imitation jewellery, pottery, glassware, attars, and agarbatti.

For decades, the handloom and handicraft sector has supported the rural economy, functioning alongside agriculture as one of the largest sources of employment in both rural and urban India.



HR Retention Policies in the Gig Economy: An Empirical Study of Zomato Delivery Partners in Delhi NCR

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Abstract – Purpose The gig economy has reshaped urban employment in India, but the openness that makes platform work attractive also drives high workforce turnover. This study examines how three human resource (HR) retention strategies — incentives, insurance and safety benefits, and flexibility in working hours — relate to the commitment and work frequency of food-delivery partners, using Zomato as the focal case. **Design and methodology** A descriptive research design was adopted. Primary data were collected through a structured, closed-ended questionnaire of fifteen items administered to 100 Zomato delivery partners across urban and semi-urban areas of Delhi NCR, selected by convenience sampling. Responses were analysed using percentage (frequency-distribution) analysis and presented through tables and charts. **Findings** Flexibility was the most valued and most consistently experienced benefit, with 75% of partners reporting high or moderate flexibility; 70% reported insurance coverage, and 65% were satisfied with incentives. A 65% commitment rate and 70% overall satisfaction indicate that the retention framework is moderately effective but incomplete: a 30% insurance gap and dissatisfaction with earnings among a significant minority remain material attrition risks. All three hypotheses — that incentives, insurance, and flexibility each strengthen commitment, work frequency, and retention respectively — were supported by the descriptive evidence. **Implications** The study offers platform managers an evidence-based, segmented retention agenda and contributes India-specific, firm-level evidence to the gig-work literature. Because the sample is small and non-representative, the findings are indicative rather than generalisable.

Keywords - gig economy; employee retention, delivery partners, incentives, work flexibility, algorithmic management, Zomato

I. INTRODUCTION

The gig economy has changed the shape of urban employment in India. Digital platforms now mediate work that was once organised through firms and fixed contracts, creating flexible earning opportunities for millions of workers while unsettling long-standing assumptions about job security, benefits, and organisational attachment. Food delivery is among the most visible expressions of this shift. For a platform such as Zomato, delivery partners are the operational backbone of the business: they convert a digital order into a physical delivery, and their reliability, punctuality, and conduct largely determine the customer experience on which the platform competes (Kotler & Keller, 2016).

The feature that makes platform work attractive — its openness and flexibility — is also the source of its most persistent management problem: high turnover. Because delivery partners are engaged as independent contractors rather than employees, they face few exit costs and can move between platforms in response to small differences in incentives or working conditions. Company disclosures indicate that Zomato onboards on the order of 1.5 to 2 lakh new riders each month, which implies that a large share of the active fleet is continuously being replaced (Eternal Limited, 2024). Continuous recruitment and onboarding raise costs, dilute service consistency as new riders learn routes and protocols, and hand experienced partners to competitors.

Competitive intensity compounds the problem. Swiggy, Zepto, and other platforms recruit from the same pool of

workers and adjust incentives to attract experienced riders, so any single platform's retention advantage can be quickly matched. At the same time, the structural features of gig work — variable earnings, limited traditional benefits, and the psychological distance created by contractor status — mean that delivery partners may not develop the loyalty that full-time employees build over time. Platform managers therefore face a genuine tension: how to build enough commitment to keep operations stable without absorbing the costs of conventional employment.

This study addresses that tension by examining which HR retention strategies most effectively build delivery-partner commitment, how demographic and locational factors shape their effectiveness, and what platforms might do to reduce structural attrition. Three retention levers are examined: incentives (financial and non-financial rewards), insurance and safety benefits (protection against the occupational hazards of road-based delivery), and flexibility in working hours (the freedom to choose when, where, and how much to work). Commitment and work frequency serve as the primary outcomes, with age and location treated as moderating factors.

The paper proceeds as follows. Section 2 reviews the literature on platform work, algorithmic management, and retention in gig contexts. Section 3 sets out the research design, variables, hypotheses, and methods. Section 4 presents the survey findings and the hypothesis tests. Section 5 discusses the results in relation to prior research and introduces an integrated retention model, and Sections 6 to 8 set out the implications, limitations, and conclusions.



Assessing Livelihood Gaps and Intervention Priorities in an Urban Informal Settlement: A Participatory Gap Analysis Study of Ekta Village, Delhi, India

Professor Dr. Manisha V. Nain

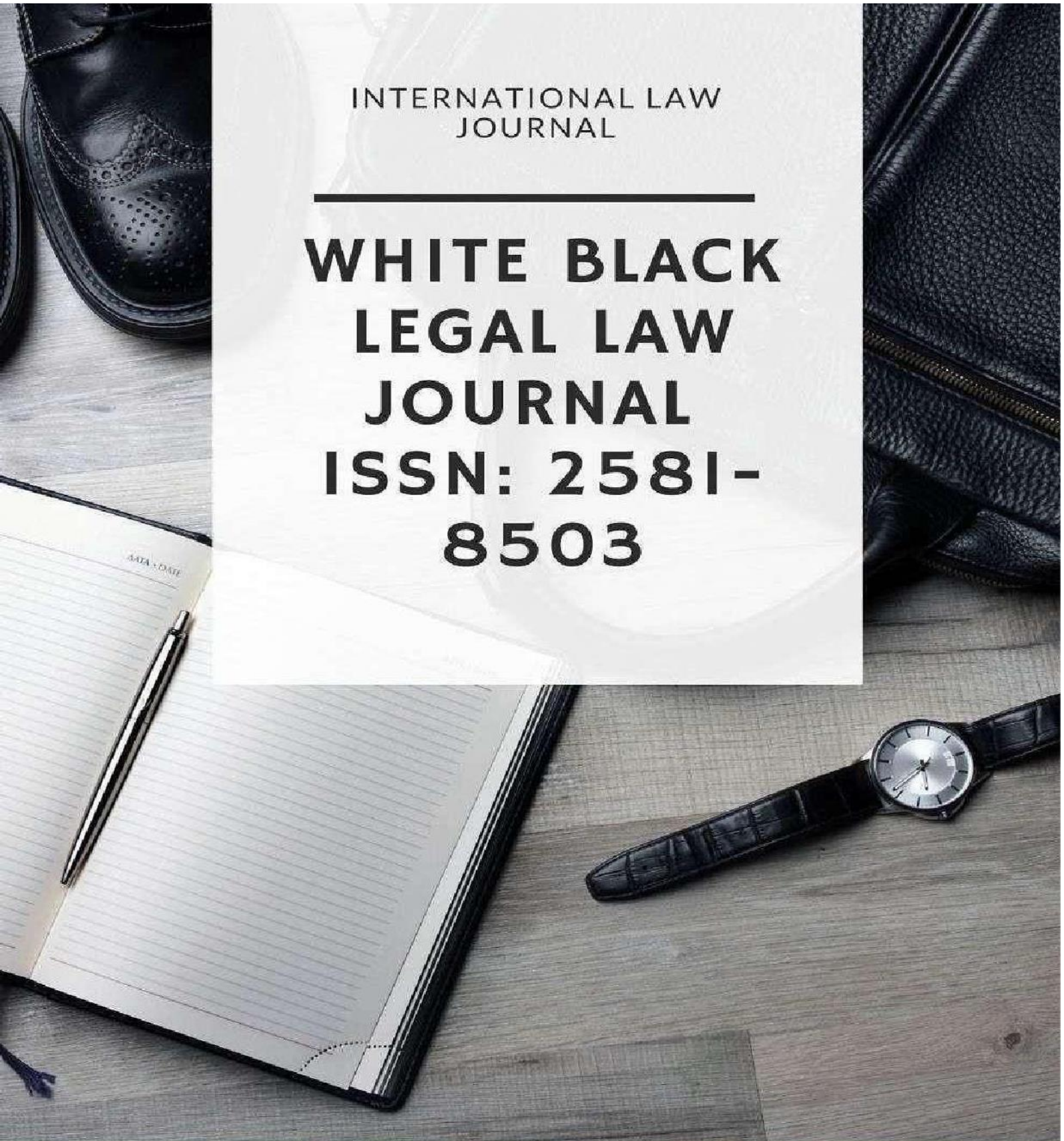
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Abstract- Background: The swiftly growing cities of India have not shown an even growth. Lying between commercial corridors and institutional campuses, there lies an informal settlement area named Ekta Village in Pitampura, a part of North- West Delhi which attract migrant labour workforce but receives very limited attention from public support systems. There are overlapping vulnerabilities in these settlements which includes broken sanitation chains, irregular income, women devoid of skilled pathways and communities that have limited knowledge of the welfare programmes available to them. Though there are NGO but they are operating with limited budget and short intervention windows, deciding where to start is not a minor problem. A structured gap analysis can bring prolific results to resolve this issue. Methods: A cross-sectional survey was conducted over a time period of 4 consecutive days amongst 25 houses of Ekta Village (each house has an average of 5 people), Data was collected through direct field observation and face-to-face structured interviews. Three dimensions namely severity, feasibility for NGO-led resolution within 60 days, and likely community were taken to be rated on likert 5 point rating scale to identify each problem and result in composite Problem Prioritisation Matrix scores (maximum 15). Three analysis - Root cause analysis, SWOT analysis, and SDG mapping were applied in sequence. Results: The analysis of household data resulted in identification of five important problems- inadequate sanitation (72% of households), unemployment (60%), a decrease in women's vocational skills (52%), limited healthcare awareness (44%), and weak educational support (36%). The problem prioritization Matrix revealed Women Skill Development (14/15) receiving the highest concern on the basis of severity, feasibility and impact whereas educational support (10/15) is least priority area. Conclusions: A 60-day Women Skill Development and Livelihood programme is proposed with budget of ₹11,000 which will focus on community awareness sessions, vocational workshops, government scheme registration support, and the seeding of at least one Self-Help Group. The design closely maps to Sustainable Development Goals of 1, 5, 8, and 10. The methodology of this study could be replicated for community-level NGO scoping in peri-urban Delhi and comparable contexts.

Keywords- Sustainable development goals, women skill development, gap analysis, urban informal settlement, livelihood

I. Introduction

Stand at the western edge of Pitampura in North-West Delhi and you will see two cities occupying the same geography. One announces itself in glass-fronted institutions,



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LEGAL RESPONSES TO ONLINE SEXUAL HARASSMENT: A SOCIO-LEGAL EVALUATION

AUTHORED BY - MISS GARIMA CHOUDHARY

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ABSTRACT

Digital communication has changed the way sexual harassment shows up — it's not just something that happens in workplaces or public spaces anymore. Now, it happens online too. Things like cyberstalking, sharing private images without consent, sexualized trolling, morphing, and unwanted explicit messages all create new hurdles for the law. Our legal systems were built around people being physically present and easy to identify, but that doesn't cut it online.

This article takes a close look at how India tackles online sexual harassment, examining laws like the Information Technology Act (2000), the Bharatiya Nyaya Sanhita (2023), and the law on workplace harassment (2013). It also compares India's setup with approaches in the UK, US, and EU. While India has expanded its laws since the 2013 amendments, real progress is still slow. The problem is that tech companies aren't held accountable enough, courts don't always agree on how to interpret the laws, police and investigative teams don't have the resources they need, and on top of all that, social pressures often keep survivors from coming forward.

In the end, this article lays out some ideas for building a legal system that puts survivors at the centre, actually works with new technology, and fits together more smoothly.

Keywords: online sexual harassment, cyberstalking, Information Technology Act, intermediary liability, socio-legal analysis, digital gender-based violence.

DEEPPAKES AND CRIMINAL LIABILITY: AN EXAMINATION OF INDIA'S STATUTORY AND JUDICIAL RESPONSE TO SYNTHETIC MEDIA

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ABSTRACT

With the advent of generative artificial intelligence, anyone with a bit of technical expertise can now create convincing fake audio, images and video that impersonate a real person as saying or doing something he or she never said or did. Already in India, non-consensual intimate images of women are created; financial frauds are made using their voices; public figures are maligned, and political disinformation is disseminated before elections. This article explores the capabilities of the current Indian criminal law regime, which consists predominantly of the Information Technology Act, 2000, the Bharatiya Nyaya Sanhita, 2023 and the Information Technology (Intermediary Guidelines and Digital Media Ethics Code) Rules, 2021, as amended in 2023 and 2026, in the context of synthetic media harms. It explores how the concept of a "deep fake" is being applied to existing offences of forgery, cheating by personation, defamation, criminal intimidation, obscenity and voyeurism and considers the developing judicial doctrine of "personality rights" established by the Delhi High Court. Although the current state of laws and policies provides valuable but incomplete avenues for redress, the focus of the current patchwork of provisions is on the distribution of content and does not specifically target the technology itself; mens rea remains a grey area, and the distribution of synthetic media is cross-border in nature, meaning there are gaps in enforcement. It ends with a proposed calibrated approach to the legislation that aims to stifle the undue use of generative AI without creating undue restrictions on its legitimate use, like satire, art, and research.

Keywords: Deepfakes, Synthetic Media, Criminal Liability, Bharatiya Nyaya Sanhita, Information Technology Act, Personality Rights, Artificial Intelligence, Non-Consensual Intimate Imagery.

Artificial Intelligence for Predicting Currency Fluctuation and Investment Risk: A Secondary-Data Synthesis of LSTM, Random Forest, and Hybrid GARCH Approaches

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Abstract — The foreign exchange (Forex) market is characterised by high liquidity, pronounced volatility, and non-linear dynamics. This makes accurate prediction of currency fluctuation and investment risk exceptionally difficult for traditional econometric models (Bollerslev, 1986; Cont, 2001). This paper synthesises secondary evidence on the comparative predictive performance of two Artificial Intelligence (AI) approaches Long Short-Term Memory (LSTM) deep learning networks (Hochreiter & Schmidhuber, 1997) and Random Forest (RF) ensemble learning (Breiman, 2001) against the traditional Generalised Autoregressive Conditional Heteroskedasticity (GARCH) family of models (Bollerslev, 1986), drawing on published studies that use historical USD, EUR, GBP, JPY, BRL, and ZAR exchange-rate data spanning approximately 2012–2025. The review evaluates model performance across stable and volatile market regimes for directional accuracy through Value-at-Risk (VaR) estimation, and risk-adjusted investment signals. Findings from the reviewed literature indicate that AI-based LSTM models achieve superior performance for short-horizon volatility forecasts. It's particularly in capturing sudden shifts in implied volatility (Kraus & Feuerriegel, 2024). Random Forest models tend to deliver the highest directional accuracy and the lowest point-prediction error across several currency pairs and cryptocurrency markets (Milionis & Konstantinou, 2024; Ndlovu, 2025). Hybrid GARCH-LSTM architectures further improve predictive accuracy, with an APARCH-LSTM specification reported to achieve a coefficient of determination (R^2) of 95.53% for USD/BRL volatility forecasting (Hottz, 2025), while hybrid models improve Value-at-Risk estimation accuracy by up to 10% during periods of elevated volatility relative to standalone GARCH or LSTM specifications (Nsengiyumva et al., 2025). The synthesis further shows that risk-adjusted performance measured through the Sharpe ratio, Calmar ratio, and maximum drawdown favours hybrid deep-learning architectures for multi-asset portfolios and tree-based ensembles such as XGBoost for equity-index applications (Saly-Kaufmann et al., 2026; Singh & Praveen, 2025). The paper concludes that no single AI technique dominates across all currency pairs, forecast horizons, and objectives, and that model choice should be aligned with the specific trading, risk-management, or regulatory objective at hand.

Keywords— Artificial Intelligence; currency fluctuation; investment risk; LSTM; Random Forest; GARCH; foreign exchange; volatility forecasting; Value-at-Risk; secondary data.

I. INTRODUCTION

The foreign exchange market is the largest and most liquid market in the world, with USD 7.5 trillion of daily trading volume (Bank for International Settlements, 2022). Because currency fluctuations influence international commerce, cross-border investments, and sovereign debt assessment, the ability to predict exchange rate fluctuations and measure the respective investment risk is one of many continuous challenges of financial econometrics (Cont, 2001; Meese & Rogoff, 1983). Currency returns display that they have heavy

tails, volatility clustering, leverage effects, and other statistical phenomena, - thus preventing classical forecasting models from successfully predicting currency market behaviour (Cont, 2001). The most common forecasting models used for forecasting risks and volatility in currency trading are Autoregressive Integrated Moving Average (ARIMA) and Generalized Autoregressive Conditional Heteroskedasticity (GARCH) (Box & Jenkins, 1970; Bollerslev, 1986). Although these models have proven valid and still represent industry standards in predicting volatility clustering, they operate under the assumptions of linear relationships and normal distribution,

FINTECH INNOVATIONS AND DIGITAL MARKETING STRATEGIES: TRANSFORMING FINANCIAL SERVICES IN THE DIGITAL ECONOMY

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Abstract

The rapid advancement of financial technology (FinTech) has significantly transformed the delivery of financial services, with digital marketing emerging as a critical driver of user adoption and engagement. This study investigates the relationship between fintech innovation, digital marketing proxies, and transaction activity within a data-driven framework. A comprehensive panel dataset integrating user metrics, transaction records, and engagement indicators across multiple states and time periods is employed to examine structural and behavioral dynamics in the digital financial ecosystem. The methodological approach combines descriptive analytics, correlation analysis, and panel regression techniques to evaluate the impact of registered users and digital engagement, measured through app usage, on transaction outcomes. The findings indicate a strong positive relationship between user adoption and transaction volume, with engagement acting as a significant amplifying factor. The results further reveal substantial regional disparities and a high degree of market concentration, suggesting the presence of network effects and uneven digital penetration. The study contributes to the literature by empirically linking fintech adoption with measurable behavioral outcomes and highlighting the role of digital engagement as a mediator between user acquisition and financial activity. The findings offer practical implications for fintech firms and policymakers in designing data-driven marketing strategies and promoting inclusive financial growth.

Keywords: FinTech, Digital Marketing, Financial Inclusion, User Engagement, Transaction Analytics, Digital Economy

Introduction

The high pace of development of financial technology (FinTech) has revolutionized the way financial services are delivered and the structure of the financial economy in the digital economy.

Digital platforms are being used as a replacement or supplement to traditional banking systems and use advanced technologies (mobile computing, artificial intelligence, and the power of big data analytics) to do so. The Internet has not only made



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ROLE OF ARBITRATION IN CROSS-BORDER MERGERS AND ACQUISITIONS: LEGAL LANDSCAPE AND ENFORCEMENT CHALLENGES

Dr. Shreya Bhardwaj¹ & Herambh Bhatia²

I. ABSTRACT

Cross-border mergers and acquisitions sit at the intersection of corporate law, private international law, and commercial risk allocation, and disputes arising from them rarely fit neatly inside the courts of a single jurisdiction. Arbitration has become the dispute resolution mechanism of choice for such transactions because it offers a neutral forum, confidentiality, party autonomy in selecting decision-makers, and most importantly a relatively reliable path to cross-border enforcement under the New York Convention. This paper examines the legal architecture that supports arbitration in cross-border M&A and tests that architecture against the practical reality of enforcement. Rather than retelling the familiar doctrinal story of arbitration's rise, the paper concentrates on three friction points that recur in M&A arbitration practice: first, the arbitrability of disputes that straddle private contract and public corporate-law remedies, particularly shareholder oppression and minority-protection claims; second, the interpretation of risk-allocation devices such as Material Adverse Change ("MAC") clauses when tested through arbitration rather than litigation; and third, the structural gap between an arbitral award on paper and an arbitral award actually collected, given the discretionary refusal grounds under Article V of the New York Convention. Drawing on current institutional data from the ICC and SIAC, recent case law including the NSW Supreme Court's decision in Cosette Pharmaceuticals Inc v Mayne Pharma Group Limited on MAC-based termination, the English Commercial Court's decision in BM

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Narratives of Power and Ethics: A Literary Perspective on Leadership and Organizational Behaviour

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Abstract- This paper aims to examine the interface between the study of English literature and management studies, specifically in the context of the extent to which literature can provide in-depth insights into leadership, power structures, ethical dilemmas, and organizational behavior, among other aspects. Literature, which is often seen as a mirror image of society, offers an in-depth portrayal of leadership, power struggles, and other aspects of human interaction, which are similar to contemporary organizational settings. In the study, the extent to which literature can provide in-depth insights into contemporary leadership, power structures, ethical dilemmas, and organizational behavior, among other aspects, will be highlighted through the examination of selected literary works, thereby bridging the gap between literature and management studies.

Keywords- Leadership, Organizational Behaviour, Ethics, Literature, Management Studies, Power Dynamics

I. Introduction

The interface between English literature and management studies offers a thought-provoking interdisciplinary approach towards understanding the complexities of leadership, organizational behavior, and ethical decision-making in contemporary organizations. Management has traditionally been regarded as a science that relies heavily upon empirical research, quantitative analysis, and theoretical frameworks aiming to improve efficiency, productivity, and organizational effectiveness. Nevertheless, such approaches tend to overlook the human aspects of organizational behavior, including emotional factors, ethical dilemmas, power struggles, and interpersonal relationships. English literature, with its rich narrative tradition and emphasis upon human experience, offers a thought-provoking alternative perspective towards understanding the human aspects of management, which have traditionally been neglected in mainstream management research. Literary works have been regarded as a mirror reflection of society, highlighting the complexities of leadership, power struggles, and human behavior, which tend to be extremely relevant to contemporary organizations. Literary works offer profound insights into understanding leadership, ethical decision-making, and behavioral patterns in organizations.

One of the most important ways in which literature has helped the field of management is in the study of leadership and power. In literature, leaders are often depicted as

CUSTODIAL VIOLENCE OF WOMEN PRISONERS: A HUMAN RIGHTS AND CRIMINAL JUSTICE PERSPECTIVE

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Abstract

Custodial violence against women prisoners represents one of the gravest violations of human rights and continues to pose a significant challenge to criminal justice systems across the world. Women in custody are particularly vulnerable to physical abuse, sexual violence, psychological torture, medical negligence, and various forms of discrimination because of their gender and socio-economic circumstances. Apart from direct physical assault, custodial violence also includes denial of healthcare, inadequate sanitation, humiliation, reproductive rights violations, and the deprivation of legal safeguards. Despite constitutional guarantees and international human rights standards recognizing the dignity and equality of every individual, incidents of custodial abuse continue to be reported in many countries, including India. The problem is aggravated by institutional weaknesses, lack of accountability, patriarchal attitudes, overcrowded prisons, and insufficient monitoring mechanisms. This research paper examines the concept, nature, causes, legal framework, judicial responses, and preventive measures relating to custodial violence against women prisoners. It also evaluates the constitutional protections available to women prisoners, analyzes relevant national and international legal instruments, and discusses landmark judicial decisions that have contributed to the protection of prisoners' rights. Finally, the paper proposes reforms aimed at strengthening prison administration, ensuring accountability, and protecting the dignity and human rights of women prisoners.

Keywords: Custodial violence, women prisoners, human rights, prison reforms, gender justice, constitutional rights, prison administration.

Introduction

Custodial violence is one of the most disturbing manifestations of abuse of State power because it occurs within institutions that are legally responsible for protecting the lives and dignity of individuals. A person who is taken into police or judicial custody does not lose his or her fundamental rights merely because personal liberty has been restricted under the law. Every prisoner continues to enjoy the protection of constitutional guarantees relating to life, dignity, equality, healthcare, and protection against torture. However, the reality within many custodial institutions reveals a different picture, particularly in the case of women prisoners, who face multiple forms of discrimination and abuse during incarceration.

Women constitute only a small percentage of the total prison population, yet they face unique challenges that differ significantly from those experienced by male prisoners. Their experiences are influenced by gender discrimination, social stigma, economic vulnerability, family responsibilities, and biological needs such as pregnancy, menstruation, childbirth, and reproductive healthcare. Most prison systems were originally

"Devi Ahilyabai Holkar: A Trailblazer for Gender Equality in Pre-Modern India"

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The women's participation in all spheres of life has become a major issue in the discourse of economic and social development in the world. The strengthening the women status has emerged as a pivotal element in global socio-economic development. Historically, societal norms, discrimination, and gender-based restrictions denied women access to education, autonomy, and opportunities. Over time, progress toward gender equality has enabled women to play significant roles in governance, advocacy, health, and education. Central to women empowerment is the ability to make independent decisions, challenge patriarchal structures, and access equal rights and resources. In Indian history, Ahilyabai Holkar of the Malwa dynasty stands as a transformative figure who advocated women's education, economic participation, and social reform. Her legacy inspired future reforms addressing regressive practices like child marriage, Sati, dowry, and educational exclusion. Women actively contributed to India's freedom struggle and post-independence reforms, which led to constitutional guarantees of equality. In the 21st century, women-centric policies such as PM Awas Yojana, Ujjwala Yojana, Jal Jeevan Mission, and Stand-Up India have addressed basic needs and economic empowerment. Legal reforms, including the abolition of Triple Talaq and acts like PCMA and POCSO, aim to protect women from systemic injustices. Despite progress, challenges persist. Bridging legal gaps, ensuring inclusion, and promoting leadership remain crucial. Empowering women ensures healthier families, educated generations, and a just society. India's journey towards inclusive development rests significantly on fostering the agency, dignity, and contributions of its women.

Keywords : Maratha dynasty, leadership , Hindu philosophy, Women, Empowerment, Modern governance

RESEARCH QUESTION: To analyzing the key strategies employed by Ahilyabai Holkar to promote women's empowerment in 18th-century India, and how do they compare with modern government initiatives?

Literature Review :

- The study emphasizes the changing position and role of women in India, outlining their progression through enhanced educational opportunities and fairer marriage legislation. It underlines their growing gender awareness and advocacy for equal or even greater rational and moral capabilities compared to men.
- The analysis also highlights influential historical personalities like Devi Ahilyabai Holkar, who embodied defiance against unjust laws and societal norms. Her visionary leadership and reforms served as a beacon for ongoing struggles for equality and inspired contemporary empowerment movements.



Technology-Enabled Human Resource Functions: Opportunities, Benefits, and Challenges in the Digital Transformation Era

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Abstract – Rapid advancements in digital technology have significantly reshaped the role of Human Resource Management (HRM) within modern organizations. HR functions that were once primarily administrative have gradually evolved into strategic activities supported by technology and data analytics. The integration of technologies such as Artificial Intelligence (AI), Machine Learning (ML), Human Resource Information Systems (HRIS), cloud platforms, and workforce analytics enables organizations to enhance workforce management, improve operational efficiency, and support informed decision-making. These digital tools facilitate several HR activities including recruitment, employee training and development, performance evaluation, compensation management, and employee engagement. The present study investigates the opportunities, advantages, and challenges associated with the adoption of technology-driven HR practices. A mixed-method research approach was adopted, combining a systematic review of scholarly literature with an empirical survey. Secondary information was obtained from academic databases such as Scopus, Google Scholar, Emerald Insight, and Springer Link, focusing on studies published between 2018 and 2024. In addition, primary data were collected through a structured questionnaire administered to 150 HR professionals working across sectors including information technology, manufacturing, banking, and services. The findings reveal that technology-enabled HR systems contribute significantly to improving operational efficiency, enabling data-based decision-making, and enhancing the overall employee experience. Digital recruitment platforms, HR analytics tools, and learning management systems help organizations simplify HR processes and support strategic workforce planning. Nevertheless, organizations continue to encounter challenges such as concerns regarding data privacy, limited digital competencies among HR professionals, resistance to technological adoption, and the risk of algorithmic bias in AI-supported HR decisions. The study concludes that organizations must integrate technological innovation with ethical governance and human-centric management approaches in order to achieve sustainable digital HR transformation.

Keywords: Digital HRM, HRIS, Artificial Intelligence in HR, HR Analytics, Digital Transformation, Workforce Management

I. INTRODUCTION

The continuous advancement of digital technologies has transformed the way organizations operate, compete, and manage their human resources. In today's technology-driven business environment, Human Resource Management (HRM) has evolved from a traditional administrative function into a strategic component of organizational success. Digital technologies are increasingly enabling HR departments to play a critical role in improving organizational performance, supporting innovation, and promoting sustainable growth.

Modern organizations are integrating advanced technologies such as Artificial Intelligence (AI), Machine Learning (ML), Human Resource Information Systems (HRIS), cloud computing, and data analytics into their HR practices. These technological developments have significantly changed the way organizations recruit employees, conduct training programs, evaluate performance, and retain talent. As a result, the concept of Digital HRM or technology-enabled HR has emerged as a key area of interest for both practitioners and researchers. In earlier decades, HR departments mainly focused on routine administrative responsibilities such as maintaining

personnel records, processing payroll, and ensuring compliance with labor laws. However, the growing complexity of the business environment and increasing reliance on digital systems have expanded the responsibilities of HR professionals. Organizations now expect HR managers to contribute strategically to workforce planning, talent development, leadership management, and organizational culture.

One of the most significant areas where technology has influenced HR functions is recruitment and selection. Many organizations now use AI-based recruitment systems, applicant tracking systems (ATS), and digital job platforms to identify potential candidates. These systems automate resume screening, shorten recruitment cycles, and improve the accuracy of candidate evaluation. Additionally, online assessment tools and virtual interview platforms have expanded the reach of recruitment processes, particularly in an increasingly global and remote working environment.

Technology has also played an important role in transforming employee learning and development. Learning Management Systems (LMS), digital training platforms, and AI-supported personalized learning tools

AI for Inclusive Education: Closing the Urban-Rural Gap

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Abstract: *Artificial Intelligence (AI) can help reduce the education gap between urban and rural areas. Many rural schools face problems such as a shortage of teachers and learning resources. This paper explores how artificial intelligence (AI) can reduce the educational gap between urban and rural areas, promoting inclusive learning for all students. Using a systematic review of existing studies, the paper analyzes AI's potential to overcome challenges like poor infrastructure, teacher shortages, and limited access to learning materials in rural regions. Findings reveal that while AI tools such as adaptive learning systems and intelligent tutoring hold great promise; effective implementation depends on adequate infrastructure, teacher training, and supportive policy frameworks, AI can promote inclusive education and improve learning opportunities for rural students.*

Keywords: Artificial Intelligence, Inclusive Education, Urban–Rural Gap, Educational Equity, Digital Divide

1. Introduction

The digital divide between urban and rural schools has led to major educational inequalities. Students in cities often benefit from modern technologies, trained teachers, and strong internet connectivity. In contrast, rural students frequently struggle with poor infrastructure, few qualified teachers, and limited access to digital tools.

Artificial intelligence (AI) offers a transformative solution. By enabling adaptive learning, language support, and automated assessment, AI has the power to make education more personalized and inclusive. This study reviews existing research to understand how AI can help bridge the urban–rural gap and promote equitable learning opportunities for all students.

Beyond technology, AI is transforming how educators deliver and students experience learning. It actively identifies each learner's strengths and weaknesses, adjusts lessons in real time, and provides instant feedback-tasks that even dedicated teachers find challenging in large or resource-limited classrooms. In rural schools, where one teacher often manages several subjects or grade levels, AI supports both teachers and students. It allows students to learn at their own pace while enabling teachers to focus on mentoring and developing critical thinking skills.

2. Literature Review

1). Urban–Rural Educational Divide

Rural students consistently face significant disadvantages compared to their urban peers across multiple educational metrics including academic performance, graduation rates, and access to higher education opportunities (Smith & Johnson, 2020). Research identifies three primary factors contributing to this disparity: inadequate physical infrastructure in rural schools, limited availability of educational resources such as qualified teachers and learning materials, and insufficient digital connectivity that restricts access to online educational content and

digital learning tools (Brown et al., 2019; Williams & Davis, 2021).

2). Artificial Intelligence in Education

The educational technology landscape has experienced widespread adoption of AI-powered tools designed to transform both teaching and learning processes (Chen & Lee, 2022). Key technologies include adaptive learning platforms that dynamically adjust content difficulty based on real-time student performance, intelligent tutoring systems (ITS) that provide one-on-one personalized instruction, automated grading systems that evaluate assignments and assessments, and predictive analytics tools that identify at-risk students requiring intervention (Anderson et al., 2023).

3). AI for Inclusive Education

AI technologies demonstrate considerable promise in advancing educational inclusivity by addressing diverse learner needs across multiple dimensions (Garcia & Patel, 2023). Natural language processing (NLP) systems support multilingual learners by providing real-time translation and language assistance, while assistive technologies such as voice recognition software, text-to-speech applications, and screen readers enable students with physical or learning disabilities to access educational content more effectively (Robinson et al., 2022).

4). Current Applications and Case Studies

Real-world AI education projects in developing countries have shown both promising results and ongoing challenges. Initiatives like Kenya's "AI for Rural Education" and India's "Digital Classroom" have successfully improved student engagement and learning outcomes in remote areas (Ochieng & Kamau, 2022; Sharma & Gupta, 2023). However, these programs still face significant hurdles such as poor internet connectivity, lack of proper technology infrastructure, and insufficient

GST Audits in the Digital Age: Exploring Fintech's Role from Auditors' Perspectives

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Abstract

India has taken many major reforms in its economy after its independence; the major focus of Union government is to make India self-reliant and a major economy in the world. GST audit software help to gst auditor to audit. Fintech software has important role in GST audit. Its helps in Ensures whether stringent financial control are in place and throws light on areas of improvement, Get analysis in terms of average output GST rate and average input credit and how much credit is accumulated at respective locations, This tool inherits validations used by the Government department to send notices. This study is to make recommendations to fintech- How they can acknowledge the futuristic opportunities in GST audit to develop an understanding of GST audit through fintech and to study the challenges and opportunities through fintech so we can make easier use of fintech in the GST. In this research paper use likert scale to manage the data, ranging from strongly agree to disagree strongly. The researchers used excel sheets and SPSS software to analyse the data and representing in the bar graph, ratio, percentage.

Key Words: Fintech applications, GST audit,

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I. Introduction

The success of any country depends on the success of its economic policies, measures and reforms taken from time to time. Similarly, India has seen many reforms over the decades. India is one of the world's youngest and most ambitious countries with a population of 135 crore (60% youth under 35), we are the second largest country by population and the sixth largest economy in the world (3 trillion). This makes India one of the major economies of the world.

India has taken many major reforms in its economy after its independence, the major focus of Union government is to make India self-reliant and a major economy in the world. The major reform was back in 1947 soon after the independence of India but the most effective economic policy that was introduced in India was in 1956 when the Mahalanobis model was introduced in India. It was a socialistic approach with the closed economy approach to attain the growth rate in all sectors of India with the social development of the poorest to the poorest section of our society. After this many more minor reforms were also introduced by GOI between 1960 & 1984.

A major economic reform that was started in 1984 by GOI but never got any majority in parliament to pass the Bill but in 2015 GOI under the finance minister of India late Arun Jaitley introduced a finance Bill as "One Nation, One Tax" which was named as the GST and got full majority in both Lok Sabha and Rajya Sabha. The bill finally saw the day and became the GST act on 1 July 2017, after the introduction of the 101st constitution amendment in 2016. The voting results were overwhelming as all opposition parties voted in the favour of this bill. After getting approval from the President of India the GST bill finally become the GST ACT with a GST council which has a representative from all States and UTs of India. The GST council is chaired by the Finance Minister of India. The GST bill is also known as one of the major reforms introduced by GOI after 1991.

It changed the way of the Indian indirect tax collection system and for the last five years, GST collection is breaking all the records. In the last FY year, GST Collection was 815262.7 crore showing a growth of 48.11% and 18.15% (PIB Data) over the year.

Digital India is an initiative taken by GOI to make India digitally empowered. The E-governance system was introduced initially in 1990. The National e-Governance Plan (NeGP), a national-level e-government initiative, was launched in 2006. The Digital India programme was launched by the Indian Prime Minister in 2015. The plan is to ensure that residents may access government services online through enhancing online infrastructure and boosting Internet access, or by giving the nation digital empowerment in the technology sector.

India has observed major growth in our digital world. India has recently surpassed China in the digital payment sector. As the world is getting easy day by day as the digital sector is booming and many new solutions are coming day by day. Even the sky is not the limit of the digital world. They can bring solutions to the major

The Role of Information Systems in Management: Enhancing the Decision-Making Processes of Contemporary Organizations

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Abstract

Information systems (IS) have become foundational infrastructure within contemporary organisations, fundamentally reshaping how managers gather, process, and act upon information. This chapter examines the multifaceted role that information systems play in enhancing managerial decision-making across strategic, tactical, and operational levels. Drawing on established frameworks—including the Decision Support System (DSS) model, the Management Information System (MIS) paradigm, and emerging intelligent systems architectures—the chapter traces the evolution of IS from rudimentary data-processing tools to sophisticated, AI-augmented platforms capable of real-time analytics and predictive modelling. Empirical evidence drawn from sector-spanning case studies is synthesised to illuminate how organisations leverage Enterprise Resource Planning (ERP) systems, Business Intelligence (BI) dashboards, and Knowledge Management Systems (KMS) to reduce decision latency, mitigate cognitive bias, and align organisational strategy with market dynamics. The chapter further addresses critical challenges including data governance, digital literacy, system integration complexity, and ethical considerations surrounding algorithmic decision-making. Concluding with a forward-looking perspective, the chapter argues that the future of organisational decision-making lies at the intersection of human judgement and machine intelligence, and that organisations which invest in robust IS capabilities—paired with human-centric design—will attain sustained competitive advantage.

Keywords: Information systems, Decision-Making, Management Information Systems, Business Intelligence, Enterprise Resource Planning

1. Introduction

The capacity to make timely, accurate, and well-informed decisions remains one of the most consequential capabilities an organisation can possess. In an era characterised by exponential data growth, heightened competitive intensity, and unprecedented environmental volatility, the traditional reliance on managerial intuition and periodic reporting cycles has proven increasingly inadequate. Contemporary organisations require decision-making architectures that are dynamic, data-driven, and organisationally agile—and information systems have emerged as the technological backbone enabling precisely this transformation.

Information systems, broadly defined as integrated sets of components for collecting, storing, processing, and communicating data and knowledge (Laudon & Laudon, 2022), permeate virtually every dimension of modern organisational life. From the shop floor to the boardroom, IS facilitate the conversion of raw data into actionable intelligence, supporting decisions that range from routine inventory replenishment to transformative strategic pivots. The consequences of this integration are profound: organisations equipped with sophisticated IS capabilities consistently demonstrate superior decision quality, faster response cycles, and more effective resource allocation than their less digitally mature counterparts (Brynjolfsson & McAfee, 2014).

Yet the relationship between information systems and decision-making is neither automatic nor unproblematic. The mere deployment of technology does not guarantee improved decisions; rather, it is the purposeful alignment of IS capabilities with managerial processes, organisational culture, and strategic intent that determines whether technology becomes a genuine enabler or an expensive distraction (Davenport, 2013). Understanding this relationship—its mechanics, its constraints, and its evolving frontier—is therefore a matter of both theoretical significance and practical urgency.

The Long-Term Impact of Permanent Remote Work on Productivity, Creativity, and Well-Being in Technology Sectors

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Abstract: *Permanent remote work has fundamentally transformed the operational dynamics of knowledge-intensive technology professionals, evolving into the standard arrangement rather than a temporary exception. Despite their widespread adoption, there remains a gap in our understanding of how these long-term remote arrangements affect the three critical dimensions that shape both individual success and organisational performance: productivity, creativity, and well-being. The current research landscape presents a complex scenario. Remote work often enhances individual productivity, especially when employees have sufficient autonomy over their schedules, flexibility in task management, and access to effective digital collaboration tools. However, these productivity improvements are accompanied by significant risks, including social isolation, diminished team cohesion, and blurred boundaries between professional responsibilities and personal life. This paper synthesises existing empirical evidence with a specific focus on technology sector workers, whose roles are particularly suited for remote implementation. We identify significant gaps in the current research, particularly regarding how creativity and innovation mechanisms function within permanent "remote-first" organisational models that lack a physical office. Most studies have concentrated on emergency remote work during the pandemic rather than voluntary long-term arrangements, which restricts their relevance to contemporary organizational decisions. Furthermore, the outcomes related to creativity have not been studied as extensively as productivity metrics, and detailed analyses specific to software engineers, data scientists, and IT professionals are limited compared to broader knowledge worker aggregates.*

Keywords: remote work, adoption, physical office, pandemic-era, software engineers, data scientists, IT professionals

1. Introduction

Advancements in digital technology have fundamentally transformed organisational operations, enabling employees to work effectively outside traditional office environments. This transformation is particularly evident in technology-driven and knowledge-intensive industries, where many tasks depend on digital tools, cloud-based systems, and online collaboration platforms. Although remote work existed before the COVID-19 pandemic, the global health crisis significantly accelerated its adoption. What was once perceived as a flexible work option quickly evolved into a necessity for numerous organisations. Even after the pandemic, remote and hybrid work arrangements have persisted, prompting many scholars and practitioners to consider them a permanent aspect of the modern workplace.

The technology sector is particularly conducive to remote working arrangements, as a significant portion of software development, data analysis, project management, and other digital tasks can be accomplished independently of a physical office location. As organisations continue to adopt remote and hybrid models, critical questions have arisen regarding their long-term implications. While many companies report improvements in productivity and employee satisfaction, concerns persist about the sustainability of these benefits over time. Organisations are also keen to understand how remote work affects creativity, innovation, collaboration, and employee well-being in the absence of regular face-to-face interactions.

From a managerial perspective, remote work presents both opportunities and challenges. Employees often enjoy greater

flexibility, reduced commuting time, and increased autonomy over their work schedules. Conversely, managers frequently express concerns regarding diminished supervision, communication barriers, employee disengagement, and the risk of social isolation. Existing research yields mixed findings; some studies indicate productivity gains and improved work-life balance, while others highlight increased stress, weakened team cohesion, and challenges in maintaining clear boundaries between professional and personal life. These contrasting viewpoints emphasise the necessity for a deeper understanding of the long-term effects of remote work, especially within the technology sector.

In this context, the present study investigates the impact of permanent remote work on technology professionals. Specifically, it aims to explore the relationship between the intensity of remote work and employee productivity, examine the role of digital collaboration tools and leadership practices in promoting creativity and innovation, and assess how long-term remote working arrangements affect employee well-being, including stress levels, sense of purpose, and overall physical and psychological health. By addressing these topics, the study aspires to enrich the existing body of knowledge on remote work and provide insights that can assist organisations in designing sustainable and effective work arrangements for the future.

2. Literature Review

Remote Work and Productivity

A growing body of research suggests that remote work can positively influence employee productivity, although the extent of its impact often depends on the nature of the work,

ROLE OF JUDICIARY IN REGULATING TV REALITY SHOWS IN INDIA

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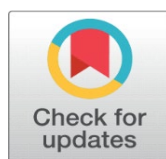
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ABSTRACT

The intricate link between freedom of speech and regulatory systems for television reality programs in India is discussed in the present paper. Although Article 19(1)(a) of the Indian Constitution protects the right to free speech and expression, Article 19(2) permits reasonable limitations on grounds like morality, decency, and public order—principles sometimes mentioned in debates regarding reality TV material. The study examines how different legislative instruments—the Cable Television Networks (Regulation) Act, 1995; the Information Technology Rules, 2021; and the Indecent Representation of Women (Prohibition) Act, 1986 shape the broadcast and digital media terrain. As seen by historic rulings such as *Ranjit D. Udeshi v. State of Maharashtra*, *Aveek Sarkar v. State of West Bengal*, and recent Bigg Boss-related litigation, judicial interpretation is very crucial in determining the limits of content control. From strict censorship models to more complex ways anchored in community values and artistic freedom, the report also emphasizes the changing attitude of the court on obscenity and child protection in reality TV. In the end, it emphasizes the court's balancing act—guaranteeing responsible media practices in a fast-changing broadcast environment while preserving fundamental liberties.

Keywords: Freedom of Speech and Expression, Reasonable Restrictions, Reality Show, Obscenity, IT Rule, Community, Children, Public Morality

1. INTRODUCTION

The freedom of speech and expression, which enables everyone to freely express their thoughts, ideas, and opinions, is a crucial component of democracy. The Indian Constitution's Article 19(1)(A) guarantees this basic right. However, in the interests of public order, sovereignty, security, decency, morality, and defamation, this freedom may be appropriately restricted under Article 19(2). While courts respect the freedom of speech and expression under Article 19(1)(a), they



The Economic Power and Fragility of Blue Assets

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Abstract – Blue assets, encompassing oceans, seas, coastal ecosystems, and marine resources, represent a critical yet undervalued component of the global economy. This chapter examines the dual nature of blue assets as both powerful economic drivers and vulnerable natural systems facing unprecedented threats. The chapter explores the multifaceted economic contributions of blue assets, including fisheries, maritime transport, tourism, energy production, and ecosystem services valued at trillions of dollars annually. Simultaneously, it analyzes the fragility of these assets due to climate change, pollution, overexploitation, and habitat degradation. Through a comprehensive review of current literature and case studies, this chapter highlights the urgent need for sustainable blue economy frameworks that balance economic development with environmental conservation. The findings underscore that the future prosperity of coastal nations and global food security depends critically on protecting and managing blue assets effectively. The chapter concludes with recommendations for policy interventions, innovative financing mechanisms, and integrated coastal zone management strategies essential for ensuring the long-term viability of blue assets.

Keywords - Blue assets, blue economy, marine ecosystem services, sustainable fisheries, coastal resilience, ocean conservation, maritime resources.

I. INTRODUCTION

The world's oceans, covering approximately 71 percent of the Earth's surface, represent one of humanity's most valuable yet least protected assets. Blue assets, a term encompassing marine and coastal resources, ecosystems, and the economic activities they support, have emerged as a focal point in contemporary discussions about sustainable development and economic growth. These assets include not only the tangible resources such as fish stocks and mineral deposits but also the intangible benefits provided by marine ecosystems, including climate regulation, carbon sequestration, and biodiversity conservation.

The economic significance of blue assets cannot be overstated. The Organisation for Economic Co-operation and Development estimates that the ocean economy contributes approximately 2.5 trillion USD to global GDP annually, with projections suggesting this could double by 2030. Maritime industries provide livelihoods for over three billion people worldwide, with fishing alone supporting the nutritional needs of billions. Coastal tourism generates hundreds of billions of dollars each year, while emerging sectors such as offshore renewable energy and marine biotechnology promise substantial economic opportunities.

However, this economic power exists in precarious balance with increasing environmental fragility. Decades of unsustainable exploitation, combined with the accelerating impacts of climate change, have pushed many marine ecosystems to the brink of collapse. Overfishing has depleted fish stocks worldwide, with approximately 35 percent of global fisheries overexploited. Ocean acidification, rising sea temperatures, and plastic pollution threaten the fundamental biological processes that sustain marine life. Coastal habitats, including mangroves, coral

reefs, and seagrass beds, are disappearing at alarming rates, undermining the natural protection they provide against storms and erosion.

This chapter addresses the critical gap in understanding how to harness the economic potential of blue assets while simultaneously addressing their vulnerability. The purpose is to provide a comprehensive analysis of both the economic dimensions and environmental challenges associated with blue assets, offering insights into pathways toward a sustainable blue economy. The chapter is particularly relevant in the context of the United Nations Decade of Ocean Science for Sustainable Development and the growing global recognition that ocean health is inseparable from human prosperity.

The chapter is organized into several sections that progressively build understanding of blue assets. Following this introduction, a literature review synthesizes current knowledge on blue assets and the blue economy concept. Subsequent sections examine the economic contributions of various blue asset categories, analyze the threats and vulnerabilities facing marine systems, explore case studies of successful and failed management approaches, and discuss policy frameworks and innovations for sustainable blue asset management. The chapter concludes with recommendations for stakeholders ranging from policymakers to private sector actors.

II. LITERATURE REVIEW

1. Conceptualizing Blue Assets and the Blue Economy

The concept of blue assets has evolved significantly over the past two decades, paralleling the development of the blue economy framework. Early scholarship focused primarily on fisheries and maritime transport, treating oceans mainly as resource extraction zones. However, contemporary understanding recognizes blue assets as



Artificial Intelligence for Climate Adaptation in Smart Cities: A Critical Literature Review of Educational, Pedagogical, and Socio- Technical Dimensions

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Abstract – The converging of artificial intelligence (AI) and climate adjustment within smart city frameworks has appeared as one of the most consequential and contested domains of modern urban governance and sustainability scholarship. This literature review critically examines peer-reviewed research published between 2015 and 2024, drawing on 97 sources spanning urban informatics, environmental science, education and pedagogy, political economy, and science and technology studies (STS). The chapter is structured around five thematic axes: (1) the conceptual architecture of AI-driven climate adaptation systems; (2) the educational and pedagogical dimensions of preparing citizens, professionals, and policymakers to engage with these systems; (3) the socio-technical inequalities embedded in smart city infrastructures; (4) the governance and transparency challenges that AI deployment presents; and (5) the emergent research gaps that demand scholarly and institutional attention. The review finds that while substantial technical literature documents the capabilities of AI in climate modelling, urban heat island mitigation, flood risk prediction, and energy optimisation, there exists a pronounced deficit in research that bridges technical systems design with education, civic participation, and critical literacy. Furthermore, the majority of existing research reflects perspectives from the Global North, with limited attention to the pedagogical, political, and infrastructural conditions of cities in the Global South. This chapter argues that climate adaptation cannot be reduced to a computational problem and that AI systems, however sophisticated, are embedded in social, political, and pedagogical contexts that determine their effectiveness, equity, and legitimacy. The review synthesises these dimensions into a conceptual framework — the Adaptive Intelligence Pedagogy (AIP) model — which foregrounds critical climate literacy as a precondition for just and effective AI-driven urban adaptation. Directions for future research, policy, and educational practice are identified.

Keywords - Artificial intelligence, climate adaptation, smart cities, sustainability education, urban pedagogy, climate literacy, socio-technical systems, AI governance

I. INTRODUCTION

Cities stand at the epicentre of both the climate crisis and the global artificial intelligence revolution. Representing over 70% of global greenhouse gas emissions and housing more than 56% of the world's population — a proportion projected to reach 68% by 2050 (United Nations, 2018) — urban centers are simultaneously the primary contributors to, and the most vulnerable sites of, accelerating climate change. Simultaneously, the proliferation of AI technologies across urban governance, infrastructure management, disaster response, and environmental monitoring has generated enormous expectations about the transformative potential of data-driven systems for managing climate risks (Rolnick et al., 2022; Vinuesa et al., 2020). Smart city frameworks — which integrate digital sensors, machine learning algorithms, real-time data analytics, and networked urban infrastructure — have become the dominant paradigm through which municipal governments and international development agencies envision future-proofing cities against climate disruption (Albino et al., 2015; Bibri & Krogstie, 2017).

Yet the discourse surrounding AI and smart cities in the context of climate adaptation remains marked by a peculiar duality. On one hand, techno-optimistic narratives dominate policy documents, industry reports, and a significant portion of the academic literature, portraying

AI as an almost inexhaustible reservoir of solutions — capable of predicting floods, optimising energy grids, modelling urban heat islands, and coordinating disaster response at superhuman speed and scale (Nishant et al., 2020; Shi et al., 2020). On the other hand, a growing body of critical scholarship challenges these representations, pointing to the social costs of algorithmic governance, the replication of spatial and racial inequalities through biased data systems, the opacity of AI decision-making, and the political economy of surveillance capitalism that underlies many smart city projects (Datta, 2018; Greenfield, 2013; Sadowski, 2020; Zuboff, 2019).

Strikingly absent from this debate — and constituting the central motivating gap of this literature review — is sustained engagement with the educational and pedagogical dimensions of AI-driven climate adaptation. Questions about how citizens learn to understand, critically evaluate, and participate in AI-mediated urban systems; how educators prepare professionals and policymakers for socio-technical roles in climate governance; and how curricula in schools, universities, and community settings can cultivate the critical climate literacy necessary to hold AI systems accountable, remain undertheorised and under-researched (Selwyn, 2019; UNESCO, 2021; Williamson et al., 2020). This chapter argues that this neglect is not incidental but structural: it reflects a broader tendency within both AI research and smart city scholarship to treat

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From Support System to Pedagogical Partner: The Role of Artificial Intelligence in Reshaping Teaching and Faculty Engagement in Higher Education

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ABSTRACT

The integration of artificial intelligence (AI) in higher education represents a fundamental shift from traditional support systems to dynamic pedagogical partnerships. This paper examines the evolving role of AI in reshaping teaching methodologies and faculty engagement within higher education institutions. Through a comprehensive analysis of current literature and emerging practices, this study explores how AI technologies are transforming from supplementary tools to integral components of the educational experience. The research investigates the implications for faculty professional development, pedagogical innovation, and institutional transformation. Findings suggest that successful AI integration requires a paradigmatic shift in how educators conceptualize their roles, moving from information deliverers to learning facilitators and AI collaborators. The paper concludes with recommendations for sustainable AI adoption that enhances rather than replaces human expertise in higher education.

Keywords: Artificial Intelligence, Higher Education, Pedagogy, Faculty Development, Educational Technology, Machine Learning.



An Integrated Four-Domain Research Framework for Environmental Sustainability: Energy, Water, Recycling, and Waste Management

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Abstract- Purpose – This paper develops and presents an integrated multi-domain research framework for investigating four critical pillars of environmental sustainability — energy systems, water resource management, material recycling, and waste governance. The framework addresses the fragmented state of sustainability research by proposing a unified six-phase mixed-methods model applicable across disciplines, geographies, and institutional contexts. **Design/methodology/approach** – The framework adopts a mixed-methods design integrating quantitative data analysis, field-based measurement, systems modelling, and qualitative policy evaluation. An 18-month phased timeline is proposed, structured across problem identification, literature synthesis, methodology design, primary data collection, analysis, and policy output generation. **Findings** – Cross-domain analysis reveals five high-priority research gaps, including grid-scale storage viability, groundwater depletion in arid urban zones, methane capture efficiency in informal landfills, and the systemic nexus interactions between energy, water, and waste. The framework demonstrates that treating these domains in isolation systematically underestimates interdependencies and leads to suboptimal policy design. **Research limitations/implications** – The framework is conceptual and requires empirical validation across diverse national contexts. Data availability constraints in low-income countries may limit certain quantitative methods.

Practical implications – The framework provides researchers, policymakers, and sustainability practitioners with a structured, replicable approach to cross-domain environmental investigation. It directly supports SDG 6 (Clean Water), SDG 7 (Clean Energy), SDG 11 (Sustainable Cities), and SDG 12 (Responsible Consumption). **Originality/value** – This paper makes an original contribution by synthesising four sustainability domains into a single integrated research model, moving beyond siloed inquiry to capture systemic interdependencies.

Keywords- Kerala Renaissance, English Education, Anti-Caste Consciousness, Enlightenment, Malayalam Literature, Subaltern Emancipation, Modernity.

I. Introduction

Environmental sustainability has emerged as the defining challenge of the twenty-first century. The accelerating pace of climate change, compounded by resource depletion, population growth, and rapid urbanisation, has placed unprecedented pressure on four interconnected systems: energy infrastructure, freshwater supply, material recycling capacity, and waste management governance. While each domain has generated substantial independent scholarship, the systemic interdependencies between them



Consumer Protection in Health Care Services: A Critical Analysis of the Indian Legal Framework

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Abstract

The relationship between a patient and a medical practitioner in India has, over the last three decades, undergone a quiet but consequential transformation: from one governed almost entirely by professional ethics and tort principles to one increasingly scrutinised through the lens of consumer law. The landmark decision of the Supreme Court in *Indian Medical Association v. V.P. Shantha* brought medical services within the fold of the Consumer Protection Act, 1986, giving patients an inexpensive and relatively swift forum to seek redress against deficient treatment. The Consumer Protection Act, 2019 has since replaced its predecessor, introducing product liability, e-commerce regulation, mediation, and a more robust institutional architecture. This paper critically examines the evolution, scope, and limitations of consumer protection in Indian healthcare. It evaluates the judicial reasoning that brought medical services within consumer jurisdiction, the standard used to determine medical negligence, and the practical difficulties patients continue to face, including the complexity of expert evidence, the chilling effect of defensive medicine, and the uneven applicability of the law to government hospitals and free treatment. The paper concludes that while the legal framework has substantially empowered patients, structural and procedural reforms are necessary to make the promise of accountability a lived reality.

Keywords: Consumer Protection, Medical Negligence, Healthcare Services, Consumer Protection Act 2019, Deficiency in Service.

1. Introduction

Healthcare occupies a peculiar position in the architecture of consumer law. Unlike the purchase of a television or an airline ticket or any consumer product, a patient rarely possesses the technical knowledge to assess the quality of the service being provided, and the resultant of an error are frequently irreversible. For decades, Indian law treated the doctor-patient relationship as a matter of professional ethics, regulated chiefly by the Indian Medical Council Act, 1956 and the disciplinary machinery of state medical councils. Civil liability, where it existed, was pursued through the cumbersome and expensive route of a tort suit in ordinary civil

Financial Innovation and Bank Performance in India: A Conceptual Framework

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Abstract

Banks in India are under constant pressure to modernise their products, processes and organisational systems in order to stay competitive in a fast-changing digital economy. This paper builds a conceptual framework that explains how financial innovation affects bank performance, and it gives a clear place in that model to artificial intelligence and digital technology as an enabling mechanism. It draws on the Resource-Based View and combines these with a structured review of empirical studies on financial innovation and Indian bank performance.

The review shows that financial innovation is best understood as a multi-dimensional construct made up of product, process, marketing and organisational innovation. Its effect on bank performance is not simple or automatic. financial innovation raise profitability and efficiency over the medium term, but can reduce short-term returns because of adjustment costs, and its benefits depend heavily on bank ownership, scale and the surrounding regulatory environment. Artificial intelligence and digital capability appear to work mainly as a mechanism that carries the benefits of innovation through to performance, rather than as a source of advantage on its own. This paper proposes a model that treats financial innovation as a higher-order construct, positions AI/digital capability as a mediating mechanism, and sets out boundary conditions that are particularly relevant to an emerging economy such as India.

Keywords: *Financial innovation, bank performance, artificial intelligence, Resource-Based View, Indian banking, digital transformation*

Introduction

Banking has always changed with the tools available to it. From the introduction of cheques and credit cards to the arrival of internet banking, ATMs and now artificial intelligence, banks have repeatedly reshaped how they design products, deliver services and organise their internal work. In India, this process has moved faster than usual over the last decade. The push for financial inclusion, the growth of the Unified Payments Interface (UPI), the spread of smartphones, and government programmes aimed at digital banking have together created an environment where innovation is no longer optional for a bank that wants to remain competitive.

At the same time, banks everywhere are also being asked to show that innovation actually pays off. Boards, regulators and shareholders want to know whether the money spent on new digital platforms, mobile applications, and now AI-based tools for credit scoring, fraud detection and customer service, actually improves profitability and market value, or whether it is simply a cost of staying in the game. This question is harder to answer than it looks. Innovation is not one single thing. A bank can innovate in the product it offers, in the process used to deliver it, in how it markets itself, or in how it organises its internal operations, and each of these can have a different effect on performance. This paper responds to that gap by building a conceptual framework of how financial innovation affects bank performance, with a particular focus on the



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The Role of Artificial Intelligence in Enhancing Mental Health, Marital Satisfaction, and Work-Life Balance among Working Women in

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Abstract : This study examines the emerging role of Artificial Intelligence (AI) in supporting the psychological well-being, marital satisfaction, and work-life balance of working women in India. As AI-enabled tools such as mental health chatbots, wellness applications, predictive analytics, and workplace scheduling assistants become increasingly embedded in everyday life, questions arise regarding their effectiveness, accessibility, and regulatory oversight, particularly for women who continue to bear disproportionate domestic and caregiving responsibilities alongside professional obligations. The research adopts a mixed-methods design combining quantitative survey data with qualitative interviews to evaluate how working women across selected Indian cities perceive and use AI-based interventions, and whether such use correlates with improved mental health outcomes, marital harmony, and balanced role management. The study further situates this inquiry within India's constitutional guarantees of equality and dignity, existing statutory frameworks governing data protection, mental healthcare, and workplace rights, and comparative judicial approaches to technology-mediated welfare. Findings are expected to inform policy recommendations for the ethical, gender-sensitive deployment of AI tools in mental health and family life contexts.

Keywords: Artificial Intelligence, Mental Health, Marital Satisfaction, Work-Life Balance, Working Women, India, Digital Wellness, Gender and Technology, Data Protection, Constitutional Rights

Introduction

The rapid diffusion of Artificial Intelligence (AI) across healthcare, human resource management, and personal digital ecosystems has opened new possibilities for addressing long-standing social challenges, including the psychological strain experienced by women who simultaneously manage careers, marriages, and households. In India, working women frequently occupy a dual-burden position: they contribute economically to their households while continuing to shoulder the bulk of domestic and caregiving labour, a pattern documented extensively in time-use and labour-force studies. This dual burden has been linked to elevated stress, marital friction, and difficulty achieving sustainable work-life integration.

AI-driven applications, ranging from conversational mental health chatbots and mood-tracking apps to algorithmic scheduling tools and predictive workplace analytics, are increasingly marketed as solutions that can ease this burden by offering accessible, low-cost, and stigma-free support. However, the actual impact of such technologies on the lived experiences of Indian working women remains under-researched, particularly in relation to culturally specific dynamics of marriage, family expectation, and workplace hierarchy. This study seeks to fill that gap by empirically investigating how AI tools are used, perceived, and experienced by working women, and by situating these findings within the broader legal and regulatory architecture that governs technology, mental health, and gender equality in India.

RESEARCH PROBLEM

Despite the proliferation of AI-based wellness and productivity tools, there is limited empirical understanding of whether these technologies meaningfully improve mental health, marital satisfaction, and work-life balance for working women in the Indian context, or whether they merely digitise existing inequities without addressing their structural roots. Working women in India face a distinctive combination of pressures, including patriarchal household expectations, workplace discrimination, inadequate institutional support for childcare and eldercare, and social stigma surrounding mental health disclosure. The research problem, therefore, centres on three interlinked concerns: first, the effectiveness and accessibility of AI-based interventions for this population; second, the ethical and privacy risks associated with the use of sensitive personal and psychological data by AI

MOTHERHOOD AND WOMEN'S WORKFORCE PARTICIPATION: AN AI- ENABLED COMPARATIVE ANALYSIS OF CHILDBIRTH, PARENTING, AND FAMILY SUPPORT SYSTEMS IN INDIA AND THE UNITED STATES

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ABSTRACT

Despite increase in constitutional protections and labour welfare laws, it still remains a challenge to reach substantive gender equality as mothers remain underrepresented in the labour market. This study makes a comparative analysis of motherhood, women's participation in the workforce and family support systems between India and the U.S. from an AI perspective, examining the efficacy of legal and institutional frameworks in tackling these issues. It analyses how maternity protection, parental leave, childcare facilities, workplace adjustments, anti-discrimination protection and social security measures work together.

The study shows that AI-powered legal research can be more effective than traditional doctrinal research at pinpointing legislative gaps, policy convergence, judicial trends, and pathways for legal reform, all of which are based on evidence. The combination of comparative legal scholarship with AI-powered analytical approaches provides a unique interdisciplinary perspective on the need to improve protections for mothers in the workforce and on the question of inclusive labour governance, with policy recommendations that are relevant to India, the United States, and beyond, to global issues of gender justice, social welfare and the future of work.

Keywords: Motherhood Penalty; Women's Workforce Participation; Comparative Labour Law; Artificial Intelligence; Maternity Protection.

I.INTRODUCTION

In the 21st century, women's employment has become one of the most important measures of economic development, social justice and gender equality. It has been globally realised that women's work is vital for national economic development, promotes better family welfare and sustainable development. International bodies like the International Labour Organization (ILO), the United Nations (UN) and the Organisation for Economic Co-operation and Development (OECD) have consistently underscored the need for equal opportunities for women in the paid workforce to ensure inclusive economic development and to achieve the SDG goals, especially SDG 5, Gender Equality and SDG 8, Decent Work and Economic Growth¹.

Although there has been significant progress in education for women and opportunities for their roles outside the home, women remain significantly disadvantaged when it comes to entering the workforce,

¹ International Labour Organization, *Care at Work: Investing in Care Leave and Services for a More Gender Equal World of Work* (ILO, Geneva, 2022).

HUMAN RIGHTS IMPLICATIONS OF FACIAL RECOGNITION TECHNOLOGY IN INDIA: LEGAL, ETHICAL AND POLICY PERSPECTIVES

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ABSTRACT

Facial Recognition Technology (FRT) has become a rapidly-growing instrument of policy-making, peace-keeping and commercial purposes all over the globe, and in India, too. The use of FRT in India is diverse, as being seen at the biometric boarding of passengers under the DigiYatra program at airports or police usage of the technology during public protests. The article focuses on the impact of the application of FRT on human rights in India using the doctrinal, normative and comparative methodology. The article reviews the literature related to artificial intelligence and human rights, biometric surveillance and privacy law; analyzes the rights enshrined in the Articles No. 14, 19 and 21 of the Constitution of India and the Supreme Court doctrine in Justice K.S. Puttaswamy v. Union of India and related cases; and puts the Indian experience into perspective of the global regulatory practices such as the regulations of the European Union, the laws analyzed in *Bridges v. South Wales Police* case and legal development in the USA, China and Canada. The analysis finds that while the Digital Personal Data Protection Act, 2023 marks a significant step forward, the absence of a purpose-built law governing biometric surveillance, weak independent oversight, and the risk of algorithmic bias leave critical human rights gaps unaddressed in the Indian context. The paper concludes with legislative, institutional, technical and participatory recommendations for a human rights-centred regulatory framework for FRT in India.

Keywords: Facial Recognition Technology, Human Rights, Privacy, Artificial Intelligence, Surveillance, Digital Rights, Data Protection, India.