



**ATHARVA INSTITUTE OF MANAGEMENT STUDIES**

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*Help us scale up the impact of Research*

**Volume 15**



**Atharva Educational Trust**

## Message

### From the founder secretary AET

**Atharva Group is symbolic of Growth fuelled by a Passion for Innovation**



The growth of Atharva was a truly arduous journey with several challenges. Today, Atharva is established among Mumbai's leading institutes in higher education standing amongst the preferred institutes in the fields of Engineering, Business Management, IT, Hotel Management, Fashion, Film and TV as well as Drama and Performing Arts

Our commitment to provide global levels of education is total and the Atharva Group of Institutes is supported by a spacious and beautifully landscaped infrastructure that blends contemporary and traditional architecture.

AIMS has rigorously worked towards imparting global management philosophies to its students through its faculty, coming from diverse industry experience with sound academic research background. This blend is vital since we have to compete with the IIMs to get the best students.

Today, with over a decade of academic & research experience - Atharva Institute of management studies continues to impart "Thought Leadership" knowledge through its faculties and published research journals thus sharpening the skills of its management graduate and also supporting the Industry with ready professionals. AIMS students have continued to bag the institute several awards and accolades at various forums.

AIMS is ranked amongst the highest among B-Schools. All members of the Faculty play a critical role in administering the diverse academic and non-academic activities of the institute. Our aim, as always, is to nurture young, promising talent who will take their rightful place in the world of business with Confidence, Commitment and Competence!!!

A handwritten signature in black ink, appearing to read "Sunil Rane". The signature is written in a cursive style and is positioned above the printed name.

**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 and environmental opportunities & risks.

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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**Title:** A Study On UPI's Role In India's Financial Inclusion Goals

**Author:** Ms. Tanvi Ghag & Ms. Snigdha Patil

Financial inclusion has been a key priority for India's economic development, aiming to provide accessible and affordable financial services to all sections of society. The introduction of the Unified Payments Interface (UPI) has significantly transformed the digital payments ecosystem by enabling instant, secure, and low-cost transactions through mobile devices. This study examines the role played by UPI in supporting India's financial inclusion objectives, with a focus on accessibility, ease of use, and adoption among diverse population groups. The research is based on a questionnaire-based survey conducted using Google Forms to gather primary data from users of UPI services. The study analyzes user awareness, frequency of usage, trust levels, and the perceived impact of UPI on access to formal financial services. The findings suggest that UPI has contributed significantly to reducing cash dependency, encouraging digital transactions, and bringing individuals and small merchants into the formal financial system. However, challenges such as digital literacy gaps and trust concerns continue to affect adoption. The study concludes that while UPI has made notable progress toward financial inclusion, continued awareness initiatives and infrastructure development are necessary for sustained impact. Keywords: UPI, Financial Inclusion, Digital Payments, Cashless Economy, India

**Title:** Brand Loyalty Factors among Gen Z Consumers

**Author:** Mr. Vighnesh Mejari & Mr. Priyam Dhakan

Brand loyalty has evolved significantly in the digital era, especially among Generation Z consumers who demonstrate distinct expectations and purchasing behaviours. Unlike previous generations, Gen Z consumers do not remain loyal to brands solely based on price or product quality. Instead, their loyalty is influenced by factors such as brand authenticity, alignment with personal values, digital engagement, and personalized experiences. This study aims to examine the key factors that influence brand loyalty among Gen Z consumers and how these factors shape their purchasing and repurchasing decisions. The research focuses on elements such as transparency, social and environmental responsibility, digital presence, influencer impact, and customer experience. A questionnaire-based survey method is proposed to collect primary data from Gen Z respondents to analyse their perceptions and loyalty patterns toward brands. The findings of this study are expected to provide valuable insights for marketers and brand managers to design strategies that resonate with Gen Z consumers and foster long-term brand loyalty in a highly competitive and digital-driven marketplace.

**Title:** A Study on the Impact of In-Store Sensory Marketing on Consumer Buying Behaviour

**Author:** Ms. Kaustubhi Bhosale & Ms. Dimple Patil

In the modern retail environment, competition among physical stores has intensified due to the rapid growth of e-commerce and changing consumer expectations. As a result, retailers are increasingly adopting in-store sensory marketing strategies to enhance customer experience and influence purchase behaviour. In-store sensory marketing involves stimulating consumers' senses such as sight, sound, smell, and touch to create a pleasant shopping atmosphere and encourage positive emotional responses. This study examines the impact of in-store sensory marketing on consumer purchase decisions, with particular focus on visual appearance, background music, fragrance, store ambience, and tactile interaction with products. The research is based on primary data collected through a questionnaire-based survey conducted using Google Forms. A total of 42 valid responses were obtained from consumers through convenience sampling. Descriptive analysis was used to interpret the data collected. Among the various sensory factors, visual appearance, pleasant fragrance, and touch & feel of products were found to have strong impact on consumer behaviour. The study concludes that an effective combination of sensory elements can enhance customer satisfaction and improve retail performance.

**Title:** Study on The Impact of Artificial Intelligence on Student Learning, Usage Pattern, Benefits and Emerging Trends

**Author:** Ms. Awani Kolambekar & Ms. Aditi Yadav

Artificial intelligence has increasingly become an integral part of modern education, influencing the way students learn and manage academic tasks. This study examines the impact of artificial intelligence on student learning by focusing on usage patterns, perceived benefits, and emerging trends. The research explores how students use AI tools for academic purposes such as understanding complex concepts, preparing notes and summaries, solving doubts, and supporting exam preparation. Primary data was collected through a structured questionnaire administered to students, and the responses were analysed using simple statistical tools. The findings reveal that many students use AI tools regularly and perceive a significant improvement in learning efficiency and time management. At the same time, the study identifies concerns related to over-dependence on AI tools and the reliability of AI-generated academic content. Despite these concerns, students generally hold a positive outlook toward the future role of artificial intelligence in education. The study concludes that when used responsibly, artificial intelligence can act as an effective learning support system and enhance the overall student learning experience.

**Title:** A study on consumer behavior towards sustainable or green products

**Author:** Mr. Raj Bhave & Mr. Shantanu Sonawale

Environmental issues such as climate change, rising pollution levels, and the rapid depletion of natural resources have made sustainability a major concern in today's marketplace. As awareness about environmental protection and personal health increases, consumers are gradually becoming more conscious of the impact their purchasing decisions have on the environment. This shift has made it important to study consumer buying behavior towards sustainable or green products. The present study focuses on understanding consumer behavior by examining their level of awareness, frequency of purchase, motivating factors, perceived barriers, and conditions that encourage the adoption of sustainable products. The research is based on primary data collected through a structured questionnaire distributed using Google Forms. A total of 31 valid responses were obtained through convenience sampling. The collected data was analyzed using descriptive statistical tools such as percentage analysis and graphical representation. The results indicate that while most respondents are familiar with sustainable products, their purchasing behavior is not consistent and remains largely occasional. Environmental responsibility and health-related benefits are identified as the primary factors motivating consumers to choose green products. However, factors such as higher prices, limited product availability, insufficient information, and concerns related to misleading environmental claims act as major obstacles to regular purchases. The study further suggests that enhanced consumer awareness, transparent product information, reasonable pricing, and improved accessibility can positively influence sustainable buying behavior. The study concludes that although consumers generally hold favorable attitudes towards sustainable products, practical challenges limit their frequent adoption. To promote sustainable consumption effectively, businesses and policymakers should emphasize awareness initiatives, transparency, affordability, and easy availability.

**Title:** A study on the impact of the price discounts on consumer pricing decisions

**Author:** Mr. Shreyash Pandey & Mr. Mohit Khachane

Price discounts have become one of the most widely used promotional strategies in today's competitive retail environment. Retailers frequently employ various forms of discounts to attract customers, increase sales volume, and influence purchasing behavior. This study aims to examine the impact of price discounts on consumer purchasing decisions by analyzing consumer awareness, preferences, and behavioral responses toward discounts. The research is based on primary data collected through a structured questionnaire survey.

The findings reveal that a significant proportion of consumers are aware of discount strategies and are positively influenced by them while making purchase decisions. Seasonal and festival discounts emerge as the most preferred type of discount. The study also highlights that while discounts encourage trial of new brands and impulse purchases, frequent discounts may reduce consumer trust in brand quality. Overall, the research concludes that price discounts are an effective marketing strategy but must be applied strategically to maintain brand value and customer loyalty.

**Title:** The study on the impact of online shopping on Retail Trade Business

**Author:** Ms. Priya Shirish Punjani & Ms. Arya Shashank Salvi

The rapid growth of online shopping has significantly transformed the retail trade industry, reshaping consumer behaviour, market competition, and the operational models of traditional brick-and-mortar retailers. This study examines the impact of e-commerce on retail businesses by analysing shifts in consumer shopping preferences, the financial and operational challenges faced by conventional retailers, and the advantages and limitations associated with online retailing. Using a mixed-method research approach, the study incorporates primary data collected through surveys and interviews with consumers, retail business owners, and managers, alongside secondary data from industry reports and statistical sources. The findings indicate a substantial shift toward online shopping, driven by convenience, competitive pricing, wider product availability, and doorstep delivery, a trend further accelerated by the COVID-19 pandemic. Traditional retailers, particularly small and medium-sized enterprises, face declining footfall, increased competition, and rising operational costs. However, the study identifies opportunities for sustainability and growth through omnichannel retailing, digital transformation, enhanced customer experience, and strategic use of technology such as data analytics and personalized marketing. The research concludes that a hybrid retail model integrating online and offline channels is essential for long-term competitiveness in the evolving retail landscape.

**Title:** Growth and Future Trends of E-Sports and Competitive Gaming

**Author:** Ms. Divya Bike, Mr. Soham Shinde & Ms. Riddhika Bhandari

The growth of e-sports and competitive gaming has changed the way people play and enjoy games across the world. Earlier, gaming was mostly seen as a hobby or time-pass activity, but today it has become a serious profession with international tournaments, professional teams, and large prize money. With the help of fast internet, smartphones, gaming consoles, and live streaming platforms, players can compete with others from different countries, and fans can easily watch matches online. Many companies now sponsor teams and events, which helps in improving facilities, training, and career opportunities for gamers. Schools and colleges are also starting e-sports clubs and competitions, showing that gaming is gaining social acceptance. In the future, new technologies like virtual reality, artificial intelligence, and better gaming software will make competitive gaming more realistic and exciting. More jobs will be created in areas such as coaching, content creation, game designing, and event management. Overall, e-sports and competitive gaming will continue to grow rapidly and become an important part of modern digital entertainment and youth culture.

**Title:** A Study on Cyber Security Issues Affecting Digital Payment Systems in India

**Author:** Ms. Shrutika Gosavi

India's shift toward a cashless economy has been driven by digitalization, government initiatives, and the widespread adoption of UPI and other digital payment systems, improving efficiency, transparency, and financial inclusion. However, cyber security threats like phishing, identity theft, malware, and data breaches pose risks to user safety and trust. This study aims to identify major cyber security risks and assess user

awareness and experiences. Primary data was collected through a structured Google Form questionnaire targeting users of various ages and occupations. Findings reveal that while digital payments are widely used for convenience and speed, many users face cyber risks due to lack of awareness, weak passwords, and unsafe practices. The study highlights the need for stronger cyber security measures, user education, and effective implementation of cyber laws to ensure safe digital transactions. The insights can help regulators, financial institutions, and users enhance trust and security in India's digital payment ecosystem.

**Title:** A study on the impact of marketing campaigns on subscription renewal of OTT platforms

**Author:** Ms. Swedel Santosh Gomes & Ms. Samruddhi Krishna Pednekar

Over-the-Top (OTT) platforms like Netflix, Amazon Prime Video, Disney+ Hotstar, and others have become an essential part of consumers' everyday lives due to the explosive growth of digital entertainment. Retaining current subscribers has become just as crucial as gaining new ones as the competition among OTT platforms intensifies. Users' decisions to renew their subscriptions are significantly influenced by marketing campaigns. The purpose of this study is to examine how marketing campaigns affect OTT platform users' subscription renewal behaviour. The goal of the study is to comprehend how elements like advertising tactics, brand communication, tailored recommendations, and promotional offers affect customer retention. To gather primary data from OTT users of various ages, a questionnaire-based survey was carried out. The results show that users' decisions to renew are greatly influenced by successful marketing campaigns, particularly those that offer discounts, promotions of exclusive content, and tailored communications. To improve subscriber loyalty and lower churn rates, the study offers OTT companies useful insights for creating customer-centric marketing strategies.

**Title:** A study on the Financial Behaviour & Money Mindset of Gen Z

**Author:** Ms. Vihara Nambiar & Mr. Chris D'souza

Generation Z has emerged as a financially influential segment due to early exposure to digital payments, online shopping, social media, and fintech platforms. Their financial behaviour is being shaped not only by income and education, but also by emotions, social influence, and online financial content. Understanding how Gen Z thinks about money and how they manage it has become increasingly important for financial institutions, educators, and policymakers. The purpose of this study is to examine the financial behaviour and money mindset of Generation Z. The study aims to understand how Gen Z manages spending, saving, and investing, and to explore their attitudes, beliefs, and emotional relationship with money. It also seeks to identify the factors that influence their financial habits, such as family upbringing, social surroundings, and digital media exposure. Primary data was collected through a structured questionnaire circulated among Gen Z respondents. The findings indicate that while many Gen Z individuals show strong financial aspirations and awareness, their financial behaviour is often inconsistent. A significant number of respondents are inclined towards saving and investing, but a large proportion are still in the early or planning stages. The study also reveals that money evokes mixed responses among Gen Z, ranging from motivation and excitement to stress and confusion. Overall, the research highlights that Gen Z's financial decisions are strongly influenced by psychological mindset and social environment, emphasizing the need for targeted financial education and awareness programs to build disciplined and confident financial behaviour.

**Title:** A Study of Customer Satisfaction Towards Online vs Offline Shopping with Reference to Nike Online and Nike Store

**Author:** Mr. Harsh Suhas Pawar & Mr. Durgesh Bhamare

Nike has established a strong global presence through both its online platforms and physical retail stores. With the rapid growth of e-commerce alongside the continued relevance of in-store experiences, understanding customer satisfaction across online and offline shopping modes has become essential for retail brands. Customer satisfaction plays a critical role in shaping brand loyalty, repeat purchases, and overall brand perception. The purpose of this study is to examine and compare customer satisfaction towards online and offline shopping of Nike products. The study aims to analyze consumer preferences, satisfaction levels, and the key factors influencing their shopping experience across both channels. Primary data was collected through a structured questionnaire administered to Nike consumers from different age groups. The findings reveal that both online and offline shopping modes generate high satisfaction levels among customers, with a significant proportion expressing satisfaction with both. While online shopping is valued for convenience and accessibility, offline stores continue to perform strongly due to product quality perception and in-store service experience.

**Title:** A Comprehensive Statistical Analysis of Rider Preferences Across Major Ride Hailing Apps in India

**Author:** Ms. Namrata Yadav & Mr. Prasad Thakur

The rapid growth of app-based ride-hailing services like Ola, Uber, and Rapido has significantly altered urban transportation in India. This study conducts a comprehensive statistical analysis of rider preferences across major ride-hailing applications—Uber, Ola, and Rapido—operating in India. A Comparative Study explores the key factors influencing user behavior with a focus on service quality, pricing strategies, and safety measures. Primary data was collected through a structured online questionnaire from 25 respondents across diverse age groups and occupational backgrounds. The objective of this research is to analyze the statistical patterns in rider preferences, including factors such as pricing, safety, app usability, driver behavior, and service reliability across the three major platforms.

**Title:** Role of social media advertising in brand awareness

**Author:** Mr. Kartik C Shelar & Mr. Aditya Salve

Social media advertising has emerged as a trans-formative force in contemporary marketing strategies, fundamentally reshaping how brands establish awareness and recognition in digital markets. This study investigates the pivotal role of social media advertising in creating and enhancing brand awareness among consumers. Through a comprehensive literature review and analysis of empirical research, this paper examines the mechanisms through which social media platforms—including Facebook, Instagram, Linked In, and TikTok—facilitate brand visibility, consumer engagement, and brand recall. The research synthesizes findings from 235 global campaigns across 110 brands, demonstrating that social media advertising explains approximately 53.7% of the variation in brand awareness. Key findings indicate that interactive content, influencer endorsements, targeted advertising strategies, and user-generated content significantly enhance brand awareness and consumer perception. The study emphasizes that content sharing, interaction, accessibility, and credibility are the most influential dimensions of social media marketing activities in driving brand awareness. Furthermore, demographic factors such as age and gender moderate the relationship between social media marketing activities and brand awareness. This research concludes that social media advertising is not merely a tactical tool but a strategic imperative for organizations seeking sustainable competitive advantage and long-term brand building in the digital economy.

**Title:** A study on Role of Social Media in Influencing Investment Decisions

**Author:** Ms. Sakshi Pralhad Bandgar & Ms. Samruddhi Jitendra Save

In recent years, social media has emerged as a powerful medium influencing various aspects of human behavior, including financial decision-making. With the rapid growth of platforms such as Instagram, YouTube, Twitter (X), Telegram, Facebook, and LinkedIn, individuals are increasingly exposed to financial content related to stock markets, mutual funds, cryptocurrencies, and other investment avenues. This research paper aims to examine the role of social media in influencing investment decisions, particularly among young investors and college students who actively engage with digital platforms for information and guidance. The study explores how social media acts as a source of financial awareness, investment ideas, market trends, expert opinions, and peer influence. It highlights the growing dependence of investors on content shared by financial influencers, bloggers, YouTubers, and online investment communities. While social media provides easy access to real-time information and enhances financial literacy, it also increases the risk of misinformation, herd behavior, emotional decision-making, and speculative investments. The research is based on both primary and secondary data. Primary data has been collected through a structured questionnaire consisting of five questions, administered to college students and young individuals with basic investment awareness. Secondary data has been gathered from research journals, newspapers, financial magazines, regulatory authority reports, and published articles related to behavioral finance and digital media influence. The findings of the study reveal that social media significantly impacts investment decisions by shaping perceptions, risk appetite, and confidence levels of investors. A majority of respondents acknowledge that social media influences their investment choices either directly or indirectly. The study concludes that while social media plays a positive role in spreading financial knowledge, investors must exercise caution and rely on verified sources before making financial decisions. The research contributes to understanding the behavioral impact of social media on investment decision-making in the modern digital era.

**Title:** A Study On Financial Literacy And Its Impact On Saving And Investment Behaviour Of Gen Z

**Author:** Ms. Surabhi Raorane & Ms. Nilam Madke

Financial literacy has become an important factor that shapes how people make financial decisions, especially for GenZ, who are starting their careers and engaging with financial markets at a younger age.

As the range of financial product and digital investment tool continues to grow, it's more important than ever to understand how financial knowledge affects how people save and invest. This study looks at how financial literacy influences saving and investment habits of GenZ. Although past research the value of financial knowledge, there is Still a lack of understanding about how factors like financial awareness, how people view risk and the income levels affect the financial behaviour. Also not much research has been done.

How saving and investment patterns vary between different groups within this generation. The goal of the study is to fill these gaps by exploring the connection between the financial literacy and the financial behaviour. To gather data we used a questionnaire to collect information on financial knowledge, saving habits and investment choices from GenZ participant. The result shows that having higher financial literacy is linked to more consistent saving and better-informed investment choices. These findings can help policy makers, schools and financial organizations to create better financial literacy programs that encourage responsible financial habits and long term financial health for GenZ.

**Title:** Impact of social media marketing on consumer buying behaviour

**Author:** Mr. Suresh Rana & Mr. Nilesh Dongre

Social media marketing has become one of the most powerful tools for influencing consumer buying behaviour in today's digital era. Platforms such as Instagram, Facebook, YouTube, and Twitter enable businesses to

directly interact with consumers, promote products, and build brand awareness. This research paper aims to study the impact of social media marketing on consumer buying behaviour, focusing on factors such as advertisements, influencer marketing, online reviews, and brand engagement. The study is based on primary data collected through a structured questionnaire and supported by secondary data from previous research papers and journals. The findings reveal that social media marketing significantly influences consumers' purchase decisions, especially among young consumers. The study concludes that effective social media strategies help organizations increase customer engagement, trust, and sales.

**Title:** Impact of AI on Business Decision-Making

**Author:** Ms. Shakambhari Yogesh Bapat & Ms. Tulsi Raju More

Businesses are using artificial intelligence (AI) more and more to help and improve decision-making processes. Businesses are moving away from depending only on human judgement and intuition and towards making data-driven decisions due to the growing accessibility of data and technology. The purpose of this study is to investigate how artificial intelligence affects business decision-making in terms of accuracy, speed, decrease of human bias, and overall efficacy. The study is based on primary data collected from respondents in a variety of industries, including manufacturing, services, retail, IT, and finance, using a structured questionnaire. The size of the organisations and the degree of AI implementation—from no adoption to sophisticated decision-support systems—are also taken into consideration by the questionnaire. The respondents' opinions on how AI affects business decisions were measured using a five-point Likert scale. According to the study's findings, the majority of participants see AI as a useful tool that improves judgement accuracy and speeds up decision-making. The majority of respondents believe that AI helps overcome human bias, and the insights obtained from AI are deemed to be advantageous for both strategic and operational decisions. Although most organisations are still in the early or moderate stages of AI deployment, the survey generally finds that AI has a favourable impact on business decision making.

**Title:** A study on diverse investment avenues

**Author:** Mr. Piyush Shubhash Tripathi & Mr. Shubham Ramesh Gupta

Investment plays a crucial role in the economic development of individuals as well as the nation. With the rapid expansion of financial markets and instruments, investors today have access to a wide range of investment avenues, each differing in terms of risk, return, liquidity, and safety. The purpose of this study is to analyze various investment avenues available to investors, understand investor preferences across different age groups, and examine the factors influencing investment decisions. The study covers traditional and modern investment options such as bank deposits, equity shares, mutual funds, insurance, real estate, gold, bonds, and emerging digital investments. Primary data has been collected through a structured questionnaire, and secondary data has been sourced from books, journals, and published research papers. The findings reveal that risk appetite, income level, financial literacy, and age significantly influence the choice of investment avenues. The study concludes with suggestions for investors to diversify their portfolios to balance risk and return effectively.

**Title:** A Statistical Study on Smartphone Usage & Its Impact on Productivity Among Students

**Author:** Ms. Tanvi Pawar & Ms. Kaynat Mirza

The rapid growth of smartphone usage has significantly transformed the lifestyle and learning patterns of students. Smartphones have become an essential tool for communication, information access, and academic activities; however, excessive and unregulated usage may adversely affect students' productivity. This study aims to analyze smartphone usage patterns among students and examine its impact on their academic productivity. Primary data was collected through a structured questionnaire administered to students across

various educational institutions. Statistical tools such as percentage analysis, charts, and basic descriptive statistics were used to interpret the data. The findings indicate that while smartphones support academic learning and connectivity, excessive usage for social media, entertainment, and non-academic purposes negatively influences concentration, time management, and overall productivity. The study highlights the need for balanced smartphone usage and increased awareness among students to improve productivity and academic performance.

**Title:** A Study on Investor Behavior, Risk Perception, and Diversification Across Domestic and International Markets

**Author:** Mr. Durvesh Chaudhari & Mr. Sushant Patil

This study examines investor behavior with respect to market participation, risk perception, emotional influence, and diversification across domestic and international markets. Using primary data collected through a structured questionnaire (n = 19), the research analyzes demographic characteristics, investment preferences, decision-making processes, and attitudes toward foreign and emerging markets. Descriptive statistical analysis reveals a strong preference for familiar markets, moderate risk tolerance, and reliance on personal networks and advisors for investment decisions. The findings highlight gaps in investor awareness regarding international diversification and risk management, suggesting the need for improved financial education and advisory support.

**Title:** Work from Home and Its Impact on Employee Productivity in Mumbai

**Author:** Mr. Ujjwal Mali & Mr. Saail Kondawar

Work from Home (WFH) has become a major working model after the COVID-19 pandemic, especially in metro cities like Mumbai where travel time, cost, and work-life balance strongly influence employees' efficiency. This research paper focuses on studying the impact of work from home on employee productivity in Mumbai. The study examines key factors that affect productivity such as work flexibility, home environment, availability of resources, stress levels, communication with team members, and work-life balance. The research is based on primary data collected through a structured questionnaire and secondary data gathered from journals, articles, and reports. The findings suggest that WFH increases productivity for many employees due to time savings from commuting and better flexibility, but it also creates challenges such as distractions at home, reduced coordination, and difficulty in separating personal life from work. The study concludes that a hybrid work model is the most suitable approach for employees in Mumbai, as it balances both productivity and collaboration need.

**Title:** A study on Impact of Global Macroeconomic Events on Indian Stock Market Volatility

**Author:** Ms. Divyani More & Ms. Anishka Chaudhari

Emerging economies like India are becoming more vulnerable to global macroeconomic shocks due to the increasing interconnectedness of global financial systems. With a focus on foreign institutional investor (FII) flows, currency fluctuations, global commodity prices, and central bank monetary policies, this study investigates how global macroeconomic events affect the volatility of the Indian stock market. The study is based on primary data that was gathered from 20 respondents who had a basic understanding of financial markets using a standardized questionnaire. The results show that there is a strong belief that changes in the world economy have a big impact on Indian stock prices. The vast majority of respondents said that because foreign capital plays a significant role in Indian stocks, abrupt changes in FII investments cause market volatility to happen quickly. Another significant driver of volatility was found to be currency depreciation,

which has an impact on foreign investor returns and raises import prices for domestic companies. Additionally, shocks to the price of commodities and crude oil were thought to increase market volatility by lowering business profitability and causing inflationary pressures. The report also emphasizes how global central bank policies, particularly the US Federal Reserve's interest rate choices, can cause capital flow reversals from emerging nations. Respondents thought that international variables now have a greater impact on Indian market volatility than local economic conditions, even if the Reserve Bank of India's monetary actions were seen as crucial in stabilizing the economy. Overall, the study finds that because of rising financial globalization and reliance on foreign capital, the Indian stock market is extremely susceptible to worldwide macroeconomic developments.

**Title:** Impact of Digital Payment System on Consumers and Businesses

**Author:** Ms. Aditi Dharne & Ms. Dhanashree Pimparkar

Digital payment systems have brought a revolutionary change in the financial transaction process across the world. In India, the rapid growth of digital technologies, increased smartphone usage, and government initiatives such as Digital India and demonetization have significantly promoted the adoption of digital payment methods. Digital payments include UPI, mobile wallets, debit and credit cards, and internet banking, which provide speed, convenience, and transparency. This research paper aims to study the impact of digital payment systems on consumers and businesses. The study focuses on user preferences, safety perception, spending behavior, problems faced while using digital payments, and their impact on the economy. Primary data was collected through a structured questionnaire from 51 respondents. The findings reveal that digital payments have a positive impact on consumer behavior and business growth, although challenges such as network issues, technical errors, and security concerns still exist.

**Title:** A Study On The Consumer Perception Toward Sustainable Packaging

**Author:** Mr. Sanket Vinod Waghmare & Ms. Shreya Rajesh Patil

Sustainable packaging has emerged as a critical component of modern business strategies due to increasing environmental concerns and heightened consumer awareness. With the rapid growth of e-commerce and fast-moving consumer goods (FMCG) sectors, packaging waste has become a major contributor to environmental pollution. As a result, businesses are increasingly adopting eco-friendly packaging solutions to minimize environmental impact and enhance brand image. This study aims to analyse consumer perception toward sustainable packaging and identify the key factors influencing purchase decisions related to environmentally responsible packaging practices. The research explores consumer awareness, attitudes, willingness to pay a premium for sustainable packaging, and the influence of environmental consciousness on buying behaviour. A questionnaire-based survey was conducted using online platforms to collect primary data from respondents across different age groups. The findings reveal that most consumers are aware of sustainable packaging concepts and show a positive attitude toward brands adopting eco-friendly practices. However, price sensitivity and limited availability of sustainable packaging options remain key challenges. The study highlights that transparency in sustainability communication, clear labelling, and visible environmental benefits significantly enhance consumer trust and brand loyalty. The results provide valuable insights for marketers and policymakers to design effective strategies that encourage sustainable consumption patterns and promote environmentally responsible business practices.

**Title:** A Study on Franchising as a Business Model: Growth, Challenges, and Strategic Implications

**Author:** Mr. Shudhansu Singh & Ms. Kalyani Shiktode

Franchising is a viable and popular means of expansion for businesses, and this paper examines franchising as a means of business expansion by examining the evolution of franchising, how it operates, and its significance in both developed and developing countries. The paper examines how franchise networks function, with a focus on the relationship between franchisors and franchisees and the terms and conditions that govern the operations of the business. The article examines the essential factors that determine the success of franchises, including brand identity, operational norms, support structures, and harmonious working relationships between the partners. Although franchising is beneficial in terms of rapid expansion, lower capital risk, and the benefit of conducting business under a well-known brand, there are also associated difficulties. These include high start-up capital outlays, lack of autonomy for the franchises, imbalance of power, regulatory pressures, and the challenge of sustaining consistent quality. The article also examines the trends in the industry, including the impact of technological change, changes in consumer behaviour, and the influence of the global economic environment on franchising.

**Title:** Specialization Choice as a Reflection of Career Readiness Among Students

**Author:** Ms. Swamini Khanolkar & Ms. Swapnali Shivgan

In management education, specialization choice plays a crucial role in shaping student's academic focus and professional pathways. While traditional studies emphasize interest and aptitude as key determinants of specialization selection, limited attention has been given to the role of personality traits and perceived career readiness skills in this decisionmaking process. This study aims to examine the relationship between personality characteristics, employability-related skills, and specialization preferences among students. Primary data was collected using a structured questionnaire administered through Google Forms. The study adopts a descriptive and exploratory research design and analyzes responses using graphical and percentage-based interpretation. The findings suggest that student's confidence in communication, adaptability, teamwork, and decision-making abilities significantly aligns with their intended specialization. The study offers insights into specialization choice as a reflection of self-assessed career preparedness rather than merely an academic preference.

**Title:** A Study On Online Graduation vs Offline Graduation: A Student Perspective

**Author:** Mr. Yash Jadhav & Mr. Rahul Dahije

The education system has undergone a significant transformation with the rapid growth of digital technology. Online graduation programs have emerged as an alternative to traditional offline graduation. This research paper aims to compare online and offline graduation to understand which mode of education is more effective for students at undergraduate (UG) and postgraduate (PG) levels. The study is based on primary data collected through a Google Form survey and secondary data obtained from books, journals, and websites. The findings highlight students' preferences, advantages, challenges, and overall effectiveness of both modes. The study concludes that both online and offline graduation have their own merits, and the suitability depends on students' needs, learning styles, and resources.

**Title:** A Study on Consumer Satisfaction Towards Quick Commerce Platforms Among College Students

**Author:** Mr. Nimish Joshi & Mr. Raj Shirsath

Quick commerce platforms have revolutionized the retail and e-commerce industry by offering ultra-fast delivery of daily essentials and convenience products. With the increasing adoption of smartphones and digital payment systems, these platforms have gained immense popularity among college students, who seek convenience, time-saving solutions, and instant access to products. Understanding consumer satisfaction in this rapidly growing segment is crucial for platform sustainability and customer retention. This study examines consumer satisfaction towards quick commerce platforms among college students, focusing on key factors such as delivery speed, pricing, product availability, app usability, and overall service quality. Although existing studies have explored consumer satisfaction in traditional e-commerce, there remains a research gap in understanding satisfaction drivers specific to quick commerce platforms, particularly within the student demographic. This study aims to fill this gap by analyzing consumer perceptions and satisfaction levels. A structured questionnaire was administered through Google Forms to collect primary data from college students. The findings indicate that fast delivery, convenience, affordable pricing, and smooth app experience significantly influence satisfaction and repeat usage. The study offers valuable insights for quick commerce companies to improve service efficiency, customer experience, and competitive strategies.

**Title:** A Study on the Impact of Internship on Professional and Personal Skills Growth of the Students

**Author:** Ms. Anushka Sable & Mr. Shantanu Tembhurne

Internships are now a crucial part of higher education since they give students real-world experience and chances to enhance their skills outside of the classroom. This study examines the impact of internship experiences on the professional and personal skills growth of students. Using a structured questionnaire, data were collected from undergraduate, postgraduate, and diploma students who had participated in internships or live projects. The survey instrument comprised three sections: demographic profile, impact on professional and personal skills, and career readiness and overall development. A five-point Likert scale was employed to assess students' perceptions of skill enhancement, including communication, teamwork, interpersonal competence, workplace ethics, self-confidence, and practical knowledge. The responses were examined using both descriptive and inferential statistical methods. The results show that internships have a major impact on the growth of professional and personal skills. The majority of respondents stated that their communication skills, practical exposure, teamwork ability, and professionalism at work had significantly improved. Additionally, by enhancing their resumes and preparing them for future professional responsibilities, internships were proven to improve students' career clarity and employability. Qualitative comments also emphasised important skills learnt and difficulties faced during the internship. According to the study's findings, internship programs are essential for bridging the knowledge gap between business and higher education needs. It suggests that employers and educational institutions work together to create structured internship programs that optimise learning results and promote comprehensive student development.

**Title:** A Statistical Study on Financial Markets

**Author:** Mr. Sanket Khobragade & Mr. Vighnesh Ghavali

In an era where global markets react to headlines in milliseconds, the "noise" often drowns out the signal. This study sets out to cut through that clutter by applying a rigorous statistical lens to the current financial landscape. Rather than just tracking price movements, we explore the structural DNA of market volatility and the increasingly blurred lines between different asset classes. We're not just asking if the markets are moving, but why they are moving in ways that frequently defy traditional economic theory. By leveraging advanced

econometric tools we've tracked how "volatility clustering" has evolved from a rare phenomenon into a daily reality. Our methodology moves beyond simple averages, digging into the high-frequency data that defines modern trading. What we found is a fascinating shift: while developed markets show a high degree of efficiency, emerging markets still exhibit "predictable irrationality," offering unique opportunities for those who know how to read the data correctly. The core of this research highlights a critical change in how assets behave under pressure. We've seen gold and tech stocks—once polar opposites—begin to move in lockstep during crises. This suggests that our old playbooks for diversification might be outdated. This abstract serves as an invitation to rethink risk, moving toward a framework that values data-driven agility over static, historical assumptions

**Title:** Traditional Marketing vs Influencer Marketing

**Author:** Ms. Riya Vijay Patil & Ms. Shreya Hemant Desai

Marketing methods have changed significantly with the growth of digital platforms and social media. Traditional marketing methods such as television advertisements, newspapers, magazines, and billboards have been used for many years to promote products and services. In recent times, influencer marketing has become popular, especially among young consumers, due to the growing use of social media platforms. The present study aims to compare traditional marketing and influencer marketing by analyzing consumer perception, level of engagement, and influence on purchase decisions. The study is based on primary data collected through a structured Google Form questionnaire from 67 respondents. The findings of the study reveal that traditional marketing is still effective for creating brand awareness, while influencer marketing has a stronger impact on engagement and purchase decisions, particularly among the younger age group. The study concludes that a combination of both marketing methods is more effective than relying on a single approach.

**Title:** A study on Fast Food Consumption Pattern of College Students

**Author:** Ms. Ragini Pawar & Mr. Prajwal Dikkar

Due to fast urbanization, hectic academic schedules, easy access, and evolving lifestyles, fast food consumption has grown in popularity among college students. With an emphasis on frequency of consumption, preferred fast food items, reasons for consumption, and awareness of health impacts, this study attempts to investigate the fast food consumption patterns of college students. A structured questionnaire was used to gather primary data from college students using a descriptive research design. The results show that even though they are aware of the negative health effects of fast food, a sizable percentage of students regularly eat it because of its taste, affordability, and convenience.

**Title:** SEO vs Paid Ads: Which Gives Better ROI for Small Businesses?

**Author:** Ms. Sneha Mallah & Ms. Rishita Mankar

Small businesses often operate with limited marketing budgets, making it essential to choose strategies that deliver maximum return on investment (ROI). This study examines Search Engine Optimization (SEO) versus Paid Advertising to evaluate which approach provides better ROI for small businesses. SEO focuses on organic visibility and long-term brand credibility, while paid ads offer immediate reach and targeted exposure. The paper also explores personalised advertising, analysing whether it enhances consumer relevance or creates concerns related to privacy and intrusiveness. Using secondary data and consumer perception insights, the study finds that SEO generally offers higher long-term ROI and trust-building benefits, whereas paid ads are more effective for short-term campaigns and quick results. Additionally, personalised ads are perceived as helpful when they align with user needs but become intrusive when data usage lacks transparency. The study concludes

that a balanced digital marketing strategy combining SEO with ethical, well-managed personalised paid ads can help small businesses achieve sustainable growth and improved customer engagement.

**Title:** HR New Amendments and Trends

**Author:** Ms. Shreya Jayant Dixit & Ms. Nikita Kadyan

Human Resource Management (HRM) has undergone a significant transformation in recent years due to changes in labour laws, globalization, technological advancement, and changing employee expectations. Organizations today operate in a highly competitive and regulated environment, making it essential for HR practices to be both legally compliant and strategically aligned with business goals. This study examines recent HR and labour law amendments along with emerging HR trends such as Digital HR systems, remote and hybrid work models, Artificial Intelligence (AI) in recruitment, employee well-being initiatives, and Diversity, Equity and Inclusion (DEI) practices. The study is based on secondary data collected from journals, books, government publications, and industry reports. The findings show that modern HR practices improve efficiency, transparency, employee engagement, and organizational performance. However, challenges such as resistance to change, lack of digital skills, implementation costs, and data security risks still exist. The study concludes that continuous learning, technological readiness, and employee-centric HR strategies are essential for sustainable organizational growth.

**Title:** A Study on the Effectiveness of Online Marketing Communication in Building Brand Trust

**Author:** Mr. Aryan Manuja & Mr. Yash Sargam

Brand trust has become a critical determinant of long-term success for organizations operating in the digital marketplace. With the rapid growth of internet penetration, social media usage, and online advertising in India, consumers are increasingly exposed to various forms of online marketing communication such as social media advertisements, influencer promotions, email campaigns, and digital brand messaging. This study focuses on examining the effectiveness of online marketing communication in building brand trust among consumers. The primary objective of this research is to understand consumer perceptions of online marketing communication and to identify the factors that contribute to the development of trust toward brands in the digital environment. The study analyses key elements such as transparency of communication, consistency of brand messaging, credibility of influencers, customer reviews, and overall content quality. Primary data for the study was collected through a structured questionnaire administered using Google Forms, with responses gathered from 31 participants belonging to different age groups and backgrounds. The data was analysed using simple statistical tools such as percentages, charts, and interpretation to evaluate consumer trust levels. The findings indicate that online marketing communication plays a significant role in shaping brand trust, particularly when communication is honest, transparent, and consistent. However, misleading advertisements, excessive promotions, and lack of disclosure reduce trust levels among consumers. The study concludes that brands must adopt responsible and customer-centric online communication strategies to strengthen trust and maintain long-term relationships in the competitive digital market.

**Title:** Impact of Influencer Marketing on Gen Z Purchasing Decisions

**Author:** Ms. Pranjal Kale & Mr. Sujal Deulkar

Social media influencer marketing has become a pivotal strategy for brands, influencing consumer purchasing decisions on a large scale. As brands increasingly rely on influencers to boost product visibility, understanding how influencer marketing affects consumer behaviour is essential. This study explores the impact of social media influencers on Gen Z purchasing decisions, with a particular focus on the type of influencer and the

platform used. Although existing literature has explored the general effects of influencer marketing, there remains a gap in understanding the role of factors like consumer trust, perceived authenticity, and product involvement in shaping these effects. Additionally, limited research has addressed how these variables vary across different demographic groups and product types. One of the most effective digital marketing techniques is influencer marketing, particularly with Generation Z consumers. Due to their digital upbringing, Gen Z primarily uses social media sites like YouTube, Instagram, and Snapchat to find products and make purchases. The purpose of this research paper is to examine how Gen Z consumers' purchasing decisions are affected by influencer marketing. The study focuses on elements like engagement level, trust, content authenticity, and influencer credibility. A structured questionnaire was used to collect primary data, and journals, articles, and reports were used to collect secondary data. The results show that Gen Z's purchasing behavior is greatly impacted by influencer marketing, especially when influencers are regarded as reliable and genuine.

**Title:** Customer Satisfaction Level of Reliance Jio

**Author:** Mr. Balaji Narsimhachari Megajigari & Mr. Rohan Gangadhar Pongde

Customer satisfaction plays a crucial role in determining the success and sustainability of service-oriented industries, particularly in the highly competitive telecommunications sector. This study focuses on analyzing the customer satisfaction level of Reliance Jio, a prominent telecom service provider in India that has transformed the industry through affordable data plans, extensive network coverage, and digital innovation. Since its launch, Reliance Jio has rapidly acquired a large customer base by offering high-speed internet services, free voice calls, and a wide range of value-added applications, thereby redefining customer expectations in the telecom market. The primary objective of this research is to evaluate the level of satisfaction among Reliance Jio users and to identify the key factors influencing their perceptions and usage behaviour. The study examines various dimensions of customer satisfaction, including network coverage and connectivity, internet speed and reliability, pricing structure, customer care services, billing transparency, and value-added services such as JioTV, JioCinema, and JioCloud. Data for the study is collected through structured questionnaires distributed among a diverse group of respondents representing different age groups, occupations, and geographic locations. Both primary and secondary data sources are utilized to ensure comprehensive analysis. The findings reveal that a majority of customers are satisfied with Reliance Jio's competitive pricing and high data benefits, which are considered the strongest contributors to overall satisfaction. Customers also express positive opinions regarding ease of recharge and availability of digital platforms. However, the study identifies certain areas of concern, including network congestion in densely populated areas, fluctuations in internet speed during peak hours, and delays in customer complaint resolution. These factors have a moderate impact on customer dissatisfaction and highlight the need for continuous service improvement. The study concludes that while Reliance Jio has successfully established a strong market presence and high customer satisfaction level, sustaining this position requires consistent network enhancement, improved customer relationship management, and faster grievance redressal mechanisms. The research provides practical recommendations that can assist Reliance Jio in strengthening customer loyalty, enhancing service quality, and maintaining long-term competitiveness in the evolving Indian telecommunications industry.

**Title:** Exploring Investment Trends Among Indian Youth: A Focus on Mumbai

**Author:** Ms. Pranali Prakash Nachnekar & Ms. Prachi Shashikant Gudekar

This research paper studies the investment trends among Indian youth, focusing mainly on young people living in Mumbai. Today, youth play an important role in shaping the financial future of the country. The research is based on survey data collected from young individuals aged 18-35 years in Mumbai. The findings show that youth prefer mutual funds, stocks & digital investment options over traditional savings methods. The study also highlights the importance of financial literacy and the role of technology in influencing investment behaviour.

**Title:** Preferred Payment Methods Among Gen Z in Mumbai

**Author:** Ms. Prachi Anil Wankhede & Ms. Shruti Dilip Patil

Rapid growth of digital banking, UPI platforms, mobile wallets, and card-based transactions has transformed how consumers make payments in India. Generation Z (Gen Z) has shown strong preference for digital payment methods due to high technology exposure, fast adoption of mobile applications, and preference for convenience. This research focuses on understanding preferred payment methods among Gen Z in Mumbai and the factors influencing their choices. Primary data was collected from 100 Gen Z respondents in Mumbai through a structured questionnaire. Analysis includes demographics, awareness, usage frequency, influencing factors, problems faced, trust and satisfaction. Findings indicate UPI is the most preferred method due to ease of use, speed, and broad acceptance. The study provides recommendations for fintech firms, banks, and merchants to improve experience and security awareness.

**Title:** A Study on Investment Behaviour of Generation Z Investors

**Author:** Mr. Yash Gorakhanath Patkar & Mr. Naveen Kumar

Generation Z includes people who were born between 1997 and 2012. Today, they are slowly becoming an important part of the investment world. Unlike older generations, Gen Z has grown up using smartphones, the internet, and social media. Because of this, their way of thinking about money and investments is very different. Most Gen Z investors use mobile apps, online platforms, and social media to learn about investing. They prefer quick information and easy investment options. This study is done to understand how Generation Z thinks while investing, what motivates them, how much risk they are ready to take, and which investment options they like the most. The study is based on secondary data such as articles, research papers, journals, and online sources. The findings show that Gen Z prefers investments that are simple, affordable, and easily accessible. They are more interested in mutual funds, stocks, SIPs, and cryptocurrencies. Digital platforms play a major role in influencing their investment decisions. The study also gives suggestions on how Generation Z can make better and smarter investment decisions in the future.

**Title:** Cyber Security Incident Frequency & Risk Pattern Analysis

**Author:** Ms. Unmesha Patil & Ms. Mansi Patil

Cyber security has emerged as a major concern in today's digital era, as organizations increasingly face a growing number of cyber threats and attacks. With the widespread adoption of digital platforms, cloud services, and interconnected systems, analyzing the frequency of cyber security incidents and identifying associated risk patterns has become essential for protecting sensitive information and maintaining operational stability. This study examines the occurrence of cyber security incidents and evaluates risk patterns, with particular emphasis on the types of threats and the environments most vulnerable to attacks. While prior research has addressed general aspects of cyber security threats, there is still limited understanding of how factors such as incident frequency, system vulnerabilities, and organizational readiness collectively influence overall risk exposure. Furthermore, insufficient attention has been given to variations in risk levels across different industries, organizational scales, and technological frameworks. The primary objective of this research is to address these gaps by investigating the key determinants of cyber incidents and assessing their impact on risk severity. A questionnaire-based survey along with secondary data analysis was employed to gather quantitative insights into common attack methods, frequency of incidents, preventive practices, and response mechanisms. The findings reveal that weak security controls, outdated software, and limited user awareness significantly contribute to higher incident rates and increased risk. These results offer valuable implications for organizations and decision-makers, highlighting the importance of proactive risk management, continuous monitoring, regular system updates, and employee training to enhance cyber resilience and minimize security breaches.

**Title:** Mutual Fund Industry in India: Trends, Growth & Future Prospects**Author:** Mr. Aayush Ganesh Kurhade & Mr. Tushar Wakude

The mutual fund industry in India has experienced robust expansion over the last decade, driven by rising domestic participation, growing financial literacy, and product innovation. Assets under management (AUM) have surged substantially, crossing historic milestones — with industry AUM estimated above ₹80 lakh crore by late 2025 — supported by sustained net inflows and strong retail engagement. Equity funds continue to dominate the landscape, while hybrid and passive investment products, including ETFs and index funds, are gaining traction. Notably, systematic investment plans (SIPs) have become a cornerstone of long-term wealth accumulation, reflecting maturing investor behavior. Structural trends such as increasing penetration beyond metropolitan centers, digital distribution channels, and regulatory reforms aimed at cost transparency and financial inclusion are shaping future industry dynamics. Forecasts suggest further growth, with projections indicating the industry's AUM may reach several multiples of current levels by 2035, underpinned by deeper market integration and demographic diversification. This paper explores recent trends, drivers of growth, challenges, and future prospects of India's mutual fund industry.

**Title:** Effectiveness of Advertising: A Statistical Approach**Author:** Mr. Siddhant Moon

Advertising plays a crucial role in influencing consumer awareness, attitudes, and purchasing behavior in today's competitive business environment. Organizations invest significantly in advertising to promote products, build brand image, and gain a competitive advantage. This study aims to analyze the effectiveness of advertising using a statistical approach by examining consumer responses, awareness levels, and behavioral changes influenced by advertisements. The research is based on primary data collected through a structured questionnaire. Statistical tools such as percentage analysis are used to interpret consumer perceptions regarding advertising impact. The findings indicate that advertising significantly influences brand awareness, purchase intention, and consumer recall. Digital and television advertising emerge as the most effective advertising media. However, excessive advertising may also lead to consumer irritation and reduced trust. The study concludes that advertising is an effective marketing tool when used strategically and supported by relevant content, appropriate media selection, and controlled frequency.

**Title:** A Study On The Relationship Between Brand Reputation And Consumer Buying Patterns**Author:** Mr. Priyal Patil & Mr. Suraj Gupta

This study examines the relationship between brand reputation and consumer buying behaviour, with the objective of understanding how a brand's public image influences customers' purchase decisions. In today's highly competitive market, consumers are exposed to a wide variety of brands offering similar products, making brand reputation an important factor in differentiating one brand from another. The study focuses on key dimensions of brand reputation such as trust, perceived quality, credibility and corporate image, and analyses their impact on consumer buying intention and actual purchase behaviour.

A structured questionnaire was used to collect primary data from consumers, and the responses were analysed using descriptive statistics and correlation analysis to identify the strength and direction of the relationship between brand reputation and consumer buying. The findings reveal a significant and positive relationship between brand reputation and consumer buying behaviour, indicating that consumers are more likely to purchase products from brands that are perceived as trustworthy, reliable and socially responsible. The study also finds that a strong brand reputation reduces perceived risk and increases customer confidence during the decision-making process.