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Proceedings of the International e-Conference on EMERGING TRENDS IN BUSINESS AND MANAGEMENT (23rd April 2026)

Anjuman Islam Janjira Degree College of Science, Murud-Janjira,
District-Raigad, (MS) India, 402401.
(Affiliated to University of Mumbai)

Rayat Shikshan Sanstha's
Veer Wajekar Arts, Science and Commerce College, Uran, Navi Mumbai,
(MS) India, 400407
(Affiliated to University of Mumbai)

Kharepatan Panchkroshi Shikshan Prasarak Mandal's
Arts and Commerce College, Kharepatan
Taluka Kankavli
District Sindhudurg,
(MS) India, 416 703
(Affiliated to University of Mumbai)

Anjuman Islam Janjira Degree College of Commerce Shrivardhan,
District-Raigad, (MS) India, 402110
(Affiliated to University of Mumbai)

SOUVENIR

INTERNATIONAL E-CONFERENCE on "EMERGING TRENDS IN BUSINESS AND MANAGEMENT" (IECETBM-26)

23rd April 2026

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INTERNATIONAL E-CONFERENCE on "EMERGING TRENDS IN BUSINESS AND MANAGEMENT" (IECETBM-26)

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10;15 am to 11.00 am	**Keynote Address** **Dr. Walmik Sarwade** Director Dr. Babasaheb Ambedkar Chair, University of Mumbai Former Pro. V.C Dr. Babasaheb Ambedkar Marathwada University, Chhatrapati Sambhaji Nagar	**Chairperson** **Dr. Prem Bhagwan Acharya** Assistant Professor,JSM College Alibag. Introduction and Vote of Thanks **Asst. Prof. Farzana Kadiri** Member
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About Anjuman Islam Janjira Degree College of Science, Murud Janjira

Anjuman Islam Janjira's Anjuman Islam Janjira Degree College of Science, Murud Janjira, District- Raigad (Maharashtra) is one of the prime educational institutions affiliated to University of Mumbai. The college is run by Anjuman Islam Janjira presumably one of the largest educational trust. It was established in 1907 with the vision of attainment of socio-economic upliftment of minority community by imparting quality education. The college has played an important role in the overall development of Murud Janjira since past 15 years. The college offers B.Sc. and B.Sc. in computer Science, B.M.S. and B.A.F at UG level and M.Sc. Organic Chemistry & Botany Programmes at PG level. In near future Research Centre in Chemistry will start. It underwent assessment and accreditation by NAAC in second cycle and achieved B^+ *Grade with 2.69 CGPA. This college received best college award by different organizations.*

About Veer Wajekar Arts, Science & Commerce College, Phunde -Uran

Rayat Shikshan Sanstha's Veer Wajekar Arts, Science & Commerce College, Phunde, Tal-Uran, District-Raigad, was established in 1989 and is affiliated with the University of Mumbai. Managed by Rayat Shikshan Sanstha, a renowned educational trust founded by Padmabhushan Dr. Karmveer Bhaurao Patil, the college offers undergraduate and postgraduate programs in Arts, Science, Commerce, Information Technology, and Management. Accredited with a B+ grade (CGPA 2.58) by NAAC in 2019, the college has received the Best College Award from the University of Mumbai and the Karmaveer Paritoshik from Rayat Shikshan Sanstha. Committed to providing quality education, especially to students from backward and project-affected areas, the college promotes holistic development through research, cultural and sports activities, NSS, NCC, and skill development programs. With a highly qualified faculty recognized for their research achievements, the institution continues to foster academic excellence and career growth, driven by a progressive and supportive management.

About Arts and Commerce College, Kharepatan

Kharepatan Panchkroshi Shikshan Prasarak Mandal's Arts and Commerce College, Kharepatan, affiliated with the University of Mumbai, was established in 2012-2013 to provide quality education to rural students. Managed by Kharepatan Panchkroshi Shikshan Prasarak Mandal, founded by Guruvarya Veer Shankarao G. Pendharkar, the college offers B.A., B.Com., B.Sc., and 15 certificate courses aligned with NEP 2020. Accredited with a B grade (CGPA 2.32) by NAAC.It promotes holistic development through NSS, DLLE, Women Development Cell, and research activities. With modern infrastructure and various student welfare schemes, the college ensures academic and career growth. Situated on an eco-friendly one-acre campus, it prioritizes green initiatives and energy conservation. Recognized by the Government of Maharashtra and the University of Mumbai, the college remains committed to excellence in education, research, and social service.

About Anjuman Islam Janjira Degree College of Commerce, Shrivardhan

Anjuman Islam Janjira Degree College of Commerce, Shrivardhan, established in 2016, Anjuman Islam Janjira Degree College of Commerce, Shrivardhan, is affiliated with the University of Mumbai. The college was founded by Anjuman Islam Janjira High School and Jr. College, which has been serving the educational needs of the region since 1971. Accredited with a C grade (CGPA 1.89) by NAAC. The establishment of the degree college aimed to uplift the minority community by providing quality higher education. The institution offers undergraduate programs in commerce and is committed to shaping students into responsible individuals who contribute positively to society. The college emphasizes not only academic excellence but also the overall development of students, preparing them to improve the standard of living within their communities.

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About the Conference

This National E-Conference aims to provide a platform for academicians, researchers, and industry professionals to share their research findings and insights in commerce and management. It will facilitate discussions on emerging trends, challenges, and opportunities in areas such as business strategies, financial management, marketing, digital transformation, entrepreneurship, and organizational development. The conference will cover a wide range of subthemes, including Marketing, Service and Management, E-Commerce, Consumer Behaviour, E-Banking, Financial Analysis, Goods and Services Tax (GST), Rural Management, Leadership Development, Digital Business & Technology, Event Management, Digital Marketing, Corporate Governance, and Corporate Social Responsibility. This event offers an opportunity for knowledge exchange, networking, and exploring future directions in commerce and management.

SUBTHEMES FOR (IECETBM-26)

Marketing	*Service and management.*
E-Commerce	*Consumers behaviour*
E-Banking	*Financial analysis*
Goods and Services Tax (GST)	*Rural Management*
Leadership Development	*Digital business & technology*
Event Management	*Digital Marketing*
Corporate Governance	*Corporate Social Responsibility*
Digital Business and Technology, Tourism Management and Other Topics Related to Business and Management	

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DEGREE COLLEGE OF SCIENCE
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ISO 9001:2015 (Quality Management Systems)
E-mail: aijcollege@gmail.com Website: www.aijdegreecollege.edu.in
Phone. 7038601376/ 9270083578

Anjuman Islam Janjira Established in 1907

NAAC Re-Accredited With 2.69 CGPA **B+ Grade**

Best College Award 2019-20 By Jolly Club- Raigad

Ref. No. AIJDCM/4332/2026 **Date:22/04/2026**

Message from Chairman of College

It is indeed a matter of great pride and satisfaction that Anjuman Islam Janjira, along with its collaborating institutions, is organizing the International E-Conference on "Emerging Trends in Business and Management (IECETBM-26)".

Education plays a pivotal role in shaping society, and such academic initiatives significantly contribute to the advancement of knowledge and research. This conference provides an excellent platform for academicians, researchers, and professionals to share their expertise, deliberate on current challenges, and explore innovative solutions in the domain of business and management.

Anjuman Islam Janjira has always been dedicated to the socio-economic upliftment of society through quality education since its establishment. We strongly believe that organizing such conferences enhances academic engagement, promotes research culture, and inspires young minds to contribute to nation-building.

I congratulate the organizing committee for their sincere efforts in hosting this international event and extend my best wishes for its grand success. I hope that the deliberations and outcomes of this conference will pave the way for future academic and professional advancements.

Chairman
Anjuman Islam Janjira Degree College of Science

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Anjuman Islam Janjira
Established in 1907

ANJUMAN ISLAM JANJIRA DEGREE COLLEGE OF SCIENCE

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ISO 9001:2015 (Quality Management Systems)
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Phone. 7038601376/ 9270083578

NAAC
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2.69 CGPA
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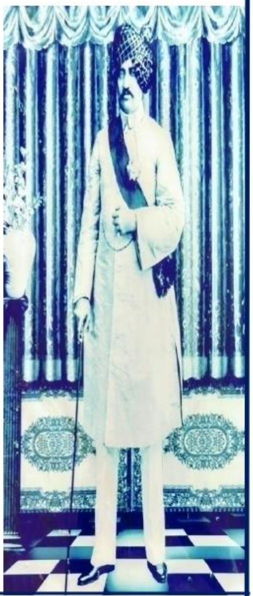
Best College Award2019-20
By Jolly Club- Raigad



Ref. No. AIJDCM/4331/2026 **Date: 22/04/2026**

Message from Principal

It gives me immense pleasure to extend a warm welcome to all participants, academicians, researchers, and industry experts to the International E-Conference on "Emerging Trends in Business and Management (IECETBM-26)". This conference, jointly organized by our esteemed institutions, aims to provide a dynamic platform for intellectual exchange and collaborative learning.

In today's rapidly evolving global environment, the fields of business and management are witnessing transformative changes driven by digital innovation, globalization, and emerging economic challenges. This conference serves as a significant opportunity to explore contemporary trends such as digital business, financial innovation, marketing strategies, entrepreneurship, and sustainable development.

At Anjuman Islam Janjira Degree College of Science, Murud-Janjira, we are committed to fostering academic excellence, research culture, and holistic development of students. This conference reflects our continuous efforts to promote knowledge sharing and encourage innovative thinking among scholars.

I am confident that this gathering will lead to meaningful discussions, valuable insights, and fruitful collaborations. I extend my sincere gratitude to all organizers, speakers, and participants for their contributions and wish the conference great success.

Dr. Sajid F. Shaikh
I/C Principal
Anjuman Islam Janjira Degree College of Science

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RAYAT SHIKSHAN SANSTHA'S

VEER WAJEKAR ARTS, SCIENCE & COMMERCE COLLEGE, PHUNDE

■ NAAC ACREDITED 'B++'(CGPA-2.99)
I/c Principal Dr. Thakkar A. N.
M.Sc, Ph.D.

"Best College Award"- Mumbai University
Estd : June 1989

Ref. No. : 71/2026-27
Date : 22/04/2026

Message From Principal

It gives me immense pleasure to extend my warm greetings on the occasion of the International E-Conference on **"Emerging Trends in Business and Management."** This conference comes at a time when the global business landscape is undergoing rapid transformation driven by innovation, digitalization, and evolving management practices.

In today's dynamic environment, it is essential for academicians, researchers, and industry professionals to come together to exchange ideas, share insights, and explore new dimensions in the field of business and management. Such academic platforms not only encourage intellectual discourse but also contribute to the development of innovative solutions for real-world challenges.

I am confident that this conference will provide a valuable opportunity for participants to gain deeper understanding of contemporary trends, enhance their research perspectives, and foster meaningful collaborations. The exchange of knowledge in areas such as digital transformation, sustainable practices, entrepreneurship, and strategic management will certainly enrich all stakeholders.

I sincerely appreciate the efforts of the organizing committee, faculty members, and students for their dedication and commitment in successfully organizing this conference. I also extend my best wishes to all participants for a fruitful and enriching experience.

I hope this conference will inspire new ideas and contribute significantly to academic excellence and professional growth.

Dr. Aamod N. Thakkar
I/c Principal
Veer Wajekar A.S.C. College,
Phunde, Tal. Uran, Dist. Raigad.

Mahalan Vibhag, Phunde, Tal. Uran, Dist. Raigad, JNPA, Navi Mumbai. 400 702
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Asst. Prof. Danish Hasanmiya Sange
I/C Principal
Phone No: 9823360295 / 7350772295

Ref. No. AIJDC- 126/2026 Date : 22/04/2026

Message from Principal

It gives me great pleasure to welcome all the participants to the International E-Conference on *"Emerging Trends in Business and Management."* This conference provides an excellent virtual platform for academicians, researchers, industry experts, and students to come together and exchange innovative ideas and research insights in the field of business and management.

In today's dynamic and technology-driven environment, the landscape of business and management is continuously evolving. Digital transformation, globalization, entrepreneurship, and sustainable practices are reshaping the way organizations operate. This conference aims to explore these emerging trends and foster discussions that contribute to academic advancement and practical applications.

The e-conference serves as a valuable opportunity to promote knowledge sharing, encourage interdisciplinary research, and build meaningful collaborations across geographical boundaries. I am confident that the keynote sessions, research presentations, and panel discussions will be intellectually enriching and will inspire participants to explore new dimensions in their respective areas.

I sincerely appreciate the efforts of the organizing committee for their dedication in successfully arranging this conference in an online mode. Their commitment and hard work have made it possible to organize such an important academic event.

I extend my best wishes to all participants for a fruitful, engaging, and memorable conference experience.

Dr. Danish H. Sange
I/C Principal
Anjuman Islam Janjira Degree College of Commerce, Shriwardhan Raigad

I/C. Principal
Anjuman Islam Janjira
Degree College of Commerce
Shriwardhan - 402110

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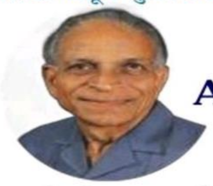
शिक्षणातून पुनर्रचना



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University of Mumbai

Kharepatan Panchakroshi Shikshan Prasarak Mandal, Kharepatan's

ARTS, COMMERCE AND SCIENCE COLLEGE, KHAREPATAN

(Affiliated to Mumbai University No. ICM / I / 558 / 2012 - 13)

At. Swatntrya Sainik Guruvariya Veer Shankarrao G. Pendharkar Educational Campus, Kharepatan

Tal. Kankavli, Dist. Sindhudurg - 416 703 - (MS) India

Dr. Atmaram Deu Kamble

Principal

O. W. No.: Date:

Principal's Message

It gives me immense pleasure to extend a warm welcome to all participants, academicians, researchers, and industry experts to the International E-Conference on *"Emerging Trends in Business and Management" (IECETBM-26)*.

In today's rapidly evolving global landscape, the fields of business and management are undergoing significant transformation driven by digitalization, innovation, sustainability, and changing consumer behavior. This conference serves as a vital platform to deliberate upon contemporary trends, share research insights, and explore practical solutions to emerging challenges in the business world.

I am proud that our institution, in collaboration with esteemed institutions including Anjuman Islam Janjira Degree College of Science, Murud-Janjira, Rayat Shikshan Sanstha's Veer Wajekar Arts, Science and Commerce College, Uran, Navi Mumbai, and Anjuman Islam Janjira Degree College of Commerce, Shrivardhan, has taken this initiative to foster academic excellence and collaborative learning.

Such academic engagements not only enhance knowledge but also promote interdisciplinary thinking, innovation, and global perspectives among students and faculty members. I am confident that this conference will provide meaningful insights and contribute to the advancement of research in business and management.

I extend my best wishes for the grand success of this conference and congratulate the organizing committee for their dedicated efforts.

Arts, Commerce and Science College, Tal. Kankavli, Dist. Sindhudurg, Kharepatan

Dr. Atmaram Kamble
Principal
Arts and Commerce College, Kharepatan

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Message by Organizing Committee

It is our great pleasure and honour to welcome you all to the International E Conference on Emerging Trends in Business and Management (IECETBM-26)on 23rd April 2026.

We are delighted that this institute is bringing together distinguished academicians, researchers, industry experts, and budding scholars on a common platform for this conference. We believe that such an initiative will provide an opportunity to explore recent developments, exchange innovative ideas, and contribute to new directions in the field of Business and Management.

On behalf of the organizing committee, we extend our warm welcome to eminent participants from various national and international institutions, faculty members, and research scholars from diverse areas of Business and Management.

We also express our sincere gratitude to the College Development Committee and the Principal of this institute for their constant support and encouragement.

Thanks to all.

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Proceedings of the International e-Conference on EMERGING TRENDS IN BUSINESS AND MANAGEMENT (23rd April 2026)

The Problem of the Rupee: Its Origin and Its Solution

Sr. Prof. Walmik K. Sarwade

Director, Dr. Babasaheb Ambedkar International Research Centre

Dr. Ambedkar Chair, (Dr. Ambedkar Foundation, MoSJE, Govt. of India.)

Abstract

Dr. B. R. Ambedkar's seminal work, The Problem of the Rupee: Its Origin and Its Solution, remains a cornerstone in the study of India's monetary history and policy evolution. Written during a period marked by instability in the colonial currency system, the work presents a rigorous and evidence-based critique of the silver standard and the inconsistencies in exchange rate management under British rule.

Ambedkar's analysis reflects remarkable intellectual depth, combining historical insight with statistical precision and comparative evaluation of global monetary frameworks. He strongly advocated for a gold exchange standard and emphasized the primacy of price stability over mere exchange rate stability. His arguments underscored the necessity of a well-regulated monetary authority, anticipating the eventual establishment of the Reserve Bank of India and the institutionalization of scientific monetary management.

Beyond its technical contributions, the work reveals Ambedkar's sensitivity to the socio-economic implications of monetary instability. Fluctuations in currency value, as he argued, disproportionately affect the economically weaker sections, thereby linking monetary policy with broader concerns of equity, welfare, and social justice. This perspective highlights his multidimensional approach, wherein economics is not isolated from societal realities but is intrinsically connected to them.

In the contemporary context, Ambedkar's insights continue to hold significant relevance. Issues such as inflation targeting, exchange rate volatility, financial inclusion, and global economic integration echo many of the concerns he articulated nearly a century ago. His analytical framework offers valuable guidance for navigating present-day monetary challenges while maintaining a balance between growth, stability, and inclusiveness.

The enduring relevance of his work reinforces Dr. Ambedkar's legacy as not only a visionary statesman but also a profound economic thinker whose contributions continue to inform India's monetary and financial discourse.

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Transforming Challenges into Business Opportunities in the Disruption Era

Prof. Dr. Arun Chainit

Head of Department, Public Administration
Phranakhon Rajabhat University, Bangkok, Thailand

Abstract

The contemporary business environment is increasingly shaped by rapid digital transformation and disruptive innovations, creating both challenges and opportunities for organizations worldwide. This paper explores the concept of the disruption era and emphasizes how businesses can convert emerging challenges into strategic opportunities. The study highlights that disruption is primarily driven by rapidly evolving consumer behavior, influenced by widespread smartphone usage, digital platforms, and instant access to information.

In this context, customers have become the central force behind business disruption. Their reliance on online reviews, search engines, and digital content platforms has significantly altered traditional business practices. The banking sector serves as a key example, where conventional services such as deposits, withdrawals, and lending are being transformed into digital and platform-based models, leading to the emergence of “Bank as a Platform.”

The paper further distinguishes between disruption, innovation, and transformation. While disruption focuses on creating new markets and demands, often led by smaller and agile firms, transformation involves adapting and evolving existing systems to remain competitive. Insights aligned with Harvard Business Review suggest that established organizations often struggle to recognize new opportunities due to their focus on existing markets.

Additionally, the study outlines key organizational challenges in the disruption era, including the need for new perspectives, faster decision-making, learning from failures, and fostering a culture of continuous learning. The findings suggest that organizations must proactively adapt, embrace innovation, and remain customer-centric to survive and thrive in an increasingly disruptive world.

Keywords: Disruption, Digital Transformation, Business Challenges, Innovation, Consumer Behavior, Banking Sector, Business Opportunities

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Proceedings of the International e-Conference on EMERGING TRENDS IN BUSINESS AND MANAGEMENT (23rd April 2026)

"Marketing Strategies"

Dr. Atik A. Shaikh
Director of Unique Institute of Management
Pune, Maharashtra

Abstract:

Pricing is a crucial element of marketing strategy that directly influences consumer behavior, market positioning, and organizational profitability. The concept of pricing extends beyond the traditional view that it is solely determined by producers; instead, it is shaped by a combination of internal and external factors. These include customer demand, market competition, perceived product value, brand image, and overall business objectives.

Pricing decisions are closely linked to product characteristics, promotional strategies, and organizational goals. A key determinant of successful pricing is customer perception of value, which significantly affects product acceptance in the market. Therefore, businesses must carefully analyze consumer needs, purchasing behavior, and competitor pricing before finalizing their pricing strategies.

In addition, branding and leadership play an important role in influencing pricing decisions. Strong brand positioning allows organizations to adopt premium pricing strategies, while weaker market positioning often requires more competitive pricing approaches. Managerial decisions and strategic direction further shape how pricing aligns with broader marketing objectives. In conclusion, pricing is not merely a numerical decision but a strategic tool that balances profitability with customer satisfaction. Effective pricing enhances sales performance, strengthens market position, and supports long-term business success.

Keywords: Pricing Strategy, Consumer Behavior, Market Competition, Brand Value, Marketing Strategy, Customer Perception

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Proceedings of the International e-Conference on EMERGING TRENDS IN BUSINESS AND MANAGEMENT (23rd April 2026)

"Role of Psychological Factors in Consumer Behavior Model"

Ass. Prof. Veena Vikrant Shinde
Assistant Professor, Department of Commerce
D. J. Samant Senior College of Arts, Commerce & Science Pali, Tal. Dist. Ratnagiri

Abstract:

This research paper focuses on the study of the role of psychological factors in the consumer behaviour model. Consumer behaviour is a complex process influenced by various internal and external factors. Among these, psychological factors such as motivation, perception, personality, beliefs, attitudes, and emotions play a significant role in shaping consumer decision-making.

The main objective of this study is to understand how these psychological elements influence the buying behavior of consumers and affect their purchase decisions. The research highlights how motivation drives consumers to fulfill their needs, perception influences how they interpret information, and learning shapes their future buying behavior. Additionally, personality and emotions also contribute to individual preferences and choices.

This study is based on secondary data. secondary data is obtained from books, research articles, and online sources. The findings of the study indicate that psychological factors have a strong impact on consumer behavior and marketing strategies.

The study concludes that understanding psychological factors helps marketers to design effective marketing strategies and also helps businesses to satisfy consumer needs more efficiently.

Key wards: consumer behaviour, psychological , buying behaviour, marketing strategy.

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Proceedings of the International e-Conference on EMERGING TRENDS IN BUSINESS AND MANAGEMENT (23rd April 2026)

In What Ways Has Fintech Transformed Traditional Banking?

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Abstract:

The emergence of financial technology (FinTech) has transformed the conventional banking industry, fundamentally changing the way financial services are accessed, provided, and overseen. FinTech includes a broad spectrum of digital advancements, such as mobile banking, online payments, blockchain innovations, AI-powered financial services, and peer-to-peer lending services.

This study investigates how FinTech influences conventional banking, highlighting significant areas of disruption, obstacles, and prospects. The research investigates how FinTech companies utilize technology to provide smooth, customer-focused services, frequently surpassing traditional banks regarding speed, convenience, and affordability. Consequently, conventional banks countered escalating competition, compelling them to implement digital transformation strategies, partner with FinTech firms, and enhance their service offerings to stay pertinent in a progressively digital financial landscape.

Nevertheless, although FinTech offers considerable advantages, it also brings regulatory hurdles, cybersecurity risks, and issues related to data privacy. Conventional banks that function within rigid regulatory structures need to tackle these obstacles while incorporating FinTech innovations into their operational frameworks. This paper additionally explores the regulatory environment surrounding FinTech in India and its effects on conventional banks. By examining industry trends, case studies, and empirical evidence, this study seeks to offer a thorough insight into how FinTech is transforming the banking sector in India. The results indicate that although FinTech challenges conventional banking frameworks, it also offers chances for cooperation, creativity, and improved customer satisfaction.

KEYWORDS: FinTech, Traditional Banking, Consumer Perception, Digital Disruption, Trust, Operational Efficiency.

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Proceedings of the International e-Conference on EMERGING TRENDS IN BUSINESS AND MANAGEMENT (23rd April 2026)

Impact of inflation on the indian economy: trends and analysis

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Abstract

Inflation is a key macroeconomic indicator that significantly influences economic growth, purchasing power, and financial stability. This study examines the trends and impact of inflation on the Indian economy over the period 2015–2026. The research is based on secondary data collected from reports of the Reserve Bank of India, Economic Survey, and other reliable sources. The findings reveal that inflation in India has remained largely within the tolerance band of 2–6% in recent years, with a moderate rate of approximately 3.4% in 2026. The study highlights that moderate inflation supports economic growth, while high inflation adversely affects purchasing power, savings, and investment. The paper concludes that maintaining a balanced inflation rate is essential for sustainable economic development.

Keywords : Inflation, Economic Growth, Consumer Price Index (CPI), Monetary Policy, Purchasing Power, Indian Economy, Price Stability, Inflation Trends

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Proceedings of the International e-Conference on EMERGING TRENDS IN BUSINESS AND MANAGEMENT (23rd April 2026)

Freelance Services Hub: An Innovative Approach to Flexible Employment in India

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Abstract:

The concept of freelancing has grown rapidly in recent years due to digitalization and the increasing demand for flexible work arrangements. This research paper examines the concept of a Freelance Services Hub, an online platform that connects clients with skilled freelancers in areas such as design, content creation, marketing, and IT services. The study analyzes the opportunities, challenges, and economic impact of such platforms in the Indian context. Primary data was collected through surveys of freelancers and businesses to understand their preferences, challenges, and trust factors, while secondary data was sourced from existing reports and platforms. The findings indicate that freelancing offers income opportunities, flexibility, and cost efficiency for both workers and employers. However, concerns such as payment security, job reliability, and transparency persist. The study concludes that a Freelance Services Hub can bridge these gaps by providing a secure and efficient digital marketplace, supporting India's expanding digital economy.

Keywords:

Freelancing, Gig Economy, Flexible Employment, Freelance Services Hub, Digital Platforms, Remote Work, Digital Economy, India

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Proceedings of the International e-Conference on EMERGING TRENDS IN BUSINESS AND MANAGEMENT (23rd April 2026)

Smart Decisions in The Digital Era: A Study on The Impact of Artificial Intelligence on Organizational Decision-Making

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Abstract

Artificial Intelligence (AI) has emerged as a transformative force in modern organizations, significantly influencing decision-making processes across various functional areas. This study aims to analyze the impact of AI on decision-making efficiency, accuracy, reliability, and overall organizational performance. In today's data-driven business environment, organizations are increasingly adopting AI technologies to enhance their ability to process large volumes of data and generate meaningful insights.

The research adopts both primary and secondary methods of data collection. Primary data was collected through a structured questionnaire distributed to 80 respondents, including students and working professionals from diverse backgrounds. Secondary data was gathered from research journals, academic articles, industry reports, and reputable online sources. The study uses percentage analysis along with graphical representations to interpret the data effectively.

The findings reveal that AI significantly improves the speed and accuracy of decision-making while reducing human errors and biases. It also supports better forecasting, strategic planning, and operational efficiency. However, the study highlights certain challenges such as moderate levels of trust in AI-based decisions, high implementation costs, lack of technical expertise, and concerns related to data privacy and security.

The study concludes that AI acts as a powerful support system that enhances human decision-making rather than replacing it. Organizations that successfully integrate AI with human intelligence are more likely to achieve improved decision quality, innovation, and sustainable competitive advantage in the evolving digital economy.

Keywords

Artificial Intelligence, Decision-Making, Business Analytics, Automation, Organizational Efficiency, Digital Transformation, Data-Driven Decision Making, Strategic Management.

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Impact of Iran–America War on Import–Export in India: A Research Study

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Abstract

The conflict between Iran and United States (2026) has led to immense disruption of trade dynamics across the world, disturbing the international balance of businesses and economies. Nations relying heavily on the import of crude oil from the Middle East via the strategically crucial Persian Gulf have been under economic stress owing to geopolitical tension causing changes in oil prices, rise in the cost of marine shipping insurance, and interruptions in important waterways like the Strait of Hormuz.

Being among the greatest consumers of crude oil from the Middle East region, the Indian economy remains extremely vulnerable to this issue. Most of India's energy needs are fulfilled by importing oil from the Gulf countries; hence, the country's economic condition is largely dependent upon the pricing and supply issues. Furthermore, India has developed close ties with nations from the Middle East regarding export activities. Textiles, food items, and machinery have been exported from the country to destinations like the United Arab Emirates and Saudi Arabia. These export markets have been severely affected by the ongoing conflict. By applying appropriate research methodology, including data analysis and comparative assessment, the study seeks to understand how geopolitical tensions influence India's broader business environment and economic stability.

This research paper intends to provide a thorough analysis of the problem regarding its impacts on the import and export situation in India.

(Keywords: Import, Export, War, Crude Oil, Pre-war, Post-war, Middle East, Hormuz, Economic Impact)

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Rural Tourism: A tool to Sustainable Growth

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Abstract:

Travel has been a part of peoples lives for a very long time but now it is a huge industry that is growing really fast.

One of the interesting things that is happening is that people are starting to visit rural areas. This is not about going to the countryside it is about really experiencing rural life. The beautiful landscapes, the old traditions and the history of these places.

Rural tourism is a thing for travelers but it is also very good for the people who live in these areas. It gives them the power to be in charge of their land and resources.

When you go to these places you are entering a world where the natural environment, the culture and the economy all come together. You can see it in the way people do things and how they work together as friends. These experiences are usually small so they are better for the environment. They are more real.

At its core rural tourism is often something that families or whole communities do together. In small towns these small projects help people make a living and they are not just based on farming. Rural tourism provides a roadmap to development of rural area, where each visitor contributes to empowering the livelihoods and well-being of rural people.

Keywords: Rural Tourism; Experiential Tourism; Community-Based Development; Sustainable Livelihoods; Cultural Heritage; Local Economy; Environmental Sustainability.

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Proceedings of the International e-Conference on EMERGING TRENDS IN BUSINESS AND MANAGEMENT (23rd April 2026)

The Impact of Digital Transformation on Organizational Agility in Small and Medium Enterprises (SMEs)

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Abstract:

Digital transformation has become an important factor determining the competitiveness in the current fast-paced business world. The current research explores the effect of digital transformation on organizational agility in Small and Medium Enterprises (SMEs).

Organizational agility is described by a firm's capacity to identify changes in the external environment and react to these changes through innovation, flexibility, and rapid response. The study employs a mixed methodology, which includes collecting quantitative information from 120 SMEs using a questionnaire and qualitative data obtained through interviewing 15 business managers.

Data analysis used statistics, including correlations and regressions, by utilizing the SPSS software. Based on the findings from the research conducted, there exists a significant positive relationship between digital transformation and organizational agility.

The incorporation of innovative technology such as cloud computing, analytics, and automation has played a major role in enhancing organizational agility among SMEs.

Nevertheless, problems related to expensive implementation process, low level of digital skills, and resistance to changes exist. It should be stated that digital transformation is a strategic and cultural process, rather than a technological one.

Key Wards: digital transformation, organizational agility, SMEs, technological innovation, change management

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E-Banking: Transforming the Modern Financial Landscape

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Abstract:

E-banking also known as electronic banking has revolutionized the financial services sector. It enables customers to conduct banking transactions through platforms. This research paper explores e-banking's role in reshaping the modern financial landscape. The study examines advancements, internet penetration and smartphone use. These factors have accelerated embanking adoption globally. Key benefits include convenience, cost efficiency, improved accessibility and enhanced customer experience.

The research also addresses e-banking challenges, such as cybersecurity threats and digital illiteracy. A mixed-method approach is used, incorporating quantitative data from secondary sources.

The findings reveal e-banking has improved efficiency for banks. It empowers customers with time financial control. However security concerns and lack of awareness remain barriers to adoption. The study concludes that continuous technological innovation, robust security systems and customer education are essential. The evolution of banking has undergone a transformation with digital technology. Traditional banking methods required presence and manual processes. Electronic banking systems allow users to perform transactions anytime and anywhere-banking refers to channels such as the internet, mobile applications, ATMs and digital platforms. Over the past decade information technology and telecommunications have played a role in e-banking expansion. In developing countries like India government initiatives promoting digitalization and financial inclusion have accelerated e-banking adoption. Services such as banking, internet banking and digital wallets are integral to daily financial activities. This paper aims to analyses e-banking's impact on the financial sector its advantages, challenges and future prospects.

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A Study of Tourism Business in Konkan

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Abstract

The employment generated by the tourism business, the nature of employment, the government's efforts to create employment, the impact of policies on professionals and workers, and obstacles and problems in the creation of employment have been studied. The importance of the presented research is to see the economic and social changes caused by the development of the tourism business in Konkan. An attempt has been made to preserve the uniqueness of the research to study their impact on the rural economy in Konkan. It has been seen that the highest number of e-travellers are from five countries, namely Korea, Japan, New Zealand, Singapore, and the Philippines. In 2015, the highest number of e-travellers was 50371 (31.7%) from the USA. It is followed by Germany and Russia. Although e-travellers from New Zealand, Japan, Singapore, Philippines have decreased, the number of e-travellers coming to India continues to increase. This is certainly a remarkable aspect in terms of tourism development.

Tourism is not only limited to earning the country's currency or increasing the national income of the country, but is also important for the economic, social, and cultural development of the country. After the Second World War, tourism developed rapidly. The main reasons for the rapid development of international tourism are the increasing standard of living of the people, technological changes in means of transportation, new techniques of tourism marketing, etc. Tourism has become the need of the hour for people living under a lot of stress in today's world. Tourism is needed to get away from the daily boring, busy routine. Due to the increasing number of tourists, many countries are investing a lot of capital in developing infrastructure services for tourism; Therefore, more and more tourists are attracted, and in turn, the tourism business is flourishing. Even developing countries are seriously considering the development of tourism, as it is a great means of earning foreign exchange.

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The Role of Print Advertisements in Shaping Brand Preference and Buying Behaviour among Women Consumers of Household Appliances

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Abstract

This study attempts to understand the impact of print advertisements on the formation of brand preference and purchasing behavior of women consumers in the household appliances industry. While the scope of digital media has increased tremendously over the last few years, print advertising remains relevant because of its credibility and the amount of detailed information it can communicate. As women play an important role in making decisions about household products, they are influenced considerably by the type of advertisement they find appealing and worth buying.

This study applies both descriptive and analytical methods of research. Primary data was gathered using a structured questionnaire distributed among female consumers and based on Likert scales, while secondary data was collected through academic books and journals. Earlier consumer behavior and advertising literature has also been considered for secondary data collection. Various analytical tools like percentage analysis, mean score analysis, and correlation have been applied.

According to the findings, print advertising plays a significant part in building brand awareness, brand trust, and buying intentions. Visual appeal, information readability, and credibility of the medium were noted to influence consumer attitudes. While youth is more reliant on the digital medium, print advertisements are still significant for middle-aged and older females. In conclusion, print advertisements may be considered a very influential mode of communication, particularly when used in conjunction with other forms of communication, especially in molding female consumer attitudes in the field of household appliances.

These results confirm that print advertising plays a key role in brand awareness, credibility, and purchase intentions. Factors like visual appeal, informational accuracy, and media credibility have been seen to affect consumer perceptions. Although younger generations tend to depend more on digital platforms, print advertisements still play an important role for middle-aged and older females.

The results show that print advertising is an efficient communication channel that can be used together with other media channels to effectively communicate with women consumers in the household appliances industry.

Keywords

Print Advertising, Brand Preference, Buying Behaviour, Women Consumers, Household Appliances, Consumer Behaviour, Marketing Communication

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A study on the effectiveness of promotional tools in the food and beverage industry: a case study of raigad

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Abstract

This research paper examines the effectiveness of promotional tools in the food and beverage industry with special reference to Raigad, Maharashtra. The study focuses on understanding how various promotional strategies such as advertising, sales promotion, personal selling, digital marketing, and word-of-mouth influence consumer behavior and purchasing decisions. The research adopts a descriptive design and relies on both primary and secondary data sources. Consumers show a strong preference for offers and value-based pricing, while they tend to resist additional costs such as packaging charges. The study also highlights that lifestyle factors such as occupation, family structure, and income significantly influence consumption patterns. The paper concludes that promotional tools play a crucial role in enhancing customer engagement, increasing sales, and building long-term brand loyalty. Businesses must adopt a balanced mix of traditional and modern promotional strategies to remain competitive in a dynamic market.

Keywords

Promotional Tools, Consumer Behavior, Food and Beverage Industry, Digital Marketing, Word-of-Mouth, Sales Promotion, Raigad

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How the Modern Economic Environment Shapes Contemporary Business Dynamics

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Abstract

The modern economic environment, characterized by rapid technological advancements, globalization, and fluctuating macroeconomic conditions, significantly influences business strategies and overall performance. This study examines the multifaceted impact of contemporary economic forces—such as inflation, interest rates, digitalization, and labour market shifts—on organizational decision-making. Utilizing a descriptive and analytical approach based on primary survey data and secondary literature, the research evaluates the distinct challenges and growth opportunities present in today's ecosystem. Key findings indicate that while globalization and digital adoption open vast market avenues, businesses struggle intensely with competitive pressures, skill shortages, and the rising costs of technology. The study concludes that strategic adaptability, robust financial discipline, and proactive environmental scanning are imperative for long-term survival. Organizations that effectively leverage digital tools and sustainable practices demonstrate higher resilience against external economic shocks.

Keywords

Modern Economic Environment, Macroeconomic Factors, Digitalization, Globalization, Business Strategy

Study on impact marketing strategy on consumer Behavior with reference to samsung and iphone

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Abstract

This project compares Samsung and iPhone to understand their features, performance, and popularity. The main aim is to identify which brand offers better value, technology, and user experience. The study is based on online research, customer reviews, and comparison of specifications such as design, camera quality, battery life, software, and price. Samsung provides a wide range of smartphones with various price options and features, along with customizable Android software. In contrast, iPhones are known for smooth performance, strong security, and a user-friendly iOS system. The research uses secondary data from official websites, reviews, and user feedback to analyze factors like operating systems, storage, updates, and overall satisfaction. Samsung appeals to users seeking variety and flexibility, while iPhone attracts those who prefer reliability and security. The project concludes that both brands are excellent, and the final choice depends on the user's budget, needs, and personal preferences.

Keywords: Samsung, iPhone, Performance, Features, User Experience

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Impact of Consumer Perception on the Growth of Online Grocery Shopping

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Abstract

The rapid advancement of digital technology and the widespread adoption of the internet have significantly transformed consumer buying behavior across the globe. One of the most notable developments in recent years is the emergence and growth of online grocery shopping, which has revolutionized the traditional retail landscape. This research paper aims to analyze consumer perception towards online grocery shopping, focusing on key determinants such as convenience, pricing, product quality, trust, and delivery efficiency.

The study is based on both primary and secondary data. Primary data was collected through a structured questionnaire from 200 respondents, while secondary data was gathered from academic journals, articles, and existing research studies. The paper concludes that while online grocery shopping has immense growth potential, especially in developing economies like India, companies must address consumer concerns and improve service quality to ensure long-term success.The research identifies the factors influencing consumer adoption of online grocery platforms and highlights the challenges faced by consumers while using such services.

Keywords: Online Grocery Shopping, Consumer Perception, E-commerce, Digital Retail, Customer Satisfaction, Buying Behavior, Technology Adoption.

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Proceedings of the International e-Conference on EMERGING TRENDS IN BUSINESS AND MANAGEMENT (23rd April 2026)

Decoding Value in the Digital Era: Challenges, Innovations, and Future Pathways in Digital Business Valuation

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Abstract

The rapid expansion of digital businesses has transformed traditional valuation frameworks by introducing new value drivers such as data, platforms, algorithms, and network effects.Unlike conventional firms that rely on tangible assets, digital enterprises derive significant value from intangible resources, making their valuation complex and uncertain. This research article examines the key challenges associated with valuing digital businesses, including intangible asset measurement, revenue unpredictability, and regulatory risks. It also explores emerging opportunities such as data-driven valuation models, artificial intelligence-based analytics, and platform scalability. The study adopts a conceptual and analytical approach based on secondary data sources and literature review. The findings suggest that traditional valuation methods are inadequate in the digital context and must be supplemented with innovative, forward-looking approaches. The research contributes to a better understanding of modern valuation techniques and highlights the need for integrated financial and non-financial metrics in the digital economy.

Keywords:

Digital Business, Valuation Models, Intangible Assets, Network Effects, Data Analytics, Platform Economy, Digital Economy

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Budgeting and budgetary control: a theoretical study on organizational performance

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Abstract

This study examines the concept of budgeting and budgetary control and its impact on organizational performance from a theoretical perspective. In the modern business environment, organizations rely heavily on financial planning and control systems to achieve efficiency and sustainability. Budgeting serves as a tool for forecasting income and expenditure, while budgetary control ensures that actual performance aligns with planned objectives through variance analysis and corrective action.

The research is descriptive in nature and is based on secondary data sources, including academic literature and project-based analysis. The study also incorporates case-based insights to understand the practical application of budgeting systems across different organizational contexts. The findings reveal that effective budgetary control improves cost management, financial discipline, and decision-making. However, limitations such as rigidity and behavioral resistance may affect its implementation. The study concludes that modern approaches such as participative and zero-based budgeting enhance organizational performance when properly implemented.

Keywords: Budgeting, Budgetary Control, Financial Planning, Organizational Performance, Cost Control, Variance Analysis

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Investment Environment In India And Factor Conducive Or Investment In India

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Abstract

This study examines India’s investment environment and the key factors influencing investment decisions and market participation. India has emerged as a strong investment destination due to consistent economic growth, financial sector expansion, regulatory reforms, technological progress, and increasing financial awareness among investors. The analysis focuses on macroeconomic indicators such as GDP growth, inflation trends, interest rate movements, and government fiscal policies to understand their impact on investment behavior and capital flows. It also evaluates sector-wise performance of banking, information technology, pharmaceuticals, infrastructure, and consumer goods to identify stable and high-growth investment opportunities. The study highlights the role of domestic and foreign investors, including institutional participation, in shaping market trends and volatility. Overall, it shows a clear shift from traditional savings instruments to market-linked investments like equity shares and mutual funds for better inflation-adjusted returns.

Keywords: Investment environment, macroeconomic indicators, sectoral analysis, capital flows, market-linked investments.

Risk & Return Analysis of Selected Equity Shares

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Abstract

The study examines the relationship between risk and return in equity investments, which are important for long-term wealth creation but involve uncertainty due to market fluctuations. It is based on historical data of selected companies and uses tools like average return, standard deviation, variance, beta, and correlation to measure performance and risk levels.

The research compares individual shares with market benchmarks to assess efficiency and classifies them into high, moderate, and low-risk categories. It also evaluates whether higher risk leads to higher returns and analyzes the stability of returns during market changes. The study highlights the importance of diversification in reducing overall portfolio risk.

Findings reveal that although risk and return are generally positively related, the relationship is not always consistent. Some stocks offer stable returns with low risk, while others provide higher returns with greater volatility. Investors should consider risk, stability, and goals before investing.

Keywords

Risk, Return, Equity Shares, Volatility, Diversification

Impact of Investment Portfolio and Risk Optimization On Investor Returns

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Abstract

Investment portfolio management and risk optimization are fundamental concepts in modern financial decision-making. This study examines the relationship between portfolio diversification, risk management strategies, and their impact on investor returns. The objective is to understand how optimized portfolio allocation helps in minimizing risk while maximizing returns.

The research is descriptive and based on secondary data and project analysis. It incorporates theoretical concepts such as diversification, risk-return trade-off, and modern portfolio theory, along with survey-based insights. Graphical representations are used to interpret investor preferences, risk tolerance, and portfolio performance.The findings suggest that diversified portfolios significantly reduce unsystematic risk and improve return stability. Risk optimization techniques enhance decision-making and financial security. However, lack of awareness and market volatility remain key challenges. The study concludes that effective portfolio management is essential for achieving long-term financial goals.

Keywords: Investment Portfolio, Risk Optimization, Diversification, Risk-Return Tradeoff, Portfolio Management, Financial Planning

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From Clicks to Commerce: A Digital Transformation Analysis of India's E-Commerce Ecosystem

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[3] Department of Physic, Anjuman Islam Janjira Degree College of Science, Murud- Janjira Dist. -Raigad 402401 (MS), India.

Abstract

India's e-commerce industry has experienced significant growth over the last decade, becoming an important force in economic development and digital access. This study examines its progression, present trends, key challenges, and future prospects. Major growth factors include increasing internet availability, rising smartphone usage, and the expansion of digital payment systems such as UPI. It also highlights the influence of advanced technologies like artificial intelligence, data analytics, and automation in improving customer engagement and operational performance.

However, the sector faces challenges such as intense market competition, supply chain inefficiencies, data security concerns, and regulatory issues. At the same time, new growth avenues are emerging through rural market expansion, quick commerce services, and direct-to-consumer (D2C) strategies. Based on secondary sources like industry reports and official publications, the study concludes that despite ongoing challenges, continuous innovation and a growing user base will support sustained long-term growth.

Keywords: E-commerce, Digital Transformation, Consumer Behavior, UPI, Logistics, Artificial Intelligence, India, Quick Commerce, D2C, Digital Payments

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Targeted Digital Marketing: An Empirical Study on Consumer Buying Behaviour in the Furniture Industry (Furnitech) of Navi Mumbai

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Abstract

This study examines the impact of direct marketing strategies on consumer buying behaviour in the furniture industry, with special reference to Furnitech in Navi Mumbai. In an increasingly competitive and digitalized marketplace, businesses are adopting targeted communication techniques such as email marketing, telemarketing, and social media advertising to influence consumer decisions. The research aims to analyse how direct marketing tools affect customer awareness, engagement, and purchase decisions. A structured questionnaire was used to collect primary data from consumers, while secondary data was gathered from journals and reports. The findings reveal that personalized communication, timely offers, and direct interaction significantly influence buying behaviour and enhance customer satisfaction. However, excessive or irrelevant communication may lead to negative perceptions. The study concludes that effective direct marketing, when properly targeted and executed, plays a crucial role in shaping consumer preferences and improving business performance in the furniture sector.

Key wards: Direct Marketing, Consumer Buying Behaviour ,Furniture Industry ,Digital Marketing, Customer Engagement.

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A Study On Customer Satisfaction Towards Online Shopping: A Case Study Of Amazon In Raigad District

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Abstract

The rapid growth of e-commerce has transformed the way consumers purchase goods and services. This study focuses on analyzing customer satisfaction towards online shopping with special reference to Amazon in Raigad district. The research aims to evaluate consumer behavior, satisfaction levels, and factors influencing purchasing decisions on online platforms. A descriptive research design was adopted, and primary data was collected from 100 respondents through a structured questionnaire.

The findings indicate that customers prefer online shopping due to convenience, product variety, and competitive pricing. Product quality, discounts, and fast delivery are key factors influencing satisfaction. The study also reveals that word-of-mouth and family recommendations significantly impact purchasing decisions. Despite several advantages, concerns such as delivery delays, product mismatch, and security risks still exist.

The research concludes that customer satisfaction plays a crucial role in building loyalty and repeat purchases. Online platforms must focus on improving service quality, delivery efficiency, and customer trust to sustain growth in competitive markets.

KEYWORDS

Customer Satisfaction, Online Shopping, E-commerce, Consumer Behavior, Amazon, Digital Marketing, Raigad

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Precious Metals in Transition: A Comparative Analytical Study of Gold and Silver in the Modern Commodity Market.

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Abstract

The commodity market is an essential component of the global financial system, where precious metals like gold and silver serve as significant investment options. This study examines and compares the performance, investment value, and economic importance of these two metals in the modern market. Gold is widely recognized as a secure investment, especially during periods of inflation and economic instability, due to its ability to preserve value. In contrast, silver has a dual role, functioning both as an investment asset and an industrial metal, which makes its price more sensitive to market changes. The research is based on a descriptive and analytical approach using secondary data to study price trends, volatility, and key influencing factors over recent years. The findings suggest that gold offers stability and long-term security, while silver presents higher risk with potential for greater returns. Both metals are important for effective portfolio diversification.

Keywords

Commodity Market, Gold, Silver, Investment, Inflation, Volatility, Safe Haven, Portfolio Diversification

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From Goals to Growth: A Strategic Study on Financial Goal Setting and Wealth Planning for Sustainable Financial Security

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Abstract

In today's dynamic economic environment, marked by inflation, irregular income patterns, and increasing financial complexity, financial goal setting and wealth planning have become essential for long-term stability. This study explores how structured financial planning supports individuals in managing savings, investments, and risks effectively. It examines the classification of financial goals into short-term, medium-term, and long-term categories and analyzes their influence on financial behaviour. The research is based on secondary data collected from academic sources, financial reports, and existing theoretical frameworks. The findings reveal that individuals with well-defined financial goals tend to exhibit greater financial discipline, consistent saving habits, and more strategic investment decisions. However, factors such as limited financial awareness, income uncertainty, and behavioural biases act as significant barriers to effective planning. The study concludes that systematic wealth planning is vital for achieving financial independence and highlights the need for improving financial literacy to strengthen personal financial management.

Keywords

Financial Goal Setting, Wealth Planning, Financial Literacy, Investment Planning, Risk Management, Savings Behaviour, Financial Discipline, Retirement Planning, Wealth Creation, Financial Security

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Profit Dynamics Uncovered: A Strategic Study On Cost–Volume–Profit

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Abstract

Cost–Volume–Profit (CVP) analysis is an essential tool in managerial accounting that helps examine the relationship between costs, sales volume, and profitability. This study evaluates the effectiveness of CVP analysis in facilitating managerial decision-making, cost control, and profit planning. A descriptive research design has been adopted, using both primary and secondary data. Primary data was collected through structured questionnaires, while secondary data was obtained from academic sources such as journals and textbooks.

The results indicate that CVP analysis plays a significant role in determining key financial measures such as break-even point, contribution margin, and margin of safety. It supports managers in making informed decisions related to pricing, production levels, and cost management. Although the technique is based on certain assumptions, it remains highly useful in practical situations. The study concludes that CVP analysis improves decision-making efficiency and supports long-term business sustainability.

Keywords

Cost–Volume–Profit Analysis, Break-even Point, Contribution Margin, Margin of Safety, Managerial Decision-Making, Profit Planning, Cost Behavior.

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A Study On Inflation Accounting And Its Effect On Financial Statements

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Abstract

Inflation significantly affects financial reporting and decision-making by reducing purchasing power over time. Traditional historical cost accounting records transactions at original values, which ensures simplicity but often fails to reflect current economic reality during rising prices. This can lead to distorted profits, undervalued assets, and misleading financial ratios. This study examines inflation accounting, its methods, and its impact on financial statements. It analyzes how inflation distorts reported performance and evaluates inflation-adjusted accounting techniques in improving accuracy. The study also highlights relevance in hyperinflationary economies and discusses standards such as IAS 29 issued by the International Accounting Standards Board. Overall, it emphasizes the need for more realistic reporting to support better financial analysis and decision-making in changing price environments globally relevant.

Keywords **:**
Inflation Accounting, Financial Statements, Historical Cost Accounting, IAS 29, Inflation Impact

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Proceedings of the International e-Conference on EMERGING TRENDS IN BUSINESS AND MANAGEMENT (23rd April 2026)

Erosion of Economic Stability: An Empirical Study on Inflation and the Declining Purchasing Power of India's Middle Class

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Abstract

Inflation remains a major macroeconomic issue that directly impacts household purchasing power, especially within the middle-income group. This study explores how rising price levels affect consumption habits, savings patterns, and overall financial stability of middle-class families in India. The research is based on primary data collected through structured questionnaires, along with supporting secondary data. It identifies a growing mismatch between income growth and increasing living expenses. The results show that inflation has reduced real income, compelling households to focus more on essential needs while cutting down on non-essential spending. Furthermore, the ability to save and invest has declined, leading many families to depend on credit facilities for managing expenses. The study also reveals increased financial pressure and stress among respondents. It suggests measures such as wage adjustments, tax benefits, and improved financial literacy to reduce the adverse effects of inflation on middle-class households.

Keywords: Inflation, Purchasing Power, Middle Class, Cost of Living, Real Income, Savings, Financial Stress, Consumer Behavior, Economic Stability

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A Study On Customer Perception towards Titan Watches In India

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Abstract

Customer perception plays a vital role in determining the success of a brand in today's competitive market. This study focuses on analyzing customer perception towards Titan watches in India. The research aims to understand how consumers evaluate the brand based on factors such as quality, design, pricing, durability, and after-sales services. A descriptive research design has been adopted, and primary data was collected through structured questionnaires from 100 respondents.

The findings indicate that customers generally have a positive perception of Titan watches due to their brand reputation, design variety, and reliability. Factors such as product quality and brand image strongly influence purchasing decisions. However, areas like product variety and after-sales service need further improvement. The study concludes that maintaining customer satisfaction and continuously innovating product offerings are essential for sustaining competitiveness in the watch industry.

Keywords: Customer Perception, Brand Image, Titan Watches, Consumer Behavior, Customer Satisfaction, Product Quality

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Proceedings of the International e-Conference on EMERGING TRENDS IN BUSINESS AND MANAGEMENT (23rd April 2026)

Impact of Digital Investment Platform On Youth Investment Behaviour

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Abstract

This study examines the impact of direct marketing strategies on consumer buying behaviour in the furniture industry, with special reference to Furnitech in Navi Mumbai. In an increasingly competitive and digitalized marketplace, businesses are adopting targeted communication techniques such as email marketing, telemarketing, and social media advertising to influence consumer decisions. The research aims to analyse how direct marketing tools affect customer awareness, engagement, and purchase decisions. A structured questionnaire was used to collect primary data from consumers, while secondary data was gathered from journals and reports. The findings reveal that personalized communication, timely offers, and direct interaction significantly influence buying behaviour and enhance customer satisfaction. However, excessive or irrelevant communication may lead to negative perceptions. The study concludes that effective direct marketing, when properly targeted and executed, plays a crucial role in shaping consumer preferences and improving business performance in the furniture sector.

Key wards: Direct Marketing, Consumer Buying Behaviour ,Furniture Industry ,Digital Marketing, Customer Engagement.

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Proceedings of the International e-Conference on EMERGING TRENDS IN BUSINESS AND MANAGEMENT (23rd April 2026)

Merger and Acquisition: Strategies, Synergies And Valuation Analysis

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Abstract
Mergers and Acquisitions (M&A) have become a key strategy for corporate growth and expansion in today's competitive business environment. Organizations adopt M&A to achieve rapid growth, enhance market share, and improve overall efficiency compared to internal expansion methods. A merger involves the combination of two companies into a single entity, while an acquisition refers to one company taking control of another. These strategies help firms enter new markets, access advanced technology, and reduce competition. M&A also enable companies to achieve synergies, where combined operations result in greater value than individual performance. Additionally, businesses benefit from improved resource utilization, skilled workforce, and stronger brand presence. Proper valuation techniques and strategic planning are essential for successful M&A deals. Overall, mergers and acquisitions play a vital role in strengthening competitive advantage and ensuring long-term business sustainability.

Keywords: Mergers, Acquisitions, Synergy, Valuation, Corporate Strategy

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Proceedings of the International e-Conference on EMERGING TRENDS IN BUSINESS AND MANAGEMENT (23rd April 2026)

Corporate Evolution Through Mergers & Acquisitions: A Strategic Study of Growth, Restructuring, and Competitive Advantage in India

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Abstract

In the modern business environment, mergers and acquisitions (M&A) have emerged as powerful strategic tools for corporate growth, expansion, and restructuring. This study examines the role of M&A in enhancing organizational efficiency, market competitiveness, and long-term sustainability in the Indian corporate sector. The research integrates both primary data (through structured questionnaires) and secondary data (from books, journals, and reports) to analyze the motives, impact, and challenges of M&A activities.

The findings indicate that companies primarily engage in M&A for achieving synergy, expanding market share, acquiring technology, and improving financial performance. However, challenges such as cultural integration issues, regulatory barriers, and financial risks continue to affect the success rate of such transactions. The study concludes that while M&A is an effective growth strategy, its success depends on proper planning, due diligence, and post-merger integration.

Keywords: Mergers and Acquisitions, Corporate Restructuring, Synergy, Takeover, Strategic Growth, Market Expansion, Financial Performance, India

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Flipkart vs Amazon India: A Comparative Research Study

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Abstract

The rapid growth of e-commerce in India has transformed consumer buying behavior, making online shopping a preferred choice due to convenience, affordability, and variety. This research paper presents a comparative study of Flipkart and Amazon India, the two dominant players in the Indian e-commerce market. The study examines their marketing strategies, logistics systems, customer satisfaction, and technological innovations. It highlights how Flipkart leverages its strong understanding of the Indian market, while Amazon utilizes its global expertise and advanced technology. The research also evaluates consumer preferences and identifies key factors influencing customer loyalty. The findings reveal that both companies adopt distinct yet effective strategies, contributing to increased competition, better services, and enhanced customer experience in the Indian e-commerce sector.

Keywords: E-commerce, Flipkart, Amazon India, Marketing Strategy, Customer Satisfaction, Logistics, Digital Payments, Online Shopping

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"Effect of Online Reviews and Ratings on Purchase Decisions"

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Abstract

In the rapidly evolving digital marketplace, online reviews and ratings have emerged as critical determinants of consumer purchase decisions. This study investigates the influence of online reviews on consumer behaviour, focusing on factors such as credibility, valence (positive/negative reviews), and review volume. Using a structured questionnaire approach and supported by secondary data, the study applies descriptive statistics and correlation analysis to evaluate consumer perceptions. Findings reveal that online reviews significantly impact purchase intention by reducing perceived risk and increasing trust. Negative reviews have a stronger psychological impact compared to positive ones, often discouraging purchase decisions. The study highlights the importance of authentic and credible reviews for e-commerce success.

KEYWORDS

E-commerce, Online Reviews, Consumer Behaviour, Purchase Decision, Ratings, Digital Marketing, Trust, Electronic Word-of-Mouth (eWOM) "Effect of Online Reviews and Ratings on Purchase Decisions"

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Proceedings of the International e-Conference on EMERGING TRENDS IN BUSINESS AND MANAGEMENT (23rd April 2026)

"Impact of Quick Commerce on Traditional E-Commerce: A Secondary Data-Based Comparative Analysis of Consumer Behaviour and Market Transformation"

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Abstract

Q-commerce is a fast-growing disruptive technology and an innovation in e-commerce that revolutionized the world of online retailing. Being based on rapid delivery, often within just 10-30 minutes, Q-commerce revolves around convenience, speed, and local distribution practices. This research project will focus on studying the influence of Q-commerce on traditional e-commerce using the secondary method of analysis that relies on previously published sources, articles, books, databases, and scholarly literature. Variables considered in this research include delivery speed, pricing policy, customer behavior, and operational efficiency.

From the results obtained through research from various previous studies, it can be seen that the major determinants of purchase frequency and consumer satisfaction within the Q-commerce framework are delivery speed while traditional e-commerce focuses mostly on price competitiveness, variety of products offered, and planning-based purchases. Q-commerce has fostered impulsive purchasing because it reduces drastically the gap between the time of decision-making and receipt of the product purchased.

In addition, the development of Q-commerce has increased competition among players within the retail industry and made it necessary for traditional e-commerce businesses to diversify their operations in a manner that incorporates quicker deliveries and better management of logistics processes in delivering the products to customers. Nonetheless, Q-commerce has been associated with several challenges in terms of high expenses and thin profit margins.

Nonetheless, it is likely to thrive in the near future because of rising urbanization, increased smartphone usage, and the desire for convenience among consumers. In conclusion, it has been demonstrated that Q-commerce is not a replacement of traditional e-commerce because it complements it since they target different aspects of consumer behavior.

Keywords:

Quick Commerce, Traditional E-Commerce, Consumer Behaviour, Delivery Speed, Impulse Buying, Digital Retail, Logistics, Customer Satisfaction, Secondary Research

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Proceedings of the International e-Conference on EMERGING TRENDS IN BUSINESS AND MANAGEMENT (23rd April 2026)

Financial Behaviour of Indian Women Towards Saving and Investment: A Comparative Study of Earning Women and Housewives

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Abstract

This study examines the financial behaviour of Indian women towards saving and investment, with a comparative focus on earning women and housewives. In the evolving socio-economic landscape, women play a crucial role in managing household finances efficiently. The philosophy 'Mulgi Shikli, Pragati Jhali' highlights that increased education and awareness among women significantly contribute to family development and financial stability. The study is guided by four key objectives: to compare saving habits and motives, analyse investment preferences and awareness, assess financial literacy levels and the role of education, and evaluate risk tolerance and financial decision-making autonomy among the two groups. The research is based on primary data collected through structured questionnaires from 120 women across diverse socio-economic backgrounds in Pune district, Maharashtra. Analytical tools such as percentage analysis, comparative analysis, weighted averages, and the chi-square test have been used for interpretation. The findings reveal that earning women demonstrate higher financial independence, greater awareness of modern investment avenues such as mutual funds, equities, and insurance, and a stronger inclination towards calculated risk-taking. In contrast, housewives primarily rely on traditional and informal saving methods such as gold and community-based savings groups. The study concludes that while both earning women and housewives significantly contribute to household financial well-being, enhancing financial literacy, digital inclusion, and access to formal financial systems can further strengthen their participation in investment decision-making and wealth creation.

Keywords: *Financial Behaviour, Saving Habits, Investment Preferences, Earning Women, Housewives, Financial Literacy, Risk Tolerance, Wealth Building, Mutual Funds, India*

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Proceedings of the International e-Conference on EMERGING TRENDS IN BUSINESS AND MANAGEMENT (23rd April 2026)

Gender Differences in Risk Tolerance and Investment Behaviour: The Role of Emotional Intelligence and Financial Anxiety

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Abstract

This study investigates gender-based differences in financial risk tolerance and investment behaviour, with a specific focus on the role of emotional intelligence (EI) and financial anxiety. A survey-based research design was employed using a sample of 150 adult investors, comprising 75 male and 75 female participants. Data were collected through standardized questionnaires measuring risk tolerance, emotional intelligence, and financial anxiety. Statistical techniques, including independent samples t-tests and multiple regression analysis, were used to examine the relationships among variables. The findings indicate that male investors exhibit significantly higher risk tolerance compared to female investors. In contrast, female investors demonstrate higher levels of emotional intelligence but also report greater financial anxiety. Further analysis reveals that financial anxiety has a significant negative impact on risk tolerance, whereas emotional intelligence positively influences investment decision-making. The study underscores the importance of psychological and emotional factors in explaining gender differences in investment behaviour. It provides valuable insights for financial advisors, policymakers, and educators to design more inclusive and behaviourally informed financial strategies.

Keywords: *Risk Tolerance, Investment Behaviour, Gender, Emotional Intelligence, Financial Anxiety, Behavioural Finance*

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Competitive Marketing Strategies for Customer Acquisition in Today's Market: A Comparative Study of Haldiram's and Balaji

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ABSTRACT

The Indian snack food industry is one of the fastest-growing segments within the Fast-Moving Consumer Goods (FMCG) sector, valued at over Rs. 50,000 crore and expanding at a Compound Annual Growth Rate (CAGR) of approximately 10–12%. Within this competitive landscape, Haldiram's and Balaji Wafers stand out as two dominant players pursuing distinct yet overlapping marketing strategies to acquire and retain customers. This study conducts a comparative analysis of the competitive marketing strategies employed by both brands for customer acquisition in today's dynamic marketplace. A primary survey was conducted with a sample size of 120 respondents drawn from urban and semi-urban regions across India using purposive and stratified random sampling. Structured questionnaires, in-depth interviews, and observational techniques were deployed. Findings reveal that Haldiram's relies heavily on brand heritage, premium positioning, wide product portfolio, and national-level advertising, while Balaji leverages aggressive price competition, regional dominance (particularly in Gujarat and Maharashtra), strong distributor networks, and value-for-money propositions. Both brands are increasingly investing in digital marketing and e-commerce channels. The study concludes with strategic recommendations to enhance customer acquisition efficacy for both organizations.

Keywords: *Competitive Marketing, Customer Acquisition, Haldiram's, Balaji Wafers, FMCG, Snack Food Industry, Brand Strategy, Consumer Behaviour, Price Strategy, Digital Marketing.*

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Proceedings of the International e-Conference on EMERGING TRENDS IN BUSINESS AND MANAGEMENT (23rd April 2026)

"Rural Markets in the Digital Era: Unlocking New Opportunities for E-Commerce and Banking"

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Abstract:

Integrating digital innovation, e-commerce expansion, and inclusive banking to transform rural markets into sustainable drivers of economic growth.

The present study examines the transformation of rural markets in India in the digital era, with a focus on e-commerce, e-banking, and changing consumer behaviour. The objective of the study is to understand how digital technologies are reshaping rural markets, improving financial inclusion, and influencing consumption patterns. The study is based on secondary sources including peer-reviewed journal articles, academic books, and credible institutional web reports related to rural digital transformation and financial systems.

The findings indicate that rural markets are experiencing a structural shift due to increasing internet penetration, smartphone adoption, and government initiatives promoting digital inclusion. Digital banking and financial technologies have significantly improved access to financial services and reduced dependence on cash-based transactions (Chakraborty & Mukherjee, 2023; Reserve Bank of India, 2023). E-commerce platforms have expanded market access and product availability, enabling rural consumers to engage in broader digital marketplaces (Sarao & Kaur, 2024).

The study also highlights that rural consumer behaviour is gradually shifting from traditional purchasing patterns to digital, convenience-driven, and aspirational consumption. However, challenges such as digital illiteracy, infrastructural gaps, and cybersecurity risks continue to limit full adoption of digital services (Patel, 2024). Despite these barriers, digital transformation is creating significant opportunities for rural development, entrepreneurship, and financial inclusion.

The study concludes that digitalization has a positive and significant impact on rural markets and supports inclusive economic growth. It emphasizes the need for stronger digital infrastructure, improved digital literacy, and secure online ecosystems to ensure sustainable rural development.

Keywords: Rural Markets, Digital Transformation, E-Commerce, E-Banking, Financial Inclusion, Consumer Behaviour

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