



ATHARVA INSTITUTE OF MANAGEMENT STUDIES

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Message

From the founder secretary AET

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A handwritten signature in black ink, appearing to read "Sunil Rane".

Shri Sunil Rane, Executive President AET

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Dear Readers,

Managing the triple bottom line i.e. People, Planet & Profit is absolutely crucial for business sustainability. It helps organizations to manage their economic, social & environmental opportunities & risk.

It is imperative that we as “Human” race have to use resources which are available today, wisely, making sure that we leave some of them for our future generations. Thus, sustainable development is crucial for society, economy & environment. There are major challenges to this perspective. But several ambitious, collaborative action-oriented strategies have evolved over a period of time.

We present select papers presented during the conference, in

this issue of our Journal.

Happy Reading!

Editorial Team

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**A Primary Study on Homebuyer Perception and Price Dynamics in Urban and Suburban
Housing Markets of Mumbai**

Mr. Prajwal Bapurao Salunke

(Atharva Institute of Management Studies, Mumbai)

ABSTRACT:

The real estate market in Mumbai has experienced significant transformation in recent years, influenced by rapid urbanization, large-scale infrastructure development, evolving lifestyle aspirations, and post-pandemic changes in work culture. Historically, Mumbai's urban areas have commanded premium property prices owing to their proximity to major employment hubs, well-established infrastructure, and perceived social prestige. However, rising property costs, congestion, and space constraints have gradually shifted buyer attention toward suburban regions. Suburban areas are increasingly being viewed as viable and attractive alternatives, offering relatively affordable housing, larger living spaces, and steadily improving connectivity through metro expansions, highways, and transport networks. In this context, the present study aims to examine and compare homebuyer perceptions and price dynamics between urban and suburban housing markets in Mumbai through primary research, highlighting how buyer preferences are evolving in response to economic and social changes.

KEYWORDS:

Urban housing, Suburban housing, Homebuyer perception, Real estate prices, Mumbai housing market, Affordability, Infrastructure development

“Robo-Advisors in India: A Study of Regulatory Compliance and Investor Protection”

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Abstract:

The rapid growth of technology has changed the way financial services are delivered, especially investment advisory services. One such major development is the rise of robo-advisory platforms, which provide automated investment advice using algorithms and digital tools. In India, these platforms have become popular among retail investors because they are easy to use, cost-effective, and easily accessible through mobile applications. Robo-advisors collect basic information from users such as age, income, financial goals, risk tolerance, and investment time horizon to recommend suitable investment portfolios. However, since robo-advisory platforms rely on automated systems instead of human advisors, several concerns arise related to transparency, suitability of advice, data privacy, conflict of interest, and investor protection. Many investors do not clearly understand how recommendations are generated or what risks are involved. This makes regulatory oversight very important. This study aims to examine selected robo-advisory platforms in India to understand how well they follow the SEBI Investment Adviser (IA) Regulations. The research is descriptive and analytical in nature and is based completely on secondary data. A compliance checklist based on SEBI guidelines was used to evaluate the disclosure practices of selected platforms. The study finds that none of the platforms fully meet regulatory expectations, highlighting the need for better transparency and stronger investor protection.

Keywords:

Robo-advisory platforms, FinTech, Investment Advisory, SEBI Regulations, Investor Protection, Automated Advice, Risk Profiling, Transparency, Digital Wealth Management

Contribution of Young Investors in the Capital Market

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Course: Master in Management Studies (MMS)

Academic Year: 2025-26

Abstract:

The capital market acts as a backbone of economic development by mobilizing longterm savings and channelizing them into productive investments. In recent years, the Indian capital market has witnessed a remarkable increase in participation from young investors. Factors such as technological advancement, digital trading platforms, increased financial awareness, social media influence, and changing risk perception have significantly encouraged youth participation. This research paper studies the contribution of young investors to the capital market, their investment preferences, strategies, behaviour, and the influence of external economic and political factors. The study is based on primary data collected from 120 respondents and secondary data obtained from books, journals, and authentic websites. The findings indicate that young investors play a crucial role in enhancing market liquidity, stability, and long-term growth. The study concludes that with improved financial education and regulatory support, young investors can significantly strengthen the Indian capital market.

Keywords:

Capital Market, Young Investors, Investment Behaviour, Financial Literacy, Market Growth

The Boomerang Effect in Direct-to-Consumer Pharmaceutical Advertising: An Empirical Study on the Impact of Lifestyle Portrayals on Patient Motivation and Health Behaviour

Pavan Rajkumar Shirfule

(Atharva Institute of Management Studies, Mumbai)

ABSTRACT:

Direct-to-Consumer Advertising (DTCA) has become an increasingly prominent communication strategy within the pharmaceutical industry, aiming to enhance patient awareness, engagement, and proactive health behavior. However, emerging evidence suggests that certain advertising approaches may produce unintended outcomes, commonly referred to as the boomerang effect, wherein promotional messages lead to reduced motivation, skepticism, or adverse behavioral responses among consumers. This empirical study examines the presence and impact of the boomerang effect in direct-to-consumer pharmaceutical advertising, with specific emphasis on lifestyle-oriented portrayals used in promotional messages. Primary data were collected through a structured questionnaire administered to consumers exposed to DTCA campaigns in order to assess their perceptions, emotional responses, trust levels, and subsequent health-related intentions. The study analyzes how exaggerated lifestyle depictions, emotional framing, and aspirational messaging influence patient motivation, perceived credibility, and engagement with healthcare decisions. The findings indicate that while DTCA can enhance initial awareness, over-idealized lifestyle portrayals may reduce message credibility, create unrealistic expectations, and discourage active health-seeking behavior among certain consumer segments. The study contributes to marketing and health communication literature by empirically validating the boomerang effect in pharmaceutical advertising and offers practical insights for designing ethically responsible and effective DTCA strategies that balance persuasion with patient trust and realistic health outcomes.

Keywords:

Direct-to-Consumer Advertising (DTCA), Pharmaceutical Advertising, Boomerang Effect, Lifestyle Portrayals, Patient Motivation, Health Behaviour, Consumer Perception

Goal-Based Financial Planning through Mutual Funds: An Empirical Study of SIP, STP, and SWP Investment Strategies

Anaya Vivek Nimkar

(Atharva Institute of Management Studies, Mumbai)

ABSTRACT:

Goal-based financial planning has gained significant importance in the contemporary investment landscape as individuals increasingly seek structured and disciplined approaches to achieve long-term financial objectives. Mutual funds, supported by systematic investment mechanisms such as Systematic Investment Plans (SIP), Systematic Transfer Plans (STP), and Systematic Withdrawal Plans (SWP), have emerged as effective tools for wealth accumulation, risk management, and income generation across different life stages. This empirical study examines the role and effectiveness of SIP, STP, and SWP in facilitating goal-oriented financial planning among retail investors in India. Primary data were collected through a structured questionnaire administered to individual investors to assess their awareness, usage patterns, and perceptions of these systematic investment strategies, while secondary data were used to analyze fund performance and support analytical interpretation. The findings indicate that SIP is predominantly preferred for long-term wealth creation, STP is valued for mitigating market timing risk during asset reallocation, and SWP plays a crucial role in ensuring stable income during the post-investment phase. The study highlights that the integrated use of SIP, STP, and SWP enhances portfolio efficiency, aligns investments with financial goals, and promotes disciplined investing behavior. The research contributes to existing literature by providing empirical evidence on the combined strategic application of systematic mutual fund investment tools in goal-based financial planning and offers practical insights for investors and financial advisors.

KEYWORDS: Goal-Based Financial Planning, Mutual Funds, Systematic Investment Plan (SIP), Systematic Transfer Plan (STP), Systematic Withdrawal Plan (SWP), Retail Investors, Investment Strategies

A COMPARATIVE STUDY OF SIP VS LUMP SUM INVESTMENT IN MUTUAL FUNDS

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ABSTRACT:

This research paper presents a comprehensive comparative analysis of Systematic Investment Plans (SIPs) and lump-sum investment approaches in mutual funds, with the goal of evaluating their effectiveness under various market conditions. Mutual funds have become increasingly popular among Indian retail investors due to their benefits, including professional portfolio management, diversification, and accessibility. However, investors often face confusion when choosing between SIP and lump sum investment methods. The study relies on secondary data obtained from reliable sources, including AMFI, official mutual fund websites, Value Research, and other financial platforms. Selected equity mutual fund schemes from various categories were analysed over a ten-year period (2014–2024) to capture different market phases, including bullish, bearish, and volatile periods. Performance evaluation was carried out using financial indicators such as CAGR for lump sum investments, XIRR for SIP investments, standard deviation to measure risk, and Sharpe ratio to assess risk adjusted returns. The analysis suggests that lump sum investments can deliver higher returns when invested during favourable market valuations and held for a longer period. On the other hand, SIP investments provide more consistent performance, lower volatility, and better risk-adjusted returns, especially during uncertain market conditions. SIPs also encourage financial discipline and reduce the risk associated with poor market timing. The study concludes that neither strategy is universally superior. The choice between SIP and lump sum depends on factors such as the investor's financial objectives, risk tolerance, market understanding, and availability of funds. The findings provide valuable insights to help retail investors make informed investment decisions.

Online Social Interaction and Its Influence on Emotional and Cognitive Health in Generation Z

Kasturi Sachin Soni

(Atharva Institute of Management Studies, Mumbai)

ABSTRACT:

The rapid expansion of digital technologies has transformed the way individuals communicate, socialize, and form relationships, particularly among younger generations. Generation Z, having grown up in a digitally mediated environment, engages extensively in online social interactions that shape emotional experiences and cognitive functioning. This paper examines how sustained online social interaction influences the emotional and cognitive health of Generation Z through a comprehensive review of existing academic literature. The study explores emotional outcomes such as anxiety, self-esteem, emotional regulation, and perceived social connectedness arising from digital engagement. It also analyzes cognitive implications including attention span, multitasking behavior, information processing, and concentration patterns. Prior research suggests that online social interaction can foster social support, identity exploration, and peer connectivity when used constructively. However, excessive or unregulated engagement has been associated with emotional distress, social comparison, and reduced cognitive focus. The paper highlights the dual nature of online interaction, emphasizing that its effects are not uniformly positive or negative. Contextual factors such as frequency of use, type of interaction, and individual psychological predispositions significantly influence outcomes. The analysis further identifies gaps in current research, particularly regarding long-term cognitive effects and balanced usage frameworks. By synthesizing diverse scholarly perspectives, this paper contributes to a nuanced understanding of how online social interaction affects the emotional and cognitive health of Generation Z. The study underscores the need for informed digital engagement practices and evidence-based interventions. The findings aim to support educators, families, and policymakers in addressing the psychological challenges associated with digital social environments.

Keywords: Online Social Interaction, Generation Z, Emotional Health, Cognitive Health, Digital Well-being

EMPLOYEE PERCEPTION TOWARDS DIVERSITY AND INCLUSION IN ORGANIZATIONS

Rucha Rane

(Atharva Institute of Management)

ABSTRACT

Diversity and Inclusion (D&I) have become very important topics in today's organizations. In the modern business world, organizations are no longer made up of people from only one background. Employees come from different genders, age groups, religions, cultures, educational backgrounds, and physical abilities. Diversity refers to these differences among employees. Inclusion means creating a workplace environment where all employees feel respected, valued, accepted, and treated fairly, regardless of their differences. Diversity and inclusion together help organizations create a positive and healthy workplace culture.

In recent years, organizations have started focusing more on diversity and inclusion because they understand that employees are their most valuable resource. When employees feel included and respected, they are more motivated to work, more satisfied with their jobs, and more loyal to the organization. Diversity also helps organizations become more creative and innovative, as people from different backgrounds bring different ideas, opinions, and experiences. Therefore, diversity and inclusion are not only ethical and social responsibilities but also important business strategies for organizational success.

The purpose of this study is to understand how employees perceive diversity and inclusion practices in organizations. Employee perception means how employees think and feel about diversity and inclusion in their workplace. The study aims to find out whether employees feel comfortable, respected, and treated equally in their organizations. It also tries to analyze whether employees believe their organization provides equal opportunities to all employees, irrespective of gender, caste, religion, or background. Another purpose of the study is to understand how diversity and inclusion policies influence employee morale, job satisfaction, motivation, and productivity. This research follows a descriptive research design. Descriptive research is used to describe and understand the opinions and

perceptions of respondents. In this study, descriptive research design is used to analyze employee perceptions regarding diversity and inclusion practices. The research focuses on understanding the current situation in organizations and does not try to change or manipulate any variables. Primary data for the study is collected using a structured questionnaire. The questionnaire is circulated among employees working in different organizations. The questionnaire includes questions related to equal opportunities, workplace respect, discrimination, inclusiveness, and organizational diversity policies. Employees are asked to share their opinions and experiences regarding diversity and inclusion in their workplace. The questionnaire uses multiple-choice questions and Likert scale questions to measure employee perceptions. Participation in the survey is voluntary, and respondents are assured that their responses will be kept confidential. Secondary data is collected from various sources such as books, research papers, journals, company reports, and websites related to diversity and inclusion. Secondary data helps in understanding the theoretical background of diversity and inclusion and previous research findings. It also helps in comparing the results of the current study with previous studies. The data collected from respondents is analyzed using simple statistical tools. Percentage analysis is used to understand the distribution of responses. Tables and charts such as bar graphs and pie charts are used to present the data in a simple and understandable manner. Microsoft Excel is used for data analysis and graphical representation. The analysis helps in interpreting employee perceptions and drawing meaningful conclusions from the data. The findings of this study will help organizations understand how employees perceive diversity and inclusion practices. The study will highlight whether employees feel included, respected, and valued in their workplace. It will also identify areas where organizations are performing well and areas where improvement is required. Based on the findings, the study will provide suggestions for organizations to improve their diversity and inclusion policies and practices. Promoting diversity and inclusion in organizations can have many benefits. It can increase employee engagement, improve employee satisfaction and reduce employee turnover. Employees who feel included are more likely to be motivated and committed to their organization. Diversity can also improve organizational creativity, innovation, and decision-making, as employees with different backgrounds and perspectives contribute different ideas. Therefore, diversity and inclusion are important for both employees and organizations.

This research contributes to understanding the importance of diversity and inclusion in organizations and how it affects employee attitudes and work behavior. The study emphasizes the need for organizations to create a diverse and inclusive workplace environment where all employees feel

respected and valued. The findings of this study can be useful for managers, HR professionals, and organizations in designing effective diversity and inclusion policies and creating a positive organizational culture.

A STUDY ON DIGITAL BANKING ADOPTION AND ITS EFFECT ON CUSTOMER SATISFACTION

Hrishik Pawar

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ABSTRACT

The rapid growth of digital banking has transformed the traditional banking system by providing customers with convenient, fast, and technology-driven banking services. Digital banking enables customers to carry out financial transactions such as fund transfers, bill payments, balance enquiries, and online purchases through electronic channels without visiting bank branches. This transformation has significantly changed customer expectations, making satisfaction a key performance indicator for banks. The present study aims to analyze the level of adoption of digital banking services and to examine its effect on customer satisfaction. The study is based on primary data collected through a structured questionnaire administered to bank customers using digital banking services. Various factors influencing digital banking adoption, including ease of use, security, accessibility, convenience, and reliability, are examined in detail. Statistical tools such as percentage analysis, mean scores, and correlation analysis are used to interpret the collected data. The findings of the study reveal that digital banking adoption has a positive and significant impact on customer satisfaction. Customers highly value digital banking for its time-saving nature, ease of access, and improved service efficiency. The study also identifies certain challenges such as security concerns, technical issues, and lack of digital awareness among some customer groups. The study concludes that by strengthening security measures, improving system reliability, and enhancing customer support, banks can further increase customer satisfaction and encourage wider adoption of digital banking services.

A Study on the Impact of Social Media Marketing on Consumer Buying Behaviour

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ABSTRACT:

In the present digital age, social media has become an integral part of everyday life and has significantly changed the way businesses communicate with consumers. Platforms such as Instagram, Facebook, YouTube, and WhatsApp are no longer used only for social interaction but also as powerful marketing tools. Companies actively use social media to promote products, engage customers, and influence their purchasing decisions. As consumers spend a considerable amount of time on these platforms, social media marketing has gained importance in understanding modern consumer buying behaviour. Although several studies have discussed digital marketing and consumer behaviour, limited research has focused on how different elements of social media marketing—such as advertisements, influencer promotions, and online reviews—collectively impact consumers' buying decisions, especially in the context of everyday users. There is a need to understand consumers' perceptions, trust levels, and actual purchase behaviour influenced by social media content. This research attempts to bridge this gap by examining how social media marketing affects consumer buying behaviour in a practical and real-world setting. The main objective of this study is to analyze the impact of social media marketing on consumer buying behaviour. The study aims to understand the role of social media advertisements, influencer marketing, and online reviews in shaping consumers' purchase decisions. It also seeks to identify the level of trust consumers place in brands promoted through social media platforms and how this trust influences their buying intention. The study is based on primary research using a descriptive research design. Data was collected through a structured questionnaire circulated using Google Forms. The questionnaire included multiple-choice and Likert-scale questions related to social media usage,

exposure to advertisements, influence of influencers, and buying behaviour. Convenience sampling was used to collect responses from active social media users, including students and working professionals. The collected data was analyzed using percentage analysis and graphical representation to interpret consumer responses clearly. The findings of the study reveal that social media marketing has a significant influence on consumer buying behaviour. A large number of respondents agreed that social media advertisements attract their attention and influence their purchase decisions. Influencer marketing and online reviews were found to play an important role in building trust and shaping product preferences. The study also shows that many consumers have purchased products after seeing them promoted on social media, indicating the strong impact of digital platforms on buying behaviour. The study concludes that social media marketing is an effective tool for influencing consumer purchase decisions and building brand awareness. The findings suggest that marketers should focus on creating engaging, trustworthy, and informative social media content to connect with consumers more effectively. Understanding consumer behaviour on social media can help businesses design better marketing strategies and improve customer engagement in the competitive digital marketplace.

Keywords:

Social Media Marketing, Consumer Buying Behaviour, Digital Marketing, Influencer Marketing, Online Advertising, Purchase Decision

A Study on Factors Influencing Financial Decision-Making among Millennials and Gen Z in India.

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Abstract

In recent years, financial decision-making has gained significant importance due to rapid economic changes, increased access to financial products, and the growing role of technology in everyday financial activities. Millennials and Generation Z together represent a large and influential segment of India's population and are increasingly responsible for making important financial decisions related to saving, spending, investing, and long-term financial planning. Unlike earlier generations, these groups are exposed to a wide range of financial information through digital platforms, fintech applications, and social media, which has a strong impact on their financial behaviour. The present study aims to examine the various factors influencing financial decision-making among Millennials and Gen Z in India. The study focuses on key variables such as financial literacy, income level, risk tolerance, investment preferences, social media influence, and the adoption of digital financial services. To achieve the objectives of the study, both primary and secondary data were used. Primary data was collected through a structured questionnaire administered to respondents belonging to the Millennial and Gen Z age groups, while secondary data was gathered from academic journals, books, research papers, government reports, and credible online sources. The analysis of the data reveals that financial literacy plays a crucial role in enabling individuals to make informed and confident financial decisions. Income stability and risk perception were also found to be significant factors influencing investment choices. The study further highlights noticeable differences between Millennials and Gen Z in terms of their preference for investment avenues and their reliance on digital platforms for financial decision-making. While Millennials tend to prefer more balanced and long-term investment options, Gen Z shows a greater inclination towards market-linked and technology-driven financial products. The findings of this study provide valuable insights for financial institutions, educators, and policymakers to better

understand the evolving financial behaviour of younger generations. The study emphasizes the need for improved financial education and tailored financial products to promote responsible and informed financial decision-making among Millennials and Gen Z in India.

Keywords - Financial Decision-Making, Millennials, Gen Z, Financial Literacy, Investment Behaviour.

Digital Transformation in Indian Banking & It's Impact on Client Retention

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ABSTRACT:

The Indian banking sector has undergone a major transformation due to rapid advancements in digital technology and increasing customer reliance on online financial services. Digital transformation in banking includes the adoption of mobile banking, internet banking, UPI payments, digital wallets, artificial intelligence-based customer support, and data analytics to enhance service efficiency and customer experience. These digital initiatives have significantly changed how customers interact with banks and manage their financial activities. In a competitive banking environment, retaining existing customers has become a crucial challenge, making client retention an important performance indicator for banks. This research paper aims to examine the impact of digital transformation in Indian banking on client retention. The study focuses on understanding how digital banking services influence customer satisfaction, convenience, trust, and loyalty. It evaluates whether easy access to banking services, faster transactions, improved security, and personalized digital solutions encourage customers to continue their relationship with their banks. The research adopts a descriptive research design using both primary and secondary data sources. Primary data is collected through structured questionnaires from bank customers using digital banking services, while secondary data is gathered from academic journals, banking reports, regulatory publications, and official bank websites. The study finds that digital transformation has a positive impact on customer satisfaction and overall banking experience. Customers value the convenience, time efficiency, and accessibility offered by digital banking platforms. These factors contribute significantly to customer loyalty and long-term retention. The study concludes that effective digital transformation strategies play a vital role in improving client retention and recommends continuous technological innovation to strengthen customer relationships in the Indian banking sector.

Digital Transformation in Debt Industry: A Study of Customer Awareness and Satisfaction of digital lending in India

Mr. Abhishek Singh

(Student, Atharva Institute of Management Studies)

ABSTRACT:

The Indian debt industry, particularly the mortgage and home loan segment, has witnessed a profound digital transformation over the past decade, accelerated further by regulatory reforms, fintech innovation, and changing customer expectations. This study examines digital transformation in the Indian debt industry with a focus on customer awareness, operational efficiency, and satisfaction, drawing insights from the mortgage lending ecosystem. The research is grounded in a detailed analysis of secondary data sourced from RBI publications, industry reports, and fintech associations, along with practical exposure gained through an industry internship at a financial advisory firm operating in the debt syndication domain. The study highlights the role of digital enablers such as Aadhaar-based e-KYC, Video KYC, DigiLocker, Account Aggregator frameworks, AI-driven underwriting, and automated dashboards in reducing loan processing time, improving transparency, and enhancing customer experience. Empirical trends indicate a sharp increase in digitally enabled loan sanctions between FY 2018–19 and FY 2023–24, with fintech NBFCs emerging as key drivers in small-ticket and retail lending, while traditional banks continue to dominate high-value secured loans. The findings suggest that digital transformation has significantly improved access to credit, accuracy in eligibility assessment, and turnaround time, thereby increasing customer satisfaction and trust. However, challenges related to data privacy, cybersecurity risks, uneven digital literacy, and regulatory compliance persist. The study concludes that sustained growth in the digital debt ecosystem will depend on robust data governance, deeper integration of property digitization, transparent pricing mechanisms, and effective collaboration between banks, NBFCs, and fintech platforms. The research provides valuable insights for financial institutions, fintech firms, and policymakers aiming to strengthen India's evolving digital lending infrastructure and enhance customer-centric debt services.

Keywords: Digital Lending, Customer Awareness, Customer Satisfaction, Digital Transformation, Financial Inclusion, Fintech.

“An Overview of the Benefits of Using Mobile Wallets for Daily Payments”

PRACHI SUSNE

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ABSTRACT:

The increasing digitization of financial services has significantly transformed the way individuals conduct daily payment transactions. Among these innovations, mobile wallets have emerged as a widely adopted payment solution, enabling users to store payment information digitally and perform transactions using smartphones and other smart devices. This research paper presents a comprehensive overview of the benefits of using mobile wallets for daily payments. The study examines key advantages such as ease of use, faster transaction processing, enhanced security mechanisms, and improved financial management capabilities. Mobile wallets employ advanced security technologies, including encryption, tokenization, and biometric authentication, which reduce the risks associated with fraud and unauthorized access compared to traditional payment methods. Furthermore, the contactless nature of mobile wallet transactions supports hygienic payment practices and offers greater convenience in retail, transportation, and online purchasing environments. In addition, this paper explores the integration of mobile wallets with value-added services such as loyalty programs, digital receipts, bill payments, and real-time transaction monitoring, which contribute to a more efficient and organized financial experience for users. The growing global acceptance of mobile wallets, driven by increased smartphone penetration and advancements in digital infrastructure, is also discussed. By analyzing existing literature and recent trends in digital payment adoption, this study highlights the role of mobile wallets in promoting cashless transactions and enhancing consumer payment experiences. The findings suggest that mobile wallets have the potential to play a crucial role in the development of modern, secure, and inclusive payment ecosystems. The rapid advancement of digital technologies and the increasing penetration of smartphones have led to a significant transformation in payment systems worldwide. Mobile wallets have emerged as a key component of digital payment ecosystems, enabling users to conduct financial transactions efficiently without relying on physical cash or cards. This research paper provides an in-depth overview of the benefits of using mobile wallets for daily payment activities. The study focuses on how mobile wallets enhance transaction convenience, operational efficiency, and security while

improving the overall user payment experience. Mobile wallets facilitate fast and seamless transactions through technologies such as near-field communication (NFC), quick response (QR) codes, and in-application payment systems. These features significantly reduce transaction time and simplify payment processes in retail, transportation, and online commerce environments. In terms of security, mobile wallets incorporate advanced protection mechanisms including data encryption, tokenization, multi-factor authentication, and biometric verification, which collectively minimize the risks of fraud, identity theft, and unauthorized access. As a result, mobile wallets are often considered more secure than traditional payment methods. This paper also examines the role of mobile wallets in supporting financial management by providing users with real-time transaction alerts, digital records, spending summaries, and budgeting tools. Furthermore, the integration of mobile wallets with loyalty programs, reward systems, digital receipts, and bill payment services enhances user engagement and promotes efficient financial behaviour. The study highlights the importance of mobile wallets in encouraging contactless and hygienic payment practices, particularly in public and high-traffic environments. By reviewing existing literature and current adoption trends, this research emphasizes the growing acceptance of mobile wallets across both developed and developing economies. The findings suggest that mobile wallets play a crucial role in promoting cashless transactions, financial inclusion, and the modernization of payment infrastructures. Ultimately, this paper concludes that mobile wallets represent a sustainable and transformative solution for daily payments in the evolving digital economy. The digital transformation of financial services has fundamentally reshaped consumer payment behaviour, with mobile wallets emerging as a prominent and widely adopted tool for conducting daily financial transactions. Driven by the rapid growth of smartphone usage, improved internet connectivity, and advancements in financial technology, mobile wallets enable users to store payment credentials electronically and perform transactions through secure, contactless, and mobile-based platforms. This research paper presents a detailed overview of the benefits of using mobile wallets for daily payments, emphasizing their role in enhancing efficiency, security, convenience, and financial accessibility. The study explores how mobile wallets streamline payment processes by enabling instant transactions through near-field communication (NFC), quick response (QR) codes, and in app payment systems. These technologies significantly reduce transaction time and operational complexity for both consumers and merchants, thereby improving overall transaction efficiency. From a security perspective, mobile wallets employ sophisticated protection mechanisms such as end-to-end encryption, tokenization, biometric authentication, and device-based authorization, which collectively

reduce exposure to payment fraud, data breaches, and unauthorized usage. In addition to security and convenience, this paper examines the contribution of mobile wallets to improved financial management. Features such as real-time transaction notifications, digital receipts, expenditure tracking, and integrated budgeting tools assist users in monitoring and controlling their daily spending patterns. The integration of mobile wallets with loyalty programs, promotional offers, bill payment systems, and public transportation services further enhances their utility and encourages consistent usage. Moreover, the contactless nature of mobile wallet transactions supports hygienic payment practices and aligns with evolve

Impact of Quick Commerce (10-min delivery) on Consumer Buying Patterns

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Abstract

Quick commerce, characterized by ultra-fast delivery timelines such as 10- minute delivery, has emerged as a disruptive force in the retail and e-commerce landscape. This study examines the impact of quick commerce on consumer buying patterns, with a focus on changes in purchase frequency, impulse buying behavior, brand loyalty, and expectations of convenience. The availability of instant delivery has significantly reduced the consumer's decision-making time, encouraged spontaneous purchases and increased demand for essential and low-involvement products such as groceries, snacks, and personal care items. Consumers are increasingly prioritizing speed and accessibility over price sensitivity, leading to a shift from planned bulk buying to smaller, more frequent orders. Additionally, quick commerce platforms influence brand choices by promoting private labels and algorithm-driven recommendations, thereby reshaping traditional brand loyalty. The study also highlights how urban lifestyles, time constraints, and smartphone penetration have accelerated the adoption of quick commerce services. However, the growing reliance on instant gratification raises concerns regarding overconsumption and sustainability. Overall, this research provides insights into how 10-minute delivery models are redefining consumer expectations and transforming purchasing behavior in modern retail markets.

**A STUDY ON INVESTMENT PREFERENCE OF RETAIL INVESTORS: EQUITY vs
MUTUAL FUNDS**

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ABSTRACT:

This study explores how retail investors choose between equity investments and mutual funds in today's evolving financial environment. As awareness about financial planning increases and market opportunities expand, individuals are faced with a variety of investment options that differ in risk levels, potential returns, liquidity, and management requirements. The main objective of this research is to understand the key factors that influence investors' decisions and to examine how personal, psychological, and financial characteristics shape their investment preferences. Primary data for the study were collected using a structured questionnaire from investors belonging to different age groups, income levels, and educational backgrounds. The analysis employed descriptive and comparative techniques to evaluate investor behavior, risk attitudes, financial goals, and awareness. The results reveal that investors who prefer equities are largely driven by the possibility of higher returns and greater control over their portfolios, though they tend to accept higher market risks. On the other hand, mutual fund investors value diversification, professional fund management, and relatively stable returns, making these instruments more suitable for cautious and long-term investors. The findings also show that factors such as financial knowledge, income security, investment duration, and previous market experience significantly affect investment choices. Younger and higher-income individuals tend to favor equities, while salaried and middle-aged investors are more inclined toward mutual funds due to their convenience and perceived safety. The study further highlights the increasing influence of digital platforms and financial advisors in guiding investment decisions. Overall, this research enhances understanding of retail investor behavior and provides useful insights for financial institutions, policymakers, and advisors to develop investor friendly products and financial education programs, supporting informed decision-making and sustainable market growth.

KEYWORDS: Retail Investors, Investment Preference, Equity Markets, Mutual Funds, Risk Perception, Financial Literacy, Portfolio Diversification, Investment Behaviour, Return Expectations

Impact of Return & Refund Process Efficiency on E-Retail Operations

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Abstract:

The growth of e-retail has increased the complexity of operational processes, particularly in managing product returns and refunds. As return volumes continue to rise, the efficiency of return and refund processes has become a critical operational concern for e-retail businesses. These processes are closely linked to reverse logistics, inventory management, and customer relationship management, making them an important area of study within operations management. This study focuses on examining the impact of return and refund process efficiency on e-retail operations from a customer perspective. The research aims to understand customer experiences related to return initiation, pickup timelines, refund processing duration, and communication transparency in e-retail platforms. Primary data is collected through a structured questionnaire administered to customers who have prior experience with online shopping and product returns. Secondary data is gathered from academic journals, books, and industry reports related to e-retail operations and reverse logistics. The study is designed to analyze how operational efficiency in return and refund processes influences customer perception of e-retail service performance. The scope of the research is limited to major e-retail platforms and is based on a sample size of 30 respondents. The study adopts a descriptive research design and utilizes basic statistical tools for analysis.

**UNLOCKING PRODUCTIVITY: EVALUATING ZENPOLY'S ROLE IN EMPLOYEE
MENTAL WELL-BEING THROUGH SECONDARY DATA**

Maheek Hemraj and Tanmay Parulekar

Kes Shroff College of Arts & Commerce.

Abstract:

The paper contributes to raising awareness of workplace mental health, and digital interventions can reduce perceived stress, improve attention regulation, and promote positive mental health. Zenpoly's features align closely with empirically supported mechanisms for stress reduction, attention regulation, and psychological resilience. By integrating mental health support with productivity-oriented tools, the platform reflects a holistic approach to employee well-being. This study examines the role of Zenpoly's as a digital mental well-being platform in enhancing productivity through mindfulness, focus-enhancing tools, and mental well-being resources. Existing studies often focus on isolated interventions, such as mindfulness apps or productivity tools, without evaluating their combined impact. Moreover, few studies explicitly link digital intervention features to established organizational and psychological theories. This study seeks to address these gaps by critically evaluating zenpoly's role in enhancing employee mental well-being and productivity through secondary data analysis grounded in theory. zenpoly's aims to bridge the gap between mental health support and productivity enhancement. This study adopts a qualitative secondary data research design. Secondary data analysis is appropriate for exploratory and theory-building research, particularly when access to primary organization data is limited. The approach enables the synthesis of existing empirical evidence and the contextual interpretation of emerging digital interventions. Data sources include peer-reviewed academic journal articles on mindfulness-based interventions, productivity enhancement tools, and digital mental health platforms published in reputed outlets such as the *Journal of Occupational Health Psychology*, *Journal of Applied Psychology*, and *Journal of Organizational Behaviour*

Keywords: Employee mental health, productivity, mindfulness apps, digital well-being, workplace stress.

Impact of Online Customer Reviews on Purchase Intention of E- commerce Shoppers: A Study of Amazon users

Priyanka Choudhari

Abstract:

The exponential growth of e-commerce platforms has brought about a significant shift in consumer purchasing behavior, with online customer reviews becoming a vital source of information influencing buying decisions. This study seeks to analyze the impact of online customer reviews on the purchase intention of e-commerce consumers, with reference to Amazon users. It examines key review-related factors such as the frequency of reviews, star ratings, verified purchaser feedback, and the influence of negative reviews on consumers' decision-making processes and perceived purchase risk. The study is based on primary data collected through a structured questionnaire administered to Amazon users. The questionnaire consists of ten items, incorporating multiple-choice questions, Likert scale statements, and rating-scale questions. These were designed to assess respondents' online shopping frequency, review-reading habits, level of trust in online reviews, influence of star ratings, perception of fake reviews, and the overall effect of reviews on purchase intention. A descriptive research design has been adopted to evaluate consumer perceptions and attitudes toward online customer reviews. The findings are expected to indicate that online customer reviews and star ratings have a substantial influence on purchase intention and play a crucial role in reducing perceived risk among Amazon shoppers. Furthermore, verified buyer reviews are anticipated to be perceived as more credible, while negative reviews are likely to significantly deter purchase decisions even in the presence of positive feedback. The study offers valuable insights for e-commerce platforms and marketers to enhance review authenticity, transparency, and consumer trust, ultimately strengthening purchase intentions.

Keywords: Online Customer Reviews, Purchase Intention, E-commerce, Amazon Users, Star Ratings, Verified Buyer Reviews, Consumer Buying Behavior, Perceived Risk

Research On Investor Preferences and Decision-Making in Mutual Fund Investments

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Abstract:

Investors favor mutual funds for their professional management, diversification benefits, and flexibility. Despite the widespread use of mutual funds, there is limited research on key aspects such as how investors select funds, assess their risk tolerance, determine their investment horizons, and choose investment platforms. This study delves into the primary reasons for investing in mutual funds, highlighting high returns and portfolio diversification as top motivators. It also examines the types of mutual funds preferred by investors, with equity funds being the most favored. Additionally, the study explores the criteria investors use to select mutual funds, revealing the importance of recommendations from financial advisors, past performance, and online reviews/ratings. Peer recommendations play a lesser role in the decision-making process. The research investigates investors' risk tolerance levels,

showing a preference for a balanced approach, with a notable portion willing to take significant risks for higher returns. Investment horizons are another critical aspect analyzed, indicating a preference for longer investment periods, with more than 5 years being the most favored timeframe. The study also sheds light on the platforms used for mutual fund investments, revealing that online investment platforms or apps are the most popular choice, followed by financial advisors/brokers. A smaller percentage of investors opt for direct investments through Asset Management Companies (AMCs), with banks being the least used platform. This comprehensive analysis seeks to better tailor financial products and services to meet mutual fund investors' expectations and requirements, ultimately enhancing their investment experience and satisfaction.

A study on Savings Pattern of Salaried Employees

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Abstract:

Savings play a crucial role in ensuring financial security and economic stability for individuals, especially salaried employees who depend on fixed monthly income. The present study aims to examine the savings pattern of salaried employees and to identify the factors influencing their saving behavior. The study focuses on understanding the level of awareness about various savings instruments, the proportion of income saved, and the preferences towards traditional and modern savings options. The research is based on primary data collected through a structured questionnaire from salaried employees belonging to different age groups, income levels, and occupations. Secondary data has been collected from journals, books, reports, and websites to support the study. Simple statistical tools such as percentages and tables have been used for data analysis and interpretation. The findings of the study reveal that most salaried employees prefer safe and low-risk saving avenues such as bank deposits, provident fund, and insurance schemes. Income level, family responsibilities, financial literacy, and job security are found to be the major factors influencing savings behavior. The study also highlights that although employees save regularly, many lack systematic financial planning and awareness of diversified savings options. The study concludes that improving financial literacy and awareness can help salaried employees adopt better savings habits and achieve long-term financial goals.

Impact Of Digitalization on IRCTC

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Abstract:

Digitalization has significantly transformed the functioning of the Indian Railway Catering and Tourism Corporation (IRCTC), especially in the areas of ticket booking, catering services, tourism, and customer interaction. The introduction of digital platforms such as online ticket reservation, mobile applications, e-catering services, digital payments, and real-time train information has improved operational efficiency and enhanced customer convenience. This study aims to analyze the impact of digitalization on IRCTC by examining its effect on service quality, customer satisfaction, accessibility, and overall user experience. The research focuses on understanding how digital initiatives have reduced manual processes, minimized waiting time, increased transparency, and enabled cashless transactions. Primary data for the study is collected through a structured questionnaire administered to IRCTC users, while secondary data is sourced from reports, journals, and official IRCTC publications. The findings are expected to highlight the positive role of digitalization in improving service delivery and customer engagement, while also identifying challenges such as technical issues, digital literacy gaps, and cybersecurity concerns. The study concludes that digitalization has played a crucial role in modernizing IRCTC services and strengthening its relationship with customers. The research provides valuable insights for policymakers and service providers to further enhance digital infrastructure and user experience in the Indian railway system.

A Study on Investor Preference Towards Mutual Funds

Khushi Halwai

Abstract:

Mutual funds have become one of the most popular investment options in India due to professional management, diversification benefits, and suitability for investors with different risk appetites. With increasing financial awareness and easy internet access, many investors are shifting from traditional savings to mutual fund investments. However, investment decisions are influenced by factors such as expected returns, risk tolerance, financial goals, fund performance, and the guidance of financial advisors. This study aims to analyze investor preferences towards mutual funds and identify the key factors influencing their investment decisions. The research is based on primary data collected from 40 respondents through a structured questionnaire and uses a descriptive research design.

**Digital Transformation as a Driver of Sustainable Business Practices:
Balancing Technology, Ethics, and Human Values**

Shruti Suhas Pawaskar & Moin Karim Shaikh

Abstract:

In the current fast-changing business environment, digital transformation has emerged as an important strategic approach for businesses seeking to be sustainable and competitive. The adoption of digital technologies such as artificial intelligence, big data analytics, cloud computing, and automation has not only changed the way businesses operate but has also impacted sustainability and ethical decision-making. This research paper explores the role of digital transformation in supporting sustainable business practices and ethical leadership. The paper is based on a comprehensive review of existing literature and aims to explore the role of digital technologies in improving efficiency, minimizing environmental effects, increasing transparency, and promoting ethical leadership. The results of the paper indicate that while digital transformation presents important opportunities for sustainable growth, its success is largely dependent on ethical leadership and a human-centered approach.

Keywords: Digital Transformation, Sustainable Business Practices, Ethical Leadership, Innovation, Human Values

Designing a Predictive Model for Gen Z Talent Management: Regression Analysis of Ego States and Adult Behavioral Variables

Dr. Mrs. Merlyn Michael D'souza & Michael D'souza

Abstract:

This study investigates the relationship between ego states and behavioral variables among Generation Z employees to design a predictive model for effective talent management. A sample of 213 Gen Z professionals underwent a comprehensive Transactional Analysis (TA) assessment to measure six ego states—Critical Parent, Nurturing Parent, Adult, Natural Child, Little Professor, and Adaptive Child. Using regression analysis, the study explores the predictive power of these ego states on adult behavioral dimensions relevant to workplace performance, adaptability, and interpersonal effectiveness. Findings indicate that higher Adult and Nurturing Parent ego states positively correlate with self-regulated, collaborative, and goal-oriented behaviors, while elevated Adaptive Child and Critical Parent tendencies predict compliance-driven or authority-dependent responses. The proposed regression-based predictive model provides a framework for identifying developmental needs and designing personalized HR interventions to enhance engagement, leadership readiness, and performance among Gen Z employees. The implications extend to strategic talent management, leadership development, and organizational culture alignment in a multi-generational workforce.

Keywords: Generation Z, Transactional Analysis, Ego States, Predictive Model, Regression Analysis, Talent Management, Behavioral Assessment

Digital Banking and Sustainable Financial Services: Integrating Technology, Sustainability and Human Values in the Indian Banking Sector

Shruti Sunil Rikame & Ganesh Rajesh Shriyan

Abstract:

The rapid growth of digital banking has significantly transformed the Indian financial services sector by improving efficiency, accessibility, and customer convenience. Along with technological advancement, there is an increasing need for sustainable financial practices that support environmental protection, social inclusion, and ethical business conduct. This study examines the role of digital banking in promoting sustainable financial services in India. The research focuses on how digital platforms such as mobile banking, internet banking, and UPI-based payment systems contribute to reducing paper usage, lowering carbon emissions, and enhancing financial inclusion among underserved populations. The study is based on secondary data collected from academic journals, industry reports, and government publications. The findings indicate that digital banking supports green banking initiatives by encouraging paperless transactions and reducing dependency on physical banking infrastructure. In addition, digital financial services help improve access to banking facilities in rural and semi-urban areas, thereby supporting social sustainability. The study concludes that when supported by ethical leadership and strong human values, digital banking can play a crucial role in achieving long-term sustainable growth in the financial services sector.

Keywords: Digital Banking, Sustainable Financial Services, Green Banking, Financial Inclusion, Ethical Leadership, Human Values, Digital Transformation.

Role of Ethical Leadership in Promoting ESG Practices in Organizations with reference of comparisons in Tata Group and Infosys

Priyanka Kanojiya

ABSTRACT:

In recent years, organizations are expected not only to earn profit but also to act responsibly towards society and the environment. Ethical leadership plays a very important role in guiding organizations toward Environmental, Social, and Governance (ESG) practices. Ethical leaders focus on honesty, fairness, transparency, and responsibility. This research paper studies the role of ethical leadership in promoting ESG practices with a comparative reference to Tata Group and Infosys. The study uses secondary data collected from company reports, sustainability reports, journals, and websites. The findings show that strong ethical leadership has helped both organizations adopt ESG practices successfully. The paper concludes that ethical leadership is a key factor in achieving sustainable business growth.

Effectiveness of Promotional Activities in Influencing Customers

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Abstract:

The competitive business environment has made promotional activities a critical component of marketing strategies aimed at influencing customer behaviour and driving purchase decisions. Organizations utilize various promotional tools including advertising, sales promotions, personal selling, public relations, and digital marketing to create awareness, generate interest, and stimulate demand for their products and services. This study examines the effectiveness of promotional activities in influencing customer behaviour and purchase decisions. The research is based on primary data collected through a structured questionnaire distributed via Google Forms. A descriptive research design was employed to understand customer perceptions, preferences, and responses to different promotional activities. The study targeted consumers who have been exposed to various promotional campaigns across multiple channels. Convenience sampling was used to collect responses from diverse demographic segments. Data analysis was conducted using percentage analysis and interpretation of Likert scale responses to identify patterns in customer behaviour and preferences. The findings were presented through tables and charts to facilitate clear interpretation of results. The study findings reveal that promotional activities significantly influence customer purchase decisions. Discounts and sales promotions emerged as the most effective tools in attracting customer attention and driving immediate purchases. Digital promotional channels, particularly social media advertising and email marketing, were found to be highly effective in reaching target audiences. However, the effectiveness of promotional activities varies based on product type, customer demographics, and the communication channel used. The research concludes that well-designed and strategically implemented promotional activities can effectively influence customer behaviour when they are aligned with customer needs, preferences, and buying patterns. The findings provide valuable

insights for marketers to design more effective promotional campaigns that maximize customer engagement and conversion rates.

IMPACT OF FINTECH ON THE INDIAN BANKING SECTOR: OPPORTUNITIES AND CHALLENGES

Shruti Rangle & Manish Choudhary

Abstract:

The Indian banking industry has undergone a substantial transformation due to the swift expansion of Financial Technology (FinTech), which has changed customer satisfaction, operational effectiveness, and service delivery. This study looks at how traditional Indian banking institutions are affected by FinTech innovations like digital payments, mobile banking, blockchain, artificial intelligence, and data analytics. The purpose of the study is to examine how these technological developments have affected customer happiness, cost effectiveness, banking operations, and competitive dynamics. Based on secondary data gathered from Reserve Bank of India (RBI) reports, industry studies, academic journals, and reliable internet sources, the study uses a descriptive and analytical methodology. The results show that FinTech advancements have improved risk management, increased financial inclusion, improved faster transactions, and encouraged individualized banking services. Banks must contend with issues like cybersecurity threats, regulatory compliance, technology integration, and heightened competition from FinTech firms. The study concludes that rather than posing a danger to the Indian banking sector, FinTech has served more as a catalyst for change. Sustainable growth and innovation in the banking industry depend on strategic cooperation between banks and FinTech companies, backed by strong regulatory frameworks.

Order Fulfillment Process and Customer Satisfaction in E-Commerce

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Abstract:

The fast expansion of e-commerce has made competition among online retailers more intense than ever. As a result, efficient order fulfillment has become a key factor in ensuring customer satisfaction. Order fulfillment involves activities such as order processing, inventory management, packaging, delivery, and handling returns. Any delay or error in these activities can negatively affect the customer experience. This study aims to examine the impact of the order fulfillment process on customer satisfaction in e-commerce platforms. Primary data was collected through a structured questionnaire distributed to online shoppers. The study focuses on delivery speed, order accuracy, packaging quality, and return policies. The findings are expected to help e-commerce companies improve their fulfillment strategies and encourage repeat purchases.

Role of Channel Partners in Enhancing Sales Performance of Residential Real Estate Projects:

A Stakeholder-Based Study

Mr. Pratik Rajput

(Atharva Institute of Management Studies, Mumbai)

Abstract

The Indian residential real estate sector has witnessed notable changes driven by increased competition, evolving buyer expectations, and structured sales ecosystems. Channel Partners (CPs) have emerged as key stakeholders, playing a strategic role in bridging developers and prospective homebuyers. This study examines the role and impact of Channel Partners in enhancing the sales performance of residential real estate projects from a stakeholder-based perspective. A descriptive and quantitative research design was adopted, with primary data collected from 62 respondents, including developers, channel partners, and sales professionals. The study finds that Channel Partners significantly contribute to lead generation, customer engagement, and deal closure through market knowledge, relationship management, and negotiation support. However, challenges related to coordination and performance alignment persist. The study concludes that strengthening collaboration, transparency, and incentive mechanisms can enhance the effectiveness of Channel Partners and improve overall sales performance in residential real estate projects.

Keywords: Residential real estate, Channel Partner, Sales performance, Lead generation, Customer engagement

A Study of Homebuyers' Preferences in Mumbai's Residential Real Estate Market

Mr. Yash Deepak Kasture

(Atharva Institute of Management Studies)

Abstract:

Mumbai's residential real estate market is characterised by high population density, rising property prices, and varied housing preferences across income groups. With increasing awareness, regulatory oversight, and access to information, homebuyers today evaluate multiple factors before making a purchase decision. This study seeks to analyse the preferences of homebuyers in Mumbai and identify the major determinants influencing their residential property choices. The study adopts a descriptive research design based on primary data collected from homebuyers within the Mumbai Metropolitan Region. Factors such as location, affordability, proximity to infrastructure, project quality, developer reputation, amenities, and future value appreciation are examined to understand their impact on buyer decision-making. The analysis reveals that location accessibility, pricing suitability, and trust in the developer are the most critical considerations for homebuyers, while lifestyle amenities and investment returns act as secondary influences. The study highlights the importance of aligning residential project planning and marketing strategies with buyer expectations. By understanding evolving homebuyer preferences, real estate developers and policymakers can enhance housing solutions that better meet consumer needs in Mumbai's competitive residential market.

Keywords: Homebuyers, Residential real estate, Buyer preference, Mumbai housing market, Purchase decision

Towards Creating a Boundaryless Organization: The Tale of Two Cases

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Abstract:

Traditional organizations operate within well-defined boundaries—functional, geographic, and external, that often-hinder agility, innovation, and collaboration. The concept of the boundaryless organization, popularized by Jack Welch of General Electric (GE), challenges these constraints by promoting openness, seamless communication, and cross-functional integration. As global business becomes increasingly complex, understanding how organizations can evolve towards boundarylessness becomes critical, especially in dynamic economies like the UAE.

**Unveiling Consumer Purchase intention of Herbal Drinks in Sri Lanka and India:
Insights from Theory of Planned Behavior**

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Abstract:

The growing global emphasis on health and wellness has created significant opportunities for the herbal drinks market. Despite this expansion, empirical research examining the psychological drivers of consumer intention toward herbal drinks, particularly in South Asian contexts, remains limited. Grounded in the Theory of Planned Behavior (TPB), this study investigates the influence of attitude, subjective norm, and perceived behavioral control on consumers' purchase intention toward herbal drinks in Sri Lanka and India. Adopting a positivist paradigm and a deductive, quantitative approach, this study employed a cross-sectional survey design. Primary data were collected using a structured, self-administered questionnaire from 815 consumers (Sri Lanka = 385; India = 430) who were aware of or had experience with herbal drinks. The measurement scales were adapted from established TPB literature. Data were analyzed using Pearson's Product Moment Correlation and Multiple Linear Regression techniques. The results reveal that attitude and perceived behavioral control exhibit strong positive correlations with purchase intention, while subjective norm demonstrates a moderate but significant

association. Regression analysis further confirms that all three TPB constructs exert a significant positive influence on consumers' purchase intention toward herbal drinks across both national contexts. Among the predictors, attitude and perceived behavioral control emerged as the most influential determinants. The findings provide important theoretical support for the applicability of TPB in explaining herbal drink consumption in South Asia and offer practical insights for marketers and manufacturers. Strategies aimed at strengthening favorable consumer attitudes, enhancing social endorsement, and reducing perceived barriers to purchase are likely to stimulate demand and foster sustainable growth in the herbal drinks sector.

Keywords: Herbal drinks, Theory of Planned Behavior, attitude, subjective norm, perceived behavioral control, purchase intention, Sri Lanka, India.

A Study on Financial Literacy and Investment Awareness among Young Adults

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ABSTRACT:

In today's fast-moving financial world, young adults are expected to make many money-related decisions at an early stage of life. From managing pocket money and salaries to choosing savings options and investments, financial knowledge plays an important role. However, many young people still depend on advice from family, friends, or social media without fully understanding financial concepts. This study focuses on understanding the level of financial literacy and investment awareness among young adults. It also tries to identify whether young people are aware of different investment options, the risks involved, and the importance of planning for the future. The findings of this study can help educators, financial institutions, and policymakers design better financial education programs for young adults. The study mainly aims to examine how well young adults understand basic financial concepts such as saving, budgeting, interest, inflation, and investment. The research also explores the factors that influence financial decisions of young adults, such as education level, income, age, and sources of financial information. The results of this study are expected to provide useful insights into the current financial literacy levels among young adults. These insights can help in identifying areas where young people lack proper understanding and need guidance. Overall, the study emphasizes the importance of early financial education to help young adults make informed decisions, reduce financial risks, and build a secure financial future.

KEYWORDS: Financial Literacy, Investment Awareness, Young Adults, Financial Knowledge, Investment Behaviour, Financial Decision-Making

A Study on Customer Perception and Satisfaction towards Online Banking

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ABSTRACT:

Online banking services have emerged and grown as a result of the banking industry being drastically changed by the quick development of digital technology and the widespread use of the internet. Customers can conduct financial activities like fund transfers, balance enquiries, bill payments, and account management at any time and from any location with online banking, increasing efficiency and convenience. However, consumers' opinions and level of satisfaction with online banking services play a major role in their success. The goal of the current study, "A Study on Customer Perception and Satisfaction towards Online Banking," is to investigate consumers' opinions, assess their degree of satisfaction, and pinpoint the major variables affecting the use of online banking services. Aspects including simplicity of use, security, convenience, transaction speed, service quality, trust, and customer assistance are the main topics of the study. Customers who regularly use online and mobile banking services were given a structured questionnaire via Google Forms to complete in order to gather primary data. The data was analysed using basic statistical techniques like graphical depiction and percentage analysis. The study's conclusions show that consumers usually view internet banking services favourably because of their accessibility, ease of use, and time savings. Customer satisfaction was shown to be primarily influenced by security and convenience of use. However, some user groups especially older and less tech-savvy customers continue to be impacted by worries about cyber security, technological problems, and poor customer service. The study comes to the conclusion that consumer happiness and trust in online banking can be greatly increased by strengthening customer support services, improving user-friendly interfaces, and tightening security measures. The results of this study

could help banks produce more customer-focused online banking services and enhance their digital initiatives.

A Comparative Study of Gold and Silver as Investment Assets in India

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Abstract:

Gold and silver have traditionally been important investment assets in India due to their cultural significance, intrinsic value, and role in wealth preservation. In recent years, with increasing financial awareness and market volatility, investors have shown growing interest in precious metals as tools for portfolio diversification and risk management. This study aims to understand and compare the performance of gold and silver as investment assets in India by analyzing their price trends, returns, volatility, and risk-return characteristics. The study uses secondary data collected from sources such as the Reserve Bank of India (RBI), Multi Commodity Exchange (MCX), World Gold Council reports, and financial publications, along with relevant previous research. The analysis focuses on historical price movements and statistical measures such as mean returns, standard deviation, and percentage changes to evaluate the comparative performance of gold and silver. The findings indicate that gold has provided more stable returns with lower volatility compared to silver, making it a preferred safe-haven asset for risk-averse investors. Silver, on the other hand, has shown higher return potential but also greater price fluctuations due to its dual role as both a precious metal and an industrial commodity. As a result, silver is more sensitive to economic cycles and changes in industrial demand. The study also discusses the role of gold and silver as inflation-hedging assets and their importance in portfolio diversification. While gold is widely used as a hedge against inflation and economic uncertainty, silver offers opportunities for higher short-term gains but involves higher risk. The study concludes that both gold and silver play important roles in investment portfolios in India, but their suitability depends on investors' risk appetite, investment horizon, and financial objectives. A balanced investment approach that includes both assets can help investors achieve better risk-adjusted returns.

A Study of Financial Literacy and Its Influence on Investment Choices among Young Investors

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Abstract:

In the modern financial landscape, individuals encounter a diverse array of investment vehicles, encompassing mutual funds, equities, bonds, insurance products, digital assets, and retirement plans. In spite of the significant increase of these financial instruments, the ability to understand, evaluate, and choose suitable investment possibilities is significantly affected by an individual's financial literacy. Financial literacy encompasses the comprehension of financial principles, including saving strategies, budgeting techniques, interest rate dynamics, inflationary effects, the risk-return relationship, diversification strategies, and investment planning methodologies. Young investors, representing a critical demographic within the economy, warrant particular attention, given that their financial choices exert enduring effects on both personal wealth accumulation and broader economic expansion. The reason for this study aims to assess the financial literacy abilities of young investors and

investigate its impact on their investment decisions. The proliferation of digital platforms, online trading applications, and readily available financial information via social media and the internet has facilitated increased participation of young investors in financial markets. Nevertheless, the mere availability of financial products does not ensure prudent decision-making. Insufficient financial knowledge can result in suboptimal investment choices, excessive risk exposure, reliance on informal advice, or the complete avoidance of investment opportunities. Consequently, understanding the influence of financial literacy on investment behaviour holds considerable significance academically. The present study is based on primary data collected through a structured questionnaire administered to young investors belonging to different educational, occupational, and income backgrounds. The questionnaire is designed to assess respondents' financial literacy levels, awareness of investment avenues, risk perception, and actual investment behavior. The data collected is analyzed using

appropriate statistical tools such as percentage analysis, correlation analysis, and chi-square tests to identify relationships between financial literacy and investment choices. The findings of the study indicate that young investors with a higher level of financial literacy is more confident in making independent investment decisions and are more likely to evaluate the risk and return of investment products before investing. These investors show a preference for diversified and market-linked investment instruments such as mutual funds and equities. On the other hand, young investors with lower financial literacy tend to rely on traditional saving instruments or depend heavily on advice from friends, family members, or agents. The study highlights the need for effective financial education initiatives to improve investment awareness and decision-making among young investors.

A Study on Systematic Investment Plans (SIP) as a Tool for Wealth Creation

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Abstract:

Systematic Investment Plans (SIPs) are a well-known structured investment strategy that allows people to accumulate wealth through consistent, disciplined contributions. By looking at variables like investor awareness, investment habits, risk attitudes, and return expectations, this study assesses the contribution of SIPs to long-term wealth building. The study is based on original data that was gathered from individual investors and the broader public using a carefully crafted questionnaire. To determine the connection between SIP investment behaviour and perceived wealth accumulation, the gathered responses are examined using descriptive statistics and specific inferential techniques. The study's findings show that SIPs are essential for building wealth because they promote regular saving habits, lower exposure to market volatility through rupee cost averaging, and take advantage of compounding over long investing periods. Additionally, the results indicate that investors with disciplined investment practices and longer investment tenures have higher levels of satisfaction and are more successful in reaching their financial goals. The study highlights the importance of financial literacy in boosting SIP participation and long-term investment success and suggests that Systematic Investment Plans are a useful and effective wealth development tool for retail investors.

A Study on the Role of Technology in Improving Customer Experience in Indian Banking.

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Abstract:

In the Indian banking industry, customer experience has become crucial to success, particularly given the speed at which technology is developing. To improve customer happiness and service quality, banks are progressively implementing digital technologies including chatbots, automated teller machines (ATMs), mobile banking, online banking, artificial intelligence, and digital payment systems. This study looks at how technology might enhance the Indian banking industry's customer experience. The study's goal is to examine how consumers perceive, use, and are aware of technology-driven financial services and to determine how these technologies affect accessibility, efficiency, convenience, and general satisfaction. An online survey with thirty respondents from various backgrounds was used to gather data using a quantitative research approach. The results show that by lowering wait times, facilitating round-the-clock service access, and improving transaction speed and accuracy, technology has greatly enhanced banking experiences. Customer satisfaction is nevertheless impacted by obstacles like cybersecurity worries, technological difficulties, a lack of digital knowledge, and aversion to change. The report emphasises the significance of safe digital infrastructure, customer education, and ongoing technical innovation. To improve client interactions, banks must concentrate on user- friendly platforms and customised digital offerings. The long-term effects of cutting-edge technology like blockchain and artificial intelligence on Indian banking customers may be investigated in future studies.

Keywords: Digital banking, Indian banking industry, customer experience, technology, and service quality.

A Study on Risk Perception, and Usage of Derivatives Among Retail Investors in Mumbai.

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ABSTRACT:

The rapid expansion of the Indian financial markets over the past decade has led to a substantial increase in the participation of retail investors, particularly in equity and derivative segments. Derivative instruments such as futures and options have gained popularity due to their potential for hedging, speculation, and enhanced returns. However, these instruments are complex in nature and involve a high degree of risk, making investors' perception of risk a crucial determinant of their participation and usage behaviour. In this context, understanding how retail investors in India perceive risk and how such perceptions influence their use of derivatives becomes highly relevant. This study seeks to examine the level of risk perception among retail investors in India and to analyse the extent and pattern of derivative usage. The research focuses on identifying investors' preferences for specific derivative instruments, their investment objectives, duration of participation, and sources of information influencing derivative-related decisions. Further, the study attempts to assess the relationship between perceived risk and the frequency and intensity of derivative usage among retail investors. A descriptive research design is adopted for the study, incorporating both primary and secondary sources of data. Primary data are collected through a structured, close-ended questionnaire administered to retail investors across different demographic and income groups. Secondary data are obtained from published research papers, regulatory reports, stock exchange publications, and financial market databases. The collected data are analysed using appropriate statistical tools to derive meaningful insights regarding investor behaviour and risk perception. The findings of the study reveal that although awareness and access to derivative products have increased, a significant portion of retail investors exhibits moderate to high levels of risk perception, which acts as a barrier to active and consistent participation in the derivatives market. Limited financial knowledge, lack of practical experience, fear of capital loss, and market volatility

emerge as key factors shaping investor attitudes toward derivatives. The study concludes that enhanced financial literacy, transparent communication by market intermediaries, and targeted investor education initiatives are essential to promote informed and responsible use of derivative instruments among retail investors in India.

Keywords: Retail Investors, Derivatives, Futures and Options, Investment Behaviour, Financial Literacy, Risk Perception.

Tech-Enabled Plastic Money and Its Effect on Consumer Financial Behaviour

Trupti Kadam

ABSTRACT:

The rapid growth of financial technology has changed traditional ways we pay for things, the card payments is the key reason for cashless transactions in India. Tech-enabled plastic money includes cards like debit, credit, and prepaid ones, along with advancements like EMV chip technology, tap payments, mobile banking apps, and instant transaction notifications, have changed how people handle and spend their money. The ease, quickness, and safety from these tech features have made more people, especially in cities and nearby areas, want to use them. This research is looking into how tech-based card payments affect how people spend their money, focusing on things like how they shop, their choice of payment methods, and how well they stick to their budgets. It also investigates if the convenience of digital payments leads to buying things on impulse, spending too much, or managing finances better. The study uses a method that describes findings, collecting main data through a detailed questionnaire given to a wide range of people. It also includes secondary data from studies, industry reports, RBI publications, and online material to give a full picture of the subject. The results from this study are likely to show how technology affects people's money choices, pointing out both the benefits and problems tied to using card payments. While tech-based cards improve how quickly and safely transactions happen, they can also cause financial issues like too much debt or being unaware of fees and interest rates. The study highlights how important it is to know about finances and use cards wisely to get the most out of them in a digital world. In the end, this research offers important insights for consumers, banks, and lawmakers who want to support a safe, effective, and lasting cashless environment.

Keywords: Plastic Money, Tap to Pay, Cashless Economy, Mobile Banking, Contactless Cards, Digital Payments, EMV Technology.

A study on the Impact of Social Media Finfluencers on Investment Decisions of Investors: The Mediating Role of FOMO and Disclosure Awareness

Preeti Shetty

ABSTRACT:

The increasing use of social media has brought a significant shift in the way young investors gather financial information and approach investment decisions. Platforms such as Instagram, YouTube, and Telegram have given rise to financial influencers, commonly referred to as finfluencers, who share market insights, investment tips, and personal success stories. While such content simplifies financial concepts and increases interest in investing, it may also influence investors emotionally rather than analytically. This study focuses on analyzing the impact of social media finfluencers on the investment decisions of young investors, with particular emphasis on the role of Fear of Missing Out (FOMO). The research seeks to understand how exposure to frequent investment-related content affects decision-making behaviour and whether emotional pressure created by trending recommendations encourages quick or impulsive investments. The study also examines the level of trust young investors place in finfluencer content and how this trust translates into real investment actions. Primary data for the study has been collected through a structured questionnaire distributed among young investors, including students and early-stage working professionals who actively use social media. The questionnaire covers aspects such as social media engagement, frequency of following finfluencer advice, emotional responses to trending investment content, and actual investment behaviour. The collected data has been systematically analyzed to identify relationships between finfluencer influence, FOMO, and investment decisions. The study further explores the psychological impact of digital financial content on young investors and highlights how emotions such as urgency, excitement, and peer influence can affect rational financial judgement. It also emphasizes the importance of awareness and critical thinking while consuming online investment advice, especially since finfluencers may not always be certified financial experts. The findings of this research aim to promote responsible investing behaviour and provide valuable insights for investors, educators, and regulators in the evolving digital financial environment.

Keywords: Finfluencers, Investment Decisions, Young Investors, FOMO, Social Media

**AI-Driven Sports Operations: Opportunities and Challenges in Automated Match Highlight
Creation**

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Abstract:

The sports media industry has witnessed rapid operational transformation due to the adoption of Artificial Intelligence (AI). One of the most impactful applications of AI in sports operations is automated match highlight creation. Traditionally, highlight generation required manual video editing, skilled manpower, and significant time investment. With AI technologies such as computer vision and machine learning, sports organizations can now automate event detection and highlight compilation efficiently. This study examines the opportunities and challenges associated with AI-driven automated match highlight creation from an operations management perspective. The research focuses on operational efficiency, scalability, cost optimization, and accuracy, while also identifying challenges such as data dependency, technological limitations, and quality control issues.

Lean Manufacturing Practices and Their Impact on Production Efficiency in the Automobile

Industry

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Abstract

The automobile industry operates in a highly competitive global environment where operational efficiency, cost control, and quality are critical to success. Lean Manufacturing (LM), inspired by the Toyota Production System, has become a cornerstone strategy for eliminating waste and enhancing productivity. This study investigates how key Lean practices—such as Just-in-Time (JIT), 5S, Kaizen, Kanban, and Total Productive Maintenance (TPM)—influence production efficiency in automotive manufacturing units. The research evaluates improvements in cycle time, defect rates, Overall Equipment Effectiveness (OEE), and resource utilization. While Lean adoption offers significant operational benefits, challenges such as workforce resistance, inconsistent implementation, and lack of management support often hinder its effectiveness. This paper analyzes these opportunities and barriers from an operations management perspective to provide practical insights for industry practitioners.

Research Paper on 'Impact of Training Programs on Employee Productivity

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Abstract:

Training and development are essential functions of Human Resource Management, as they play a critical role in enhancing employee skills, efficiency, and overall organizational performance. In the current competitive business environment, organizations continually invest in training programs to improve employee productivity and sustain a competitive advantage. Employee productivity is a vital factor for organizational success, as it affects profitability, quality of work, employee morale, and overall growth. This research paper aims to examine the impact of training programs on employee productivity and to explore how such initiatives enable employees to perform their roles more effectively. The study emphasizes the evaluation of training programs in enhancing employees' knowledge, skills, and abilities, and how these improvements translate into higher productivity. Training programs not only develop technical expertise but also strengthen behavioral skills such as communication, teamwork, and problem-solving. Well-designed training initiatives assist employees in adapting to technological changes, minimizing work errors, increasing job satisfaction, and improving overall efficiency. As organizations continue to adopt new technologies and processes, continuous training becomes crucial to ensure employees remain competent and productive. This research employs a descriptive research design and incorporates both primary and secondary data sources. Primary data will be collected through structured questionnaires administered to employees across various departments. Secondary data will be gathered from journals, research papers, books, company reports, and credible online resources. The collected data will be analyzed using statistical tools such as percentage analysis, charts, and mean scores to assess the relationship between training programs and employee productivity. The study is expected to provide valuable insights into the effectiveness of training programs in enhancing employee productivity and organizational performance. The findings will assist HR professionals and management in designing effective training strategies that align employee development with organizational objectives. Additionally, it will

highlight the importance of continuous learning and development in achieving sustained organizational success.

A Study on Mergers and Acquisitions in the Banking Sector

Viraj Vilasrao Patil

ABSTRACT:

This study investigates mergers and acquisitions (M&A;) in the banking sector and assesses their role in strengthening bank performance and stability. Banking consolidation has become a major trend in India due to factors such as rising competition, regulatory pressure, increasing capital requirements, and the need to improve efficiency. Mergers are generally undertaken to achieve scale advantages, expand branch networks, strengthen customer base, and enhance the ability to manage large loan portfolios. At the same time, bank mergers involve complex challenges, especially in areas like technology integration, workforce management, and customer service continuity. The objective of the study is to analyse the strategic reasons behind banking mergers and evaluate their outcomes in terms of operational improvement and financial strength. The study also considers whether bank consolidation creates value for key stakeholders, including investors, customers, and the overall economy. The research is based on secondary sources such as RBI publications, annual reports of banks, government notifications, and relevant academic literature. The analysis approach is descriptive and comparative in nature, focusing on changes observed during pre-merger and post-merger phases. To understand the impact of M&A; the study considers indicators such as profitability performance, asset quality levels, capital adequacy position, and efficiency measures. Past studies suggest that while banking mergers can improve long-term growth and competitiveness, the short-term period often includes adjustment costs, service disruptions, and integration risk. Therefore, the success of mergers is closely linked to effective post-merger planning, transparent communication, and strong governance. The study concludes that M&A; in the banking sector is beneficial when it is supported by clear strategic objectives and a well-managed integration process.

A Study on Impact of Equity Analyst Reports on Retail Investment Decisions

Chinmay More

(Atharva Institute of Management Studies, Mumbai)

Abstract:

In recent years, the participation of retail investors in equity markets has increased significantly due to improved access to digital trading platforms, availability of financial information, and growing financial awareness. Among the various information sources available to retail investors, equity analyst reports have emerged as an important tool that influences investment decisions. These reports, prepared by professional analysts, provide insights into company fundamentals, valuation estimates, earnings forecasts, and investment recommendations such as buy, hold, or sell. In this context, the present study titled “Impact of Equity Analyst Reports on Retail Investment Decisions” seeks to examine the extent to which analyst reports influence retail investors and how these reports shape their investment behaviour and decision-making process. The primary objective of the study is to analyse the role of equity analyst reports in influencing retail investors’ stock selection, confidence levels, and overall investment decisions. The study also aims to understand the level of awareness, trust, and reliance retail investors place on analyst recommendations, as well as to identify whether these reports are used as a primary decision-making tool or as supplementary information along with personal research and market trends. Additionally, the research attempts to assess the perceived usefulness and limitations of analyst reports from a retail investor’s perspective. The research methodology adopted for the study is descriptive in nature. Primary data was collected through a structured questionnaire administered to retail investors with varying levels of market experience. The questionnaire covered aspects such as awareness of analyst reports, frequency of usage, level of trust in analyst recommendations, and the influence of reports on investment decisions. Secondary data was collected from academic journals, research papers, brokerage reports, financial websites, and market publications to provide theoretical support and industry context. The collected data was analysed using percentage analysis and graphical representations to draw meaningful interpretations and conclusions. The findings of the study indicate that equity analyst reports have a notable impact on retail investment decisions, particularly in areas such as stock selection, understanding company fundamentals, and assessing future growth prospects.

A significant proportion of retail investors rely on analyst reports to enhance their confidence and reduce uncertainty while investing in equities. Analyst recommendations, target prices, and earnings forecasts were found to be influential factors in shaping investor perceptions. However, the study also reveals that retail investors generally do not depend exclusively on analyst reports and tend to combine them with personal research, market trends, news, and peer opinions before making final investment decisions. In conclusion, the study establishes that equity analyst reports play an important supportive role in retail investing by improving information accessibility and aiding informed decision-making. While analyst reports positively influence retail investors, the study highlights the importance of critical evaluation and independent judgment. Retail investors are advised to use analyst reports as a guiding tool rather than a sole basis for investment decisions. The research contributes to a better understanding of investor behaviour and underscores the relevance of analyst research in modern retail investing.

A study on the adoption of Artificial Intelligence for investment decision-making in India

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ABSTRACT:

The financial services industry has been greatly impacted by the quick development of digital technology, which has expanded the use of artificial intelligence (AI) in investment decision-making. The way investors evaluate market data and make investment decisions is changing due to the usage of AI-based technologies like predictive analytics, algorithmic trading platforms, and robo-advisors. The purpose of this study is to investigate the variables affecting artificial intelligence's uptake and application in Indian investment decision-making. Assessing individual investors' awareness, acceptance, and use of AI-driven investment tools is the main goal of the study. To ensure consistency and dependability, a standardized questionnaire with closed-ended questions was used to gather primary data in an organized research design. The data were collected from a selected sample of investors using an appropriate sampling technique, and the responses were analyzed to draw meaningful conclusions regarding the adoption of AI in investment decisions.

Key Words: Artificial Intelligence, Investor Adoption, AI-Based Investment Tools, Financial Technology, Investment Decisions.

Impact of omnichannel marketing on customer experience

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Abstract:

In the modern digital environment, customers no longer rely on a single platform when interacting with brands. Instead, they engage through a combination of digital and physical channels such as websites, mobile applications, social media platforms, and retail outlets before completing a purchase. To respond to these evolving customer behaviors, businesses are increasingly implementing omnichannel marketing approaches aimed at delivering a unified and seamless experience. This study examines the influence of omnichannel marketing on customer experience by focusing on key dimensions including ease of access, consistency across platforms, personalization, customer involvement, and overall satisfaction. When organizations successfully coordinate online and offline channels, customers experience fewer interruptions and greater clarity during their interactions with the brand. Such integration minimizes effort, enhances convenience, and improves interaction quality. The research also highlights how combining customer data from multiple channels enables organizations to gain deeper insights into consumer preferences. This understanding supports more tailored communication, relevant product recommendations, and customized promotional offers. Furthermore, the availability of flexible interaction options across channels strengthens customer trust and satisfaction. The findings indicate that a well-implemented omnichannel strategy contributes to stronger customer relationships, increased repeat purchasing behavior, and improved brand loyalty. Overall, the study emphasizes that omnichannel marketing plays a critical role in enhancing customer experience and supporting long-term business sustainability.

Topic: A Study on Employee Engagement in Hybrid Work Model in Indian Organization.

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Under the guidance of

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ABSTRACT:

In recent years, the way organizations operate has changed significantly, especially after the COVID-19 pandemic. One of the most noticeable changes has been the adoption of the hybrid work model, where employees divide their time between working from home and working from the office. Indian organizations across various sectors have increasingly adopted this model to provide flexibility while maintaining productivity. However, keeping employees engaged in a hybrid work environment has become a major concern for management. Employee engagement plays a crucial role in improving performance, commitment, and overall organizational success. This study focuses on understanding employee engagement in hybrid work models within Indian organizations and identifying the factors that influence engagement levels. Key aspects such as work-life balance, communication, leadership support, job satisfaction, organizational culture, and availability of technology are examined. The study follows a descriptive research approach and uses data collected through structured questionnaires from employees working in hybrid settings. Secondary data are gathered from existing research studies, journals, and reports. The analysis of the data aims to provide useful insights for organizations to develop effective strategies to enhance employee engagement in hybrid work environments. This study aims to explore employee engagement in hybrid work models within Indian organizations by examining employees' experiences, perceptions, and challenges. The research focuses on key factors such as work-life balance, communication, leadership support, flexibility, organizational culture, and the use of digital collaboration tools, all of which play an important role in shaping engagement levels. A descriptive and analytical research design is adopted for the study, using both primary and secondary

data to gain a comprehensive understanding of the issue. Primary data are collected through a structured questionnaire administered to employees working under hybrid work arrangements, while secondary data are drawn from academic literature, industry reports, and previous research studies. The findings of the study are expected to highlight how hybrid work practices influence employee engagement and to identify both the opportunities and challenges associated with this model. The study seeks to provide practical insights that can help organizations develop effective strategies to improve employee engagement, enhance employee well-being, and create sustainable hybrid work environments in the Indian organizational context.

A Study of Investor Perception Towards Online Trading and Investment Apps.

Sanket Malode

Abstract:

The rapid digitalization of financial services has significantly altered India's investment landscape, leading to the widespread usage of online trading and investment applications. These platforms provide investors a variety of investment options, low transaction costs, up-to-date information, and ease of use. However, investor perception has a significant impact on the adoption, use, and confidence of such digital platforms. With an emphasis on elements like usability, security, dependability, affordability, awareness, and general happiness, this study attempts to investigate how investors see online trading and investment apps. The study is based on primary data gathered from individual investors in various demographic groups using a standardized questionnaire. The gathered data is interpreted using descriptive statistics and appropriate analytical methods to pinpoint important trends affecting investor behavior. It is anticipated that the study's conclusions would shed light on investors' preferences and worries when utilizing online trading and investment apps. Fintech businesses, brokerage houses, and legislators will find the study helpful in comprehending investor expectations and enhancing digital investment platforms. By emphasizing how technology influences contemporary investment choices, it also adds to scholarly literature.

Topic: A Study of Cybersecurity Risks in Digital Financial Transactions: A User perspective

Submitted by

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Abstract:

The rapid growth of digital financial transactions has transformed the way people manage and transfer money. Services such as UPI, mobile banking, internet banking, debit and credit cards, and digital wallets have made financial transactions faster, easier, and more convenient. With just a smartphone and internet access, users can make payments anytime and anywhere. However, along with these benefits, the increasing use of digital financial platforms has also led to a rise in cybersecurity risks. Users today face threats such as phishing attacks, OTP fraud, unauthorized transactions, identity theft, and data breaches, which raise serious concerns about the safety of digital payments. This study focuses on understanding cybersecurity risks affecting digital financial transactions from a user's perspective. The main aim of the research is to examine users' awareness, experiences, and perceptions related to cybersecurity threats while using digital payment systems. The study is based on primary research, where data is collected directly from users through a structured questionnaire. The responses help in analyzing how frequently users face cybersecurity issues, how concerned they are about digital fraud, and what preventive measures they adopt to protect themselves. The findings of the study highlight that while users widely accept digital financial transactions due to their convenience, many still lack complete awareness about cybersecurity risks and safe online practices. The study emphasizes the importance of user education, strong security systems, and responsible behavior by financial institutions and digital payment platforms. Overall, this research concludes that improving cybersecurity awareness and strengthening digital security measures are essential to build user trust and ensure safe and reliable digital financial transactions in the long run.

“A Study on the Impact of FII/FPI Investments on the India Equity Market”

Submitted By

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Abstract:

Foreign Institutional Investors (FIIs), now commonly referred to as Foreign Portfolio Investors (FPIs), have become an integral part of the Indian equity market since the economic liberalization of the early 1990s. Their investment decisions significantly influence market liquidity, price discovery, and overall market sentiment. While FII/FPI inflows are often associated with rising stock prices and increased investor confidence, abrupt outflows can lead to heightened volatility and instability in the equity market. In this context, understanding the effect of FII/FPI investments on the Indian equity market is of considerable importance. The present study aims to examine the impact of FII/FPI investments on the performance and stability of the Indian equity market. The research focuses on analyzing how foreign investment flows influence market returns, volatility, and the behavior of domestic investors. It also seeks to understand whether the Indian equity market is sensitive to changes in foreign capital movements and how such movements affect overall market dynamics. The study is based on both primary and secondary data. Primary data are collected through a structured questionnaire administered using Google Forms to investors and market participants, capturing perceptions regarding the influence of FII/FPI investments on the Indian equity market. Secondary data are sourced from published research articles, reports by SEBI, RBI, NSE, BSE, and other credible financial publications. Descriptive and analytical tools are employed to analyze the collected data. The findings of the study are expected to reveal that FII/FPI investments play a significant role in influencing market movements, particularly during periods of global economic uncertainty. The study

highlights the dual nature of foreign portfolio investments—while they contribute positively to market development and liquidity, they also increase exposure to external shocks. The research concludes by emphasizing the need for stable macroeconomic policies and effective regulatory mechanisms to manage the impact of foreign capital flows on the Indian equity market.

A Study on Role of AI and Fin-Tech Innovation in Transforming Financial Services in India

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ABSTRACT:

The Indian financial services sector has undergone rapid transformation in recent years due to the integration of Artificial Intelligence (AI) and Financial Technology (Fin-Tech) innovations. These technologies have significantly altered the way financial institutions deliver services, manage risks, and engage with customers. This study aims to examine the role of AI and Fin-Tech innovations in transforming financial services in India, with specific focus on areas such as digital payments, credit assessment, fraud detection, customer service, and financial inclusion. The research also evaluates the benefits and challenges associated with the adoption of AI-driven Fin-Tech solutions by banks, NBFCs, and Fin-Tech firms. The study is based on secondary data collected from RBI reports, industry publications, company annual reports, and prior research studies. Analytical tools such as trend analysis and descriptive analysis are used to assess the impact of AI and Fin-Tech on efficiency, accessibility, and risk management within the Indian financial system. The findings of the study highlight that AI-enabled Fin-Tech innovations have enhanced operational efficiency, improved customer experience, reduced transaction costs, and expanded access to financial services. However, issues related to data privacy, cybersecurity, regulatory compliance, and ethical use of AI continue to pose significant challenges. The study concludes that AI and Fin-Tech will play a crucial role in shaping the future of financial services in India, provided that appropriate regulatory frameworks and risk management practices are adopted.

Impact of Macroeconomic Variables on Equity & Commodity Markets

Abhishek Sagarchand Sontakke

Abstract:

This study examines the impact of key macroeconomic variables on equity and commodity markets, focusing on how broad economic conditions influence price movements, volatility, and investor behaviour. Macroeconomic indicators such as interest rates, inflation, gross domestic product (GDP), exchange rates, and money supply act as fundamental drivers of financial markets by shaping expectations about growth, risk, and future cash flows. In equity markets, macroeconomic changes affect corporate profitability, valuation, and sectoral performance. Rising interest rates increase borrowing costs and often lead to lower equity valuations, while strong economic growth and stable inflation tend to support higher earnings and investor confidence. Fiscal and monetary policies also play a crucial role by influencing liquidity conditions and capital allocation decisions across industries. Commodity markets respond differently to macroeconomic variables due to their direct connection with real economic activity and global demand–supply dynamics. Inflationary pressures, currency fluctuations, and changes in industrial output significantly impact commodity prices. For example, expansionary economic conditions increase demand for energy and metals, whereas a strengthening currency can suppress global commodity prices. The study highlights that equity and commodity markets are interconnected and often react simultaneously to macroeconomic shocks. Understanding these relationships helps investors and policymakers anticipate market trends, manage risk, and make informed investment and policy decisions. The findings emphasize the importance of macroeconomic analysis in developing effective portfolio strategies and improving market efficiency in a globally integrated financial environment.

A STUDY ON INVESTOR PERCEPTION TOWARDS SUSTAINABLE INVESTMENT

Purvaja Bhanji

(Student, Atharva Institute of Management Studies)

ABSTRACT:

Sustainable investments have gained increasing importance in recent years as investors are becoming more aware of environmental protection, social responsibility, and ethical business practices, and this growing awareness has led many investors to consider sustainability factors along with financial returns while making investment decision. Investors perception plays a crucial role in the growth and acceptance of sustainable investment, as investors' attitude, level of awareness, and understanding of sustainability concepts strongly influence their willingness to invest in such option. This study aims to understand investors perception towards sustainable investment by examining factors such as awareness of sustainable investment practices, attitudes towards ethical investing, and perceptions regarding risk and return. The study also highlights key challenges faced by investors, including limited awareness, lack of clear and reliable sustainability-related information and concerns about the performance of sustainable investments when compared to traditional investment options The study emphasizes the importance of improved investor education, greater transparency and availability of trustworthy sustainability information in building investors' confidence and encouraging wider participation in sustainable investment thereby supporting long term growth of sustainable finance.

**A Study on Digital Transformation of HR Practices in Indian
Organizations.**

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Abstract:

The increasing use of digital technology has brought a major transformation in the field of Human Resource Management (HRM). Traditionally, HR activities were largely manual and paper-based, which often resulted in delays, errors, and excessive administrative work. With the introduction of digital tools and platforms, HR practices have become more systematic, efficient, and employee-focused. Digital transformation of HR practices refers to the adoption of technology-driven systems such as Human Resource Management Systems (HRMS), online recruitment platforms, digital attendance and payroll systems, performance management software, and e-learning platforms to manage human resources more effectively. In the Indian organizational context, digital transformation in HR has gained significant importance due to rapid technological advancements, increased internet penetration, and the rising expectations of a digitally skilled workforce. Organizations across various sectors are adopting digital HR practices to streamline operations, improve transparency, and enhance employee experience. Digital HR systems support faster recruitment, efficient onboarding, effective training and development, and transparent performance evaluation, enabling HR to gradually shift from an administrative role to a more strategic function that contributes to overall organizational performance. The adoption of digital HR practices has also been influenced by recent changes in work culture, including remote working and flexible work arrangements. Managing employees across multiple locations has encouraged organizations to rely on digital platforms for communication, collaboration, and performance monitoring. While large organizations have been early adopters of digital HR solutions, small and medium enterprises in India are also increasingly embracing digitalization to remain competitive in a dynamic business environment. Despite the benefits of digital HR practices, several challenges exist in their implementation. Resistance to change, limited technical

skills, data security concerns, and high implementation costs are key issues faced by organizations. Employees may initially experience discomfort due to a lack of technical familiarity or concerns related to increased monitoring. Therefore, organizations must focus on effective change management, training, and awareness programs to ensure the successful adoption of digital HR systems. The present study examines the digital transformation of HR practices in Indian organizations and analyzes the perceptions of management students and working professionals towards digital HR systems. A descriptive research design was adopted, using primary data collected through a structured questionnaire and secondary data sourced from journals, research articles, and online publications. The findings indicate that digital HR practices enhance efficiency, reduce administrative workload, and improve employee engagement, while emphasizing the need for continuous training and strong organizational support to address implementation challenges. The study concludes that digital transformation of HR practices is essential for modern organizations in India. By effectively adopting digital HR systems, organizations can improve operational efficiency, enhance employee satisfaction, and support long-term organizational growth. The study provides useful insights for HR professionals, management students, and organizational leaders by emphasizing the importance of balancing technology adoption with human involvement in HR processes.

Keywords: Digital HR, HRMS, Human Resource Management, Digitalization, Indian Organizations

IMPACT OF WHATSAPP AND DIRECT MESSAGING PLATFORMS ON B2B COMMUNICATION

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Abstract:

In the contemporary business environment, effective communication is a critical determinant of organizational success, particularly in Business-to-Business (B2B) contexts where coordination, trust, and long-term relationships play a vital role. The rapid advancement of digital technologies and the widespread adoption of smartphones have transformed traditional communication methods. Among the various digital tools available, WhatsApp and other direct messaging platforms have emerged as popular channels for professional interaction. Although originally designed for personal communication, these platforms are now extensively used for business purposes, including coordination with suppliers, distributors, clients, and strategic partners. This research paper examines the impact of WhatsApp and direct messaging platforms on B2B communication. The study aims to analyze how these platforms influence communication efficiency, responsiveness, relationship management, and overall business coordination. The research is empirical in nature and is based on primary data collected from business professionals involved in B2B interactions. A structured questionnaire was used as the primary data collection instrument to understand perceptions, usage patterns, benefits, and challenges associated with direct messaging platforms. The study highlights the growing reliance on instant messaging tools for faster decision-making and improved collaboration. At the same time, it also identifies concerns related to data security, professionalism, documentation, and work-life balance. The findings of this research are expected to provide valuable insights for

organizations seeking to integrate WhatsApp and similar platforms into their formal communication strategies. The study concludes with recommendations to ensure effective, secure, and professional use of direct messaging platforms in B2B communication.

Keywords: B2B Communication, WhatsApp, Direct Messaging Platforms, Digital Business Communication, Organizational Communication

Research On Consumer Behavior Towards Investing In Sustainable Real Estate

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Abstract:

Evaluating consumer behaviour towards investing in real estate involves understanding the various factors that influence individuals' decisions when purchasing property as an investment. This analysis is essential for developers, investors, and policymakers, as it provides insight into motivations, preferences, and concerns that drive investment patterns. Factors such as economic stability, psychological considerations, and market trends shape how consumers approach real estate investment, which can vary based on individual goals and external influences. Consumer behaviour in marketing studies how individuals decide to purchase, use, and dispose of products or services, influenced by psychological, social, and economic factors. Understanding these behaviours helps businesses anticipate changing preferences and develop effective strategies to gain competitive advantage. In real estate, consumer behaviour is shaped by factors such as income, interest rates, risk perception, demographics, technology, and government policies. Since property investment involves both financial and lifestyle considerations, analyzing these influences helps developers and policymakers create market-responsive and sustainable strategies

A STUDY ON MUTUAL FUND AWARENESS AMONG INDIVIDUALS

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Abstract:

Mutual funds are a vital investment avenue that opens the door to diversified portfolios with professional management and relatively low risk. However, even today, many people have inadequate knowledge and awareness regarding concepts of mutual funds, their types or schemes, their respective benefits and risks, and how one can invest in such funds. This paper presents an overview of the state of mutual fund awareness among people and discusses how far it extends to knowing the concept, attitude, and investment in mutual funds. This research focuses on finding out the sources of information, factors influencing investment decisions, and the role of financial literacy in mutual fund investment decisions. It also provides primary data in the form of structured questionnaires and secondary data from books, journals, and financial websites. The findings have pointed out the gaps that exist in awareness and the need for an effective investor education and awareness program. It is expected that the findings will assist financial institutions and policy planners in developing better strategies towards ensuring informed investment decisions and encouraging increased participation in mutual fund investment.

Key words: Mutual Funds, Investor Awareness, Financial Literacy, Investment Behavior, Individual Investors, Risk and Return, Diversification, Financial Planning, Investor Education, Investment Decision.

A Study on Effect of Geopolitical Uncertainty on Indian Stock Market Movements

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Abstract:

Geopolitical uncertainty has become a significant factor influencing global financial markets, particularly in emerging economies like India. Events such as international conflicts, trade tensions, sanctions, and political instability create uncertainty that affects investor sentiment and market dynamics. This study aims to examine the effect of geopolitical uncertainty on Indian stock market movements and investor behavior. The research focuses on understanding how investors perceive geopolitical risks and how such uncertainties influence market volatility, sectoral performance, and investment decisions. The study is based on primary data collected through a structured questionnaire distributed using Google Forms across various demographic and occupational groups. The survey captures investor awareness of geopolitical events, sources of information, risk perception, and behavioral changes during periods of heightened geopolitical tension. Descriptive and inferential statistical tools are proposed to analyze the collected data and to identify relationships between geopolitical uncertainty and stock market responses. The findings of this study are expected to reveal that geopolitical uncertainty significantly increases market volatility and impacts investor confidence, leading to more risk-averse investment behavior. However, the Indian stock market's resilience and recovery mechanisms, supported by strong domestic fundamentals and policy interventions, may help mitigate long-term negative effects. The study provides valuable insights for investors, financial analysts, and policymakers to better assess geopolitical risks and develop effective investment and risk-management strategies in an uncertain global environment.

Keywords: Geopolitical Uncertainty, Indian Stock Market, Investor Behavior, Market Volatility, Risk Perception, Geopolitical Events, Stock Market Movements, Investor Sentiment, Emerging Markets, Financial Markets.

A Study on the Impact of Social Media Marketing on Consumer Buying Behaviour

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Abstract:

In the modern digital world, social media has emerged as one of the most powerful tools for marketing. It has changed the way consumers look for information and make purchasing decisions. Popular platforms like Instagram, Facebook, YouTube, and Twitter provide businesses with opportunities to connect with customers, promote their products, and shape consumer opinions through advertisements, influencers, and online reviews. This study aims to explore how social media marketing influences consumer buying behaviour. It examines the role of social media advertisements, influencer suggestions, brand interactions, and customer feedback in affecting consumers' decisions to purchase products or services. The research uses both primary and secondary sources of data. Primary data is gathered through a structured questionnaire shared with active social media users, while secondary data is collected from existing research papers, articles, and online resources. The results of this study are expected to help understand how consumers perceive social media marketing and provide useful insights for businesses to create more effective digital marketing strategies.

A Comparative Study of Financial Performance and Investor Perception in the Banking
Industry: A Case Study of HDFC Bank and ICICI Bank

Isha Santosh Chavan

(Atharva Institute of management studies)

Abstract

The banking sector plays a vital role in the growth of the economy by providing credit, mobilizing savings, and supporting investments. HDFC Bank and ICICI Bank are two leading private sector banks in India, each with its own financial performance and investor recognition. This study aims to compare the financial performance of these two banks using fundamental and ratio analysis and to examine investor perception about their investment potential. For the secondary research, financial statements such as balance sheets, profit and loss statements, and cash flow statements from the last five years will be analyzed to assess profitability, liquidity, solvency, and efficiency. For primary research, structured questionnaires will be used to gather opinions from retail investors, finance students, and professionals on their preference between the two banks, perceived financial strength, and investment decisions. The study intends to identify whether investor perception aligns with actual financial performance or if differences exist. The findings will provide insights into how investors make decisions and highlight the relationship between financial performance and investor sentiment in the banking sector.

Consumer Perception of Seeded Content on Social Media Marketing

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Under the guidance of

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Abstract:

Seeded content has been identified as a subtle form of brand communication on social media, blending promotional messages with organic user-generated content. This research aims to investigate the consumer perception of seeded content, specifically in terms of authenticity, trust, intrusiveness, and purchase influence. Based on existing literature on influencer marketing and native advertising, it is hypothesised that authenticity plays a critical role in engagement, but a lack of disclosure can undermine consumer trust. A mixed-method approach was adopted, combining a review of existing literature with primary data collected through a structured survey questionnaire to provide a comprehensive understanding of consumer perceptions. The results show moderate awareness of seeded content among consumers, with most perceiving it as less intrusive and more organic than traditional paid advertising. However, trust is highly dependent on transparency, with most consumers perceiving undisclosed seeded content as deceptive. While seeded content is useful for brand discovery and engagement, its influence on purchase decisions is inconclusive. The research concludes that seeded content can be an effective form of social media marketing if conducted with a high degree of ethics, prioritising transparency and authenticity to maintain consumer trust.

Keywords: Seeded content, social media marketing, Consumer perception, Native advertising, Influencer Marketing.

A Study on the Impact of Inflation on Indian Household Investment Decisions

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ABSTRACT:

A recurring macroeconomic phenomenon, inflation has a big impact on how households arrange their finances and make investments, especially in developing nations like India. In order to maintain purchasing power and attain long-term financial security, households must reevaluate their investing plans as rising inflation lowers the real value of income and savings. With an emphasis on asset allocation preferences, risk perception, and investment diversification during inflationary times, this study investigates how inflation affects Indian family investment decisions. The study intends to examine how different financial literacy and inflation awareness levels impact household reactions to inflation, such as switching from conventional savings vehicles to inflation-hedging assets including gold, real estate, and market-linked securities. A standardised questionnaire is used to gather primary data from Indian families in various age, income, and geographic categories. Government bulletins and official Reserve Bank of India publications provide secondary data on inflation trends. To interpret the data, statistical techniques including chi-square testing, regression analysis, and descriptive analysis are used. The study's conclusions should provide light on how Indian households behave when faced with inflationary pressures and emphasise the need of financial literacy in reducing risks associated with inflation. In order to provide inflation-resilient investment products and encourage wise household investment choices, the study also provides useful implications for financial institutions, investment advisors, and legislators.

Keywords: Inflation, Household Investment Decisions, Financial Literacy, Risk Perception, Asset Allocation, India

"A study of Market volatility and its impact on retail investors"

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Abstract:

Market volatility is an unavoidable characteristic of financial markets and refers to the degree of variation in asset prices over time. While volatility affects all categories of investors, retail investors are particularly sensitive to sudden and unpredictable market movements due to limited access to professional advice, lower risk tolerance, and a higher influence of behavioral biases. In recent years, increased participation of retail investors in equity markets, combined with frequent global and domestic economic shocks, has made the study of market volatility and its impact on retail investors highly relevant. The primary objective of this study is to examine how market volatility influences the investment behavior, risk perception, and decision-making process of retail investors. The study seeks to understand whether volatility leads to emotional reactions such as panic selling, overtrading, or excessive risk aversion, and how these reactions affect long-term investment outcomes. Special emphasis is placed on identifying behavioral patterns exhibited by retail investors during periods of high market uncertainty. The research is based on both primary and secondary data. Primary data are collected through a structured questionnaire distributed using Google Forms to retail investors with varying levels of investment experience. Secondary data are sourced from academic journals, financial reports, regulatory publications, and previous studies related to market volatility and investor behavior. Descriptive and analytical methods are used to analyze the data and interpret investor responses. The findings of the study are expected to highlight that market volatility significantly impacts retail investors by influencing their emotions, confidence levels, and investment horizons. The study also emphasizes the importance of financial literacy, disciplined investing, and long-term perspective in

reducing the adverse effects of volatility. The research aims to contribute to existing literature by providing practical insights into retail investor behavior and offering suggestions to help investors manage volatility more effectively.

Strategic Talent Management in High- Skill Roles: Challenges and HR Solutions in the Evolving Labour Market

Rani Jadhav

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Abstract :

Talent shortages in high-skill positions have worsened due to the changing labor market, especially in fields like digital technology, analytics, and developing technical disciplines. Employers are finding it more difficult to retain and develop workers with vital skills in addition to attracting skilled people. This study investigates human resource strategies used by businesses to stay competitive and looks at the impact of strategic talent management in filling labor shortages in high-skill positions. The study focuses on important issues such as restricted internal talent pipelines, staff turnover, rapid technological change, and skill mismatch. The study examines employee and managerial viewpoints on hiring procedures, upskilling programs, experiential learning models, and retention tactics using a mixed-method approach. According to research, companies that just hire from outside sources find it difficult to maintain talent availability, while those that invest in experiential training, continuous learning pathways, and focused talent pipelines show better workforce preparedness and retention results. The report also emphasizes how crucial it is to match organizational long-term objectives and employee career aspirations with talent management techniques. By offering useful insights into how strategic, development-oriented HR approaches might close significant skill gaps, the research adds to the body of previous work.

Consumer Trust in AI-Generated Content vs Human-Created Content

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Abstract:

The rapid advancement of artificial intelligence (AI) has transformed content creation across diverse domains, including journalism, marketing, education, and entertainment. This study explores consumer trust in AI-generated content compared to human-created content, examining factors that influence perceptions of credibility, reliability, and authenticity. Through a mixed-method approach combining surveys, experiments, and interviews, the research investigates how variables such as transparency, source disclosure, and content quality affect trust levels. Preliminary findings suggest that while AI-generated content is increasingly accepted for routine and factual information, consumers often exhibit skepticism toward AI in contexts requiring creativity, emotional nuance, or ethical judgment. The study highlights the importance of clear labeling, ethical standards, and human-AI collaboration to enhance trust and adoption. These insights provide valuable guidance for businesses, educators, and policymakers navigating the evolving landscape of content generation.

A Study on Role of Digital Banking and Financial Inclusion

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Abstract:

In the global financial system, digital banking has become a disruptive force that is drastically changing the financial inclusion landscape. Financial institutions are increasingly able to provide underprivileged and unbanked communities with accessible and reasonably priced financial services by utilizing digital technologies including digital wallets, mobile banking, internet banking platforms, and fintech developments. With an emphasis on its methods, effects, and related difficulties in both developing and emerging economies, this paper investigates the role of digital banking in fostering financial inclusion. In order to investigate how digital banking lowers conventional barriers to financial access, such as geographic distance, high transaction costs, and paperwork requirements, the research takes a conceptual and analytical approach, drawing on published literature, policy reports, and empirical studies. According to the study, digital banking increases low-income households, rural populations, women, and small businesses' access to basic financial services like savings accounts, payment systems, credit facilities, and insurance products. Additionally, it has been demonstrated that digital financial services support more general socioeconomic benefits, such as enhanced income stability, greater savings behavior, entrepreneurship development, and economic resilience. The study does, however, also point out important obstacles that restrict digital banking & ability to produce inclusive results. These include the digital gap brought on by poor infrastructure, poor internet access, low financial and digital literacy, cybersecurity threats, and worries about consumer protection and data privacy. Adoption and continued use of digital banking services are also impacted by institutional and regulatory restrictions. The study comes to the conclusion that in order to guarantee that the advantages of digital banking are fairly distributed and significantly contribute to sustainable economic

development, a comprehensive and inclusive digital financial ecosystem—backed by concerted efforts from governments, financial institutions, and fintech companies—is necessary.

Keywords: Digital Banking, Financial Inclusion, Financial Innovation, Digital Financial Services, Economic Development, Financial Accessibility

A Comparative Analysis of Operational Efficiency and Service Quality: A Study of HDFC Bank and ICICI Bank

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Abstract

This study focuses on comparing the operational efficiency and service quality of two leading Indian private sector banks, HDFC Bank and ICICI Bank. The topic is important because rising competition and higher customer expectations make both efficient operations and superior service essential for banks' long-term success. The main aim of the study is to examine how effectively these banks use their resources and how customers perceive the quality of services offered, and to identify which bank performs better on these dimensions. The scope of the research is limited to HDFC Bank and ICICI Bank, with data collected for a specific recent period and primary responses taken from retail customers having an active relationship with either bank

The study uses both secondary and primary data. Secondary data related to operational performance are taken from annual reports and other published sources and are analysed using basic financial ratios such as cost-to-income ratio, business per employee and profit per employee. Primary data on service quality are collected through a structured questionnaire based on the SERVQUAL dimensions and are analysed using descriptive statistics and simple hypothesis tests. The findings indicate meaningful differences between the two banks in terms of both efficiency indicators and perceived service quality across various dimensions. The results provide useful insights for bank management to improve their processes and customer experience, and they also help customers and researchers to better understand the strengths and weaknesses of each bank.

Keywords: Operational efficiency, Service quality, HDFC Bank, ICICI Bank, Private sector banks, SERVQUAL model, Cost-to-income ratio, Customer satisfaction, Financial ratios, Retail banking

A Study on Factors Affecting Delivery Delays in Logistics Operations

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Abstract

In today's highly competitive business environment, efficient logistics operations play a crucial role in ensuring timely delivery of goods and maintaining customer satisfaction. However, delivery delays continue to be a major challenge for logistics service providers across various industries. This study aims to examine the key factors affecting delivery delays in logistics operations and their impact on overall operational performance. The research focuses on both internal and external factors such as transportation issues, inadequate infrastructure, poor route planning, inventory mismanagement, labor shortages, technological limitations, and unforeseen disruptions like traffic congestion and weather conditions. Primary data is collected through a structured questionnaire distributed among logistics professionals and customers to gain practical insights into real-world challenges. Descriptive and analytical methods are used to evaluate the collected data and identify the most significant causes of delays. The findings of the study highlight that inefficient coordination, lack of real-time tracking systems, and dependency on manual processes are major contributors to delivery delays. This research provides valuable insights for logistics companies to improve delivery performance by adopting advanced technologies, optimizing processes, and enhancing coordination among supply chain partners. The study also offers practical recommendations to reduce delays and improve service reliability in logistics operations.

**AN EMPIRICAL STUDY ON FACTORS INFLUENCING INVESTMENT DECISION OF
RETAIL INVESTORS.**

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ABSTRACT

Investment decisions made by retail investors play a crucial role in the functioning and stability of financial markets. This empirical study seeks to examine the various factors that influence how individual investors choose and manage their investments. The research focuses on a combination of economic, demographic, informational, and behavioral aspects that shape investment behavior. In particular, the study analyzes the impact of factors such as expected returns, perceived risk, financial literacy, market awareness, and psychological influences on retail investors' decision-making processes.

Primary data were collected through a structured questionnaire distributed among retail investors with different income levels, ages, educational backgrounds, and investment experience. The collected data were analyzed using descriptive statistics and inferential techniques to identify significant relationships between the selected variables and investment decisions. The findings of the study indicate that expected returns and risk perception are among the most influential determinants of investment choices. Investors with higher levels of financial knowledge and access to reliable market information tend to make more informed and confident investment decisions. Behavioral factors, including overconfidence, herd behavior, and emotional responses to market fluctuations, were also found to significantly affect investment outcomes.

Furthermore, demographic characteristics such as age, income, education, and occupation were observed to influence investment preferences and risk tolerance. Younger investors generally show a greater willingness to take risks, while older investors prefer safer and more stable investment options.

The study highlights the importance of financial education in reducing irrational decision-making and improving long-term investment outcomes. The results offer valuable insights for financial advisors, investment firms, and policymakers in designing effective investor education programs and developing strategies that align with the needs and behavior of retail investors. Overall, the study contributes to a better understanding of retail investor behavior and emphasizes the need for informed and disciplined investment decision-making.

KEYWORDS

Retail investors, Investment decision-making, Financial literacy, Risk perception, Behavioral factors, Demographic influence, Market information, Investor behavior, Empirical analysis.

A study of Macroeconomic Conditions and Public Policy: A Research Survey.

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Abstract

This study explores the role of macroeconomic policy in promoting India's economic stability and growth since the liberalization era of the early 1990s. It focuses on the effectiveness of fiscal and monetary policies in addressing key macroeconomic challenges, including inflation control, unemployment reduction, fiscal deficit management, and external sector vulnerabilities. By analyzing macroeconomic indicators such as GDP growth, inflation rates, fiscal deficits, and employment trends, the research evaluates how policy measures have shaped India's economic performance over time.

The study also examines India's responses to major domestic and global economic shocks, including the Global Financial Crisis, the COVID-19 pandemic, and recent supply-side disruptions. Fiscal policy interventions, including public expenditure programs, tax reforms, and targeted welfare measures, have been critical in stimulating domestic demand and supporting growth. Simultaneously, monetary policy measures, particularly interest rate adjustments, liquidity management, and the adoption of inflation-targeting frameworks by the Reserve Bank of India, have contributed to price stability and investor confidence.

The findings highlight the importance of coordinated action between the Government of India and the Reserve Bank of India to maintain macroeconomic stability and address cyclical and structural challenges. Despite significant improvements in policy frameworks and institutional capacity, persistent issues such as rising public debt, structural unemployment, and inflationary pressures during crises continue to pose challenges.

Overall, the study emphasizes that sustainable economic growth in India requires continuous adaptation of fiscal and monetary policies, timely coordination between policy authorities, and a focus on inclusive

development. Effective macroeconomic management can strengthen economic resilience, mitigate the impact of shocks, and support long-term, equitable growth, ensuring that the benefits of economic progress reach all sectors of society.

A STUDY OF DISPOSITION EFFECT AMONG EQUITY INVESTORS

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ABSTRACT

This research highlights that investors do not always act rationally while making financial decisions, as their choices are often influenced by emotions, psychological factors, and cognitive biases. Traditional finance assumes rational behavior; however, real-world investment decisions frequently deviate from this assumption. One of the most commonly observed behavioral biases is the disposition effect, which refers to the tendency of investors to sell assets that have appreciated in value too early in order to lock in gains, while continuing to hold on to assets that have declined in value in the hope of avoiding losses or reversing poor decisions. The present study focuses on examining the existence of the disposition effect among retail equity investors in India, a market characterized by increasing participation from individual investors. In addition to identifying this bias, the study seeks to understand how emotional factors such as fear of loss, regret aversion, and overconfidence influence investors' selling behavior and decision-making processes. These emotions often play a significant role in shaping investment outcomes, sometimes leading investors to make suboptimal decisions. The research is based on primary data collected through a structured questionnaire administered to retail equity investors. The responses were analyzed to assess investors' behavioral patterns and emotional influences while making sell decisions in the equity market. The findings of the study aim to provide deeper insights into investor behavior and highlight the practical implications of behavioral biases in investment decision-making. By creating greater awareness of such biases, the study seeks to help investors recognize their own behavioral tendencies and encourage more informed, disciplined, and rational investment decisions.

A Study on Emotional Spending Behaviour Among Consumers

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ABSTRACT

In everyday life, many consumers make spending decisions based on their emotions rather than actual needs. Feelings such as stress, happiness, boredom, anxiety, and excitement often influence buying behaviour and lead to unplanned purchases, commonly referred to as emotional or impulse spending. In today's fast-paced and digitally driven environment, easy access to online shopping platforms, digital payments, and credit facilities has further increased emotionally driven consumption. This study explores emotional spending behaviour among consumers and examines how different emotional states influence purchasing decisions. Primary data were collected through a structured questionnaire to understand consumer spending patterns, emotional triggers, impulse buying tendencies, and their impact on saving habits and overall financial discipline. The study also analyses the relationship between emotional spending and financial stress, as well as the role of financial awareness and budgeting in managing such behaviour. The findings indicate that emotional spending often provides temporary emotional relief or satisfaction; however, frequent emotionally driven purchases can lead to overspending, reduced savings, increased reliance on credit, and long-term financial stress. The results further suggest that consumers who are aware of their emotional triggers and possess better financial knowledge are more likely to control impulse buying and maintain healthier spending habits. The study highlights the importance of recognizing the emotional aspects of financial decision-making and emphasizes the need for financial education and self-control strategies to promote more mindful, responsible, and sustainable personal financial behaviour.

A Study of Barriers to Financial Inclusion: Constraints Faced by Banks in Rural Maharashtra

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Abstract

Barriers to financial inclusion in rural Maharashtra present significant challenges for banks, impacting their ability to effectively serve marginalized communities. The unique geographic, social, and economic landscape of India, particularly in rural areas, exacerbates these challenges. Key barriers include inadequate infrastructure, limited institutional credit, and a high risk perception among banks, which hinder the expansion of financial services. (Pillai & V., 2021; Pillai & Kumar, 2018). Additionally, issues such as financial illiteracy, compliance burdens, and a lack of financial awareness further complicate efforts to reach financially excluded groups like marginal farmers, women, and the self-employed (Pillai & V., 2021; Pillai & Kumar, 2018). Demand-side barriers also play a crucial role, with factors such as operational challenges, financial literacy, and affordability affecting the uptake and usage of financial services (Singh, 2021). The focus on merely providing access to banking services is insufficient; enhancing the usage of these services is essential for achieving true financial inclusion (Singh, 2021). Regional Rural Banks (RRBs) face specific challenges in deposit mobilization and credit expansion, often compounded by political interference, yet they remain pivotal in promoting financial inclusion through innovative methods and targeted interventions (Rehman, 2020; Solanki & Chhikara, 2023). Overall, addressing these barriers requires a multifaceted approach that includes improving infrastructure, enhancing financial literacy, and developing targeted financial products that meet the needs of rural populations. By overcoming these constraints, banks can better contribute to the economic upliftment of rural Maharashtra and support broader financial inclusion goals.

Keywords: Barriers, Financial Inclusion, Constraints, Rural.

A STUDY ON IMPACT OF MERGERS AND ACQUISITIONS ON INDIAN BANKING SECTOR

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ABSTRACT

Over the past 20 years, the Indian banking industry has experienced substantial structural change, and mergers and acquisitions (M&As) have emerged as a crucial tool for policymakers looking to improve financial stability, operational effectiveness, and global competitiveness. With a focus on how mergers and acquisitions affect financial performance, asset quality, operational effectiveness, and shareholder value, this study investigates the efficacy of these transactions in the Indian banking industry. The study focuses on significant bank mergers that have taken place in India, particularly those that have been prompted by the Government of India's and the Reserve Bank of India's regulatory activities and consolidation plans.

Utilizing secondary data gathered from Reserve Bank of India publications, annual reports, and other verified financial sources, the study employs a comparative and analytical research design. For a few banks, important financial metrics are examined both before and after the merger, including profitability ratios, capital adequacy, asset quality criteria, liquidity ratios, and cost-efficiency metrics. To assess the importance of performance changes after mergers, statistical procedures such as paired t-tests, ratio analysis, and trend analysis are used.

The results show that mergers in the Indian banking industry have produced a variety of results. Although consolidation has usually improved economies of scale, increased branch networks, and bolstered capital adequacy, advances in asset quality and profitability have been inconsistent across banks. In a few of instances, short-term operational disruptions and integration difficulties have outweighed the mergers' immediate advantages. On the other hand, over time, combined companies

show increased resilience, higher risk-taking ability, and better compliance with regulations. The study also emphasizes how efficient post-merger management, governance frameworks, and successful integration methods are critical to the success of banking mergers.

The study comes to the conclusion that, if they are accompanied by thorough due diligence, strategic compatibility, and good post-merger integration procedures, mergers and acquisitions can be a useful instrument for bolstering the Indian banking system.

“A Study on the Role of Fundamental Analysis in Long-Term Equity Investment Decisions with Reference to Zomato Ltd.”

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Abstract

Equity investment has become an important source of long-term wealth creation for retail investors in emerging markets like India. With easier access to digital trading platforms and financial information, retail participation in equity markets has increased significantly. However, many investors still rely on market trends, short-term price movements, or external tips rather than systematic analysis, which often leads to irrational investment decisions. In this context, fundamental analysis plays a vital role in promoting informed, logical, and long-term investment behavior. This study focuses on the role of fundamental analysis in long-term equity investment decisions, with special reference to Zomato Ltd., a leading company in India's online food delivery and quick commerce sector. Zomato has been selected due to its strong brand image, rapid growth, changing business model, and inconsistent profitability, making it a suitable case for analysing the relevance of fundamental analysis in modern, technology-driven companies. The research follows a descriptive design and uses both primary data from a questionnaire survey of 30 retail investors and secondary data from company reports and industry sources. The findings suggest that fundamental analysis helps investors evaluate Zomato's financial position, growth potential, and risk factors, supporting better long-term investment decisions. While the company shows strong revenue growth and operational progress, concerns related to profitability and valuation remain. The study concludes that fundamental analysis continues to be an effective tool for long-term equity investment, even for new-age businesses, and encourages retail investors to adopt a structured and disciplined approach for sustainable wealth creation.

Keywords:

Equity investment, Fundamental analysis, Long-term investment decisions, Retail investors, Zomato Ltd., Financial performance, Growth potential, Risk assessment, Technology-driven companies, Wealth creation.

A Study on Hybrid Work Paradox and Its Impact on Employee Performance in Organizations in INDIA

Manas Dicholkar

ABSTRACT

The "Hybrid Work Paradox" represents a unique challenge: employees' simultaneous desire for the flexibility of remote work and the social connection of in-person collaboration. This study compares established Multinational Corporations (MNCs) with startups to see how this paradox affects employee performance in Indian firms. A Google Form questionnaire was used to gather data from workers in these areas using a quantitative research approach. According to preliminary research, hybrid models improve work-life balance and individual productivity, but they can lead to "cultural friction" and "collaboration fatigue." In a post- pandemic Indian economy, the research offers HR directors practical advice on how to strike a balance between organizational coherence and autonomy.

Keywords: Hybrid Work Paradox, Employee Performance, India-based Organizations, Multinational Corporations (MNCs), Startups, Work-Life Balance, Collaboration Fatigue, Organizational Culture, Remote Work.

Impact of Standard Operating Procedures on Operational Consistency

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Abstract

Standard Operating Procedures (SOPs) are widely used by organizations to standardize operational activities and ensure consistency in performance. Operational inconsistency, caused by variations in work methods and lack of standardized guidelines, often results in inefficiencies, errors, and quality issues. This study aims to examine the impact of Standard Operating Procedures on operational consistency. The research adopts a descriptive research design using primary data collected through a structured questionnaire administered to students and faculty members with knowledge of operations management concepts. Secondary data was collected from books, journals, and research articles. The findings indicate that SOPs play a significant role in reducing process variation, improving uniformity, and enhancing operational efficiency. The study highlights the importance of proper documentation, training, and regular review of SOPs to achieve consistent operational outcomes.

Keywords

Standard Operating Procedures, Operational Consistency, Operations Management, Process Standardization, Efficiency

Impact of Green Marketing on Consumer Purchase Intention

Mahek Jasani

Abstract

With growing environmental degradation and climate change concerns, consumers are becoming more conscious of the environmental impact of their purchasing decisions. As a result, green marketing has emerged as a strategic approach adopted by firms to promote environmentally responsible products and practices. This study aims to analyse the impact of green marketing on consumer purchase intention using primary data collected from consumers. The research focuses on understanding consumers' awareness of green marketing practices, their attitudes toward eco-friendly products, and how these factors influence their intention to purchase such products.

Primary data were collected from 30 respondents using a structured questionnaire designed on a five-point Likert scale. The study adopts a descriptive research design and uses convenience sampling for data collection. The findings of the study indicate that green marketing has a significant positive impact on consumer purchase intention, particularly among consumers who are environmentally aware and trust green claims made by brands. However, factors such as price sensitivity and scepticism regarding greenwashing continue to influence purchase decisions. The study provides valuable insights for marketers seeking to design effective and ethical green marketing strategies.

The study is based on primary data using a structured questionnaire. The questionnaire was designed using a five-point Likert scale to measure respondents' level of agreement with statements related to green marketing awareness, trust in green claims, attitudes toward environmentally friendly products, and purchase intention. A descriptive research design was adopted to systematically describe the characteristics, opinions, and behavioural tendencies of the respondents. Convenience sampling was used for data collection due to its practicality and accessibility within the given time and resource constraints.

The findings of the study reveal that green marketing has a significant and positive impact on consumer purchase intention. Consumers who demonstrate higher levels of environmental awareness and a strong concern for ecological issues are more likely to respond favourably to green marketing initiatives. Trust

in green claims made by companies plays a crucial role in shaping positive attitudes and enhancing purchase intention. However, the study also identifies certain challenges, such as price sensitivity and scepticism toward exaggerated or misleading environmental claims, commonly referred to as greenwashing, which continue to influence consumer decision-making and may hinder the effectiveness of green marketing efforts.

Overall, the study provides valuable insights for marketers and organizations seeking to design effective, transparent, and ethical green marketing strategies. By understanding consumer perceptions and addressing concerns related to credibility and affordability, firms can strengthen consumer trust, encourage sustainable consumption, and contribute to long-term environmental sustainability.

A study on Artificial Intelligence in Investment Decision-Making: Awareness, Adoption, and Perceptions.

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Abstract

Keywords: Risk management, AI adoption, investor perception, artificial intelligence, and investment decision-making Artificial intelligence (AI) is transforming the process of making investing decisions by providing tools for risk assessment, portfolio management, and market trend analysis. Understanding investor adoption and perception is crucial to maximizing AI's benefits and minimizing its disadvantages.

Despite the increasing use of AI in financial markets, little study has been done on investor knowledge, acceptance, and concerns, especially in relation to security, dependability, and transparency. This study evaluates investors' understanding of AI-driven investment tools, as well as their current usage and preferences, with an emphasis on AI's role in risk management. A standardized questionnaire was used to collect information on investor sentiment, AI usage, and familiarity.

A Study on the Performance of Mutual Funds in India

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Abstract

Mutual funds play a vital role in mobilizing savings and channeling them into productive investments in the Indian financial system. Over the past few years, the mutual fund industry in India has witnessed significant growth due to rising income levels, increasing financial literacy, and greater participation of retail investors. Evaluating the performance of mutual funds is important for investors to make informed investment decisions and for fund managers to assess the effectiveness of their investment strategies.

The present study aims to analyze the performance of mutual funds in India with special reference to investor perception and satisfaction. The study is based on primary data collected from individual investors through a structured questionnaire. The research focuses on understanding investors' objectives, risk-return expectations, awareness level, and factors influencing their choice of mutual funds. Descriptive statistical tools such as percentage analysis, tables, and graphical representation are used to interpret the collected data.

The findings of the study are expected to provide useful insights into how investors evaluate mutual fund performance and the challenges faced by them while investing. The study will also help financial advisors and asset management companies in designing better products and improving investor services. Overall, the study highlights the importance of mutual funds as a preferred investment avenue in India.

Trust and Transparency in AI Chatbot-Based Recruitment: A Student Study

Shweta Gaikwad

Abstract

AI-powered chatbots are being used more and more in the hiring process to automate communication, candidate interaction, and preliminary screening, increasing productivity and cutting down on hiring time. But there are still a lot of worries about transparency and trust, especially among students starting their careers.

This study examines students' perceptions of the benefits, transparency, and dependability of AI chatbot-based recruiting. Using a descriptive research methodology, a structured questionnaire is employed to collect primary data from students beginning their professions. This study evaluates students' awareness of recruitment chatbots, perceived utility, trust in chatbot assessments, and expectations of transparency.

The study is expected to highlight the significance of transparency in building candidate trust, identify key factors influencing the adoption of AI recruitment chatbots, and provide suggestions for developing ethical and user-focused AI hiring systems. It also contributes to the body of existing literature by addressing research gaps in AI-enabled recruiting practices.

Role of technology in enhancing supply chain efficiency

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ABSTRACT :

Technology plays a vital role in enhancing supply chain management in today's competitive business environment. Digital tools such as Artificial Intelligence (AI), Internet of Things (IoT), Big Data Analytics, Blockchain, and Enterprise Resource Planning (ERP) systems help organizations improve inventory control, transportation, communication, and overall coordination. This study examines how technology strengthens supply chain performance using both primary and secondary research methods. Primary data is collected through a Google Form questionnaire from students and working professionals, while secondary data is gathered from books, journals, and online sources. The findings indicate that technology helps reduce operational costs, improve accuracy, increase transparency, and support better decision-making. Although challenges such as high implementation costs and data security concerns remain, the study concludes that adopting modern technologies is essential for improving efficiency, meeting customer expectations, and maintaining competitiveness in the market.

“Impact of AI Chatbot Service Quality on Customer Satisfaction in E-Commerce Operations”

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ABSTRACT

The rapid expansion of e-commerce has significantly transformed customer service operations, compelling online retailers to adopt advanced digital technologies to enhance service efficiency and customer experience. Among these technologies, Artificial Intelligence (AI)-powered chatbots have emerged as an important tool for managing customer interactions by providing instant responses, reducing operational costs, and ensuring round-the-clock service availability. Despite their widespread implementation, there remains limited empirical understanding of whether AI chatbots actually enhance customer satisfaction through improved service quality or primarily serve as tools for internal operational optimization.

This study investigates the impact of AI chatbot service quality on customer satisfaction in e-commerce operations. The research adopts a quantitative and cross-sectional research design and is based on primary data collected from e-commerce users who have interacted with AI chatbots during online shopping. A structured questionnaire was used to capture customer perceptions of chatbot service quality dimensions such as responsiveness, accuracy of information, ease of use, availability, and problem resolution capability, along with overall customer satisfaction and trust in AI chatbots.

Data analysis was conducted using descriptive statistics to summarize respondent characteristics, reliability analysis to assess internal consistency of the measurement scales, correlation analysis to examine relationships among variables, and multiple regression analysis to test the proposed research hypothesis. The findings provide empirical insights into the extent to which AI chatbot service quality influences customer satisfaction and highlight the importance of trust in shaping customer evaluations of AI-based service systems.

The results of this study contribute to the existing literature on AI-driven service operations and offer practical implications for e-commerce managers seeking to design and implement effective chatbot-based customer service solutions. By emphasizing service quality alongside operational efficiency, the study underscores the strategic role of AI chatbots in enhancing customer satisfaction in e-commerce environments.

Keywords: AI Chatbots, Service Quality, Customer Satisfaction, E-Commerce Operations, Trust

Managing Reverse Flows: A Study of Same-Day Returns

Saket Pawar

Abstract

Reverse logistics has become a critical component of supply chain management due to the rapid growth of e-commerce and customer expectations for flexible return policies. Same-day returns, where customers return products on the day of delivery or purchase, pose significant operational challenges for organizations. These include increased transportation costs, inventory handling complexities, and coordination issues across supply chain partners. This study aims to examine the operational impact of same-day returns on reverse logistics systems and to identify effective strategies for managing reverse flows efficiently. The research focuses on understanding the reasons for same-day returns, their effect on cost, time, and inventory management, and the practices adopted by firms to handle such returns. The findings of this study are expected to help organizations improve return handling processes, reduce costs, and enhance customer satisfaction through better reverse logistics management.

Impact of Liberalization

Aishwarya Raghavan

ABSTRACT

The liberalization process initiated in India in the early 1990s marked a turning point in the country's economic history. With the adoption of liberalization, privatization, and globalization (LPG) policies, India moved away from a tightly regulated economy toward a more market-oriented system. These reforms brought about radical changes in the functioning of the Indian financial system, particularly the stock market. Deregulation, technological advancements, increased transparency, and integration with global markets transformed Indian stock exchanges into competitive and efficient platforms for capital allocation. Among the many forces shaping this transformation, Foreign Institutional Investors (FIIs) have emerged as one of the most influential participants in the Indian stock market.

In a market-guided economic system, investors play a crucial role in mobilizing savings and channelizing them into productive investments. The efficiency of such a system depends largely on how effectively capital flows to sectors that offer the highest returns while contributing to economic growth. FIIs, which include foreign mutual funds, pension funds, insurance companies, hedge funds, and other large financial institutions, have become key drivers of investment flows in emerging markets like India. Since FIIs bring large volumes of capital, their investment decisions significantly influence market trends, liquidity, and overall performance of the stock market.

As a developing country with high growth potential, India attracts substantial foreign portfolio investment every year. Several factors make India an attractive destination for FIIs, including a large domestic market, a diversified industrial base, political stability, improving regulatory frameworks, and strong long-term economic prospects. In addition, reforms undertaken by regulatory bodies such as the Securities and Exchange Board of India (SEBI) have enhanced investor confidence by ensuring better disclosure standards, protecting investor interests, and promoting fair market practices.

This research seeks to examine whether Foreign Institutional Investors truly have a measurable impact on the Indian stock market. By analyzing trends in FII inflows and stock market indices, it becomes evident that there is a strong relationship between foreign investment and market performance.

In conclusion, Foreign Institutional Investors have emerged as one of the most dominant investor groups influencing the Indian stock market since liberalization.

A Study on Impact of Finfluencers on Investment Behaviour of Young Indian Investors.

Sushant Dattatray Dalvi

ABSTRACT:

The rapid expansion of social media in India has transformed the way financial information is accessed and interpreted by retail investors. In recent years, a new group of digital content creators known as financial influencers or “finfluencers” has emerged, offering investment- related information through platforms such as YouTube, Instagram, Twitter (X), and Telegram.

These finfluencers simplify complex financial concepts and often influence investment awareness and behaviour, especially among young investors.

This study aims to examine the influence of social media finfluencers on the investment decision-making of young Indian investors aged between 18 and 30 years. The research focuses on behavioural aspects such as investor confidence, risk appetite, trust, and decision-making patterns. A descriptive and analytical research design is adopted, and primary data is collected through a structured questionnaire from 120 respondents. The study finds that finfluencers play a significant role in increasing financial awareness and encouraging participation in equity and mutual fund investments. However, the findings also highlight concerns related to credibility, herd behaviour, and over-reliance on unregulated financial advice. The study contributes to behavioural finance literature by providing India-specific insights into the growing impact of finfluencers on young retail investors.

A comparative study of employee perception towards EPF vs EPS.

Vandana Paliwal

Abstract

Every individual's ability to survive in society is reliant on their income. The daily necessity needs and wants are crucial to their up to date life and which can be determined by the dominance of wealth and finance. A person can earn money or any things that constitute their asset through their work. After reaching the age of retirement, the person stops earning income as he or she cannot have the same motivation or energy to work. When a person reaches the age of retirement, they are no longer able to continue earning money since they are no longer able to participate in the corporate race.

Financial security during retirement is a cornerstone of labour welfare in India, primarily facilitated through the Employees' Provident Fund (EPF) and the Employees' Pension Scheme (EPS). This research presents a comparative analysis of employee perceptions toward these two instruments, examining how individuals weigh the benefits of a liquid, interest-bearing corpus (EPF) against a guaranteed, lifelong monthly annuity (EPS). Utilizing a descriptive research design, the study evaluates factors such as perceived risk, tax efficiency, ease of withdrawal, and long-term inflation hedging. Preliminary findings suggest that while employees value the EPF for its transparency and lump-sum wealth creation, there is a notable deficit in understanding the actuarial benefits of the EPS.

The study aims that perspective is on priority influenced by the employees' age and levels, with young generation employees favouring the efficiency of EPF and prioritizing the steadiness of EPS. These insights offer valuable guidance for policymakers and HR professionals in enhancing financial literacy and social security awareness. These two factors are critical components of retirement and social security benefits for employees in India.

While EPS focuses on monthly pension upon retirement, where else EPF focuses on long-term savings. This study aims to focus on employees' perceptive of primary contributions analysing knowledge, satisfaction, financial and social security expectations, and perceived relevance.

Keywords: EPF, EPS, Employee Perception, Social Security benefits

A Study on Importance of Workplace Diversity and Inclusion in MNCs in Mumbai

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Abstract

Workplace diversity and inclusion have emerged as vital elements for the success of multinational corporations (MNCs) in today's interconnected world. This study explores how diversity and inclusion practices influence organizational performance and employee satisfaction in MNCs located in Mumbai. Using primary data collected through questionnaires and secondary sources such as journals and reports, the research highlights that inclusive workplaces foster innovation, engagement, and long-term competitiveness. The findings suggest that structured diversity and inclusion strategies are essential for sustainable growth and improved organizational outcomes.

Circular Economy Principles in the Shipping Industry: Pathways, Challenges, and Impacts

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Abstract

The shipping industry is a critical enabler of global trade but is also characterized by high resource consumption and significant environmental impacts across the ship lifecycle. In response to increasing sustainability pressures, the circular economy has emerged as a promising approach to decouple economic growth from resource use through reuse, remanufacturing, recycling, and life-cycle optimization. However, the adoption of circular economy principles within the maritime industry remains limited and fragmented. This study examines the pathways, challenges, and impacts associated with implementing circular economy principles in the shipping industry. A mixed-method approach was adopted, combining a review of existing literature with primary data collected through a structured survey questionnaire administered to maritime industry stakeholders. The findings reveal moderate awareness of circular economy concepts, selective adoption of circular practices such as ship recycling and remanufacturing, and strong recognition of the environmental and strategic importance of circularity. Key barriers identified include high initial investment costs, lack of standardized regulations, technological constraints, and limited stakeholder collaboration. The study concludes that while circular economy principles hold significant potential to enhance environmental performance, operational efficiency, and long-term sustainability in shipping, coordinated regulatory support, financial incentives, digitalization, and industry-wide collaboration are essential to accelerate the transition toward a circular maritime ecosystem.

Keywords: Circular Economy, Shipping Industry, Ship Recycling, Maritime Sustainability.

Mumbai Based Study On Analyzing Investment Preferences Of Salaried Employees In Equity Markets

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ABSTRACT:

Investment activities are carried out by individuals with savings, with financial products providing investment avenues and security. Investment preferences vary among individuals due to unique behaviors and circumstances. This study analyzes the investment preferences of the salaried class regarding various financial products in the equity market and factors influencing these preferences, focusing on demographic factors like age and risk tolerance.

The study uses descriptive research methodology, collecting data from 45 respondents via a questionnaire and convenient sampling technique. Statistical analysis tools like Frequency Analysis interpret the data, offering a comprehensive understanding of variable relationships.

One key finding is the significant influence of demographic factors on salaried individuals' investment preferences. Age plays a crucial role, with younger employees exhibiting higher risk tolerance and a preference for equity-based products, while older employees lean towards conservative options. This variation is attributed to differing financial goals, time horizons, and life stages.

The study also explores the relationship between risk tolerance and preferred investment options, revealing a significant correlation. Higher risk tolerance corresponds to a preference for equity investments, while lower risk tolerance leads to more stable options like fixed deposits or government bonds.

Challenges faced by the salaried class while investing include a lack of financial literacy, limited investment opportunities, and immediate financial needs. The study provides practical recommendations to help employees make informed decisions.

The findings aim to assist financial advisors and policymakers in understanding the needs and preferences of different age groups and risk profiles in Mumbai's suburban areas, enhancing personalized financial services. Overall, this research highlights the importance of demographic and risk-related factors in financial decision-making, promoting better financial security for the salaried class.

Keywords: Investment Preferences, Investment Options, Salaried Class, Risk, Age

ROLE OF INFLUENCER MARKETING IN BUILDING BRAND TRUST

Vaibhav Harishchandra Matkar

Abstract

In the contemporary digital era, social media platforms such as Instagram, YouTube, Facebook, and Twitter have become integral to consumers' daily lives and significantly influence their purchasing behavior. With the rapid growth of digital communication, traditional advertising methods are gradually losing their effectiveness, as modern consumers increasingly rely on peer opinions, user-generated content, and real-life experiences rather than brand-driven promotional messages. In this context, influencer marketing has emerged as a prominent and effective promotional strategy, wherein brands collaborate with social media influencers to endorse products and services. Influencers are individuals who possess the ability to shape consumer attitudes and purchase decisions due to their expertise, credibility, online presence, and strong relationships with their followers. The primary objective of this research paper is to examine the role of influencer marketing in building brand trust among consumers. Brand trust is a critical determinant of customer loyalty, repeat purchase behavior, positive word-of-mouth, and long-term brand sustainability. This study aims to analyze how influencer marketing impacts consumer perceptions of brands, particularly in terms of credibility, authenticity, transparency, and emotional connection. The research also explores various categories of influencers, including mega, macro, micro, and nano influencers, and evaluates how their characteristics and engagement levels contribute differently to brand trust. The study is based on secondary data collected from academic journals, research articles, industry reports, websites, and previously published studies related to influencer marketing and brand trust. The analysis highlights key factors influencing consumer trust, such as influencer credibility, perceived authenticity, content relevance, disclosure of sponsored content, and consistency in brand-influencer alignment. Additionally, the research identifies challenges associated with influencer marketing, including fake followers, lack of transparency, over-commercialization, and ethical concerns.

Keywords: Influencer Marketing, Brand Trust, Social Media, Consumer Behavior, Digital Marketing, Credibility, Authenticity

An Empirical Study on the Role of Consumer Perception in Building Brand Loyalty.

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(Student)

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ABSTRACT:

In today's highly competitive marketplace, brands are no longer differentiated solely by functional attributes such as price or quality. Instead, consumer perception plays a critical role in shaping brand preference and long-term loyalty. Consumer perception refers to the process by which individuals select, organize, and interpret information to form meaningful understanding of a brand. Positive perceptions influence purchasing decisions, emotional attachment, and repeat buying behavior, ultimately contributing to brand loyalty. This empirical study aims to examine the role of consumer perception in building brand loyalty, with a focus on factors such as brand image, perceived quality, trust, and customer satisfaction. The study seeks to understand how consumers' subjective evaluations of a brand affect their commitment and intention to remain loyal over time. Data for the research is collected through structured questionnaires administered to consumers across different demographic groups. Statistical tools such as percentage analysis, correlation, and regression analysis are used to interpret the data. The findings of the study are expected to highlight a strong relationship between positive consumer perception and brand loyalty. Brands that successfully create favorable perceptions through consistent quality, effective communication, and emotional engagement are more likely to retain customers and gain competitive advantage. The study will be useful for marketers,

brand managers, and organizations in designing strategies to enhance consumer perception and foster long-term loyalty. The research also contributes to academic literature by providing empirical evidence on the impact of consumer perception on brand loyalty in a contemporary market context.

Inclusive Tourism in Heritage Forts of Maharashtra: Accessibility, Experience and Sustainability

Prof. Pratibha Khedekar

ABSTRACT

Inclusive tourism has emerged as a crucial pillar of sustainable tourism development, ensuring equitable access to tourism destinations for all individuals regardless of age or physical ability. Heritage destinations, particularly hill forts, pose significant accessibility challenges due to rugged terrain, conservation restrictions, and inadequate infrastructure. Maharashtra, home to over 350 historic forts, represents a culturally rich yet accessibility-deficient tourism landscape. This study empirically examines the role of accessibility in shaping tourist experience and satisfaction at selected forts in Maharashtra. Using a structured research framework integrating accessibility as an independent variable, tourist experience as a mediator, satisfaction as a dependent variable, and age as a moderator, the study contributes to inclusive tourism and heritage management literature. The findings aim to support evidence-based policy formulation and sustainable heritage tourism planning (Darcy & Buhalis, 2011; UNWTO, 2016).

Keywords: Inclusive Tourism, Accessibility, Heritage Forts, Maharashtra, Senior Citizens

Vipassana Meditation as a Catalyst for Synergizing Business, and Human Values

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Abstract

In an era marked by rapid technological advancement, intense competition, and growing concerns around employee well-being, organizations are increasingly exploring contemplative practices to foster sustainable performance and human-centric workplaces. Vipassana meditation, an ancient mindfulness-based practice rooted in self-observation and ethical living, has gained global recognition for its psychological, emotional, and behavioral benefits. This paper examines Vipassana meditation as a strategic human development intervention that aligns with the conference theme “Synergize: Business – Technology, Sustainability and Human Values.” The study conceptually and empirically explores the impact of Vipassana on individual employees and organizations, highlighting its role in enhancing emotional intelligence, ethical decision-making, stress management, productivity, and long-term organizational sustainability. The findings suggest that Vipassana practice contributes significantly to individual transformation, which in turn translates into collective organizational well-being and value-driven performance.

Keywords: Vipassana Meditation, Human Values, Employee Well-being, Organizational Sustainability, Mindfulness at Workplace

Role of AI in enhancing the engagement of MBA students in Mumbai through digital transformation in EdTech, and the moderating role of teachers conforming to AI tools

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3. Dr. Reena Poojara, Director, AIMS, Mumbai-400095.

Abstract

This study investigates the role of Artificial Intelligence (AI) in enhancing the engagement of MBA students in Mumbai through digital transformation in EdTech, with a focus on the moderating role of teachers' conformity to AI tools. As AI-driven platforms increasingly personalize and automate learning processes, they offer promising avenues for improving student engagement—an essential component of effective management education. However, the actual impact of AI tools depends significantly on teachers' willingness to adopt, integrate, and promote these technologies within the learning environment.

This research adopts a quantitative approach, collecting primary data through structured questionnaires from a sample of 126 Management students and 13 faculty members across leading management institutes in Mumbai. Student engagement was measured across cognitive, emotional, and behavioral dimensions, while teacher conformity was evaluated through indicators such as AI tool usage, instructional support, and pedagogical integration of AI tools.

The findings suggest that AI contributes to enhanced student engagement, with its effectiveness significantly amplified by teachers' active conformity to AI tools and pedagogical integration in digital learning environments. The study offers actionable insights for EdTech providers, academic administrators, and policy-makers aiming to implement AI tools in business education. It emphasizes that digital transformation in education must be accompanied by parallel investment in teacher training and pedagogical alignment to maximize student engagement.

Keywords: Artificial Intelligence in Education, Student Engagement, Digital Transformation, MBA Education, Teacher Conformity to AI Tools

Ethical Decision-Making, Consumer Trust & Technology in Health Insurance Sector

Mr. Sanjeev Chowdhury

Abstract

The Indian government's allocation of ₹99,858 crore (1.9% of GDP) for healthcare in the Union Budget 2025–26, a 9.78% increase from the previous year, underscores the sector's rising national priority and its link to expanding health-insurance penetration. As the industry grows—projected at a 6.76% CAGR between FY24 and FY28—it continues to experience ethical and operational challenges, including misrepresentation of policy terms, transparency gaps, compliance complexities, and claim-settlement inconsistencies, with insurers settling only 71% of claims in FY24. Government and IRDAI initiatives seek to broaden coverage through digital inclusion, rural outreach, and micro-finance linkages, while consumer awareness remains central to trust formation.

Within this context, the study examines the interplay among key constructs shaping sectoral behaviour—technology adoption and AI use, compliance practices, ethical adherence (leadership style, employee efficiency, uniformity in implementation), government regulations, and consumer awareness—and their collective impact on consumer trust. Guided by Jones's Issue-Contingent Model, the paper analyses these interconnected ethical challenges and identifies pathways to enhance trust, strengthen ethical conduct, and support long-term sectoral sustainability.

**Sustainable Infrastructure as a Community Asset : Business and Governance Perspective on
EV Charging in Co-operative Housing Society**

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ABSTRACT

Rapid urbanization and the growing adoption of electric vehicles (EVs) have increased the need for accessible and sustainable charging infrastructure in residential spaces. Co-operative housing societies, which form a significant part of urban housing in India, play an important role in enabling such infrastructure while balancing governance, safety, and community interests. This paper presents a descriptive case study of Golders Green-2 Co-operative Housing Society, located in I.C. Colony, Borivali West, Mumbai, which has adopted a utility-led EV charging infrastructure model.

Formed in 1997–98 and registered under the Maharashtra Co-operative Societies Act, 1960, the society collaborated with Adani Electricity Mumbai Ltd. for the installation of an EV charging station. The society's role was limited to providing permissions and adopting safety measures, while installation, operation, and billing are managed directly by the electricity supplier through a mobile application. This model ensured that no financial burden was placed on the society, while residents gained access to modern charging facilities.

The study analyses the initiative from the perspectives of sustainability, governance, technology adoption, and asset value enhancement. Findings indicate that the availability of EV charging infrastructure has enhanced the perceived value of the residential property, contributing to increased flat prices and improved future readiness. The paper highlights how sustainable infrastructure can function as a community asset in co-operative housing without direct commercialization, offering a replicable model for similar urban residential societies.

KEYWORDS

Electric Vehicle Charging Infrastructure, Co-operative Housing Society, Sustainable Urban Development, Community Asset, Governance and Technology, Asset Value Enhancement

**A Study on Digital Transformation of CRM in the
Pharmaceutical Industry through Artificial Intelligence**

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ABSTRACT

The pharmaceutical industry is experiencing a paradigm shift due to rapid advancements in digital technologies, particularly Artificial Intelligence (AI). Customer Relationship Management (CRM), which was traditionally used for maintaining customer records and sales tracking, has now transformed into an intelligent, predictive, and automated business tool. This research paper examines the digital transformation of CRM in the pharmaceutical industry through AI and evaluates its impact on sales force effectiveness and customer satisfaction and loyalty.

The study is based on primary data collected from 50 pharmaceutical professionals using a structured questionnaire. The research employs statistical tools such as descriptive analysis and ANOVA to test hypotheses and analyse the impact of AI-driven CRM adoption. The findings indicate that AI-enabled

CRM systems significantly improve sales force productivity and enhance customer satisfaction and loyalty.

KEYWORDS

Artificial Intelligence, Digital Transformation, CRM, Pharmaceutical Industry, Sales Force Effectiveness, Customer Satisfaction

Implementation Barriers of Right to Disconnect Policies in Globalized "Always-On" Teams

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Abstract

The expansion of digital communication technologies and remote work has cultivated a culture of constant employee availability, often extending work beyond traditional boundaries. Consequently, Right to Disconnect (RTD) policies have been introduced to protect employee well-being. However, multinational corporations (MNCs) operating across time zones face considerable challenges in implementing these policies. This study identifies certain key barriers such as time zone differences, digital presenteeism, and organizational competitive pressures, which hinder the effective adoption of RTD policies in global teams. Furthermore, it examines how technology, geographical dispersion, and organizational culture interact to influence RTD policy effectiveness, using Boundary Theory as a guiding framework. While RTD policies offer clear theoretical benefits, their practical implementation in continuously operating international contexts remains complex and context-specific.

A study on the influence of assurance factors on stakeholders' satisfaction due to branding in education sector.

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Abstract

This study examines the influence of assurance-related factors on stakeholders' satisfaction within the higher education context, with a particular focus on Faculty Experience, Alumni engagement, and Safety & Security. Using a structured questionnaire, data were collected from 434 respondents and analysed using SPSS. Descriptive statistics revealed generally high perceptions across all variables, with Safety & Security receiving the highest mean score, indicating consistent stakeholder confidence in institutional safety measures. Pearson's and Spearman's correlation analyses demonstrated statistically significant positive relationships among all variables ($p < 0.01$), confirming their interconnectedness while maintaining individual relevance.

Regression analysis further substantiated these relationships, with the model explaining 80.6% of the variance in Customer Satisfaction with respect to Assurance ($R^2 = 0.806$). Among the predictors, Alumni engagement emerged as the strongest determinant of satisfaction, followed by Faculty Experience and Safety & Security. ANOVA results confirmed the overall statistical significance of the model, while coefficient analysis indicated that each independent variable made a distinct and meaningful contribution to stakeholder satisfaction. Collinearity diagnostics and Variance Inflation Factor (VIF) values confirmed the absence of serious multicollinearity issues, ensuring the robustness of the model.

Residual diagnostics, including histogram and normal P-P plot analyses, validated the assumptions of normality and regression reliability. Principal Component Analysis revealed a dominant underlying factor explaining a substantial proportion of total variance, highlighting the collective role of assurance dimensions in shaping stakeholder perceptions. Overall, the findings support the acceptance of the alternate hypothesis, establishing a significant relationship between assurance factors and stakeholders'

satisfaction. The study reinforces existing literature by emphasizing the strategic importance of assurance elements in enhancing trust, credibility, and satisfaction in higher education institutions.

Keywords:

Assurance, Stakeholder Satisfaction, Faculty Experience, Alumni Engagement, Safety and Security, Higher Education Institutions, Service Quality

Revitalizing Modern Education: Unveiling the Transformative Essence of the Indian Tapovan Approach

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Abstract: This research explores the transformative potential of the Indian Tapovan approach in revitalizing modern education. Rooted in ancient wisdom found in Indian scriptures and philosophical texts, the Tapovan approach emphasizes holistic development, integrating physical, mental, and spiritual dimensions. The paper delves into historical, philosophical, and practical aspects of the Tapovan approach, highlighting its relevance in addressing contemporary challenges in education. The research aims to inspire educators, policymakers, and institutions to consider this approach for fostering a more enlightened and empowered generation.

Keywords: Tapovan Approach, Holistic Education, Indian Philosophy, Modern Education, Character Building, Ethical Values

From Stability to Agility: A Comparative Study of Management and Leadership Practices in India Pre and Post Pandemic

Dr.Garima Bansal

Ms.Pratyusha Roy

Abstract

The COVID-19 pandemic emerged as a defining disruption that reshaped management and leadership practices across industries. In India, the advertising and outdoor media sector experienced particularly profound changes due to its dependence on physical mobility, client engagement, and creative collaboration. This study undertakes a comparative analysis of management and leadership practices in India during the pre-pandemic and post-pandemic periods, using the advertising and outdoor media industry as a focal context. Adopting a descriptive and comparative research design based on secondary data, the study draws upon peer-reviewed literature, industry reports, and organizational disclosures from leading firms such as GroupM India, Ogilvy India, Dentsu, Times OOH, JCDcaux India, and CashurDrive. The findings reveal a clear transition from stability-oriented, hierarchical leadership models toward agile, transformational, and crisis-responsive leadership approaches. The paper contributes to management literature by demonstrating how agility, digital integration, and empathetic leadership have become central to sustaining organizational performance and long-term sustainability in post-pandemic India.

Keywords: Leadership Agility, Management Practices, Advertising Industry, Outdoor Media, COVID-19, India

A Study of the Impact of GST 2025 Reforms on Financial Inclusion in India

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ABSTRACT

GST Reforms 2025 (GST 2.0) represent one of India's most significant steps toward formalization and digitalization of financial activity. These reforms aim at simplifying compliance, boosting MSME participation, expanding digital tax systems, and promoting transparency. This study evaluates how GST 2025 reforms impact financial inclusion in India, particularly adoption of digital payments, access to credit, and integration of small businesses into the formal financial ecosystem. Primary data collected from 120 respondents is analyzed using ANOVA to determine whether awareness of GST 2025 reforms significantly affects financial inclusion levels. Results indicate that GST awareness is strongly associated with improved financial inclusion indicators. A third objective has been included to forecast the potential of GST-driven financial inclusion up to 2035.

KEYWORDS: GST, Financial Inclusion, Digital Payments, MSME, Formalization, Credit Access

IMPACT OF EMPLOYER BRANDING AMONG GEN Z JOB SEEKERS

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ABSTRACT:

This research study examines the effectiveness of employer branding strategies in attracting and retaining Gen Z job seekers (individuals born between 1997-2012). Understanding how this generation of digital native views employer branding is essential for companies looking to draw in top talent as they enter the workforce with unique beliefs and expectations.

The study looks into three main goals: determining the best ways to target Gen Z, evaluating the significance and knowledge of employer branding elements among this group, and examining the influence of employer branding on job choice decisions. This study shows that Gen Z places a high value on genuine employer branding through a thorough survey technique and data analysis, with elements like work-life balance, corporate culture, and growth prospects ranking higher than conventional measures like brand prestige.

Keywords: Employer Branding, Gen Z, Recruitment, Talent Acquisition, Employee Value Proposition, Organizational Attractiveness, Career Decisions

Navigating Residential Property Markets in Mumbai: A Stakeholder Study of Intermediary Practices

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ABSTRACT

The Indian residential real estate market has undergone significant transformation due to regulatory reforms, digital advancements, and evolving consumer preferences. Channel Partners (CPs), once perceived as informal brokers, now function as regulated intermediaries facilitating transactions between developers and homebuyers. This study examines the evolving role, relevance, and perception of Channel Partners in Mumbai's residential real estate market following the implementation of the Real Estate (Regulation and Development) Act (RERA). A descriptive and quantitative research design was adopted, and primary data was collected from 150 respondents comprising homebuyers, channel partners, and developer sales managers across selected micro-markets of the Mumbai Metropolitan Region (MMR). The findings indicate that while digital platforms dominate the initial property search process, Channel Partners remain critical during negotiation, comparative evaluation, and transaction closure. However, gaps in post-sales support and transparency continue to pose challenges. The study concludes that the long-term sustainability of Channel Partners depends on adopting a phygital, relationship-oriented brokerage model aligned with regulatory compliance and service quality expectations.

Keywords: Channel Partners; Real Estate Brokerage; RERA; Mumbai Housing Market; Intermediaries; PropTech

An Analytical Study of Cryptocurrency and Its Influence on Investors and the Indian Economy

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ABSTRACT

The rapid evolution of financial technology has led to the emergence of cryptocurrency as a new class of digital asset, transforming traditional investment and economic frameworks. Cryptocurrencies such as Bitcoin and Ethereum have gained significant attention from investors due to their decentralized nature, high return potential, and technological innovation. In India, the growing adoption of cryptocurrency has raised important questions regarding investor behaviour, market volatility, regulatory concerns, and its overall impact on the economy. This study aims to analytically examine the influence of cryptocurrency on investors and the Indian economy. It focuses on understanding investor awareness, perception, risk tolerance, and investment decision-making related to cryptocurrencies. Additionally, the research evaluates the economic implications of cryptocurrency adoption, including its impact on financial markets, monetary systems, and regulatory structures. The study is based on secondary data sources such as research papers, reports, journals, and government publications, along with primary data where applicable. The findings of this study are expected to provide insights into the role of cryptocurrency as an emerging financial instrument and its significance within the Indian economic context.

Keywords

Cryptocurrency, Investor Perception, Digital Assets, Indian Economy, Blockchain Technology, Investment Risk, Financial Markets

A Study On AI-Driven HR Practices: Opportunities and Challenges for Employee Well-Being

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ABSTRACT

In Indian workplaces, the increasing application of artificial intelligence (AI) in HRM is changing organizational procedures. AI-driven HR systems give businesses the chance to increase operational effectiveness, improve decision-making accuracy, and foster consistency in HR procedures. Examples of these systems include automated recruitment and screening tools, predictive workforce analytics, performance management platforms, and employee engagement technologies. By facilitating personalized learning, lowering administrative burden, and promoting more equitable talent management procedures, these solutions may help improve employee well-being.

But the growing use of AI in HR also poses a number of issues that have a direct impact on workers' well-being, especially in the Indian organizational setting with its diverse workforce, shortages in digital skills, and changing legal frameworks. Data privacy and surveillance, algorithmic bias, decreased human involvement in HR decision-making, job uncertainty, and increased psychological stress among employees are some of the main issues. The opportunities and difficulties of AI-driven HR practices are examined in this research, with an emphasis on the effects on worker well-being. The study highlights the necessity of ethical AI adoption, transparency, employee participation, and strong governance systems. It is based on a survey of current literature and emerging practices in Indian enterprises.

Even while AI may significantly enhance HR procedures, its application shouldn't be limited to efficiency or cost savings. Instead, companies should prioritize the adoption of AI across their workforce. This entails creating and utilizing AI systems in a way that upholds the rights of workers, safeguards their privacy, advances justice, and fosters mental and emotional well. Maintaining human involvement in crucial HR decisions, guaranteeing openness in the way AI tools make judgments, and routinely checking them for bias or inaccuracies are all part of a responsible strategy. AI may help businesses achieve long-term growth and improved performance while fostering a trustworthy and encouraging work environment for people when it is applied carefully and ethically.

A Study on Factors Influencing Adoption of FinTech Services

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Abstract:

The financial services industry has seen a dramatic transformation thanks to the quick development of Financial Technology (FinTech), which has brought in creative and technologically advanced solutions. FinTech has improved the effectiveness, speed, and accessibility of financial services such as online fund transfers, mobile banking, digital payments, and financial apps. Growing digitalization, widespread smartphone use, better internet infrastructure, and shifting customer attitudes toward practical financial solutions have all contributed to the expansion of FinTech in India.

FinTech services are becoming more widely available and used, yet each person's level of adoption is different. Convenience, ease of use, security, trust, awareness, and perceived benefits are some of the elements that affect users' propensity to adopt FinTech. Financial institutions and FinTech service providers must comprehend these elements in order to raise overall acceptance rates, address consumer issues, and improve service design.

By examining user opinions and experiences, this study seeks to identify the major factors impacting the uptake of FinTech services. The study takes a quantitative approach, gathering user responses using a standardized questionnaire. To identify trends and connections between the variables, the gathered data is examined using descriptive and fundamental statistical techniques.

It is anticipated that the study's conclusions would shed light on the key factors influencing FinTech adoption and point out areas in need of improvement. The study gives useful implications for improving

the efficacy and acceptability of FinTech services in India and advances knowledge of user behavior in the digital financial ecosystem.

Keywords: India, FinTech, Digital Financial Services, Financial Inclusion, and Digital Payments

**A Study on the Impact of Market Conditions on Investment Behaviour of Indian Retail
Investors**

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ABSTRACT

Market conditions play a crucial role in shaping the investment behaviour of retail investors. Factors such as market volatility, prevailing market trends, interest rate movements, and inflation influence investor confidence, risk perception, and investment decision-making. In the Indian financial market, retail investors are increasingly exposed to dynamic market conditions, making it important to understand how these conditions affect their investment behaviour.

Although several studies have examined the impact of individual market factors such as inflation or interest rates on investment decisions, limited research has focused on the combined impact of overall market conditions on the investment behaviour of Indian retail investors using primary data. This indicates a research gap in understanding investor behaviour from a comprehensive market-based perspective. The primary objective of this study is to examine the impact of market conditions on the investment behaviour of Indian retail investors. The study seeks to analyse how changing market conditions influence investors' risk perception, investment timing, and preference for various investment avenues.

The study adopts a descriptive research design and is primarily based on primary data collected through a structured questionnaire administered to Indian retail investors. Secondary data will be sourced from academic journals, financial reports, and relevant literature. The collected data will be analysed using appropriate statistical tools such as percentage analysis and graphical representation.

Keywords

Market Conditions, Investment Behaviour, Indian Retail Investors, Market Volatility, Risk Perception, Investment Decision-Making, Market Trends, Retail Investment

Digital Payments and Impulse Spending: The Influence of UPI on Consumer Purchases

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Abstract

Digital payments in India have expanded rapidly, and UPI has become one of the most widely used payment methods because it is quick, simple, and accepted almost everywhere. People now use UPI for daily expenses like groceries, food delivery, shopping, travel, and bill payments, which has reduced the need to carry cash. The ease of scanning a QR code or paying instantly has improved the overall payment experience and made transactions smoother. At the same time, this speed and convenience may also influence how people think about spending and decision-making during purchases.

While UPI makes payments effortless, it can also encourage impulsive spending because the payment feels less “real” than handing over cash. Since transactions happen within seconds, people may spend with less planning, less hesitation, and less awareness of how quickly small payments add up. Cashback offers, rewards, and discounts can further push users toward unplanned buying by making purchases feel more attractive or “worth it.” Because of these reasons, it is important to understand whether UPI convenience affects spending control, purchase intentions, and overall financial discipline.

This research explores whether and how UPI influences impulse buying by examining factors such as ease of payment, frequency of UPI usage, the impact of cashbacks and rewards, and personal habits like budgeting and self-control. The study uses primary data collected through a structured questionnaire and supports it with secondary information from journals, articles, and previous studies

on digital payments and consumer behavior. The findings are expected to explain patterns in spending behavior among UPI users and provide insights that can encourage smarter, more responsible spending habits while still enjoying the benefits of digital convenience.

Keywords: UPI (Unified Payments Interface), Digital Payments, Impulse Spending, Consumer Buying Behaviour.

A Comparative Study of Consumer Behavior in Online and Offline Shopping

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Abstract

With the increasing use of the internet and smartphones, shopping habits of consumers have changed significantly. Today, consumers can choose between online shopping platforms and traditional offline stores based on their convenience, preferences, and needs. This study aims to understand and compare consumer behavior in online and offline shopping by analyzing factors such as convenience, pricing, trust, product variety, and overall shopping experience. The study is based on primary data collected through a questionnaire and secondary data gathered from previous research, journals, and articles. The findings help in understanding how consumers make purchase decisions in both shopping modes and provide useful insights for businesses to improve their marketing strategies.

A Financial Literacy and Investment Behaviour of Young Investors

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Abstract

This study explores the relationship between financial literacy and the investment behaviour of young investors. With the rapid expansion of digital platforms and easy access to financial markets, young individuals are increasingly participating in various investment activities. While this growing involvement is encouraging, many young investors begin investing without having sufficient financial knowledge, which can affect their ability to make sound financial decisions.

The main objective of this research is to assess the level of financial literacy among young investors and to analyse how it influences their investment behaviour, confidence, and risk-taking attitude. The study is based on primary data collected through a structured questionnaire from individuals aged between 18 and 30 years. A descriptive and analytical research design is adopted, and the collected data is analysed using statistical tools such as percentage analysis and correlation. The study is expected to indicate that young investors with higher financial literacy tend to make more informed and planned investment decisions, show greater confidence, and prefer long-term investment options. The findings highlight the importance of strengthening financial education and awareness programs among youth. This research may be useful for educational institutions, policymakers, and financial service providers in developing strategies to improve financial literacy and promote responsible investment behaviour.

A Study on the Impact of Employee Engagement on Organizational Performance

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ABSTRACT

In the present business environment, organizations are increasingly realizing that their success depends not only on financial resources or advanced technology, but also on the level of engagement exhibited by their employees. Employee engagement refers to the degree to which employees are emotionally, cognitively, and behaviorally connected to their work and organization. Engaged employees tend to be more motivated, committed, and willing to contribute beyond their assigned responsibilities, which directly influences organizational performance.

The purpose of this study is to examine the impact of employee engagement on organizational performance, with particular emphasis on employee productivity, employee retention, and turnover rate. The study seeks to understand whether higher levels of engagement among employees lead to improved work efficiency, stronger intention to stay with the organization, and lower turnover intentions.

The research adopts a descriptive and analytical approach using both primary and secondary data. Primary data is collected through a structured questionnaire distributed via Google Forms to employees working in different organizations. Secondary data is sourced from academic journals, books, research papers, and reliable online sources related to employee engagement and organizational performance.

The collected data is analyzed using appropriate statistical tools such as percentage analysis, correlation, and regression techniques.

The findings of the study are expected to highlight the importance of employee engagement as a key contributor to organizational success. The study aims to provide practical insights for HR professionals and management in designing and implementing effective employee engagement strategies that can enhance productivity, improve employee retention, and reduce employee turnover, thereby supporting long-term organizational performance.

Real-Time Shipment Visibility and Its Role in Reducing Order Cancellations and Failed Deliveries

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ABSTRACT

The increasing complexity of global supply chains and the rapid growth of e-commerce have intensified the need for reliable, transparent, and technology-driven logistics operations. Among the most critical challenges faced by logistics and e-commerce firms today are order cancellations and failed deliveries, which directly impact customer satisfaction, operational efficiency, and organizational profitability. In this context, real-time shipment visibility has emerged as a transformative capability, enabling organizations to monitor shipments continuously and respond proactively to disruptions throughout the delivery lifecycle.

Real-time shipment visibility refers to the use of advanced digital technologies such as GPS tracking, Internet of Things (IoT) sensors, cloud-based transportation management systems (TMS), and predictive analytics to provide accurate, up-to-date information on shipment location, transit status, and estimated delivery timelines. These technologies facilitate seamless information sharing among logistics providers, retailers, and end customers, thereby reducing uncertainty and information asymmetry in the delivery process. Prior research highlights that limited shipment transparency often results in customer frustration, delayed interventions, and increased likelihood of order cancellations or delivery failures, especially in last-mile logistics.

This research paper aims to examine the role of real-time shipment visibility in reducing order cancellations and failed deliveries, with a specific focus on its operational and customer-centric

benefits. By integrating insights from contemporary logistics literature with primary data collected through structured Google Form surveys, the study seeks to establish a measurable relationship between shipment visibility practices and delivery performance outcomes. The research explores how timely delivery updates, accurate estimated time of arrival (ETA), and proactive exception management enabled by real-time tracking contribute to improved delivery success rates and enhanced customer trust.

The study adopts a mixed research approach, combining secondary research from academic journals, industry reports, and recent empirical studies with primary quantitative data obtained from logistics professionals and online consumers. Primary data collection focuses on respondents' experiences with real-time tracking systems, their perceived impact on delivery reliability, and the extent to which visibility reduces cancellation decisions and failed delivery incidents. Statistical analysis is used to identify correlations between visibility variables and key delivery performance indicators.

The findings of this research are expected to demonstrate that real-time shipment visibility significantly improves delivery reliability by enabling faster issue resolution, better coordination among logistics stakeholders, and improved customer communication. Furthermore, the study emphasizes that visibility is not merely an operational enhancement but a strategic enabler that strengthens customer confidence, reduces service failures, and supports long-term competitive advantage in logistics and supply chain management. The research contributes valuable insights for logistics managers, e-commerce firms, and technology providers seeking to leverage real-time visibility as a tool for improving delivery outcomes and customer satisfaction.

A Study on FinTech's Role in Financial Inclusion in India via Digital Financial Services

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Abstract

Financial inclusion is a major force behind social and economic advancement, a sizable section of India's population still faces obstacles when trying to use official financial services. By facilitating simpler access through digital platforms like mobile banking, digital payments, online lending, and digital insurance, the quick development of Financial Technology (FinTech) has revolutionised the provision of financial services. This study looks at FinTech's contribution to financial inclusion in India through online financial services.

The study is to evaluate the impact of FinTech-enabled services on increasing financial access among various population categories by examining users' awareness, usage, and perception of these services. A quantitative research methodology was used to gather data from 30 respondents, including students and people from different backgrounds, using an online survey. The results show that FinTech has greatly enhanced access to financial services by encouraging cashless transactions, lowering transaction costs, and improving convenience. However, obstacles like low digital literacy, cybersecurity worries, mistrust, and poor internet connectivity still prevent FinTech services from being fully adopted.

To maximise the advantages of FinTech for financial inclusion, the report emphasises the significance of bolstering digital infrastructure, improving financial and digital literacy, and putting in place supportive regulatory frameworks. FinTech firms, financial institutions, and policymakers must work together to provide accessible, safe, and user-friendly digital financial solutions. Future studies can concentrate on the long-term effects of FinTech adoption on underprivileged and rural populations as well as the contribution of new technologies to India's increased financial inclusion.

Keywords: India, FinTech, Digital Financial Services, Financial Inclusion, and Digital Payments

The Right to Disconnect as a Pillar of Social Sustainability: Protecting Human Capital in a Digital Age

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Abstract

The advent of digital technology has revolutionized the workplace, fostering unprecedented levels of connectivity and productivity. However, this increased accessibility has also blurred the boundaries between professional and personal life, leading to significant challenges in employee well-being and mental health. This thesis explores the concept of the "Right to Disconnect" as an essential framework for promoting social sustainability and protecting human capital in the digital age. By examining the intersection of technology, labor rights, and employee welfare, this research aims to underscore the importance of establishing a legal and cultural norm that empowers employees to disengage from work-related communications outside of designated working hours.

In examining the Right to Disconnect, this study highlights its critical role in fostering a sustainable work environment that prioritizes employee health, work-life balance, and overall productivity. It delves into the implications of constant connectivity, which has been linked to increased stress, burnout, and a decline in job satisfaction. By analyzing case studies from various countries that have adopted legislation or policies supporting the Right to Disconnect, this research provides insights into the effectiveness of such measures in mitigating the adverse effects of digital work culture on employees. The thesis begins by contextualizing the Right to Disconnect within the broader discourse on social sustainability and human capital. It argues that sustainable labor practices are not merely ethical imperatives but are also vital for the long-term success and competitiveness of organizations. As companies strive to attract and retain top talent, the ability to offer a work environment that respects

personal time and promotes mental well-being becomes a key differentiator. The paper further discusses how organizations that embrace the Right to Disconnect can enhance employee engagement, reduce turnover rates, and foster a healthier, more innovative workforce.

Through a comprehensive literature review, the research identifies the various dimensions of the Right to Disconnect, including legal frameworks, organizational policies, and cultural attitudes towards work. It critically assesses the challenges associated with implementing such policies, particularly in the context of different cultural and economic environments, including India. The research emphasizes the need for collaborative efforts among stakeholders—governments, employers, and employees—to create an ecosystem that supports the Right to Disconnect, particularly in industries that are heavily reliant on digital communication.

The empirical component of the thesis involves qualitative research, including interviews and surveys with HR professionals, employees, and labor rights activists. This data provides a nuanced understanding of the current attitudes towards the Right to Disconnect in India and highlights the barriers that prevent its widespread adoption. The findings reveal a growing awareness among employees of the need for boundaries in work-life integration, yet also illustrate the resistance from management and organizational cultures that prioritize availability over well-being.

In conclusion, this thesis posits that the Right to Disconnect is not merely a personal benefit but a crucial element of social sustainability that aligns with the interests of both employees and organizations. By advocating for policies that enable individuals to reclaim their personal time without fear of negative repercussions, businesses can cultivate a more engaged and resilient workforce. This research ultimately calls for a paradigm shift in how we perceive work in the digital age, advocating for a future where employee well-being is at the forefront of organizational strategies.

The findings of this study serve as a foundational framework for policymakers, HR practitioners, and business leaders seeking to create sustainable workplaces that honor the dignity and rights of employees in an increasingly digital world.

Keywords: Right to Disconnect, Work–Life Balance, Mental Health, Human Capital, Talent Retention

A Study on the Impact of UPI Adoption on Cash Usage in India

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Abstract

In recent years, digital payments have grown rapidly in India, especially after the introduction of the Unified Payments Interface (UPI). UPI has made money transfers easy, fast, and low-cost for both individuals and businesses. This study aims to understand how the adoption of UPI has affected the use of cash in India. The study uses secondary data from sources such as the Reserve Bank of India (RBI), National Payments Corporation of India (NPCI), and previous research, along with primary data collected through surveys and interviews.

The findings show that as UPI usage has increased, the use of cash for daily transactions has reduced, especially in urban and semi-urban areas. People prefer UPI because it is convenient, safe, and available at any time through mobile phones. Small shops, street vendors, and service providers are also increasingly accepting UPI payments, which has reduced the need to carry cash. However, cash is still commonly used in rural areas and among elderly people due to limited internet access, lack of smartphones, and low digital awareness.

The study also discusses the role of government initiatives such as Digital India, financial inclusion programs, and incentives for digital payments in promoting UPI usage. While reduced cash usage helps improve transparency, control black money, and lower transaction costs, challenges like network problems, cyber fraud, and digital illiteracy still remain. Therefore, the study concludes that UPI has significantly contributed to reducing cash dependence in India, but cash has not been completely replaced. A balanced approach is needed to promote digital payments while ensuring that all sections of society are included in the digital financial system.

The Role of Onboarding Experience in Reducing Early Career Attrition

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Abstract

Organizations now face a serious problem with early career attrition, especially in the first year of employment. Rather than long-term organizational problems, a sizable portion of new hires depart organizations as a result of bad early encounters. Among other HR procedures, onboarding is crucial in determining an employee's initial impressions, ability to adapt, and desire to remain. The purpose of this study is to investigate how onboarding experiences affect early career attrition intentions. The study focuses on how employees' intention to stay with a company in the early phases of their careers is influenced by structured onboarding, position clarity, and first support mechanisms. Students, interns, and early-career professionals were given a structured questionnaire as part of a quantitative research strategy.

The association between attrition intentions and onboarding experience was investigated using statistical analysis, including correlation analysis and descriptive statistics. The results show a strong negative correlation between early career attrition intentions and good onboarding, indicating that workers who have a clear, encouraging, and organized onboarding process are less likely to think about leaving the company early. In contrast to being merely an administrative procedure, the study emphasizes the significance of onboarding as a strategic HR intervention. Organizations can lower the likelihood of early employee departures and increase early employee engagement by strengthening onboarding procedures.

A Study on Risk Perception and Investment Preferences among Young Investors.

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Abstract

The need for understanding young investors' perceptions of risk and investing preferences has increased due to their growing involvement in the financial markets. Young people are now able to investigate a variety of investment options at an early age thanks to the growth of financial literacy initiatives, the extensive use of digital investing platforms, and better access to market data. Despite these prospects, young investors' investment choices varied greatly because of behavioral effects, income levels, risk tolerance, and financial literacy. The purpose of this study is to examine how young investors view financial risk and how these views affect the investment options they select. The research seeks to find new trends in investment behavior in a dynamic and quickly evolving financial environment by focusing on the younger population.

The study uses a descriptive research approach and is based on primary data gathered from young investors using a standardized questionnaire. People in a specified age range who actively engage in or express interest in investment activities make up the sample. Risk tolerance, knowledge of investment opportunities, preferred investment vehicles, and factors influencing investment decisions are among the important aspects analyzed. To examine the data and find connections between risk perception and investment decisions, statistical techniques like correlation analysis, mean scores, and percentage analysis are employed. The study also assesses how risk-taking behavior is affected by demographic variables including age, income, and education. According to the study's findings, young investors often have a relatively low level of risk tolerance and clearly favor investing options that strike a balance between risk and return.

Financially concerned respondents are becoming more interested in equity, digital assets, and alternative investment possibilities, although classic investment outlets like term deposits and mutual funds are still preferred due to their perceived safety. The study comes to the conclusion that young investors' investing selections are significantly shaped by their sense of risk. The findings have

important ramifications for financial advisors, legislators, and investment corporations when creating targeted financial products and educational initiatives to promote responsible and knowledgeable investing among young people.

Keywords: Risk Perception, Investment Preferences, Young Investors, Financial Literacy, Digital Investment Platforms

Investor Trust in Digital Investment Platforms and Its Impact on Investment Volume

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Abstract

The rapid growth of FinTech has significantly transformed the investment landscape in India, with digital investment platforms becoming a preferred medium for retail investors. While these platforms offer convenience, accessibility, and cost efficiency, investor trust remains a critical factor influencing investment behavior. This study examines the level of investor trust in digital investment platforms and analyzes its impact on investment volume. The research is based on primary data collected from 100 retail investors using a structured questionnaire. Descriptive and analytical research methods were employed, and statistical tools such as percentage analysis, correlation, and regression were used for data analysis. The results indicate a positive and significant relationship between investor trust and investment volume, suggesting that higher trust levels encourage investors to commit larger amounts and invest more frequently through digital platforms. The study highlights the importance of security, transparency, and platform reliability in building investor confidence. The findings provide practical implications for FinTech firms to strengthen trust-building mechanisms and enhance investor participation in digital investment platforms.

A STUDY ON AWARENESS AND USAGE OF DIGITAL PAYMENTS AMONG YOUTH

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ABSTRACT

The rapid advancement of information and communication technology has significantly transformed the global financial system. One of the most prominent outcomes of this transformation is the widespread adoption of digital payment systems. Digital payments have revolutionized the way individuals conduct financial transactions by offering speed, convenience, transparency, and security. In India, initiatives such as Digital India, Jan Dhan Yojana, and the introduction of the Unified Payments Interface (UPI) have accelerated the transition from cash-based transactions to cashless modes of payment.

Youth represent one of the most influential demographic segments in the adoption of digital payment systems. Being technologically savvy, adaptable, and open to innovation, young individuals play a crucial role in shaping the future of digital finance. This study aims to examine the level of awareness and the extent of usage of digital payment systems among youth. It also seeks to identify the factors influencing adoption, such as convenience, perceived usefulness, security, and trust, as well as the challenges and barriers faced by young users.

The research adopts a descriptive and analytical approach using primary data collected through a structured questionnaire. The study focuses on youth aged between 18 and 30 years, including students and young professionals. Statistical tools such as percentages, charts, and basic inferential techniques are used to analyze the data. The findings of the study are expected to provide insights into the digital payment behavior of youth and offer recommendations to policymakers, financial institutions, and digital payment service providers for improving adoption and user experience.

KEYWORDS

Digital Payments, Youth, Awareness, Cashless Transaction, Mobile Payment Applications

Impact Of Social Media Influencer Marketing On Consumer Purchase Intention

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Abstract

The rapid expansion of social media platforms has significantly changed the way brands communicate with consumers, making influencer marketing an important tool in modern digital marketing. Social media influencers, through their reach, content style, and perceived credibility, play a key role in shaping consumer attitudes and purchase intentions. This study examines the impact of social media influencer marketing on consumer purchase intention, with a focus on understanding how trust, authenticity, and influencer credibility influence buying behaviour.

The research is based on primary data collected through a structured questionnaire administered using Google Forms. A descriptive research design was adopted, and responses were obtained from active social media users belonging to different demographic backgrounds. The collected data were analysed using percentage analysis and interpretation of Likert scale responses to understand consumer perceptions and behavioural trends.

The findings of the study indicate that social media influencer marketing has a significant influence on consumer purchase intention. Influencers were found to be effective in increasing brand awareness, shaping brand perception, and helping consumers discover new products.

However, the level of trust in influencer recommendations and the perceived authenticity of sponsored content varied among respondents, suggesting cautious consumer behaviour towards promotional messages.

The study concludes that influencer marketing can positively impact consumer purchase intention when transparency and authenticity are maintained. The findings offer valuable insights for marketers in designing effective and credible influencer marketing strategies.

PUBLIC VS PRIVATE SECTOR BANKS: A COMPARATIVE FINANCIAL ANALYSIS

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ABSTRACT

The Indian banking sector consists of public sector and private sector banks, both of which play a significant role in maintaining the country's financial stability and supporting economic growth. These institutions differ in terms of ownership, governance, how they operate, and their financial outcomes. Public sector banks, which are owned by the government, focus mainly on financial inclusion and economic security, while private sector banks emphasize efficiency, innovation, and profit. Assessing the financial performance of these banks is important for various stakeholders, including investors, regulators, policymakers, and customers. This study explores how stakeholders view the financial performance of public and private sector banks in India. Primary data were gathered through a survey using a structured questionnaire distributed via Google Forms. The survey looked at key financial areas such as profitability, asset quality, operational effectiveness, investment preferences, and long-term growth potential. It also examined opinions on how government ownership influences bank stability and performance. The results show that public sector banks are generally seen as more stable and reliable. Respondents had more confidence in public sector banks regarding long-term sustainability and growth.

On the other hand, private sector banks were seen as more efficient in operational performance and profitability. The findings highlight the ongoing importance of public sector banks in the Indian banking system while pointing out the need for greater efficiency and competitiveness. The study provides valuable insights for investors, policymakers, and banking professionals to make informed decisions.

AN ANALYTICAL STUDY OF AWARENESS OF RETAIL INVESTORS TOWARDS BOND MARKET WITH SPECIAL REFERENCE TO CORPORATE BONDS AND GOVERNMENT BONDS

Riddhi Mhatre

ABSTARCT

An essential part of the financial system, the bond market provides options for fixed-income investments and supports capital development and economic stability. Despite its significance, ordinary investors still have a comparatively low level of knowledge and comprehension of the bond market. The purpose of this study is to examine retail investors' general knowledge of the bond market, with a focus on corporate and government bonds. Additionally, the survey looks at how well investors comprehend bond attributes including risk, return, safety, liquidity, and maturity, as well as how they choose to invest in the bond market. The study is based on primary data that was gathered from retail investors using a standardized questionnaire. Investors' perceptions and preferences between corporate and government bonds are compared, and the degree of awareness is evaluated using descriptive and analytical approaches. The results show that while most retail investors have a rudimentary understanding of the bond market, they are more aware of and favor government bonds because of their lower risk and government support. Conversely, individual investors are less likely to participate in corporate bonds since they are seen as riskier and less familiar. The study identifies important variables including financial literacy, risk perception, and information access that affect investor awareness and preference. It highlights the necessity of better investor education, awareness campaigns, and efficient financial institution communication in order to increase retail bond market participation. Increased knowledge can aid investors in making wise investment choices and promote the bond market's balanced growth.

Keywords: Bond Market, Retail Investors, Government Bonds, Corporate Bonds, Investor Awareness.

A STUDY ON IMPACT OF SALES PROMOTION TECHNIQUES ON CONSUMER BUYING BEHAVIOUR

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Abstract

In the current dynamic and competitive business environment, sales promotion techniques have become an essential component of marketing strategy to influence consumer buying behaviour. Organizations widely use promotional tools such as price discounts, coupons, cashback offers, free samples, loyalty programs, and limited-time offers to attract consumers and increase sales volume. This research paper examines the impact of sales promotion techniques on consumer buying behaviour, with particular emphasis on purchase intention, impulse buying, brand switching, and post-purchase satisfaction.

The study is based on secondary data analysis, collected from existing research journals, academic articles, company reports, marketing publications, and online consumer surveys sourced through Google Forms and credible digital platforms. The research evaluates consumer responses to both price-based and non-price-based promotional techniques and identifies the factors that motivate consumers to respond positively to such promotions. Variables such as income level, age, perceived value, urgency, and brand perception are considered to understand variations in buying behaviour.

The findings of the study suggest that sales promotion techniques have a significant influence on consumers' purchase decisions, especially in sectors such as FMCG, retail, and e-commerce. Price-based promotions are highly effective in generating short-term sales and encouraging impulse purchases, while non-price promotions contribute to building brand awareness and customer loyalty. However, excessive reliance on promotions may lead to reduced brand equity and increased price sensitivity among consumers. The study concludes that an optimal and strategic use of sales promotion techniques is necessary to balance immediate sales growth with long-term brand sustainability.

Keywords: Sales Promotion Techniques, Consumer Buying Behavior, Purchase Intention, Brand Switching, Impulse Buying

A Study on the Effectiveness of Online Advertisements vs Traditional Advertisements among Consumers

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ABSTRACT

Advertising has always played a crucial role in connecting businesses with consumers. In recent years, the emergence of digital platforms has transformed the way advertisements are created, delivered, and perceived. Online advertisements have become increasingly popular due to their cost efficiency, wider reach, and ability to target specific audiences. However, traditional advertisements such as television, radio, newspapers, and magazines continue to hold importance due to their credibility and mass appeal.

This study aims to analyze and compare the effectiveness of online advertisements and traditional advertisements in influencing consumer awareness, perception, and purchase decisions. Primary data was collected through a structured questionnaire from consumers belonging to different demographic groups. The study examines consumer preferences, trust levels, and the overall impact of both advertising methods. The findings reveal that while online advertisements are more effective in influencing purchase decisions, traditional advertisements remain strong in building brand trust and awareness. The study concludes that a combination of both advertising methods can provide better marketing outcomes.

CONSUMER PREFERENCE FOR SUSTAINABLE & ECO-FRIENDLY PRODUCTS

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ABSTRACT

Growing environmental challenges and rising awareness about sustainability have significantly influenced consumer purchasing behavior in recent years. Consumers are increasingly considering the environmental impact of their choices, leading to greater demand for sustainable and eco-friendly products. This study examines consumer preferences, awareness levels, and purchase intentions toward sustainable and eco-friendly products, with a focus on factors such as environmental concern, price sensitivity, health benefits, brand reputation, and eco-labels. Primary data were collected through a structured questionnaire administered via Google Forms, capturing responses related to awareness, buying behavior, willingness to pay a premium, and future purchase intentions. The findings indicate that while a majority of respondents demonstrate moderate to high awareness of eco-friendly products, price remains a key barrier affecting purchase decisions. Environmental concern and perceived health benefits emerge as major motivating factors, whereas high prices discourage frequent purchases for some consumers. The study highlights a positive inclination toward sustainable consumption in the future, suggesting growing acceptance of eco-friendly products. These insights are valuable for marketers, policymakers, and businesses aiming to promote sustainable consumption and develop effective strategies to encourage environmentally responsible purchasing behavior.

A Study on the Behavioral Factors Influencing Investment Decision of Millennials in Mumbai Suburbs.

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Abstract

The increasing involvement of millennials, whose financial choices are influenced by a distinct combination of psychological, social, and technological variables, has significantly changed the investment environment. In order to better understand how millennials in Mumbai suburbs make investing decisions, this study looks at behavioral elements such risk perception, financial literacy, overconfidence, herd mentality, emotional biases, and the influence of digital investment platforms. Millennial investors' preferences, attitudes, and decision-making styles were examined through the use of a structured survey-based method. The study emphasizes the increasing significance of behavioral finance in comprehending millennial investment choices and offers insightful information to financial advisors, legislators, and investment service providers in order to create strategies that are in line with millennial investor behavior.