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VOLUME VIII

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A Study On the Preference Of Small Businesses For a Cashless Economy In Rural Pune

Manas Dwivedi Student , Dr Abhijeet Lele

Abstract:

The transition toward a cashless economy is a major policy focus in India, particularly following the 2016 demonetisation drive and subsequent digital payments expansion. However, the uptake of cashless transactions among small businesses in rural contexts remains uneven. This qualitative study explores the perceptions, motivations, barriers, and lived experiences of small business owners in rural Pune regarding cashless payment adoption. Through in-depth interviews with 25 proprietors across retail shops, service outlets, and micro-enterprises, the study reveals a complex interplay of factors shaping preferences. Findings indicate that operational convenience, customer demand, and perceived safety drive positive attitudes toward digital payments, while technological literacy challenges, infrastructure limitations, trust deficits, and transaction costs hinder adoption. The paper argues that preference for a cashless economy is neither uniform nor linear but is mediated by socio-economic context, cultural norms, and entrepreneurial identity. Policy and practice implications for inclusive digital financial ecosystems are discussed.

Introduction:

India's efforts towards a cashless economy have accelerated with digital payment innovations such as Unified Payment Interface (UPI), mobile wallets and point-of-sale (POS) systems. While urban enterprises have shown strong growth, rural micro and small businesses remain obscure. Rural Pune provides a rich context to understand this dynamic due to its mix of agricultural markets, peri-urban transformations and increasing digitalisation. This paper examines why and how small business owners in rural Pune prefer or oppose cashless transactions. Rather than determining adoption rates, the focus is on meaning, experience, and subjective preference.

Small businesses are the backbone of India's rural economy, accounting for a large share in employment, income generation and local market sustainability (Ministry of MSME, 2022). These enterprises are generally characterized by informal ownership structures, limited access to formal credit, low profit margins and high dependence on daily cash flow. As a result, payment mechanisms directly impact their operational sustainability and customer relationships. Thus the push towards a cashless economy has a significant impact on rural small businesses, affecting not only transaction practices but also trust, autonomy and economic resilience (Mukherjee and Sood, 2020).

Despite increasing access to digital payments infrastructure, rural adoption remains persistent structural challenges such as inconsistent internet connectivity, limited smartphone penetration, low digital literacy and unreliable power supply (Kumar and Gupta, 2019). Beyond structural barriers, scholars have emphasized the socio-cultural embeddedness of cash in rural economies. Cash transactions are often associated with informal credit systems, social reciprocity, bargaining practices, and trust-based relationships, making them difficult to replace with impersonal digital interfaces (Mehta, 2019; Maurer, 2015). For many rural entrepreneurs, cash symbolises immediacy, control and certainty, while digital payments are considered intangible, delayed and technologically mediated.

Literature Review:

Despite increasing access to digital payment infrastructure, rural adoption remains persistent structural challenges such as inconsistent internet connectivity, limited smartphone penetration, low digital literacy and unreliable power supply (Kumar and Gupta, 2019). Beyond structural barriers, scholars have emphasised the socio-cultural embeddedness of cash in rural economies. Cash transactions are often associated with informal credit systems, social reciprocity, bargaining practices, and trust-based relationships, making them difficult to replace with impersonal digital interfaces (Mehta, 2019; Maurer, 2015). For many rural entrepreneurs, cash symbolises immediacy, control and certainty, while digital payments are considered intangible, delayed and technologically mediated.

The existing literature on digital payment adoption in India primarily relies on quantitative models such as the Technology Acceptance Model (TAM) and Unified Theory of Technology Acceptance and Use (UTAUT), which focus on variables such as perceived usefulness, ease of use and behavioral intention (Davis, 1989; Venkatesh et al., 2003). Although these models provide valuable insights, they often fail to capture the lived experiences, emotional responses, and contextual interactions that shape payment preferences in rural settings. As a result, non-adoption is often seen as a result of resistance or lack of awareness rather than a rational response to environmental and socio-economic realities (Sharma and Kaur, 2021).

This study adopts a qualitative approach to explore the preference of small businesses for a cashless economy in rural Pune. Rather than conceptualising preference as a binary outcome of adoption or rejection, studies view it as a dynamic and negotiated process shaped by belief, experience, capability, and socio-cultural context. By bringing forward the voices of small business owners, this research aims to move beyond technical narratives of digital inclusion and contribute to a more human-centred understanding of India's cashless transition.

Anthropological research highlights that cash retains symbolic and practical meanings in rural exchange systems – tangible security, negotiation, and social trust networks (Mehta, 2019). Studies on micro-enterprises show that where informal credit, trust relationships and face-to-face bargaining define transactions, cash dominates.

Research Question:

- How do small business owners in rural Pune perceive cashless payment systems?
- What factors shape their preference (or resistance) toward a cashless economy?
- How do socio-cultural, economic, and infrastructural contexts influence these preferences?

Methodology:

Research Design

A qualitative, phenomenological approach was chosen to foreground lived experience and meaning-making. In-depth, semi-structured interviews allowed participants to articulate perceptions, motivations, and challenges.

Sampling and Participants

Participants comprised 25 small business owners from villages and peri-urban areas within rural Pune district. Purposive sampling ensured diversity in business types (grocery stores, tea stalls, tailoring shops, service providers), gender, and age.

Data Collection

Interviews lasting 30–60 minutes were conducted in Marathi/Hindi with consent. Questions probed: payment practices, experiences with digital transactions, perceptions of cashless systems, barriers encountered, and aspirations for future practices.

Data Analysis

Interviews were transcribed, coded, and analysed using thematic analysis (Braun & Clarke, 2006). Emergent themes were refined iteratively to capture patterns in meaning and experience.

Findings:

Practical Motivation for Digital Payments

Several participants recognised benefits in reducing cash handling, improving bookkeeping, and catering to younger customers who preferred digital modes:

“Customers often say they don’t carry cash; if I don’t take UPI, I lose sales.” —

Grocery shop owner

Trust and Risk Perceptions

Trust emerged as a critical theme. Many proprietors expressed ambivalence toward digital transactions due to fear of fraud, transaction failures, and uncertainty about refunds:

“Last time payment got stuck, the customer lost trust. With cash, I know what I have.” — Tailor

Technological Confidence and Literacy

Owners with prior smartphone experience and basic digital literacy were more comfortable navigating digital payment platforms. Others struggled with interfaces and error messages.

“I ask my son to check payments. Alone, I hesitate.” — Tea stall owner

Infrastructure and Connectivity Constraints

Poor internet connectivity, intermittent electricity, and POS device maintenance issues negatively impacted adoption:

“Network goes off, payment fails—customers get impatient.” — Bookshop owner

Social Norms and Customer Expectations

Even when owners were willing, many customers preferred cash due to convenience and habit, compelling proprietors to maintain dual systems:

“Half customers pay cash; I need both.” — Grocery owner

Cost and Perceived Fairness

Fees associated with digital transactions (even if minimal) raised concerns among micro-enterprises operating on thin margins:

“Every rupee counts; even small charges feel heavy.” — Mobile repair service

Discussion:

Preference as Contextual and Relational

Rather than a binary of adoption vs. non-adoption, preference for a cashless economy was fluid, context-dependent, and relational. Proprietors’ choices reflected negotiated understandings between their aspirations, economic needs, customer behaviours, and structural constraints.

Symbolic Meaning of Cash

Cash was not merely a medium of exchange but also a cultural artifact expressing immediacy, reliable support networks, and social reciprocity values that digital modes could not fully replace in rural geographies.

Structural Barriers Shape Agency

Digital literacy, infrastructure, and trust deficits moderated entrepreneurial agency. Where these barriers were low, preference for cashless modes was stronger; where they remained high, cash persisted as dominant.

Conclusion:

Small businesses in rural Pune reveal nuanced preferences toward cashless economies. While many recognise the opportunities and convenience of digital payment systems, structural difficulties, cultural affinities with cash, and customer expectations temper wholesale transition. Preferences are neither homogeneous nor static; they reflect lived realities shaped by socio-cultural values, economic pressures, and technological environments.

Implications:

Policy and Financial Inclusion Practice

Policymakers and financial institutions should address infrastructure gaps, trust building, and tailored digital literacy programs that recognise rural worldviews rather than imposing urban models of cashless transition.

Business Support and Capacity Building

Local business associations and NGOs can facilitate peer-learning networks, hands-on digital payment training, and problem-solving forums to reduce fear and uncertainty.

Future Research:

Further studies should explore customer perspectives, longitudinal change in preferences, and comparative studies across different rural regions.

A study on exploring the determinants of consumer purchase decision in Indian FMCG Industry

Hinal Selukar, Student

Abstract

The Fast-Moving Consumer Goods (FMCG) industry in India operates in a highly competitive and price-sensitive environment, where understanding consumer purchase behavior is critical for sustained market success. This study aims to examine the key determinants influencing consumer purchase decisions in the Indian FMCG sector. A quantitative research design was adopted using primary data collected through a structured questionnaire from 400 FMCG consumers across urban and semi-urban regions of India. The study investigates the impact of price sensitivity, brand image, perceived product quality, promotional activities, convenience and availability, and socio-cultural factors on consumer purchase decisions. Data were analyzed using descriptive statistics, reliability testing, exploratory factor analysis, correlation analysis, and multiple regression analysis. The results reveal that product quality and brand image are the most significant predictors of consumer purchase decisions, followed by price sensitivity and convenience. Promotional activities and socio-cultural factors also exhibit a positive but comparatively weaker influence. The regression model explains a substantial proportion of variance in purchase decision behavior, highlighting the robustness of the proposed framework. The findings offer valuable managerial insights for FMCG marketers in designing effective pricing, branding, and distribution strategies tailored to the evolving Indian consumer market. The study contributes to existing literature by providing an integrated empirical model of FMCG purchase behavior within the Indian context.

Introduction:

The fast-moving consumer goods (FMCG) industry represents one of the most dynamic and competitive sectors of the Indian economy, characterized by high consumption frequency, low unit costs and fast inventory turnover. FMCG products, including food and beverages, personal care, home

care and health care items, are an integral part of consumers' daily lives. Owing to India's large population, rising disposable income, rapid urbanization and changing lifestyles, the Indian FMCG market has witnessed substantial growth over the past decade (IBEF, 2023).

Consumer purchase decision making in the FMCG sector is inherently complex due to the involvement of many internal and external factors. Unlike high-involvement products, FMCG purchases are often habitual and repetitive; However, they are strongly influenced by variables such as price sensitivity, brand image, perceived quality, promotional activities, availability and socio-cultural norms (Kotler and Keller, 2016). In the Indian context, traditional values, family influence, regional preferences and value consciousness further add to this complexity (Kumar and Ambanandam, 2020).

The liberalization of the Indian economy along with the expansion of organized retail and digital commerce has significantly changed consumer purchasing behavior. Consumers are increasingly exposed to a wider range of brands, promotional messages and retail formats, leading to increased competition among FMCG companies. As a result, understanding the determinants of consumer purchase decisions has become a strategic necessity for marketers seeking to build brand loyalty and maintain competitive advantage (Nielsen, 2022).

Literature Review:

The literature on consumer purchase decision-making in the Fast-Moving Consumer Goods (FMCG) sector is extensive and multidisciplinary, drawing from marketing, psychology, and behavioral economics. This section reviews prior empirical and conceptual studies relevant to the determinants influencing consumer purchase decisions, with specific emphasis on the Indian FMCG context.

Consumer Purchase Decision Process:

Consumer purchase decision making refers to the cognitive and behavioral processes through which individuals identify needs, evaluate alternatives, and select products for consumption. Classical models such as the Howard–Sheth model and the Nicosia model emphasize the role of marketing

stimuli, social influence and consumer attitudes in shaping purchase behavior (Howard and Sheth, 1969; Nicosia, 1976). In FMCG purchasing, decision making is generally characterized by low involvement and habitual purchasing; However, situational and promotional factors may cause brand change (Solomon, 2018).

Another important determinant influencing FMCG purchasing decisions is product quality. Zeithaml (1988) conceptualized perceived quality as a consumer's judgment about the overall excellence or superiority of a product. Studies in FMCG contexts highlight that attributes such as ingredients, packaging, safety and health benefits strongly influence purchase intention (Garvin, 1987; Tsiotsou, 2006). In India, increasing health awareness has further strengthened the role of quality perceptions in food and personal care products (Singh and Verma, 2017).

Promotional Activities and Advertising Influence:

Promotional strategies, including advertising, sales promotions and digital marketing, play a vital role in stimulating awareness and trial purchases in FMCG categories. Ailawadi et al. (2014) found that short-term promotions significantly increase sales volume, although their long-term effects on brand equity remain mixed. In the Indian FMCG sector, television advertising and celebrity endorsements are influencing consumer trends, while social media and influencer marketing are gaining importance among young consumers (Kumar et al., 2021)

Socio-Cultural and Demographic Influences:

Socio-cultural factors such as family influence, cultural values, traditions and social norms strongly shape consumer behavior in India. Hofstede's cultural dimensions theory highlights the influence of collectivism on purchasing decisions in emerging economies (Hofstede, 2001). Empirical studies indicate that family members, especially in joint households, play an important role in FMCG brand selection (Kaur and Singh, 2018). Additionally, demographic variables such as age, income, education, and occupation moderate consumer preferences and decision-making patterns (Shiffman and Wisenblit, 2019).

While existing studies have examined individual determinants of FMCG purchase behavior, there is limited empirical research that integrates price, brand image, quality, promotion, convenience, and socio-cultural factors within a single comprehensive framework in the Indian context. Moreover, the impact of evolving retail formats and digital influence on FMCG purchase decisions remains underexplored. This study seeks to bridge this gap by empirically analyzing the relative influence of these determinants on consumer purchase decisions in the Indian FMCG industry.

Research Methodology

Research Design

Quantitative, cross-sectional study using primary survey data.

Population & Sample

Target: Indian FMCG consumers aged 18+ Sampling: Stratified random sampling across urban and semi-urban regions Sample Size: 400 respondents (minimum for statistical validity)

Data Collection

Instrument: Structured questionnaire Modes: Online forms and field surveys Scale: 5-point

Likert scales for perceptions

Variables and Measurement

Construct	Items	Scale
Price Sensitivity	Discount sensitivity, price comparison	Likert
Brand Image	Brand trust, reputation	Likert
Product Quality	Perceived quality, ingredient authenticity	Likert
Promotion	Ad recall, promotional impact	Likert
Convenience	Availability, ease of shopping	Likert
Socio-Cultural	Family influence, cultural relevance	Likert
Purchase Decision	Frequency, intention, choice	Likert

Data Collection and Sample Profile

Primary data were collected through a structured questionnaire administered to FMCG consumers in India. A total of 420 questionnaires were distributed, of which 400 valid responses were retained for analysis after data screening.

Variable	Category	Percentage
Gender	Male	54%
	Female	46%
Age	18–25 years	28%
	26–35 years	34%
	36–45 years	22%
	Above 45 years	16%
Monthly Income	Below ₹25,000	31%
	₹25,001–₹50,000	38%
	Above ₹50,000	31%
Education	Graduate & above	72%

The demographic distribution indicates adequate representation of working-age FMCG consumers, ensuring suitability for behavioral analysis.

Reliability Analysis

The internal consistency of measurement constructs was assessed using Cronbach's Alpha.

Construct	Number of Items	Cronbach's Alpha
Price Sensitivity	4	0.81
Brand Image	5	0.86
Product Quality	4	0.83

Promotion	4	0.79
Convenience & Availability	4	0.82
Socio-Cultural Factors	3	0.77
Purchase Decision	4	0.88

All constructs exhibit Cronbach's Alpha values above 0.70, indicating acceptable reliability (Nunnally & Bernstein, 1994).

Exploratory Factor Analysis (EFA)

Exploratory Factor Analysis was conducted to assess construct validity.

- 1 Kaiser–Meyer–Olkin (KMO) Measure: 0.842
- 2 Bartlett's Test of Sphericity: $\chi^2 = 3124.56$, $p < 0.001$

These results confirm sampling adequacy and factorability of the data. Six factors were extracted with eigenvalues greater than 1, explaining 68.4% of total variance, aligning with the proposed conceptual framework.

Descriptive Statistics:

Variable	Mean	Standard Deviation
Price Sensitivity	4.12	0.68
Brand Image	4.25	0.64
Product Quality	4.31	0.59
Promotion	3.74	0.71
Convenience & Availability	4.08	0.66
Socio-Cultural Factors	3.89	0.73
Purchase Decision	4.22	0.62

Correlation Analysis:

Variables	PD
Price Sensitivity	0.42**
Brand Image	0.61**
Product Quality	0.65**
Promotion	0.29**
Convenience	0.48**
Socio-Cultural Factors	0.36**

Multiple Regression Analysis

Multiple regression analysis was performed to test the proposed hypotheses.

Dependent Variable: Consumer Purchase Decision

Predictor	β	t-value	p-value
Price Sensitivity	0.24	5.18	0.000
Brand Image	0.31	6.94	0.000
Product Quality	0.34	7.21	0.000
Promotion	0.11	2.43	0.015
Convenience	0.19	4.02	0.000
Socio-Cultural Factors	0.14	3.12	0.002

3 $R^2 = 0.58$

4 Adjusted $R^2 = 0.56$

5 $F = 91.34, p < 0.001$

The model explains 58% of the variance in consumer purchase decisions, indicating strong explanatory power.

Hypothesis Testing Summary:

Hypothesis	Result
H1: Price influences purchase decision	Supported
H2: Brand image influences purchase decision	Supported
H3: Product quality influences purchase decision	Supported
H4: Promotion influences purchase decision	Supported
H5: Convenience influences purchase decision	Supported
H6: Socio-cultural factors influence purchase decision	Supported

Discussion of Results:

The findings reveal that product quality and brand image are the strongest determinants of consumer purchase decisions in the Indian FMCG industry, reflecting increasing consumer awareness and brand consciousness. Price sensitivity remains significant, particularly among middle-income groups, confirming India's value-driven market structure. Promotional activities show a comparatively weaker but still significant impact, suggesting that promotions mainly trigger short-term purchases rather than long-term loyalty.

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A study on factors affecting the quality of construction and operations in Indian Construction Industry with reference to Redart works

Vedant Joshi, Student

Abstract:

This study examines the critical factors influencing construction quality and operational performance within the Indian construction industry using RedArt Works as a case study. Construction quality directly impacts project success, customer satisfaction, safety, cost control and operational efficiency. Despite the rapid expansion of infrastructure and urban development in India, persistent challenges such as inadequate supervision, resource constraints, poor quality control systems and ineffective communication are deteriorating project quality. The research uses a structured questionnaire, complemented with field observations and expert interviews, to identify and rank the key determinants of construction quality. The findings highlight the impact of site supervision, material quality, workforce skill levels, planning and scheduling, and adherence to standards and regulations. This paper contributes to a better understanding of quality management practices and provides recommendations to enhance construction performance at both the project and organizational levels.

Introduction:

The Indian construction industry represents a significant component of national economic development, contributing extensively to infrastructure growth, employment generation, and urbanisation. As one of the fastest growing sectors in emerging economies, construction projects in India encompass a broad spectrum of activities ranging from residential and commercial buildings to large civil infrastructure developments. The inherent complexity, scale, and fragmented nature of construction projects often make quality assurance a persistent challenge, leading to cost overruns, delays, rework, and stakeholder dissatisfaction. Quality in construction is traditionally defined as the degree to which the final deliverable conforms to specified requirements, standards, and end-user

expectations, and is recognised as a critical success factor for project delivery and long-term asset performance (Shanmugapriya & Subramanian, 2014).

Several studies have emphasized that construction quality is influenced by a combination of technical, managerial, and organizational factors. Critical determinants include adherence to design specifications, quality of materials, competence of site engineers, effectiveness of supervision, and compliance with statutory regulations and standards (Arditi & Gunaydin, 1997; Shinde et al., 2018). Moreover, managerial commitment to quality, systematic documentation, and continuous monitoring have been identified as essential components for achieving consistent quality outcomes in construction projects (Pheng & Teo, 2004).

Literature Review:

Quality management in construction projects has been extensively studied due to its critical impact on project outcomes, including safety, cost, durability, and stakeholder satisfaction. Construction quality is inherently complex because of the industry's fragmented nature, involvement of multiple stakeholders, and variability in processes and environments, which distinguishes it from standardised manufacturing production systems (Ijraset Journal, 2024).

A significant body of research has sought to classify and rank factors that influence quality outcomes in construction projects. Shanmugapriya and Subramanian (2015) analysed quality determinants in the Indian construction industry and found that *conformance to codes and standards, quality documentation, customer needs satisfaction, knowledge updating by leaders, and effective human resource planning* ranked as the top five factors affecting overall project quality.

Extending this theme, systemic literature reviews on construction quality identify three major categories of quality factors: process quality factors, product quality factors, and organisational quality factors. Process quality factors relate to procedures followed during project execution; product quality factors are linked to results at different project phases (initiation, planning, execution); and

organisational quality factors deal with permanent organisational characteristics that support continuous quality assurance (Krawczyk, 2020).

Total Quality Management (TQM) and Quality Systems:

Total Quality Management (TQM) has been widely discussed as a structured approach to improving quality management in construction. Studies reveal that the Indian construction sector has historically lagged in the adoption of TQM due to unique industry characteristics such as project diversity, workforce variability, and inadequate formal quality planning (Manohare, 2020).

Empirical research also emphasises cultural and organisational prerequisites for successful TQM implementation. For example, findings from large Indian construction firms suggest that organisational culture significantly influences the adoption of quality management practices, where cultures with comprehensive and flexible orientations are more conducive to TQM success than rigid, hierarchical ones.

Challenges Specific to Quality Control in Construction:

In addition to strategic frameworks like TQM, practical barriers impede quality control on construction sites. These challenges include shortage of qualified labour, inadequate training, poor subcontractor performance, and lack of systematic supervision, which have direct consequences on both quality and operational efficiency (IJERT.org, 2025).

Integration of Quality with Operational Performance:

The literature also emphasises that quality must be integrated with operational aspects to yield meaningful improvements. Quality factors tied with *planning, coordination, and communication* influence operational performance, since inefficiencies in these tasks often result in deviations from quality benchmarks (Ijrasat Journal, 2024).

Despite extensive research globally, literature on construction quality in India reveals persistent gaps in *context-specific empirical analysis*, particularly within individual organisations or project environments such as *Redart Works*. Studies have typically been confined to generic factor rankings or

TQM implementation barriers, with limited focus on operational linkages between quality determinants and performance outcomes in Indian settings. Therefore, there is a need for research that examines *how quality factors influence operational effectiveness* within a firm or project context—an area this study intends to address.

Research Design

This study adopts a qualitative research design to explore the factors affecting the quality of construction and operations in the Indian construction industry with reference to *Redart Works*. A qualitative approach is appropriate as it enables an in-depth understanding of complex quality-related issues, perceptions, and practices from the perspectives of key stakeholders involved in construction projects. Unlike quantitative methods, qualitative research allows for the exploration of contextual, organizational, and behavioural factors that influence construction quality and operational performance.

Data Analysis and Interpretation (Qualitative Analysis)

The qualitative data collected through semi-structured interviews, site observations, and document analysis were systematically analysed using thematic analysis to identify key factors affecting construction quality and operational performance at *Redart Works*. The analysis focused on understanding participants' experiences, perceptions, and interpretations of quality-related practices within the construction process.

Data Familiarisation

All interview recordings were transcribed verbatim, and field notes from site observations were consolidated. The researcher repeatedly reviewed the transcripts and documents to gain familiarity with the data and to develop an initial understanding of recurring issues related to construction quality and operations. This stage enabled immersion in the data and facilitated identification of meaningful patterns.

Coding Process

An open coding approach was adopted in the initial phase of analysis. Segments of text were coded based on recurring ideas such as supervision effectiveness, material quality, workforce skill, planning practices, communication, and adherence to standards. Codes were generated inductively from the data rather than being imposed a priori, allowing themes to emerge naturally from participants' narratives.

In the second stage, axial coding was applied to group related codes into broader categories. For example, codes related to inadequate supervision, lack of skilled labour, and insufficient training were grouped under the category *Human Resource and Supervision Factors*. Similarly, issues related to delays, coordination gaps, and scheduling inefficiencies were clustered under *Operational Planning and Control*.

Theme Development

Through iterative comparison and refinement, the following major themes emerged:

- 6 Effectiveness of Site Supervision Participants consistently highlighted that strong site supervision played a critical role in ensuring workmanship quality and compliance with specifications. Inadequate supervision was associated with frequent rework, material wastage, and deviations from approved drawings.
- 7 Material Quality and Procurement Practices The analysis revealed that inconsistencies in material quality, delays in procurement, and reliance on multiple suppliers adversely affected construction quality. Participants noted that insufficient inspection at the time of material receipt often resulted in the use of substandard materials on site.
- 8 Skill Level and Training of Workforce A recurring theme was the shortage of skilled labour and limited training opportunities. Respondents indicated that untrained workers were more prone to errors, affecting both quality outcomes and operational efficiency.

- 9 Planning, Scheduling, and Coordination Poor planning and weak coordination among contractors, consultants, and site teams emerged as significant contributors to quality lapses. Ineffective scheduling often led to rushed activities, compromising workmanship and inspection processes.
- 10 Adherence to Standards and Quality Documentation The findings indicated that projects with consistent documentation practices, including checklists, inspection reports, and standard operating procedures, demonstrated better quality control. Conversely, lapses in documentation weakened accountability and traceability.
- 11 Management Commitment to Quality Participants emphasized that management commitment strongly influenced quality culture on site. Projects where senior management actively monitored quality performance exhibited higher compliance with standards and fewer operational issues.

Integration of Quality and Operational Performance

The analysis revealed a strong interrelationship between quality factors and operational efficiency. Deficiencies in supervision, planning, and material management not only reduced quality outcomes but also disrupted operational workflows, leading to delays and increased costs. Conversely, effective quality management practices supported smoother operations, reduced rework, and improved coordination among stakeholders.

Interpretation of Findings

The qualitative findings suggest that construction quality at *Redart Works* is shaped by a combination of human, managerial, and procedural factors. While technical standards provide a formal framework for quality, their effective implementation depends largely on supervision, workforce capability, and organisational commitment. The results align with existing literature that emphasises the role of management practices and operational coordination in achieving sustainable quality outcomes in construction projects.

Summary of Analysis

Overall, the thematic analysis demonstrates that improving construction quality requires an integrated approach that addresses both quality control mechanisms and operational processes. Strengthening supervision, enhancing workforce skills, standardising documentation, and fostering management commitment are critical for achieving consistent quality performance within the Indian construction industry.

Conclusion:

This study examined the factors affecting the quality of construction and operational performance in the Indian construction industry with reference to *Redart Works* using a qualitative research approach. The findings highlight that construction quality is not solely determined by technical specifications or standards, but is significantly influenced by human, managerial, and operational factors embedded within the project execution process.

The qualitative analysis revealed that effective site supervision, material quality management, workforce skill and training, planning and coordination, adherence to standards and documentation, and management commitment are the most critical determinants of construction quality. Deficiencies in any of these areas were found to result in rework, operational inefficiencies, schedule delays, and compromised workmanship. Conversely, projects that demonstrated strong supervision, structured planning, and proactive quality management exhibited improved operational flow and consistent quality outcomes.

The study also establishes a strong interrelationship between construction quality and operational efficiency. Poor quality practices disrupted construction operations, increased costs, and strained coordination among stakeholders, while robust quality control mechanisms supported smoother workflows and enhanced project performance. This finding underscores the need for integrated quality and operations management in construction projects.

From a practical perspective, the study suggests that construction organisations must move beyond reactive quality inspections toward a proactive quality culture supported by continuous training, standardised procedures, and active leadership involvement. Strengthening quality documentation systems, investing in workforce development, and improving coordination among project stakeholders can substantially enhance both quality and operational performance.

AI IN MARKETING AND CONSUMER BEHAVIOUR

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INTRODUCTION

The swift advancements in technology have redefined the concept of marketing and brought with it a whole new set of possibilities and problems. Marketers have found it difficult to engage, retain, and persuade their target audience effectively for the growing number of customers with different tastes, particularly in the current market scenarios. The traditional marketing approach which is typological and stereotyping that is based on demographics, segments and strategies – is outdated and cannot keep up with the modern consumer's demands. In order to retain their competitive value in today's connected world, companies have increasingly embraced the use of high-tech machine powered advances in marketing with particular reference to artificial intelligence. AI has taken the marketing field by storm and it has altered the way businesses relate with their customers. Thanks to solutions like AI chatbots, recommendation or predictive engines, analytics, and other such technologies, businesses can now modify their marketing techniques, improve the customers' experience, and forecast consumer behaviour patterns with great precision. Through these technologies, data can be analysed instantaneously which in

turn helps the marketers to capture the needs of the consumers more clearly and provide appropriate content to them efficiently and effectively.

For instance, customers are able to get what they want, when they want, because the chatbots enhance service provision almost instantaneously and so much that consumers are satisfied. Also, recommender systems are aimed at fetching YAM-based suggestion products through the usage of certain machine learning algorithms for analysing customer behaviour patterns and are used effectively in generating revenue through sales. The use of predictive analytics also assists marketers by helping them identify and predict the pattern of consumers and how they behave which helps the firm in meeting the needs of the consumers before they arise and even helps them in marketing. On the other hand, there are some specific issues which complicate the application of AI technologies in marketing. First, there is the ever-present issue of privacy of data and that of security, meaning that organizations have to bear in mind the ethical aspects of the use of customers' information as well as the law. Second, accepting AI as the solution makes one afraid that customers will be deprived of the personal aspect of interaction with clients, which is an indispensable factor in gaining their faith and loyalty.

Particularly, this study attempts to investigate how markets and consumers turn to AI and what marketing problems they are able to solve in connection with technological advances. In the course of this study the contribution of AI in business is presented in as far as its uses, advantages and drawbacks are concerned. This way, the aim of the study is to illustrate the appropriate ways through which organizations can embrace AI in the course of the digital age to promote their marketing effort and enhance service delivery towards their consumers.

11.1 LITERATURE REVIEW

The integration of Artificial Intelligence (AI) in marketing has changed the way businesses communicate with their customers. In this article, we focus on the issues and developments surrounding the use of AI in marketing from an academic and practical point of view. We talk about the positive

aspects of customer segmentation, predictive analysis, and interaction with the end customer and the negative factors such as data security and consumers' trust.

AI in customer segmentation: Customer segmentation has drastically improved with the help of AI, which allows organizations to comprehend vast amounts of information seamlessly and construct intricate profiles of the consumers. According to a study conducted by McKinsey in the year 2020, when companies utilized AI for segmentation, they improved customer satisfaction by approximately 20-30%. Such AI solutions as machine learning algorithms, allow the ability to track the activity of customers instantly, thus segmentation becomes less stable and more dynamic. This feature allows for targeted marketing messages that correspond to the content needs of the customer at a given time which improves conversion rates.

Predictive Analytics in Marketing: Predictive analysis based on artificial intelligence assists organizations in understanding the expected future behaviour and current trends of customers. As stated in a 2021 report by Gartner, 75 percent of marketers who incorporated AI predictive analysis of their campaigns improved their campaign success by between 10 to 20 percent. This foresight of consumer demands means that marketers can always adjust their strategies ahead of time. They can also reallocate the marketing budget to focus on the most effective means of reaching the target market.

AI-Enhanced Customer Interaction Chatbots and Virtual Assistants: The rise of chatbots and virtual assistants has more fully integrated AI into marketing activities. More and more customer service tools that leverage artificial intelligence are being used to interact with customers, respond to their queries and navigate them throughout the process of making a purchase. As highlighted by Brandtzaeg & Folstad (2017), consumers are able to enhance their experience as they appreciate the help of chatbots in replying to their queries fast, making the service satisfying.

These AI solutions assist improve the quality of customer service by providing answers to customers in real time as well as collecting relevant facts and data from their interactions with

consumers. This information can help in further improving marketing practices, enhancing customer service, and product development (Tariq et al., 2020).

Engagement of Consumers Based on Their Preferences: There has been a shift in the way marketing is done thanks to AI which can make consumer interactions very personal. According to research conducted in 2019 by Salesforce, 62 percent of the people felt that companies should be able to know what they want without being told, and 57 percent were ready to give up their data in return for specially made offers. New infrastructure issues, such as chatbots or recommendation systems, serve different functions of customer engagement – improving communication and product recommendations – which leads to better customer retention.

For instance, one recent survey found that 84% of those surveyed were very worried about data privacy, despite the benefits of control over personal information. This dilemma is problematic for businesses and calls for action, begging the question of data practices and security bred for trust from its clients.

Personalization and Consumer Segmentation: One of the aspects that AI has affected greatly is personalization. With the help of data analytics, machine learning, and the understanding of the consumers' psychology, marketing can now be unique to individuals thanks to AI. As noted by Pappas et al. (2019), AI is a game changer in personalization as it enables marketers to assess and forecast consumer's preferences within a very high level of accuracy and provide content that is highly personalized. Personalization enhances customer experience and brand attachment because, through relevant offers and experiences, customers feel appreciated (Kaplan & Haenlein, 2020).

The ability of AI to cluster consumers along different dimensions such as the past buying habits, their online activities, or the demographic information for instance has redefined the whole concept of marketing. Marketing content and promotional offers can be reconfigured within a short time to suit the needs of the individual customer, an AI marketing strategy that greatly enhances customer engagement and leads to higher sales (Huang & Rust, 2018).

Changing Consumer Expectations: An innovative approach to marketing expectations has been possible through AI technology. As AI technology has allowed companies to provide better engagement with customers, consumers expect companies to know them more intimately. The implementation of AI marketing has fostered personalization, speed, and convenience across the entire customer journey which does not match the emerged expectations.

Nonetheless, a typical consumer expects brands to be able to provide instant solutions to their demands or inquiries and services that address their individuality. Therefore, the companies have no option but to keep upgrading the AI technology to the expectations of the current consumers to remain in the competition.

Impact on Consumer Loyalty and Engagement: It has been demonstrated that the application of AI increases the engagement of consumers by enhancing their loyalty through personal interactions. By providing relevant and suitable materials, artificial intelligence assists corporations in creating a better emotional bond with the customers. As noted in the study conducted by Shankar et al. (2020), brands with loyal customers experience more of personalized communication with the consumers allowing them to engage more with the brand. As well as, timely and perfect response to consumer inquiries with the help of artificial intelligence breeds trust which is very important in looking after the customers for a long time.

11.2 RESEARCH OBJECTIVES

The aim of this research is to review how artificial intelligence (AI) has modified the practices of marketing and how it has proven helpful in dealing with issues that relate to customers. While doing so, in view of an increasing shift in the digital economy where consumers' demands increase at all times, the research will also investigate how AI powered technologies are changing the face of marketing to comply with such trends.

Recognition of How AI is Applied within Marketing: It focuses on the examination of the types of AI tools such as Chatbots, Recommendation Engines, Chatbot Development, Predictive, and

Sentiment Analysis incorporated by organizations in their marketing systems. The objective is to ascertain the level of usage of the said information systems and the effect they have on the marketing process

Measurement of the Role of AI: It aims to look at the specific ways in which this technology improves consumers' decision-making processes and their subsequent level of satisfaction and attachment to a particular family of brands. This entails looking at how accurate and effective consumers have anger and happiness ads with the help of AI targeted marketing.

Gaps Analysis: Research on further emanates from examining the difficulties marketers encounter in using these advanced tools in practice, such issues include violation of consumer privacy, societal ethical norms, and even the risk of losing the human aspect altogether. Balancing it, the current research aims to provide the effective and practical marketing case.

By hitting these targets, this research seeks to further illuminate contemporary marketing identification and information with the concept of AI, and the prospects, it has on the organ's operations towards the target market.

11.3 RESEARCH METHODOLOGY

This research employs a qualitative research design, with particular emphasis on the use of secondary data sources, in order to depict the workings of artificial intelligence (AI) in marketing and how it alters consumers' behaviour. It relies on numerous literature sources, such as academic journals, professional reports, books, video and case studies, white papers and online sources to explore the significance of emerging trends in marketing, especially artificial intelligence and its applicability in marketing communications. As stated before, the first stage of the current study is the review of literature on the subject performed by the researchers. In this case, the subject is the utilization of artificial intelligence in marketing and includes reviewed journal and proceeding papers. The purposes of the present literature review are to explore the most important categories and patterns in usage of artificial intelligence including but not limited to, personalized advertising, audience analysis,

forecasting, and optimization of marketing operations. Furthermore, secondary information collected from respected practices in the form of commercial statistics by research marketing companies, and consultancy corporations is expected to be utilized to assess the capabilities and current market positions of the Affects Marketing concepts executing Artificial Intelligence.

More so, the research also describes the successful application of artificial intelligence in marketing by observing companies that make use of the artificial intelligence in marketing. The research designs seek to examine the practices, challenges, and results of practices in an effort to present specific cases. These case studies will be informative in that they will show the practices in the use of AI technologies such as chatbots and recommender systems as well as machine learning and how they help to improve engagement in customers and affect buying behaviour. The data collection process will also include examining notable recent trends and advancements in AI technologies pertinent to marketing, including, but not limited to, interactive voice response, text to speech, voice to text, and optical character recognition. This allows understanding of the multifaceted interactions and experiences of consumers and technology in this evolving environment.

For the purpose of data analysis qualitative content analysis will be utilized to identify the existing patterns and themes as well as the relationship of AI usage and consumer behaviour trends. This analysis will not only emphasize the benefits of AI technology in marketing but also discusses the issues of ethics and attitudes towards AI marketing practices which consumers might hold.

11.4 FINDINGS

The research on AI's impact on marketing and consumer behaviour yields several findings which characterize both the benefits and the drawbacks of the application of AI technology into marketing approaches.

Enhanced Customer Segmentation: One of the most remarkable findings is the ability of AI to make the customer market segmentation more substantial than ever before. Thanks to machine learning capacities and modern-day data processing tools, it is possible for enterprise-level organizations to

digest and evaluate flow of disparate data about consumers which makes it possible to categorize them into behavioural, attitudinal or even geographic segments among other factors. Such a degree of accuracy in segmentation allows marketers to design more relevant campaigns thereby increasing their efficacy in terms of conversion rates. For example, brands that incorporate AI-powered technologies are able to pull separate consideration messages and offers for every different segment resulting in better customer satisfaction.

Predictive Analytics for Improved Foresight: Another key finding is the utilization of AI in enabling foresight through predictive analysis. More and more firms are using AI in predicting how consumers will behave, and what will happen in future markets, so that they can take tactical actions. In such cases, predictive models help conduct analysis of the previous figures and find their interrelations, thus helping the marketers plan in advance what the consumers will require and how they will act. Such capability is of paramount importance when the market is fast changing, where there are many evolving trends and all of them must be comprehended to gain a lead over competitors.

Consumer Interaction and Engagement: In addition, the research demonstrates the potential of AI towards enhancing the agency of consumers with respect to interactions. AI based bot and virtual assistant are a common feature of customer service, promptly responding to requests and increasing user activity. Such facilities improve the levels of satisfaction of customers due to the availability of services at any time, day and night, and also help to scan the demand for specific moving countries, regions, or cities, improving the promotional aspect of the marketing strategy.

Concerns Over Data Privacy: In spite of the merits, one of the challenges that is observed is the fear by the consumers about their private information being revealed. Consumers many times tend to consider data privacy as a challenge due to the sweeping features of Artificial intelligence. This observation points to the need for reassurance to clients in the form of good data practices and good data protection in order to win them over. Winning consumers' trust is essential for the effective marketing integration of AI technology, as trust deficit may cause rejection of AI-related activities.

11.5 CONCLUSION

Artificial Intelligence (AI) has become one of the primary tools transforming the marketing environment by enhancing the content and the scope of management tasks will be made more manageable. This research aims to highlight the changing nature of various marketing functions related to the use of AI technologies such as customer segmentation, predictive modelling, and two-way communication with customers. Companies that adopt AIB marketing strategies are more appealing because they fare well against the changing patterns of consumers' trends. Thanks to AI personalization, a business can modify its products and messages, thus providing better services to the customers. This increase in the quality of services provided to the customers directly translates to increased retention of the customers by the brand.

The evolution of artificial intelligence has the marketing sector cracking its walls as it has made it easier than before to access and communicate with the target audience. Applications such as interactive bots, automated recommendation agents, and content generation tools have transformed customer engagement for businesses changing it into a more effective and interactive form. Nevertheless, the research talks about the noted risks, especially regarding the management of data and the trust of customers. The more companies introduce more sophisticated AI-enabled services, the more they are forced to collect, analyse, and generate information about people. Companies protect that information but also have to make sure that people know how that information is used. The dread of having one's private data made public still stands as one of the primary factors that limit the potential of customers, hence the need for all organizations to adopt effective principles of protecting data from absconders and creating barriers to such ambushes.

Success in the marketing age defined by AI perhaps poses the greatest challenges for businesses today. They must, without fail, adopt clear data usage policies, practice data protectionism, and most importantly, communicate openly with consumers regarding how their data is handled if greater levels of consumer trust are to be achieved and retained. Drawing this to a close, even though the advantages

of marketing activities with the help of AI are beyond measure and customer obsession gets a whole new meaning through this technology, companies are still constrained tactically and ethically due to issues surrounding data safety and trust of clients for the right reasons. This is all the more reason why it is crucial for organizations to explore the AI because it is the future of marketing growing and transforming business activities.

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“A STUDY ON IMPACT OF AI ON HR FUNCTIONAL ACTIVITIES: A SPECIAL REFERENCE TO IT SECTOR”

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ABSTRACT:

The purpose of this research report is to comprehend the effects of artificial, Human Resource Management Intelligence and the path ahead. This research is exploratory. studies using secondary data and the study's research methodology is descriptive. The review of the literature has been completed in light of artificial intelligence and Practices in Human Resource Management and the inadequacies in the research have been noted. Each and every Establishment is dependent on ongoing growth and expansion, both of which require human capital. This human capital aids in a company's valuation growth, increase in market share, and longevity. The advantages of artificial intelligence (AI) potential to change how we work and live, whether it be via automating time-consuming and labour-intensive tasks or the enhancement and magnifying of human abilities. AI is supporting in intricate HRM procedures such as personnel management, training, employee evaluations, and benefits distribution, employee choice, and employee involvement, monitoring worker performance and input, etc. This gives HR access to both potential as well as the urgent need to change and embrace. It has been determined that since AI and HR are now integrated, HR managers should determine how much AI impact the HR procedures. It is essential to expressly distinct AI-controlled tasks from those managed by HR, and in every position, the AI reinforced by the impact of HR.

KEYWORDS:

Human resource management, artificial intelligence (AI), machine learning (ML), digitization of HR, and future of HR.

INTRODUCTION:

The IT sector thrives on innovation and cutting-edge technology. Naturally, HR functions within this industry are prime candidates for AI integration. AI offers an excess of tools and

applications that can enhance decision-making, expedite HR procedures, and enhance the overall talent management experience for both employees and employers.

AI Revolutionizing HR in the IT Powerhouse.

The Information Technology (IT) sector stands as a pillar of the global economy, as we know in 2023, the IT sector contributed 7.5% to India's GDP, and is expected to contribute 10% by 2025, driving innovation and fuelling progress across industries. Its success hinges on attracting and retaining top talent – a pursuit that demands a robust and forward-thinking Human Resources (HR) function. Entire Artificial Intelligence (AI), a transformative technology rapidly reshaping HR practices within the IT domain.

This research delves into the specific AI's effects on core HR functionalities inside the IT sector. This report will explore how AI is revolutionizing critical areas like-

- Recruitment and selection.

- Compensation and benefits.

- Learning & development.

- Performance management.

- Induction and onboarding.

By analysing the unique needs of the IT industry – characterized by its breakneck pace, highly skilled workforce, and dynamic talent landscape, examine how AI can contribute to enhanced efficiency, improved decision-making, and a more data-driven approach to talent management. Furthermore, this study will consider the broader economic context. We'll explore how a robust

IT sector, fuelled by effective AI-powered HR practices, can contribute to a nation's Foreign Direct Investment (FDI) growth rate i.e., Data processing, software development and computer consulting, software supply, business and management consulting, market research, technical testing, and analysis services are all eligible for up to 100% FDI through an automated process. Firms use India for testing services., Compound Annual Growth Rate 10.49%, and overall GDP i.e., 7.5% in FY 2024. The

IT and BPM industries in India are expected to reach a revenue of \$350 billion by 2025. By analysing the potential economic benefits of AI-powered HR for the IT sector, we can gain a holistic understanding of its impact on national and global economies. This research is particularly relevant given the current landscape. The IT sector is witnessing a surge in Foreign Direct Investment (FDI) as companies seek access to skilled IT talent. By leveraging AI to attract, develop, and retain top talent, IT companies can further accelerate this growth, contributing significantly to a nation's overall economic prosperity.

In order to provide a clear picture of how AI is changing HR in the IT industry, we will look at particular situations and analyse data throughout this inquiry. In order to help HR professionals, IT firms, and legislators traverse the fascinating and revolutionary opportunities that artificial intelligence (AI) offers for a flourishing IT business, this research ultimately seeks to offer insightful information.

The ability to plan, think, understand concepts, solve problems, and use experience-based knowledge is what is meant by intelligence. If someone can meet standards and conventions as effectively as possible, they are intelligent. When machines display similar intellectual characteristics, this is referred to as artificial intelligence (AI). The core tenet of the area is that human intelligence can be precisely characterized, making it possible for a machine to replicate it. The study of computer algorithms that get better over time on their own is called machine learning (ML). Every facet of existence has been powered by technology, which has been assisting humans for ages. People to raise their systems' efficacy, which has made their life safer and more comfortable. possess technology that is efficiently optimized within the field of artificial intelligence in computer science intelligence, the creation of machines with intelligence that behave and react similarly to the emphasis is on people. AI's subfield known as "Machine learning" refers to the way in which computers comprehend information and gain knowledge. AI can function more effectively with the use of ML's ability to recognize patterns and make predictions as opposed to depending on someone to create code in order to alter a program. ML emphasizes how AI employs data and isn't just created by AI.

PROBLEM STATEMENT:

- 12 The research identifies challenges in effectively integrating artificial intelligence into HR procedures in the IT industry.
- 13 The way AI affects employee responsibilities and relationships is a source of concern, which may cause pushback from employees.
- 14 Limitations of AI in HR functions, particularly its inability to fully understand complex human factors essential for effective decision-making.

NOVELTY OF RESEARCH:

This study is unique because it thoroughly examines how artificial intelligence (AI) is changing human resource management (HRM), particularly in the IT industry. It discusses AI's integration into fundamental HR tasks including hiring, onboarding, and performance management in a novel way, stressing both the possible advantages and drawbacks of using AI to improve HR procedures. The report also highlights how HR professionals must adjust to AI's capabilities while retaining crucial human oversight, offering insightful information for improving HR procedures in a quickly changing technology environment.

OBJECTIVE:

The objectives of the study are as follows:

To comprehend how artificial intelligence affecting the administration of human resources in IT sector.

To comprehend how AI might assist in a variety of HRM operations.

LITERATURE REVIEW:

In the current competitive business world, human resources (HR) are a vital resource that help all types of businesses increase their effectiveness. These companies should embrace innovative approaches to resource management from creative people that will differentiate them from their rivals. HRM's core administrative responsibilities, such as hiring, selecting, and evaluating, will soon give

way to more creative technologies like automation, robots, artificial intelligence, and enhanced intelligence. This will fundamentally alter the makeup of their workforce and organizations. Often, humans and AI collaborate, with the human making a decision after taking the AI's findings into account.

In order for a relationship to work, both parties must grow to grasp how the AI system works, including its vulnerabilities. Because AI and HR are intertwined, companies should concentrate on using AI as an HR support tool rather than taking HR's place. Commercial processes and sophisticated corporate equipment should not be able to produce results without considering human resources. Human resources (HR) professionals are increasingly considering the significance of maximizing the blend of both mechanized and manual labour in order to create an understandable workplace. Human resources (HR) professionals must be aware of and ready for these technological advancements that are changing the organization's personnel and organizational characteristics as companies integrate AI into their HR (human resources) processes at varying rates.

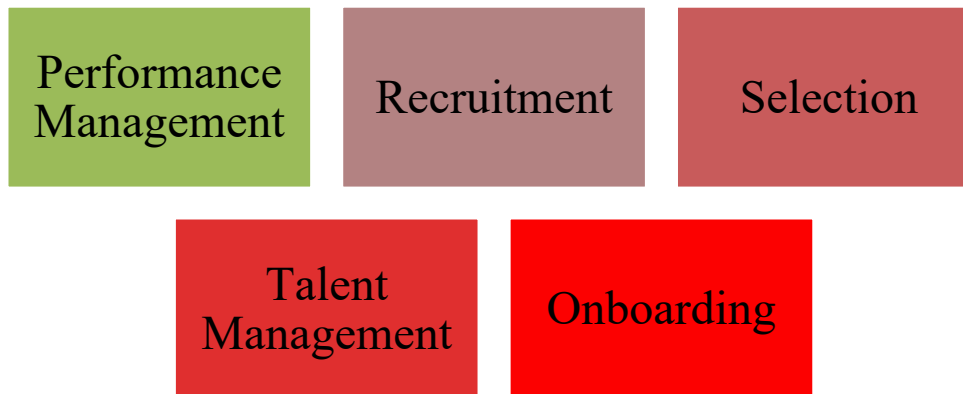
AI has the potential to transform human life and work, whether it is through the automation of time-consuming and tedious jobs or the development and extension of human capabilities. This provides HR with access to both the potential and the pressing necessity to embrace and adapt. In order to create a straightforward and understandable workplace, HR experts are now increasingly focused on streamlining human-to-human contact and automating processes.

AI AT WORKPLACE:

In the workplace, artificial intelligence is becoming increasingly popular and appealing to more people. Nowadays, a button on the panel can be pressed to complete bending over. Customers can communicate in natural language with a digital assistant and receive timely responses to their questions. By helping new hires navigate the onboarding process, digital assistants can assist onboarding initiatives. They can also assist employees with finding the information they require without requiring

them to search through files or dig deep into personal information. Digital assistants are created using machine learning methods to help them comprehend natural language and user intent.

5 WAYS AI IMPACT WORKPLACE:



HOW AI CAN HELP IN RECRUITMENT:

- 1) AI can assist in selecting the most qualified applicant from a pool of applicants by contrasting their backgrounds and skills sets with the job specifications.
- 2) AI can help job searchers locate the perfect position by promptly notifying them each time a post that matches their qualifications appears on the internet.
- 3) AI-powered applicant matching makes HR information to ascertain a candidate's likelihood of remain on the job, the project's duration, and how he would probably do in the role.
- 4) AI can assist with hiring since it lets applicants select the time and place of their interviews and reschedule them which are most convenient for them, and share notes, and recommend sources for more information investigation. AI can be advantageous for managers. the capacity to remind applicants of scheduled interviews as well as to create a list of possible applicants by an examination of their qualifications. The use of artificial intelligence (AI) can aid in obtaining data from present workers, followed by organizing questions making use of that knowledge. Artificial Intelligence can correspond with candidates in various methods, as well as sending them any required details.

HOW AI CAN HELP IN SELECTION PROCESS:

- 1) Comparing the top applicant to the current top performers and the job description at this stage may be helpful.
- 2) Examining the pay data in comparison between businesses that provide the same Workplace duties could contribute to the development of customized offers.
- 3) By contrasting a particular deal with the history of an employee and assessing whether will the person take the employment offer? Furthermore, AI can assist in making selecting procedures more efficient.

HOW AI CAN HELP IN ONBOARDING:

- 1) The process of acquainting or incorporating a new hire into an establishment is known as onboarding. A favourable reputation for a brand is kept up through onboarding, which ensures that nobody is abandoned or abandoned at work. Concepts like handholding and leading also function in this manner. HR may now concentrate on more challenging jobs as a result of this.
- 2) A Work Institute study found that 40% of workers quit within the first year of employment and that 75% of resignations may be prevented if Onboarding was completed successfully. fast, personalized service. The price of turnover, encompassing training, onboarding, and lost output, which can vary from 100 to 300 each per cent of a worker's salary. Businesses need to invest roughly 20% of a pay to the employee upon rehire. AI can expedite the process by having the distribution automated and obtaining formal correspondence, business guidelines and instructions, as well as log-in details
- 3) AI has the potential to lessen administrative work. AI can enable the use of digital assistants to help procedure around the clock, directing the staff by means of the penetrations inside the company, the dos and don'ts, and can offer solutions to reduce the time needed to reach optimal productivity. AI might reduce the need for HR's additional intervention by keeping an eye on document reading and obtaining electronic signatures.

HOW AI CAN HELP IN TALENT MANAGEMENT:

1) Globally, employers are worried about declining staff retention or a rising attrition rate.

balance of viewpoints with coordinated effort is a huge undertaking in a Location of employment where almost five generations cohabit. Consequently, the younger generation quickly loses satisfaction and files their papers, complaining that their skill isn't being utilized to its full potential. The largest obstacle to Modern businesses is locating and retaining the best workers. AI can assist with this by obtaining data regarding the requirements of the workforce objectives from their current positions.

2) AI can assist, Boost retention, address shortages in skills, handle succession planning, and attend to your professional growth. Additionally, it can pave the process for developing a fair compensation plan that satisfies everyone's monetary requirements. This process could result in the development of a benefit that gives the firm. AI is able to provide personalized advice regarding career development and the courses or training that an employee has to undergo to boost his intellectual worth, which will significantly influence on the company's expansion to end the current and impending shortages in skills.

3) AI is able to set out specific learning objectives that can be adjusted for both supervisory and individual use. Despite the best retention strategies, certain employees however, depart the organization because of retirement or a medical condition. By fitting the available position tasks using the personnel files to identify the best suited when anything similar happens, AI can help to swiftly close the space that has formed.

HOW AI CAN HELP IN PERFORMANCE MANAGEMENT:

1) A global survey of HR managers revealed that 92% of their firms will use AI in the next years, and that all of their processes will be simplified to operate. These are the top five. uses, as well as the anticipated used % for everyone: performance management = 43%

Administration of benefits and pay roles = 42%.

Hiring and recruiting = 42%.

New hires are onboarding = 40%

Management of employee records = 39%

2)2020 saw Amazon purportedly machine learning-based employee terminations. Another AI enabled process called stack rating compares employee performance with that of other employees. Following a comparison, the program utilized to Rate Stacks advise underachievers to obtain more instruction, managerial guidance, Alternatively, in the worst case, dismissal from the worst 10%.

LIMITATIONS OF AI IN HR FUNCTION:

The famous scientist Stephan Hawking issued the dire warning: "We do not know if AI will be helpful indefinitely, ignored/side lined by humankind, or even potentially destroy us." "The biggest development in the history of civilization may have been the development of a competent AI." AI's shortcomings in HR features include the following:

A minor mistake in the coding could trigger a chain of incorrect interpretations of how people behave at work, distorting the truth and ultimately resulting in unhappy employees.

Even if AI possesses exceptional data analysis skills and producing recommendations for making decisions, some ideas—like corporate culture and values—need human judgment and contribution. If a firm bases its hiring decisions only on AI findings, it may be able to find technologically proficient candidates, but it may find it difficult to conform to the principles and culture of the organization.

Chatbots are useful tools for AI, but since they keep private employee information, they are a perfect candidate for an online attack.

Although AI is effective at spotting trends and analysing data in light of those patterns, it is unable to detect enthusiasm, a readiness to acquire knowledge, genuine social Among other qualities, emotional intelligence vital to a culture that is favourable at work.

AI needs human input and assistance; it can't produce choices all by itself. Thus, the AI's underlying principle is "Garbage in, "Trash out," which indicates that if the inputs are traditional and biased, the result will be completely unwanted.

The implementation of AI leads to notable costs associated with both software and hardware, which makes the entire procedure costly.

Even though AI can be made to articles covering a range of topics, its writing lacks creativity and the personal touch only a person experiencing such feelings is able to portray in his work.

There are no ethics or morals in any application; these are uniquely human values that have developed over time. Computers are unable to integrate into their action.

RESEARCH CONCLUSION:

AI has made it possible to implement extremely well-planned and accurate HR business solutions, manufactured intelligence (AI) is supporting the process of complex HRM procedures, such as talent personnel growth, personnel management, and employee evaluations, distribution of employee benefits, choosing employees, involving employees, monitoring the work productivity and opinions of employees, etc.

Finding out how much technology is used in their department is the responsibility of the HR managers. Industry projections state that AI will eventually take the place of HR because it is superior than HR in terms of flawless and speedy responses. However, there are different views, with some stating that AI cannot replace HR's critical skills and input. AI and HR have now merged; hence it is HR managers have a final decision about how much AI need to have the ability to influence HR processes.

It's essential to distinguish between the responsibilities that AI supervises and those that HR manages. It is essential that AI be implemented with HR, however both functional areas need to be precisely defined to prevent technology from taking over how people live their everyday lives.

THEORETICAL IMPLICATIONS

AI Integration with HRM: The research highlights the theoretical framework of incorporating artificial intelligence (AI) into Human Resource Management (HRM), suggesting that AI can enhance decision-making and streamline HR processes, thereby transforming traditional HR roles into more strategic functions.

Human-AI Collaboration: The study emphasizes the need for collaboration between human intelligence and AI, proposing that effective HR practices will require a balance where AI supports human decision-making rather than replacing it.

-Impact on Organizational Structure: The findings indicate that the adoption of AI in HRM could lead to changes in organizational structures, necessitating new roles and skill sets needed by HR professionals to efficiently use AI tools.

MANAGERIAL IMPLICATIONS

Enhanced Recruitment Processes: Managers can leverage AI tools to improve recruitment efficiency by using algorithms to match candidates' skills with job requirements, enhancing candidate quality and cutting down on time to hire.

Data-Driven Decision Making: The integration of AI allows managers to utilize data analytics for performance management and employee engagement, enabling more informed decisions regarding talent management strategies.

Focus on Employee Development: By automating routine tasks, managers can redirect their focus towards employee development and retention strategies, addressing skill gaps and enhancing workforce satisfaction.

FUTURE SUGGESTIONS

-Continuous Training for HR Professionals: Businesses should spend money on ongoing training for HR specialists to equip them with the necessary skills to manage and interpret AI technologies effectively.

-Ethical Considerations in AI Use: Future research ought to investigate the moral implications of AI in HRM, ensuring that AI applications are used responsibly and do not perpetuate biases in hiring or employee evaluation processes.

-Longitudinal Studies on AI Impact: Conducting long-term research would give more detailed information about the long-term consequences of AI integration on employee performance and organizational culture, helping to refine HR practices over time.

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ETHICAL INVESTMENT: INTEGRATING ENVIRONMENTAL AND SOCIAL FACTORS

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Introduction

Ethical or socially responsible investing (SRI) is rapidly growing, driving by new regulations requiring pension funds to consider ethical factors. However, it lacks analysis and clear conceptual framework. Paper addresses difference between ethical, green, and socially responsible investments, Historical development, Conceptual Analysis, Shareholder Action, Stakeholder Model (Russell Sparkes, 2008). Socially responsible and sustainability funds uses screening mechanisms to select companies based on environmental, social and ethical criteria. These screens defines a model of sustainability and corporate social influencing the recognition or neglect of innovations in cleaner production (Anastasia O'Rourke, 2003).

14.1 Literature Review

Ethical investment, also known as socially responsible investment (SRI) or sustainable investments, refers to choosing investments based on both financial returns and ethical considerations. Ethical investors prioritize environmental, social, and governance (ESG) criteria alongside traditional financial metrics (Renneboog et al,2008). This approach has grown significantly as awareness about climate change, human rights, and corporate responsibility has increased (Eurosif,2018).

14.2 Defining Ethical Investment

Ethical investment incorporates various strategies, including negative screening (avoiding investments in certain industries), positive screening (favouring companies with strong ESG practices), and impact investing (investing to generate social or environmental benefits) (Deng& Cheng,2019). Foe example, negative screening may exclude tobacco, fossil fuels, or weapons, while positive screening may favour companies with a strong record in renewable energy, labour practices, or diversity (Friede et al.,2015).

14.3 Growth of Ethical Investment

The ethical investment market has grown rapidly over the past two decades. According to the Global Sustainable Investment Alliance (2018), assets in sustainable investment strategies reached \$30.7 trillion by 2018, a 34% increase over two years. This growth reflects investors' interest in addressing social and environmental issues through financial decision (GSIA, 2018). Research suggests that millennials, in particular, are more likely to prioritize ESG factors in their investment decisions (Morgan Stanley, 2019).

14.4 Motivation for Ethical Investment

Investors are drawn to ethical investment for various reasons, including personal values, financial returns, and pressure from stakeholders (Nilsson, 2008). Studies have shown that institutional investors, such as pension funds, also incorporate ESG factors due to their long-term investment horizon and the potential for sustainable practices to reduce risks (Hebb, 2005). Additionally, ethical investment aligns with corporate social responsibility (CSR), reinforcing the need for companies to address social and environmental concerns to attract investors (Ioannou & Serafeim, 2015).

14.5 Financial Performance of Ethical Investment

A key question surrounding ethical investment is its financial performance relative to traditional investment. Earlier studies suggested that ethical investments might underperform due to limited investment options (Hamilton et al., 1993). However, more recent research challenges this view. A meta-analysis by Friede et al. (2015) found that in 90% of studies, ESG criteria had a neutral or positive impact on financial performance. This finding suggests that investors do not necessarily have to sacrifice returns when investing ethically (Clark et al., 2015).

Other studies have shown that ethical investments may offer lower volatility and better resilience in times of market downturns (Nofsinger & Varma, 2014). This is attributed to ethical companies' proactive risk management, which may help them handle crises better. The performance of ethical funds varies, but evidence generally indicates that investors can achieve competitive returns while aligning their investments with their values (Renneboog et al., 2008).

15 ESG Criteria and Measurement

The lack of standardized criteria for measuring ESG performance remains a significant challenge in ethical investing. Different rating agencies use various methodologies, making it difficult for investors to compare ESG scores across companies (Chatterji et al., 2016). This inconsistency can lead to confusion, as a company may be rated highly by one agency but poorly by another. The introduction of more comprehensive standards, such as the UN's Principles for Responsible Investment (PRI) and the Sustainability Accounting Standards Board (SASB), has helped address some of these issues (Eccles et al., 2012).

15.1 Environmental Factors

Environmental issues have received the most attention in ethical investment, especially concerns about climate change, pollution, and biodiversity. Investors increasingly seek to divest from fossil fuel companies and support renewable energy sources (Ansar et al., 2013). Research by Friede et al. (2015) showed that companies with strong environmental practices are better equipped to handle regulatory changes and resource scarcity, potentially leading to better long-term performance.

15.2 Social Factors

Social factors in ethical investment include labor practices, human rights, and community engagement. For instance, investors may choose to avoid companies with poor labor practices or inadequate supply chain transparency (Bassen & Kovacs, 2008). Studies have found that companies with positive social practices tend to have more engaged employees and stronger customer loyalty, which can enhance financial performance (Edmans, 2011). Socially responsible investment also appeals to investors who want to address issues like gender diversity and income inequality (Eccles & Serafeim, 2013).

15.3 Governance factors

Governance issues, such as board diversity, executive compensation, and shareholder rights, are crucial for ethical investors. Research suggests that strong governance practices are associated with

lower risk and higher returns (Bebchuk et al., 2009). For instance, companies with diverse boards and transparent practices may better handle crises and regulatory scrutiny (Gompers et al., 2003). Investors increasingly demand that companies adopt strong governance frame works as part of their ESG strategies (Khan et al., 2016).

15.4 Ethical Investment Challenges

Despite its growth, ethical investment faces challenges. One major issue is “greenwashing,” where companies exaggerate or misrepresent their commitment to ESG principles to attract investors (Delmas & Burbano, 2011). This can mislead investors and undermine confidence in ethical investment as a whole. Regulatory efforts, such as the European Union’s Sustainable Finance Disclosure Regulation (SFDR), aim to improve transparency and prevent greenwashing (European Commission, 2021).

Another challenges is the tension between short-term and long-term performance goals. Some investors worry that ethical investment may focus too heavily on long- term sustainability at the expense of short-term gains (Richardson, 2009). Balancing these goals is essential for ethical investment to gain wider acceptance among both retail and institutional investors (Barnett & Salomon, 2006).

15.5 Ethical Investment and the Future

As ethical investment continues to evolve, technology is expected to play a major role. Artificial intelligence and big data are being used to improve ESG data collection, making it easier for investors to assess companies’ ethical performance (Berg et al., 2019). The increased use of standardized ESG reporting frameworks will likely enhance transparency and help investors make more informed decisions (Schoenmaker & Schramade, 2019).

Ethical investment is also increasingly seen as a tool to address global challenges such as climate change, poverty, and inequality. The rise of “green bonds” and “social bonds,” which fund environmental and social projects, illustrates how investment can contribute to sustainable development

(Flammer, 2018). This aligns with the UN Sustainable Development Goals (SDGs), which call for partnerships across sectors to achieve a sustainable future (UN,2015).

16 Research Questions

- 17 Why do people choose ethical investments over regular ones?
- 18 Do ethical investments make as much money as traditional investments?
- 19 How do ethical investments affect the way companies act, especially with environmental and social issues?
- 20 Which ethical investment strategies work best to make companies more responsible?
- 21 How can we accurately measure a company's ethical practices, and why is it so hard?
- 22 Does ethical investing help reduce risks, especially in tough economic times?
- 23 How does ethical investing help with big global issues like climate change and poverty?
- 24 What problems arise when companies pretend to be ethical (greenwashing), and how can we prevent it?
- 25 How do people balance making money and staying ethical when they invest?
- 26 Does ethical investing really help achieve the United Nations Sustainable Development Goals (SDGs)?

26.1 Objective

While the principles of ethics and utility in economics often seem at odds, ethical considerations are increasingly relevant in financial markets today. The growing demand for ethical investments underscores that both economic and moral factors influence financial choices, which calls for tailored marketing strategies. This research leverages the issue-contingent model of ethical decision making to explore ethical investments decision. A survey of 286 participants revealed that higher perceived moral intensity enhances moral issue awareness and shapes moral judgements. Consequently, marketing efforts in finance should emphasize companies' ethical practices to boost perceived moral intensity (Eva Hofmann, Katja Meier-pesti, and Erich Kirchler, 2007).

Among private investors, the surge in socially responsible investments over the past decade represents “grassroots pressures”- reflecting personal values rather than strategies imposed by Wall Street(Schueth,2003). A study by Lewis and Mackenzie identified that 84% of socially responsible investors aim to avoid harmful companies, 73% seek to support businesses with positive societal impact, and 69% prefer ethically clean investments. McCann also observed a trend where investors increasingly distance themselves from “hard-nosed capitalism” and globalization. Initially, I was assumed that only a niche group prioritized ethical investments, but recent literature reveals substantial growth in socially responsible investing, indicating it is now becoming mainstream (Sparkes and Cowton,2004).

26.2 Methodology

Ethical investment can be understood in various ways, each interpretation influencing how it is measured and monitored. Different types of ethical funds utilize distinct screening processes, and the adoption definitions of ethical behavior or sustainable development determine which funds and techniques are classified as “ethical” or sustainable.

A common features among ethical, environmental, socially responsible, and sustainability funds is their use of screening mechanisms. These screens assess companies for mutual fund portfolios based on specific criteria whether environmental, social or ethical that define a model of sustainability and corporate social responsibility. Screening criteria may bring attention to or overlook innovations in cleaner production practices (Anastasia O’Rourke, 2003).

Screening Mechanisms: Ethical mutual funds use screening criteria to select companies based on environmental, social, or ethical factors. These criteria are key to determining which companies are included in ethical investment portfolios.

Typology of Ethical Funds: A Classification of ethical mutual funds highlights the different approaches used by various funds to evaluate corporate practices.

Case Studies: Two case studies Robur's Environmental Fund and Sustainable Assets

Management's sustainability rating tool are analysed for their role in either promoting or downplaying cleaner production innovations among companies.

Impact Assessment: The reciprocal effects of ethical investment on both companies and asset management firms are examined, particularly in terms of encouraging sustainable practices.

Reflexive Model: A reflexive model is introduced to illustrate how ethical screening can steer companies towards sustainability, highlighting the influence of these processes on corporate development (Anastasia O'Rourke, 2003).

26.3 Findings

Recent findings shows that ethical investing, which included sustainable and socially responsible investments, is becoming more popular. Investors are focusing more on companies that consider Environmental, Social, and Governance (ESG) factors like climate change impact, social responsibility, and good management. Sustainable funds, especially in 2023, have often performed better than regular funds, partly because people are more interested in these investments again, especially with the rise of growth stocks (Morgan Stanley, 2023).

Impact investing, which seeks positive social or environmental outcomes along with financial returns, is also growing. Pension funds and insurance companies are starting to invest more in impact projects, often aiming for returns close to, or even below, the market rate to achieve a social purpose, such as addressing climate change or promoting social equality (GIIN, 2023).

Additionally, governments are supporting ethical investments by promoting sustainable financial products like green bonds, which raise money for environmental projects. This makes it easier for investors to do good for the planet while still earning returns (Bonfanti, 2023).

26.4 Practical Implications

Market Demand: There is a significant increase in interest in ethical investments, reflecting a boarder change in consumer preferences towards sustainable practices. More investors are looking for

funds that match their values., such as environmental responsibility and social justice. This trend suggests that ethical investments can motivate companies to adopt more responsible behaviour to attract these investors (Lewis & Mackenzie, 2000b).

Investment Screening: Ethical funds use specific screening methods to choose companies based on their environmental, social, and ethical practices. These criteria determine which companies can receive investment capital. By doing this, ethical funds not only filter out companies that do not meet these standards but also incentivize those companies to enhance their practices so they can qualify for investment. This creates a positive feedback loop, encouraging business to improve (Sparkes & Cowton, 2004).

Corporate Behaviour: Companies often feel the pressure from ethical investors to adopt better sustainability practices. When they see that ethical investment is gaining traction, they may innovate their production processes to be cleaner and more efficient. This not only helps the environment but also demonstrate a stronger commitment to corporate social responsibility, showing that they care about more than just profits (McCann et al., 2003).

Regulatory Influence: As ethical investment continue to grow in popularity, they may influence changes in regulations governing corporate behaviour. Policymakers might respond to the rising demand for transparency and accountability by creating rules that require companies to report on their environmental and social impacts. This can help cultivate a more sustainable business environment, making it easier for consumer and investor to support ethical practices (Sparkes & Cowton,2004).

Stakeholder Engagement: Ethical investment creates opportunities for better engagement between investors and companies. Investors often want to discuss and influence how companies operate, leading to more conversations about corporate ethics and practices. This increased dialogue can improve corporate governance, encouraging companies to make decision that consider the interest of all stakeholders, not just shareholders (Lewis & Mackenzie, 2000b).

Impact Measurement: Ethical funds highlight the importance of measuring social and environmental impacts alongside financial returns. This means that companies are encouraged to track and report on their sustainability efforts. By establishing clear metrics for success, businesses can foster a culture of accountability, ensuring they not only focus on profits but also contribute positively to society and the environment (McCann et al., 2003).

27 Originality

Ethical investment, often called socially responsible investing (SRI), has changed and evolved a lot over the years.

Value based investing: Unlike traditional investing that mainly looks at how much money you can make, ethical investing considers personal and community values. Investors want their investments to reflect their beliefs, like caring for the environment, supporting social justice, and promoting good business practices. This approach helps create a more complete way of looking at investments (Sparks & Cowton, 2004).

Screening Mechanisms: Ethical investors use specific criteria to choose which companies to invest in. They might look at a company's impact on the environment, how they treat their workers, and their management practices. This means investors can actively select companies that match their values, rather than just investing in any company that makes money (Lewis & Mackenzie, 2000b).

Impact Focus: Ethical investing aims not just to avoid harmful companies but also to support those that create positive change. This includes choosing that help society and the environment. This focus on both avoiding harm and making a positive impact is different from traditional finances, which usually just wants to maximize profits (McCann et al., 2003).

Engagement and Advocacy: Ethical investors often talk to companies about improving their practices. By being active shareholders, they can encourage companies to be more transparent and responsible. This open communication helps foster better practices and sustainability in business (Lewis & Mackenzie, 2000b).

Regulatory Evolution: As ethical investment grows, it influences laws and regulations about how businesses operate. Policymakers are starting to pay more attention to sustainability and ethical practices. This connection between Investment choices and new laws helps create a more responsible environment for businesses (Lewis & Mackenzie, 2000b).

Global Perspective: Ethical investment looks at global issues, recognizing that problems like climate change, human rights, and inequality are all linked. This broader viewpoint encourages investors to think about the worldwide impact of their investments, helping create a more sustainable future for everyone (McCann et al., 2003).

27.1 Future Scope of Research

The area of ethical investment is changing rapidly, which leads to many changes in new research.

Measuring Impact: There is a need for clear ways to measure how ethical investments affect society and the environment. Research could focus on creating tools that investors are the positive effects of their investments on communities and nature (Hahn et al., 2014)

Using Technology: Evolution in technology, specifically AI, there is a chance to improve ethical investing. Future studies could look at how AI can help in choosing investments, assessing risks, and understanding how companies behave (Khan et al., 2021).

Understanding Investor Behaviour: Research could explore why some investors care more about ethical issues when making investment decisions. Knowing these reasons can help in designing better marketing strategies for ethical funds (Riedl & Smeets, 2017).

Impact of Regulations: Future research can look into how changes in laws and regulations affect ethical investing. Understanding this connection can help shape future rules that promote ethical investment (Benson et al., 2019).

Raising Awareness: Research could investigate the best ways to educate people about ethical investment. This includes studying how to effectively share the benefits and importance of ethical investing with a wider audience (Sullivan & Mackenzie, 2020).

Conclusion

Ethical investment is increasingly recognized as a powerful force that integrates environmental, social, and governance (ESG) criteria into financial decision making. By focusing on factors like climate impact, social responsibility, and corporate transparency, ethical investing not only addresses pressing global challenges but also attracts investors who prioritize values alongside financial return. Screening mechanism in ethical funds encourage companies to adopt sustainable practices, showing that financial markets can drive positive change.

This shift reflects a broader movement where individuals, institutions, and even governments support investment that benefit society and the environment. As ethical investing continues to grow, it influences corporate behaviour and may shape future regulations that hold companies to higher standards of accountability. Although challenges remain in standardizing impact measurement and expanding awareness, ethical investment is evolving toward mainstream adoption, suggesting a future where financial decision are increasingly aligned with societal values and sustainability.

Ultimately, ethical investment promotes a holistic approach, considering both profits and purpose. With continued research, clearer metrics, and regulatory support, this movement has the potential to create lasting positive impacts in the financial sector and beyond.

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Why people are attracted to fake links?

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Abstract

This research dives into why people fall for those sneaky link-based scams, especially the increasingly highly developed SMS phishing attacks. Middle-class families in India are particularly vulnerable because they are doing more and more financial activities online, but often are not aware of how to stay safe. We wanted to pinpoint the main factors influencing their susceptibility. We examined four key areas: how often these scams occur, people's knowledge of how to avoid them, their perceived risk, and how much they trust banks and financial institutions.

Using logistic regression and artificial neural networks (ANNs), we analyzed how these factors relate to "verbality"—how openly people talk about fraud prevention. It turns out that having been scammed before, and knowing how to spot a scam, really makes a difference in getting people to talk about it. Surprisingly, perceived risk and trust in institutions didn't appear to be major players in if someone clicked on an unsafe link. This provides valuable information on how to prevent middle-class families from these scams.

Keywords: Fraud, verbality, financial security, artificial neural networks, logistic regression, middle-class families, SMS scams.

I. INTRODUCTION Fake links, particularly those sent via SMS, are a major problem in today's digital world. They're a serious threat to people's financial security. Middle-class families in India are a prime target because they're using online banking more, but often lack the know-how to avoid these traps. Despite all the warnings, many people remain a victim. So, we wanted to figure out why. We aimed to understand the psychological, social, and experiential reasons behind this vulnerability and suggest ways to improve fraud prevention. (Abio, 2023) (Tajuddin et al., 2016)

The impact of these scams is immense—financial losses, stress, and a real loss of trust in the system. Previous research shows that past experiences and knowing how to avoid scams are important, but we wanted to focus specifically on middle-class Indian families and see what we could learn about protecting them and boosting their digital literacy. (Lee, 2018)

II. RESEARCH ELABORATIONS We utilized a quantitative approach and obtained complete research. We conducted surveys of middle-class families in urban and semi-urban areas across India, using a combination of convenience and snowball sampling. The survey covered their exposure to fraud, their understanding of prevention, how risky they felt things were, and their trust in financial institutions. We then analyzed the numbers using logistic regression and ANNs. (Sarriá et al., 2019) (Titus et al., 1995)

Logistic Regression Analysis:

Logistic regression helped us test our hypotheses and see how important each factor was in predicting whether someone would fall for a scam. It clearly showed that prior experience with fraud and knowing how to prevent it were statistically significant factors in influencing people's behavior. This model provided us with a good understanding of the possibilities involved. (Jiang, 2018)

Artificial Neural Networks (ANNs):

ANNs were helpful for examining the more complex, non-linear relationships between variables. The ANN revealed some subtle patterns that standard stats might miss. For example, it highlighted that people who felt moderately vulnerable but didn't trust institutions were actually more cautious than those who had high trust. This showed us how these factors interact in complex ways to affect how people respond to fraud prevention strategies.

Comparing logistic regression and ANNs gave us a very robust analysis; logistic regression showed us the importance of individual factors, while the ANN helped uncover the more complex relationship.

III. RESULTS AND FINDINGS Our findings revealed some key factors affecting "verbality" (speaking about fraud prevention) and the overall vulnerability to fraudulent links. From the logistic regression analysis, we observed that people who had already experienced fraud were more likely to engage in conversation about fraud prevention. Likewise, those who had a better understanding of how to avoid scams showed higher levels of verbality and were more careful about suspicious links. These findings indicate that direct experience and awareness are essential for encouraging protective behaviors and promotion a proactive approach to fraud prevention. (Lansford & Mishra, 2013) (Ghatasheh, 2016)

On the other hand, the anticipated influence of perceived risk and trust in financial institutions was not as strong as anticipated. While most people were aware of the general risks of fraud, this awareness was not necessarily a result of increased awareness. Similarly, placing high trust in financial institutions didn't make people more secured against scams. This indicates that while these factors are linked to overall financial behavior, they don't independently drive people to adopt fraud prevention measures. The significance of the intercept term in our model suggests that there might be other unexplored elements affecting vulnerability, like psychological traits or social pressures, which weren't the focus of this study but merit further exploration.

The ANN analysis demonstrated a strong correlation between subtler patterns, such as the tendency for individuals who perceived themselves as vulnerable but were not too trusting of institutions to demonstrate more caution than their overly trusting counterparts. These insights emphasize the necessity of a comprehensive understanding of fraud, considering the intricate interplay of various factors. (Mubarek & Adali, 2017)

IV. CONCLUSIONS

This study highlights the critical need for targeted fraud prevention strategies, particularly for middle-class families in India, who appear to be suspiciously affected by SMS scams. It is clear from our research that actual experience with fraud and a good understanding of prevention measures are

essential to fostering awareness and promoting safer behaviors. Therefore, prevention initiatives should focus not only on warning about fraud risks but also on equipping individuals with practical strategies for scam prevention.

The lack of a strong correlation between perceived risk, trust, and susceptibility to fraud suggests that the need for a more unacceptable approach. It could not be beneficial to raise awareness of risks or to boost trust in financial institutions. Instead, prevention efforts should be facilitated, enabling individuals to become familiar with current techniques for detecting and avoiding scams.

V. FUTURE DIRECTIONS

Future studies should dive into a bunch of other factors that might make someone more vulnerable to fraud. For instance, we should consider things like personality traits, the social circles people are in, and how tech-savvy they are. It could also be super helpful to look at demographics—like age, education level, and financial know-how—to uncover what really drives susceptibility. On a practical level, it'd be great to develop tech solutions that offer real-time advice and resources specifically for middle-class families. Imagine a world where banks, consumer protection groups, and tech developers come together for a common cause—providing smarter, more robust defenses against fraud. Leveraging AI and machine learning in fraud detection can also make a real difference. Picture receiving alerts just in time to prevent fraud. That kind of proactive approach could really help people feel safer and more secure with their finances. This research opens the door for significant progress in fraud prevention, ultimately aiming to boost financial security for families who need it the most.

(Pathak & Singhal, 2023) (Usman & Shah, 2013)

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Factors Influencing the Career Choices of Gen Z and Millennials in Relation to DEIB

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Abstract

In the contemporary landscape of human resource management, the principles of Diversity, Equity, Inclusion, and Belongingness (DEIB) have emerged as critical components in shaping organizational culture and enhancing talent acquisition strategies. This report presents a comprehensive study focusing on the intricate dynamics of DEIB within the context of attracting, hiring, and retaining talent from the Gen Z and Millennial demographics. The research aims to explore how organizations can effectively integrate DEIB principles into their talent acquisition processes to create inclusive work environments that resonate with the values and expectations of these younger generations.

The study begins with a thorough literature review that contextualizes DEIB within the broader framework of organizational behavior and human resource management. It examines the historical context of diversity in the workplace, highlighting the systemic barriers that have historically marginalized certain groups. The literature indicates that while many organizations have made significant strides in promoting diversity, there remain substantial gaps in the actual experiences of candidates from diverse backgrounds during the recruitment process. This gap underscores the necessity for organizations to not only implement DEIB initiatives but also to ensure that these initiatives translate into meaningful changes in recruitment practices.

To address these gaps, a quantitative research design was employed, utilizing a survey distributed electronically to a sample of 50 participants from the Gen Z and Millennial demographics. The survey aimed to gauge perceptions of fairness in job postings, interview experiences, and overall feelings of belongingness within the talent acquisition process. The data collected was analyzed to identify statistically significant disparities in talent acquisition outcomes based on demographics such

as gender, race, and ethnicity. This analysis is crucial in revealing potential biases that may exist within the recruitment process and offers insights into areas for improvement.

The findings of the study reveal a complex interplay between DEIB initiatives and the experiences of candidates during the recruitment process. While there is a general awareness and appreciation for DEIB initiatives among the target demographic, the study highlights notable discrepancies in their experiences.

Many respondents reported feeling a lack of belongingness during the recruitment process, which can be attributed to various factors, including the perceived fairness of job postings and the inclusivity of interview practices. These insights underscore the importance of not only implementing DEIB policies but also ensuring that they are effectively communicated and practiced throughout the talent acquisition process.

Furthermore, the report discusses the implications of these findings for organizations seeking to enhance their DEIB efforts. It emphasizes the need for continuous monitoring and evaluation of recruitment practices to ensure they align with the principles of equity and inclusion. Recommendations are provided for organizations to adopt more inclusive hiring practices, such as bias training for interviewers, the use of diverse hiring panels, and the establishment of mentorship programs for underrepresented candidates. These recommendations are grounded in the understanding that fostering an inclusive workplace is not merely a moral imperative but also a strategic advantage in attracting and retaining top talent.

The study also explores the role of organizational culture in shaping the effectiveness of DEIB initiatives. It posits that a culture of inclusion is essential for the successful implementation of DEIB strategies, as it creates an environment where all employees feel valued and empowered to contribute their unique perspectives. The report highlights the importance of leadership commitment to DEIB, as leaders play a pivotal role in modeling inclusive behaviors and setting the tone for organizational culture.

In addition to the quantitative analysis, the report incorporates qualitative insights gathered through interviews with HR practitioners and organizational leaders. These interviews provide a deeper understanding of the challenges and opportunities associated with implementing DEIB initiatives in talent acquisition. The qualitative data enriches the findings by offering real-world perspectives on the practical implications of DEIB strategies and the importance of fostering a culture of belonging within organizations.

In conclusion, this study contributes to the growing body of knowledge on DEIB in talent acquisition by providing empirical evidence of the experiences of Gen Z and Millennials. It highlights the critical need for organizations to not only commit to diversity in their hiring practices but also to foster an environment where all candidates feel valued and included. The insights gained from this research can serve as a foundation for future studies and initiatives aimed at promoting DEIB within the workplace, ultimately leading to a more equitable and inclusive society.

The report concludes with a call to action for organizations to prioritize DEIB in their talent acquisition strategies, recognizing that the success of these initiatives is contingent upon a holistic approach that encompasses organizational culture, leadership commitment, and continuous evaluation of recruitment practices. By embracing DEIB as a core value, organizations can not only enhance their talent acquisition efforts but also contribute to the creation of a more just and equitable workforce.

Introduction

Generation Z and Millennials, two of today's most important workforce cohorts, make career decisions that are heavily impacted by their beliefs, goals, and the larger cultural and organizational priorities that form the modern workplace. Diversity, Equity, Inclusion, and Belonging (DEIB) are among these priorities that are particularly important. This generation needs companies that demonstrate their dedication to justice, representation, and diversity since they are more socially conscious and have a strong connection to world events through digital platforms. The significance of DEIB in choosing a vocation is influenced by both social and personal factors. Individuals from a

variety of backgrounds personally look for settings where they are accepted, valued, and given equal chances to succeed. In society, the increased focus on equality and justice—bolstered by campaigns like Black Lives Matter and global discussions on gender and LGBTQ+ rights—has redefined expectations for corporate accountability.

According to research, these generations place a high priority on organizational cultures and personal values aligning, frequently rejecting businesses that they believe do not uphold social justice. The changing nature of work, where remote opportunities, flexible structures, and collaborative dynamics highlight the need for inclusivity across virtual and physical places, is also linked to the influence of DEIB on career choices. Also, the intersectionality of identities is crucial; Gen Z and Millennials, who are more varied than any other generation, support comprehensive inclusion strategies that take into account factors like ability, gender, color, and mental health. Recruitment tactics, leadership philosophies, and workplace regulations have all changed as a result of this emphasis on full representation.

Companies today understand that creating a sense of belonging is not only morally required, but also advantageous from a strategic standpoint, since inclusive and varied teams attract top talent, boost productivity, and stimulate creativity. Nevertheless, there are still obstacles in the way of connecting the aspirational DEIB aims with their actual execution. Real progress is frequently hampered by elements like unconscious bias, structural injustices, and the shallowness of performative activism.

As a result, Gen Z and Millennials are now more closely examining organizational DEIB activities, which has an impact on both individual career paths and industry norms. These groups have complex preferences, as evidenced by academic studies in this area. These preferences include participation in leadership positions, transparency in diversity measurements, and policies that promote fairness and inclusion beyond token efforts. Furthermore, the internet era has given younger employees more voice, enabling them to speak up for their rights and call attention to organizational flaws. Given this, DEIB's influence on career decisions highlights a paradigm change in which inclusive and moral

workplaces are now necessary to draw in and keep the best talent for the workforce of the future. This study examines these relationships by examining how organizational procedures, generational expectations, and sociocultural undercurrents interact to influence Gen Z and Millennials' preference for DEIB while choosing a vocation.

Literature review

Hiring with diversity and inclusion in mind is a winning formula. Prioritizing diversity and inclusion (D&I) when employing new staff is not just the proper thing to do, but it's also a sure-fire strategy for success. By assembling a staff with a wider range of backgrounds and experiences, employers may foster happier, more productive employees. As a result, the organization becomes stronger and more successful overall. Put the out-of-date hiring playbook aside. In addition to being the moral thing to do, hiring a diverse and inclusive workforce is a strategic investment in a company's future. When a range of perspectives are acknowledged and valued, employees feel more like they belong and are more likely to be engaged and productive.

This fosters an environment at work that is more creative and collaborative, which enhances problem-solving and fortifies decision-making. By fostering a sense of community and diversifying their talent pool, businesses may unleash a wealth of creativity, productivity, and ultimately success.

Three Steps to Building a Diverse Workforce

Setting Particular Goals:

Setting specific goals is the first step towards achieving diversity in your hiring process. These goals must be acceptable and take into consideration the pool of skills available for the position.

Finding Diversified Talent:

This stage goes beyond using traditional hiring methods. It means actively seeking out candidates from underrepresented groups. HR should use inclusive language in job postings and targeted outreach strategies. Another effective strategy for a company to show its support for diversity is to include leadership teams.

Establishing an Inclusive Environment:

It's just the beginning of attracting various applicants. Companies need to create a welcoming and supportive atmosphere for all. This calls for aligning the recruitment pitch with the actual experience of employees. Having a strong workplace brand that demonstrates your commitment to inclusion is also essential.

Generation Z, or those born between 1997 and 2012, is predicted to account for 27% of the workforce by the end of the year. The labour market will be significantly impacted by Generation Z. Being digital natives, they are used to learning independently and approaching problems analytically. They also believe that people should be able to express who they are. Research shows that younger generations are far more willing to work harder than older generations, despite what is commonly believed. Since they are our new co-workers, we also need to comprehend them.

Research objective

To explore Gen Z and Millennials' expectations during the hiring process

Investigate what Gen Z and Millennials anticipate from organizations in terms of inclusive and equitable hiring practices.

Determine the most effective channels and methods for recruiting Gen Z and Millennial candidates, particularly those that emphasize DEIB principles.

Analyse the preferences of these generations regarding application procedures, job descriptions, and workplace portrayals that prioritize diversity and inclusion.

To examine the relationship between employer branding and DEIB

Investigate how DEIB initiatives contribute to building a compelling and competitive employer brand.

Explore the perceptions of Gen Z and Millennials about an organization's DEIB efforts and their influence on employer attractiveness.

Identify best practices for communicating DEIB programs and achievements to prospective candidates.

To evaluate the current state of DEIB in talent acquisition processes

Assess the extent to which companies have integrated DEIB strategies into their hiring procedures.

Identify common challenges and obstacles hindering the effective implementation of DEIB practices in talent acquisition.

To understand the role of DEIB in shaping long-term career decisions

Assess how perceptions of organizational commitment to DEIB influence job acceptance and retention rates among Gen Z and Millennials.

Analyse the impact of visible representation and inclusive leadership on these generations' decisions to pursue or remain in specific careers.

To propose actionable strategies for aligning DEIB with generational expectations

Develop recommendations for improving DEIB integration in talent acquisition to meet the needs of Gen Z and Millennials.

Suggest innovative approaches for enhancing the inclusivity of recruitment, onboarding, and employer branding practices.

Research Methodology

Imagine a world-class orchestra where every instrument is a violin. Sure, they can create music, but the richness and complexity that come from a diverse range of sounds - the booming bass, the soaring flute, the rhythmic percussion - are missing. That's the talent pool without Diversity, Equity, Inclusion & Belonging (DE&I).

Talent Acquisition (TA) is the conductor, shaping the orchestra. Traditionally, TA might have focused on the fanciest violins, overlooking the potential hidden within other instruments. But with a

DE&I lens, TA expands the search, seeking out the best cellists, timpanists, and oboists. This creates a symphony of talent, where everyone is valued for their unique contribution.

DE&I in TA isn't just about filling seats; it's about building a vibrant, innovative team. It's about Equity - ensuring a fair playing field for all instruments, regardless of background. It's about Inclusion - creating a harmonious environment where every instrument feel heard and valued. And ultimately, it's about Belonging - fostering a sense of community where the entire orchestra thrives together.

Get ready to be captivated by the music of a truly diverse talent pool. Let's reimagine TA with DE&I at the core, and create a workplace symphony that's nothing short of extraordinary.

Research Design

Quantitative Analysis

Data Collection:

External Data: Conduct a survey among Gen-Z and Millennials to gauge their perceptions of DE&I within the TA process (e.g., fairness of job postings, interview experience, sense of belonging). Industry benchmarks on diversity demographics can be incorporated for comparison.

Data Analysis:

Identify any statistically significant disparities in TA outcomes based on demographics (gender, race, ethnicity, etc.). This could reveal areas where bias might be present.

Quantitative Data Collection

Survey: A questionnaire (like the one you provided) will be distributed electronically through online platforms frequented by Gen Z and Millennials (e.g., college career centers, job boards, social media groups).

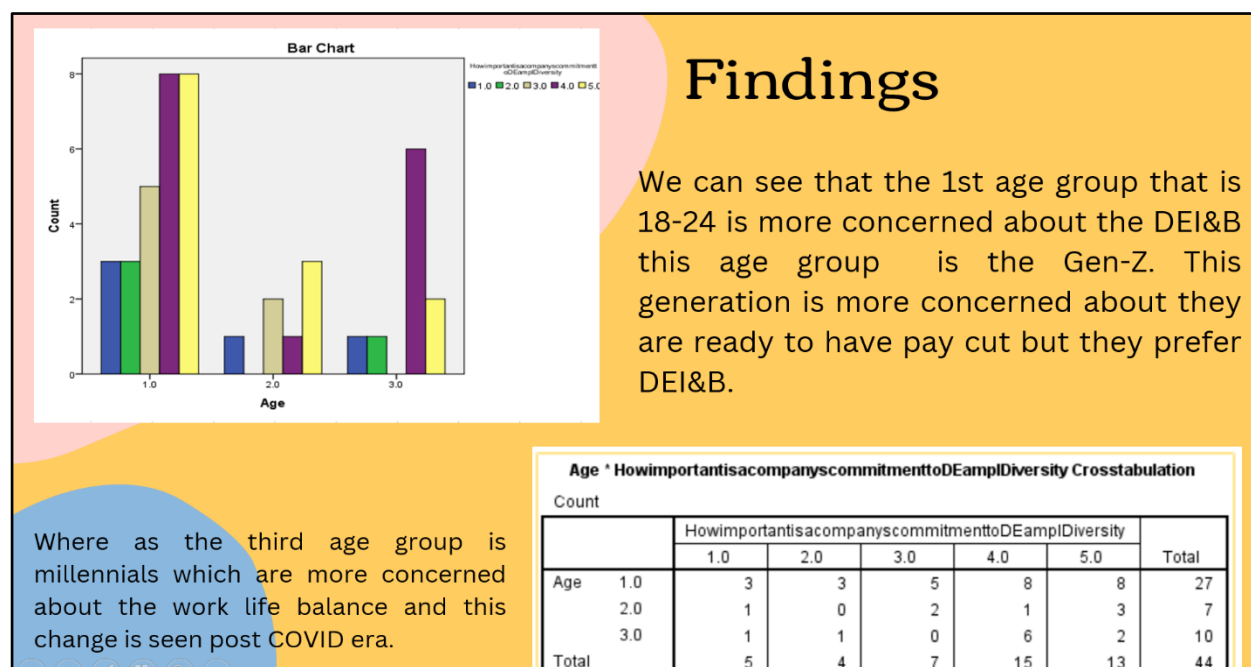
Benefits: Provides a large sample size with statistically significant data on DE&I preferences.

Sample size

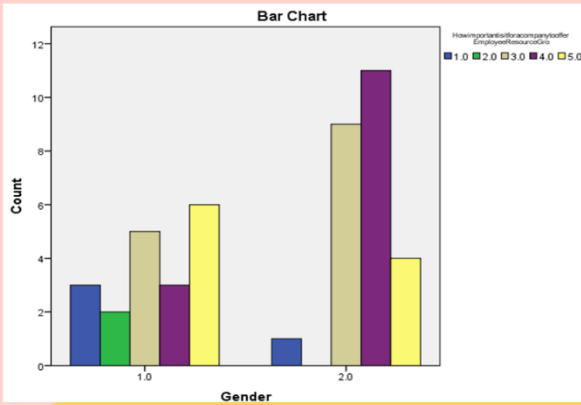
A sample size of 50 for research focused on Diversity, Inclusion, Equity, and Belongingness (DE&I) in Talent Acquisition for Gen Z and Millennials presents both opportunities and limitations. While this sample size might provide preliminary insights into the target demographic's perceptions and experiences, it is relatively small to draw definitive conclusions about the broader population. The findings may not be fully generalizable due to potential sampling bias. However, with careful data analysis and consideration of the sample's limitations, valuable qualitative insights can be extracted to inform targeted DE&I strategies for talent acquisition.

Data interpretation and Analysis

How important is a company's commitment to DE&I when you consider a job offer?



How important is it for a company to offer Employee Resource Groups (ERGs) for underrepresented groups?



Findings

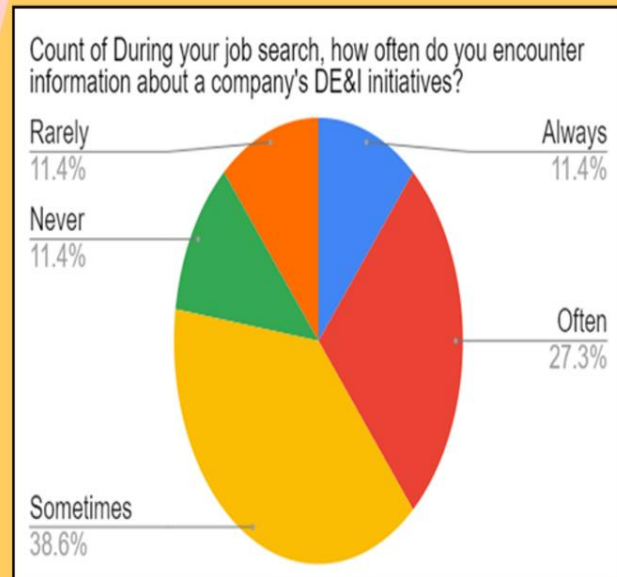
ERG (Employee Resources Group) It's a voluntary group of employees who come together based on shared characteristics or interests. These groups are designed to foster a more inclusive and supportive workplace. So we can see that 2.0 is for females and they are concerned with this too.

Gender * HowimportantisitforacompanytoofferEmployeeResourceGro Crosstabulation

Count		HowimportantisitforacompanytoofferEmployeeResourceGro					Total
		1.0	2.0	3.0	4.0	5.0	
Gender	1.0	3	2	5	3	6	19
	2.0	1	0	9	11	4	25
Total		4	2	14	14	10	44

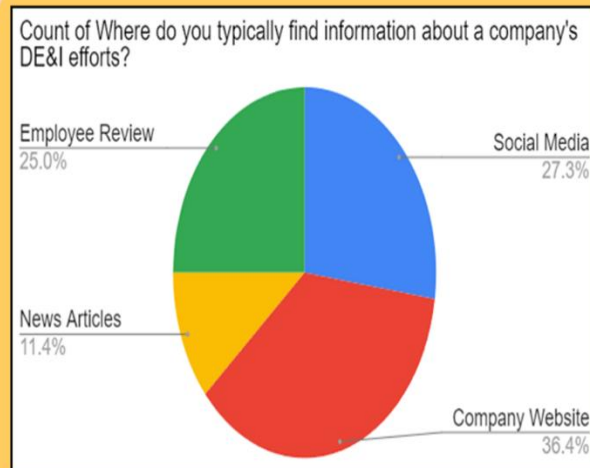
Findings

We can see that during job search they don't often encounter the DE&I initiatives. So it is important for the companies to promote their DE&I initiatives too during their job description



Findings

Company should promote their DEI&B practices of their website and also on social media more as the Gen-Z are social butterflies. So promoting the DEI&B practices will be beneficial for the organisation to attract them.



How likely are you to recommend a company to your peers if you felt their DE&I practices were lacking during the interview process?

Have you ever researched a company's DE&I initiatives before applying for a job?

Suggestions

As the workforce continues to evolve, organizations face a critical challenge: attracting and retaining top talent from diverse generations. Gen Z and Millennials, in particular, bring unique expectations and values to the job market. With their digitally native mindset, emphasis on social impact, and desire for authenticity, these generations are redefining what it means to work and belong in an organization.

To remain competitive, companies must adapt their talent acquisition strategies to meet the evolving needs of Gen Z and Millennials. This requires a deliberate focus on Diversity, Equity, and Inclusion (DE&I) initiatives that go beyond mere compliance, instead fostering a culture of belongingness, inclusivity, and empowerment. By the following suggestions we can meet the expectations of these candidates:

Video Job Descriptions (JDs):

They want to see real people, not just stock photos or scripted videos. Show them what it's like to work there, and make sure it's authentic. Keep it short and sweet. They have a short attention span, so make it engaging and to the point is important. Highlight team members from various backgrounds, ages, abilities, and identities to demonstrate the organization's commitment to diversity. Clearly outline the organization's DE&I strategies, goals, and achievements to attract candidates who share these values.

Diversity and Inclusivity:

They expect recruiters to be knowledgeable about the company's DE&I initiatives. If we can't answer these questions, then the organization is a red flag for them. They want to feel comfortable being during their interview process. If they sense any bias or discomfort, they are out. Provide training to recognize and overcome biases, ensuring fair and inclusive candidate evaluations. Utilize tools that evaluate cultural fit, values alignment, and skills, rather than relying solely on traditional qualifications. Implement panel interviews with diverse representatives, blind hiring practices, or AI-powered interviews to reduce bias.

Sense of Belongingness:

They want to feel like they belong here from day one. Provide resources and support to help them connect with others who share similar backgrounds or interests. Employee resource groups (ERGs) are a must. They want to connect with others who understand my experiences and challenges. Develop an employer brand that showcases DE&I values, highlighting the organization's commitment to creating an inclusive work environment. Design onboarding programs that introduce new hires to DE&I initiatives, employee resource groups (ERGs), and mentorship opportunities.

Pairing new hires with mentors from diverse backgrounds, fostering connections and guidance.

Metrics and Evaluation:

Diversity metrics: Track hiring rates, retention rates, and promotion rates for underrepresented groups.

Candidate satisfaction surveys: Gather feedback on the hiring process, assessing perceptions of inclusivity and fairness.

Employee engagement and sense of belongingness surveys: Regularly survey employees to gauge their feelings of inclusion, connection, and commitment to the organization.

Return on Investment (ROI) analysis: Assess the financial benefits of DE&I initiatives in talent acquisition, such as improved retention and increased productivity.

Theoretical Implications

The study of factors influencing the career choices of Gen Z and Millennials in relation to Diversity, Equity, Inclusion, and Belonging (DEIB) has significant theoretical implications that advance our understanding of generational behaviour, workplace dynamics, and the evolving role of organizational culture in career decision-making. These implications are rooted in multiple theoretical frameworks and contribute to enriching the discourse on DEIB and generational workforce trends.

Social Identity Theory

Social Identity Theory (Tajfel & Turner, 1979) posits that individuals derive a sense of identity and self-esteem from their membership in social groups. Applying this theory, the research highlights how Gen Z and Millennials prioritize DEIB to align their workplace identities with personal values. Inclusive organizational cultures that promote representation and equity enable individuals to see their identities reflected and validated in the workplace. This extends the theoretical understanding of how identity influences career choices, emphasizing the role of belonging and inclusion in organizational attraction.

Expectancy-Value Theory

Expectancy-Value Theory (Eccles et al., 1983) explains that individuals make decisions based on their expectations of success and the value they place on outcomes. DEIB initiatives signal an organization's commitment to fairness and equity, which Millennials and Gen Z view as essential for professional growth and satisfaction. This perspective deepens the theoretical insight into how perceived value, such as equitable opportunities and inclusive policies, influences career preferences.

Employer Branding Theory

Employer Branding Theory (Ambler & Barrow, 1996) suggests that an organization's reputation as an employer significantly impacts its ability to attract and retain talent. The integration of DEIB into employer branding enhances the organization's appeal by aligning its external image with the internal values of younger generations. The study enriches this theory by highlighting how DEIB serves as a critical component of employer branding, influencing job seekers' perceptions and decisions in unprecedented ways.

The Theory of Planned Behaviour

The Theory of Planned Behaviour (Ajzen, 1991) posits that behaviour is influenced by attitudes, subjective norms, and perceived behavioural control. This theory can be applied to explore how the positive attitudes of Gen Z and Millennials toward DEIB shape their intentions to apply to or accept roles in specific organizations. The study provides theoretical insights into how cultural norms around diversity and inclusion, amplified by social movements, shape the career behaviours of these generations.

Intersectionality Framework

The concept of intersectionality (Crenshaw, 1989) explains how overlapping social identities, such as race, gender, and sexuality, create unique experiences of privilege or oppression. The study's focus on how Gen Z and Millennials evaluate DEIB practices through the lens of intersectionality advances theoretical discussions by emphasizing the multifaceted nature of career choices. It

underscores the importance of addressing the diverse needs and expectations of individuals who navigate multiple, intersecting identities.

Psychological Safety Theory

Psychological safety (Edmondson, 1999) refers to an environment where individuals feel safe to express themselves without fear of negative consequences. The study highlights how DEIB fosters psychological safety by creating inclusive spaces where employees feel valued and respected. This theoretical link extends the understanding of how psychological safety, as facilitated by DEIB initiatives, influences the career decisions and workplace satisfaction of Gen Z and Millennials.

Cultural Capital Theory

Bourdieu's Cultural Capital Theory (1986) suggests that individuals leverage cultural assets to achieve social mobility. DEIB practices that emphasize equitable access to resources and opportunities align with the desire of Gen Z and Millennials to overcome systemic barriers and achieve professional success. This application broadens the theory by linking organizational efforts to dismantle systemic inequities with the career aspirations of underrepresented groups.

Workplace Inclusion Framework

The Workplace Inclusion Framework (Ferdman & Deane, 2014) argues that inclusive organizations actively involve diverse employees in decision-making and create a sense of belonging. By focusing on how Gen Z and Millennials assess inclusion efforts during the hiring process, this study expands the theoretical understanding of how inclusion affects the recruitment and retention of diverse talent.

Managerial Implications

The findings of this research on factors influencing the career choices of Gen Z and Millennials in relation to DEIB have several key managerial implications for organizations seeking to attract and retain top talent from these generations.

Adopt Inclusive Recruitment Practices

Managers must ensure that recruitment processes are aligned with DEIB principles. This involves using diverse sourcing channels, ensuring unbiased job descriptions, and implementing inclusive selection processes. Organizations should emphasize diversity and inclusivity at all stages, from initial recruitment to hiring, ensuring that Gen Z and Millennials see their values reflected in the company's practices.

Enhance DEIB Policies and Initiatives

To attract and retain younger talent, it is crucial for managers to invest in comprehensive DEIB policies that go beyond surface-level commitments. Organizations should provide training on unconscious bias, create employee resource groups, and ensure diverse representation at all levels, particularly in leadership roles. This demonstrates a genuine commitment to inclusivity, which is vital for engaging Gen Z and Millennials.

Transparent Communication of DEIB Efforts

Managers should actively communicate the company's DEIB initiatives and achievements both internally and externally. This could include sharing diversity metrics, providing updates on DEIB progress, and publicly supporting social justice movements. Transparent communication helps build trust and reinforces the company's reputation as an inclusive employer.

Create a Sense of Belonging

Managers need to focus on fostering a workplace culture that promotes belonging, where all employees feel valued and respected regardless of their backgrounds. This can be achieved by encouraging open communication, promoting inclusivity in decision-making, and ensuring that all employees have equal access to career advancement opportunities.

Leverage Technology and social media

Given the digital savvy of Gen Z and Millennials, managers should use social media and digital platforms to promote DEIB efforts and engage with potential candidates. Social media campaigns

highlighting diverse teams and inclusive practices can help position the organization as an employer of choice for younger generations.

Adapt to Evolving Workforce Expectations

Managers should stay attuned to the evolving expectations of younger workers regarding DEIB. Gen Z and Millennials are more likely to value workplaces that offer flexibility, work-life balance, and mental health support. Companies must adapt their policies to meet these needs, ensuring they remain competitive in attracting and retaining talent.

Conclusion

The convergence of Diversity, Equity, Inclusion, and Belongingness (DEIB) with talent acquisition has become an imperative for organizations seeking to thrive in the modern workplace. Particularly, the unique characteristics and expectations of Gen Z and Millennials have accelerated the need for a deliberate and strategic approach to DEIB in hiring practices.

By prioritizing DEIB in talent acquisition, organizations can cultivate a more inclusive and equitable workplace culture that resonates with younger generations. This involves dismantling systemic barriers, fostering a sense of belonging, and creating opportunities for diverse talent to flourish. Moreover, a focus on DEIB is essential for attracting and retaining top talent, as younger generations increasingly seek employers aligned with their values.

While significant strides have been made, challenges persist. Addressing implicit bias, ensuring equitable recruitment processes, and measuring the impact of DEIB initiatives remain critical areas for development. It is essential to recognize that DEIB is an ongoing journey, requiring continuous evaluation, adaptation, and commitment from leadership.

Ultimately, the successful integration of DEIB into talent acquisition is not merely a compliance exercise but a strategic imperative. By embracing diversity, fostering equity, promoting inclusion, and cultivating a sense of belonging, organizations can unlock the full potential of their workforce and build a more resilient, innovative, and competitive future.

As the workforce continues to evolve, the intersection of DEIB and talent acquisition will only grow in importance. By prioritizing these principles, organizations can create a lasting legacy of equity and opportunity for all.

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Appendix

Questionnaire design

Study on Diversity, Equity, & Inclusion & Belongingness through the lens of Talent Acquisition

This survey aims to understand perceptions of Diversity, Inclusion, Equity, and Belongingness (DE&I) practices during the talent acquisition process.

55 Age:

55.1 18-24

55.2 25-34

55.3 35+

56 Gender Identity:

56.1 Male

56.2 Female

56.3 Transgender

57 How important is a company's commitment to DE&I when you consider a job offer?

57.1 1-Not at all Important

57.2 5-Extremely Important

58 Have you ever researched a company's DE&I initiatives before applying for a job?

58.1 Yes

58.2 No

59 How important is it for a company to offer Employee Resource Groups (ERGs) for underrepresented groups?

59.1 1-Not at all Important

59.2 5-Extremely Important

60 During your job search, how often do you encounter information about a company's DE&I initiatives?

60.1 Always

60.2 Often

60.3 Sometimes

60.4 Rarely

60.5 Never

61 To what extent do company job postings typically reflect a commitment to DE&I?

61.1 1-Not Reflected at all

61.2 5-Strongly Reflected

62 How likely are you to recommend a company to your peers if you felt their DE&I practices were lacking during the interview process?

62.1 1-Not at all likely

62.2 5-Very likely

63 Where do you typically find information about a company's DE&I efforts?

63.1 Company Website

63.2 Employee Review

63.3 Social Media

63.4 News Articles

64 How much do you agree with the statement: "A company's commitment to DE&I is reflected in its promotion and leadership team."

64.1 1-Strongly Disagree

64.2 5-Strongly Agree

From Farm to Table in South Asia: Exploring the Linkages Between Agriculture, Food Security, Sustainable Development and Artificial intelligence

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Abstract

Introduction: Agriculture and food security the concept that addresses the worldwide problems of food security is an essential component of sustainable development, even more so within developing countries. Agriculture and food security are inextricably linked within South Asia, wherein growing populations and climate change are posing paramount challenges. Artificial Intelligence, particularly within this context, provides cutting-edge solutions and facilitate agriculture to increase productivity and minimize waste while ensuring sustainability. Agriculture AI includes crop monitoring, yield prediction, precision farming, pest management and supply chain optimization. The broad applicability of AI has also brought along its share of hurdles from infrastructure constraints to digital literacy gaps and ethics issues, among them being the displacement of manual labor. This paper will look into how AI contributes to building resilient food systems through the improvement of agricultural practices and then enhancing the efficiency of food production and distribution networks.

Purpose: The aim of this paper is to outline how many challenges the South Asian region has faced over the last decade as this paper analyses the impact of climate change, demographic growth, and more on food availability, access, and utilization. This paper sets out an inquiry on the integration of AI with agriculture and its implications on food security. The critical questions this research will answer are how AI can reduce the risk of pest outbreak and climate variability through predictive analytics, how does AI boost productivity, resource management, and crop yield, what are some of the challenges in the adoption of AI-based solutions across various agricultural sectors, and how AI will help foster sustainable farming and better supply chain management. It aims to understand how AI can drive the transformation of traditional agriculture practices and provide insights toward solving food security

Methodology- A comprehensive analysis using Scopus and Google Scholar has thus been made for the source of materials for research on the adoption of AI in South Asian agriculture and food security. It covered publication, article, and citation trends regarding AI in South Asian agriculture and food security as well as retrieved data from Euromonitor and other relevant literature sourced from Google Scholar. Topic modeling and network analysis were performed to capture key researchers, influential articles, emerging topics, and themes in the literature. With that approach, this study provides an overall understanding of where research is currently placed into AI in South Asian agriculture and food security and then points out areas for potential future research and applications.

Findings: The high growth of population coupled with slow agricultural growth and changing climate has made the region vulnerable to serious food security problems. South Asia has presented serious food security problems before and is likely to do so in the future because of growing undernourishment and hunger even as increase is observed in the supply of food and the economy grows this study finds that AI-based solutions can have a significant positive impact on agriculture. Agriculture would constitute 20% of GDP, while 60% of the labor force would be employed; it is essential towards achieving food security. Besides this, the study has also established the fact that AI-enabled platforms unlock the supply chain by providing forecasts about demand, thereby minimizing the waste of food, among other things, as well as making it easier for smallholder farmers to gain access to markets. Real-time crop monitoring is done through AI tools such as drones and remote sensors, hence showing signs of diseases and infestations early on. Predictive analysis correctly forecast, in favor of non-favorable weather and also crop yield for timely intervention to avoid additional loss. The infrastructure limits the possibility of accessing the rural regions since it lacks digital literacy and the installation cost of the infrastructural framework is expensive. Alternation of human resource and algorithmic bias have also come up as an important issue

Results: South Asia stands in grave challenges with food security based on the expansion of population, climate change, and retardation of the agriculture sector. The number of hunger and under-

nourished cases remains higher even though the food prices are increasing and the economies are growing. Climate-resilient agriculture and sustainable practices, tackling the population, and increasing agricultural productivity are key towards obtaining food security and total elimination of poverty. AI-facilitated precision agriculture saves inputs by 30% and enhances crop yields by 15-20%. On the whole, farmers using predictive models tend to incur fewer losses from adverse untimely weather patterns. Artificial intelligence-based pest management systems can significantly help to reduce the uptake of hazardous chemicals

Conclusion: This research concludes that AI has the potential to change and solve food security problems in this world regarding agriculture becoming more efficient, productive, and sustainable. Real-time crop monitoring by farmers, risk anticipation, optimization of inputs, enhancing supply chain operations, and making food systems more resilient-are some of the examples where AI can be an essential enabler. Again, the integration of AI into daily lives would come with many challenges in technological infrastructure, digital literacy, and ethical concerns. While AI in agriculture, particularly in rural areas, needs to be integrated by policy making with an enabling framework, they have to ensure equitably that benefits given by technological advantages are actually evenly shared. As the above conclusion of research leads to, AI does not present a solution but is the "sine qua non" of a more holistic approach toward food system for future generations. Integration of AI in agriculture will require collective efforts from governments, the industry, and research institutions for actual realization of the potential of AI in agriculture toward long term food security and sustainability.

Keywords: Food and nutritional security, Agricultural productivity, Sustainability, Climate change, Undernourishment, Population growth, Malnutrition, Poverty reduction, Climate-resilient agriculture, Agriculture, Food Security, Artificial Intelligence (AI), Precision Farming, Crop Monitoring, Yield Prediction, Sustainable Agriculture, Remote Sensing, Predictive Analytics, Pest Management, Climate Change, Supply Chain Optimization, Resource Efficiency, IoT in Agriculture, Smart Farming, Machine Learning, Drone Technology, Soil Health, Water Management, Fertilizer

Optimization, Crop Diseases, Digital Agriculture, Post-Harvest Losses, Farm Automation, Big Data in Agriculture, Real-Time Monitoring, Agricultural Robotics, Decision Support Systems, Market Forecasting, Sustainable Food Systems, Weather Forecasting, Smallholder Farmers, Digital Literacy, Agricultural Infrastructure, Ethical AI, Environmental Sustainability, Algorithmic Bias, Smart Irrigation, Aggrotech Innovations.

Introduction

Agriculture is a bedrock for food security and economic stability, which in recent times has faced enormous challenges around the world and specially is South Asia (Rehman et al. 2022). The agriculture in this region is exposed to the very distinct combination of climate stresses, a rising population growth rate, and infrastructure constraints (Tyczewska et al., 2023). A novel solution is demanded to face the increase in degree of food insecurity in order to improve productivity and sustainability (McCarthy et al., 2018). Amongst this, AI stands as a transformational technology which would redefine traditional farming. AI capabilities in predictive analysis and crop monitoring, and precision farming develop more resilient food systems with increased productivity and do not lose the resources (Thangamani et al., 2024). The inventions aforementioned represent promising steps towards food security. South Asia is characterized by its diverse agrarian landscape, with mainly smallholder farmers. It faces uneven access to technology and limited digital literacy (Srinivasa Rao, C. *et al.*, 2016). These are indeed barriers to the integration of AI-driven agriculture practices throughout the region. Data informed crop management, pest control and supply chain optimization promise to alleviate some of the hurdles. This will help farmers navigate unpredictable climate patterns and improve crop yields so that food availability and affordability challenges are addressed (Sahota, N., 2024, July 23). This paper discusses how AI can further agricultural efficiency and sustainability in South Asia, where socio demographic and environmental conditions are quite unique (Mana et al. ,2024). By discussing how AI supports precision agriculture, and by discussing better management of supply chains, the study maps out ways to achieve food security in the region (Ph.D., Showkat & Huang, Nen-Fu., 2021). These

further points out to the technological, economic, and ethical barriers to AI adoption, thereby implying collaborative efforts between government industry and academia in facing these challenges (Uren et al. 2023). This paper aims to inform policy makers, technologies, and other stakeholders in agriculture on the potential of AI as a tool for sustainable food systems in South Asia. (Lajoie-O'Malley et al., 2020).

Novelty Of Research

This research novelty lies in the fact that it specifically focuses on the integration of AI into South Asia's agriculture and, thereby addresses unique socio-economic and environmental challenges specific to the region. It differs from earlier studies as this research is contextualized for analysis of how AI can empower smallholder farmers, optimize resource use, and improve resilience in food systems amid rapid population growth and climate variability. Emerging trends and current gaps are therefore identified which further enhance AI in sustainable agriculture via precision farming, predictive analytics, and optimizing supply chain efficiency by uniquely being able to face issues that could be caused socio-economically such as algorithm bias, replacing people, and digital disparity. This research combines cutting-edge AI applications with practical and inclusive recommendations to provide a comprehensive roadmap for using AI to achieve sustainable food security in South Asia.

Literature review

In the recent years, the research has accelerated into the role that AI can play in agriculture to improve matters on productivity, sustainability, and food security (Nishant et al., 2020). It has contributed constructively in different areas touching this sector: crop monitoring, pest management, yield prediction, and supply chain logistics (Panda et al., 2023). Literature reflects the fact that AI technology-driven precision agriculture shows beneficial results concerning yield optimization and resources use (Hoque et al., 2024). This suggests an increase in potential savings by input up to 30% and yields increase up to 15-20%. A severe challenge which is confronting AI integration with South Asian agriculture is due to weak infrastructure as well as lack of proper digital literacy (Sparrow et al., 2021). The result of high technology deployment costs, low access to digital tools, holds small-scale

farmers back from accessing the many benefits presented by AI innovations (Dhillon et al., 2023). For instance, the use of drones, remote sensing and other monitoring equipment is minimal among farmers since most lack access and know-how regarding such technologies as most are not trained on how to effectively use them (Rane et al., 2023). Although with such shortcoming, there is a current drive to fill these gaps using low-cost AI-based solutions to make high-tech agricultural resources more accessible to smallholder farmers. (Dhal SB et al., 2024)

Climate resilience is the other area that AI proves important. The use of predictive analysis through IoT sensor data combined with weather forecast enables farmers to predict and avert adverse climate situations (Rayhan et al., 2023). Moreover, AI-based models used for risk management that have been able to help farmers in preparing more thoroughly for extreme weather situations, as noted by this particular study (Mark Ryan et al., 2023). Based on a study, intervention occurs promptly in order to guard against crop damage and maximum output if AI models of correctly predicting pest infection as well as anomalies in the weather are applied (hafik et al., 2023). Algorithms that are often biased can't make the correct results thereby making farmers lose hope on AI solutions.

Another interesting area of focus is supply chain optimization. Here again, post-harvest loss reductions are in the forefront with this approach being supported by the potential capabilities of AI systems (Ogedengbe et al., 2023). Artificial intelligence systems make supply management and demand assessment feasible; this would improve market accessibility for farmers but minimize wastage (Deiva Ganesh et al., 2022). Market accessibility benefits farmers by having economic return and with fewer wasted foods, its availability can be enhanced to consumers residing in cities. However, it needs much more infrastructure, policies, and investment to bring it to rural and backward areas. (Lantz & Marvin., 2019)

While AI promises solutions for enhancing productivity and resilience in South Asian agriculture, its adoption hinges on the mitigation of infrastructural, socio-economic, and ethical challenges (Rayhan & Abu, 2023). Inclusiveness in policies, partnerships, and innovations should focus

on tailoring AI technologies to local agricultural context towards an eventual sustainable future enabled by AI for food systems in South Asia. (Adapa et al., 2023)

Discussion

Application of AI in agriculture industry in South Asia is going to provide an extra-ordinary opportunity to eliminate the food insecurity in the shadow of the fast-growing population and climate change, with unavailability of proper infrastructure in the region (Ikram et al., 2024). Crop monitoring and yield prediction, Pest management and supply chain optimization-endowed tools of AI can show a remarkable enhancement of the productivity while sustaining the region's agriculture (Md. Abu Javed, & Masrah Azrifah Azmi Murad., 2024). The next example includes AI precision in agriculture. Through predictive analysis in real time data collection, it is possible for the farmer to detect crop diseases and pest infection even before adverse weather sets in (Padhiary et al., 2024). This goes ahead to reduce losses as much as possible and make full use of inputs. But still there are challenges that are faced by the adoption of AI technology. The constraints begin from low digital literacy across considerable sections of people up to high costs for setting up infrastructural facilities, and more and more serious ethical issues over displacement of labor and possible biases in algorithms (van de Werfhorst et al., 2022). Such challenges should be met with focused policies and investments to ensure AI adoption and access equitable by smallholder farmers that make up the vast majority of south Asias agriculture workforce (Misra et al., 2023).

Methodology

This study utilizes a holistic approach to understand AI integration in South Asian agriculture and its consequences for food security. The method is based on extensive secondary research, where insights drawn from a plethora of academic sources and industry reports are put to use. Some of the key resources used in this paper are peer-reviewed research papers accessed through platforms such as Google Scholar, Scopus, and other repositories. Relevant publications, as researched from Rehman et al. in 2022, Tyczewska et al. in 2023, and McCarthy et al. in 2018, will be looked into to evaluate

trends, issues, and innovations within AI-based agriculture solutions. This methodological approach brings into limelight the role of AI in helping solve the challenge of climate variability, low productivity, and food insecurity in South Asia. The approach also highlights several socio-economic, infrastructural, and ethical challenges which must be overcome for wider use of AI technologies.

Managerial and Theoretical implications

AI has revealed potential in boosting food security for south Asia, despite growing economy and increase in food supply, undernourishment and malnutrition remains entrenched. AI may optimize crop yields as well as reduce food losses, thereby helping food system respond to both economic and environmental stressors through technology. This would practically translate to investments in the digital infrastructure by government and the private sector in addition to training programs that enhance farmer AI literacy and skills. Precision agriculture which has become possible through the use of AI, manages to cut back input usage by almost 30% while raising yields up to 20%. This can be very impactful for small holder farmer operating under resource stress. All these can significantly contribute towards food security in the region by maximizing productivity and minimizing wastage of resources.

Theoretically, this study emphasizes upon the strong role that AI can assume in pushing forward sustainable agriculture, especially in regions endowed with specific environmental and socio-economic challenges. AI has become not only an efficient-gaining tool but an enabler of sustainable practices in line with global development goals. Findings underscore the fact that the adoption of technology in emerging markets assumes the form of tailored responses and approaches taking into consideration specific socio-culture and infrastructural conditions of the respective regions. AI solutions in agriculture in South Asia will have to take care of local realities such as digital illiteracy and infrastructural conditions in rural areas along with the socio-economic disparities the solutions are expected to eliminate to be scaled correctly.

Future Suggestions

The paper envisions the following directions for future studies. Researches have to be carried forward about interaction between technological innovations along with developing potential that research in genetics might bring concerning improved crop productivity. Further probing into the socio-economic dimensions of sustainable agriculture as well that would highlight the significance of small holder farmers to develop resilient food systems. There is also an imperative to deepen the exploration of regional dynamics and could be associated with developing policies for conservation of the environment. Further studies may focus on local food systems cushion market shocks to ensure food availability in urban centers.

Conclusion

AI can transform South Asia's agriculture in the near future as it ensures enhanced food security and resource efficiency through improved productivity. Its application in precision agriculture predictive analysis and supply chain optimization among other things will help ensure improved food security in South Asia overall by building up the resilience of agriculture systems towards shocks that are both economic and environmental in nature. Nonetheless, on its own, neither of these can generate full benefits from AI in the agri-food sector. Along with infrastructural constraints and growing digital literacy, labor equity issues would be handled for building an overall conducive AI adoption environment demanding comprehension coordination among other governments, industry forces, and academia in pursuing investments in infrastructure development, policy fireworks and digital literacy initiatives

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ATTRIBUTE BASED PERCEPTUAL MAPPING OF CLOTHING BRANDS USING DISCRIMINANT ANALYSIS

MS. INSHA HAIDER STUDENT, DR. NILESH KATE

ABSTRACT –

This study titled “*Attribute Based Perceptual Mapping of Clothing Brands Using Discriminant Analysis*” to examine the usefulness of attribute-based perceptual mapping in consumer perceptions of apparel brands. Perceptual mapping is actually a basic marketing tool that enables businesses to see how their brand is viewed in comparison to rivals. In order to place the brands appropriately in a two-dimensional perceptual space, this study investigates which important features are most likely to affect consumer choices.

The study reveals patterns of brand positioning and consumer segmentation by using discriminant analysis to describe how these characteristics set different apparel companies apart from one another. Marketers will gain a better understanding of where a brand is comparatively stronger or weaker than others from the perspective of consumers thanks to the results of this type of investigation. This study suggests strategic suggestions for brand managers on how to leverage the traits most relevant to target segments to generate greater positioning as a competitive game in an increasingly competitive market. Overall, by showing that discriminant analysis is a useful technique for perceptual mapping for attribute-based brand distinction, the work advances the subject of brand management.

This study aims to emphasise the value of discriminant analysis and attribute-based perceptual mapping as useful techniques for comprehending consumer attitudes and brand positioning in the clothing sector. It seeks to highlight how these techniques can reveal important characteristics affecting consumer preferences, offer perceptions into consumer segmentation and brand differentiation, and give brand managers tactical advice to improve their competitive posture in a fiercely competitive market.

A 2024 study used similarity-based and attribute-based methods to map five denim labels, including Levi's, GAP, and Bershka. Fit, cost, style, and colour were important differentiators. Bershka excelled in colour, whereas Levi's and GAP were strongly linked to fit. In order to improve customer appeal, this approach assisted brands in identifying distinctive competitive positions and modifying their strategies. Using discriminant analysis, this study examines and distinguishes how consumers view clothing brands according to important characteristics. Finding the key characteristics that affect customer preferences is the first step in the process. After that, these characteristics are examined to determine how well they can differentiate themselves from rival brands. The study creates a two-dimensional attribute-based perceptual map using the information obtained from discriminant analysis. Based on customer assessments, this mapping graphically depicts how brands are positioned in relation to one another. In order to shed light on how particular traits affect competitive distinctiveness, the technique also looks at trends in customer segmentation and brand positioning. The results are used to make strategic suggestions for brand managers, emphasising the use of pertinent attributes to improve brand positioning and market competitiveness. All things considered, this approach combines visual mapping and statistical analysis to offer useful insights for efficient brand management.

Keywords- Consumer Perceptions, Brand Positioning, Discriminant Analysis, Attribute Based Perceptual Mapping, Consumer Segmentation, Strategic Suggestions, Brand Differentiation, Visual Mapping, Statistical Analysis.

INTRODUCTION

This study investigates the application of “*Discriminant Analysis and Attribute-Based Perceptual Mapping*” to comprehend how consumers view apparel brands. Through an analysis of important brand characteristics including fit, style, and cost, the study reveals how brands are positioned in relation to one another in two dimensions. The results assist brand managers in refining their tactics, emphasising the significance of focussing on pertinent traits to improve brand competitiveness and distinction in a crowded market. This method offers insightful information for

brand positioning by fusing statistical analysis with visual mapping. This study looks at how discriminant analysis and attribute-based perceptual mapping can be used to better understand consumer perceptions and brand positioning in the clothing sector. The study develops a two-dimensional map that shows brand difference and competitive positioning by examining important characteristics like fit, style, cost, and colour. The results provide brand managers with strategic insights to enhance positioning, better target pertinent traits, and maintain competitiveness in a changing market.

The visual representation of the relative placements of brands is known as perceptual mapping, and it is based on customer perceptions. It facilitates the understanding of a brand's positioning in respect to competitors. The focus of attribute-based mapping is on specific attributes that customers use to evaluate companies, like style, quality, and price. One statistical method that visually maps the characteristics that distinguish different groups (like brands) is called discriminant analysis.

LITERATURE REVIEW

A Study of Consumer's Perception for Apparel Retail Outlets in Terms of Visual Merchandising in Ahmedabad

Indian retail market is growing with the compounded annual growth rate of 46.64%. The Indian retail industry is divided into organized and unorganized sectors. One of the major contributors in the organized retail sector is the modernized retail format that is, "The Shopping Mall- the one stop destination". In India, retail industry contributes 10% of the GDP and 8% of the employment. The Indian retail market is estimated at US\$ 350 billion. But organized retail is estimated at only US\$ 8 billion. The key drivers for the immense growth in this sector are changing consumer profile and demographics, increase in the number of foreign brand available in the market, economic implications of the Government, increase in urbanization, credit availability, improvement in infrastructure, increasing investment in technology and real estate building a world class environment for the consumers. " (Dr. Neha Mehta, Pawan K. Chugan, 2018)

Perceptual maps via enhanced correspondence analysis: representing confidence regions to clarify brand positions

Perceptual maps are often used to help with brand positioning. There are various methods for obtaining these maps. This study creates confidence areas around brands and attributes in perceptual maps by utilising the inherent diversity in consumer data. (Iacobucci, D., Grisaffe, D, 2018)

An attribute-based perceptual mapping of different retail formats in India

The purpose of this study is to add to the existing knowledge-base by defining Indian customers' food retailer store choice preferences. This paper provides a general understanding of how consumers' associate selected retail grocery formats with the different attributes in the National Capital Region of Delhi. Discriminant analysis was conducted to examine the data to draw perceptual map for selected retail format along with different attributes. (Shalini Yadav, S.K Garg, 2017)

Impact of Behavioural Traits in Attribute - Based Positioning : A Conclusive Study of India Apparel Retailers

With the increasing competition, the perception of customers has begun to develop for retail stores and their preference has increased for the retailers offering superior products. A fashion merchandise retailer needs to be carefully positioned to fulfil the needs of the target customer as the intense competition in the retailing sector is driving marketers to provide numerous options and satisfaction to customers. (Neha Garg, Dr. Tarak Paul, 2022)

Positioning of Fashion Denim Brands According to Consumers' Perceptions: A Comparison Based on Attribute Based and Similarity Based Approaches to Perceptual Mapping

The aim of the study is to explore the positions competing denim brands occupy in the minds of consumers according to two different approaches to perceptual mapping: similarity- and attribute-based perceptual mapping and a comparison will be made. (F. Muge Arslan, Adnan Kara, 2017)

Positioning of private label brands of men's apparel against national brands

The article argues that apart from price competition with other underlying factors differentiate the customers' perception of the national brand (NB) and private label brand (PLB). The data collected across various brands indicate that respondents prefer NBs for their reputation, stock adequacy, and sizes over PLBs' price benefits. (Pritha Ghosh, Subrata saha, Shamindra Nath Sanyal, 2020)

Impact of Store and Product Attributes on Purchase Intentions: An Analytical Study of Apparel Shoppers in Indian Organized Retail Stores

Due to FDI in retail, the entry of new major retailers, and increased competition among retailers, retailers are now concerned about the store location of domestic organised apparel retail outlets. Thus, this study aims to determine the factors that influence intention to purchase (ITP). In addition, the study intends to investigate and determine the present locations of certain stores as well as the causal connections between ITP, product attributes (PAs), and store attributes (SAs). (Arif Hasan, 2018)

A Literature Overview of Luxury Fashion Consumers' Behaviour on Sustainability and Using Perceptual Mapping as a Marketing Tool

Many companies claim to devote a percentage of their profits to organizations that promote sustainability, but only a few of them change their processes and materials to improve their sustainable standing. However, year over year the number of companies in several sectors of the economy that embrace sustainable practices has grown significantly. One example of successful green marketing campaigns was made by Starbucks, that not only embraced it but continues to do it, with remarkable success. (Gomes, Ana Rita, 2023)

Millennial (Gen Y) Consumer Behaviour, Their Shopping Preferences and Perceptual Maps Associated with Brand Loyalty

Every generation has its own characteristics. They have been affected by the changes of world and vice a versa they changed the world. Soon a new generation will rule the world and we have to prepare for it. Huge amount of information is now as distant as a cellphone. The old standards and ways

should be redesigned and adapted to the new demands. The pessimistic point of view towards the millennial generation evaluates them as lazy, irresponsible, impatient, apathetic, selfish, disrespectful and even lost. But from the optimistic view they are labeled as open minded, social, innovative, energetic, ambitious, confident, motivated and smart. (Güven Ordun, 2015)

Eco-friendliness and fashion perceptual attributes of fashion brands: An analysis of consumers' perceptions based on twitter data mining

This study explores if there is a convergence between the concepts of fashion and eco-friendliness in consumer perception of a fashion brand. We assume that increased eco-friendly perception will influence the brand image positively, with this impact being much higher for luxury than for high and fast fashion brands. The hypotheses are tested using data collected from Twitter. We analysed the fashion clothing brands with the highest number of followers on the Social bakers list and applied a novel social network mining methodology that allows measuring the relationship between each brand and two perceptual attributes (fashion and eco-friendliness). The method is based on attribute exemplars that is, Twitter accounts that represent a perceptual attribute. (Silvia Blasi, Lorenzo Brigato, Silvia Rita Sedita, 2020)

The author identified eight factors of store attributes attracting shoppers viz., Atmosphere, Sales Personnel, Merchandise, Status, Advertisement, Entertainment, Shopping Convenience, and Miscellaneous Services using Exploratory Factor Analysis. The results of the research empirically proved that store attributes assume an essential part in elevating the value of the store and boosts the shoppers purchase intention. Kiran & Jhamb (2016) studied about the attributes influencing customers preference towards clothing retail stores. The author revealed that the contemporary Indian customer seeks greater importance in terms of improved availability, trial rooms, pleasant shopping environment, payment options, return and exchange policies. (Miss. Neha Garg, Dr Tanima Tarafdar , 2013)

OBJECTIVES

To study the brand awareness of apparels brands

Factors upon which consumers prefer apparels Brand

To study the Brand positioning of apparels based on key attributes of apparels choice.

RESEARCH METHODOLOGY-

Research Type: The study's descriptive and comparative methodology aims to comprehend how consumers view various brands in comparison to its rivals.

Approach: The study will gather information on consumer views of different clothing brands using quantitative methodologies, and then discriminant analysis will be performed.

Population: Men in cities between the ages of 25 and 45 who buy high-end menswear are included in the target demographic.

Sampling Technique: To guarantee representation from a range of income brackets and geographic areas within the urban market, stratified random sampling will be utilised.

Sample Size: Approximately 103 respondents will be included in the sample, which will be big enough to do discriminant analysis on and produce accurate results.

Primary Data: Data will be collected using a Questionnaire that measures consumer perceptions of various clothing brands, based on predefined attributes.

Secondary Data: Relevant market reports and industry publications may be reviewed to support the research.

Data analysis was conducted using Google Forms for survey distribution, SPSS for statistical analysis, and Excel for data organization and visualization, enabling the development of targeted marketing strategies based on the identified customer segments.

TYPE OF DATA USED-

Attribute Ratings: Respondents rate attributes such as design and style, affordability, comfort, customer satisfaction, brand image, packaging, durability, quality, and fit and size on a Likert scale or other rating scale.

Demographic Information: Information on respondents' age, gender, income, occupation, education level, and location.

Preference and Perception Data: Responses on how respondents perceive the Blackberrys brand compared to competitors, including their preferences for different attributes.

STATISTICAL TOOLS USED WITH JUSTIFICATION-

1). Descriptive Statistics

Purpose:

To summarize and describe the basic features of the dataset, including central tendency (mean, median) and dispersion (standard deviation, range).

Justification:

Provides a clear overview of the data distribution and central values, which helps in understanding the general characteristics of the attributes and respondents' ratings.

2). Discriminant Analysis

Purpose:

To identify which of the attribute discriminate between different brands and to classify brands into distinct categories based on these attributes.

Justification:

Discriminant analysis is used to determine the extent to which the attributes can differentiate between the brands. It helps in understanding the significance of each attribute and how well the discriminant functions separate the brands.

3). Canonical Discriminant Functions

Purpose:

To create functions that maximize the separation between the groups (e.g., different brands) based on the attributes.

Justification:

These functions are derived from discriminant analysis and are used to evaluate how effectively different attributes distinguish between the brands. The canonical correlations indicate the strength of the relationship between the discriminant functions and the group membership.

4). Wilks' Lambda

Purpose:

To test the significance of the discriminant functions. It evaluates how well the discriminant functions differentiate between the groups.

Justification:

Wilks' Lambda provides a test statistic for assessing whether the discriminant functions are statistically significant. A lower Wilks' Lambda value indicates a better separation between the groups. High p-values suggest that the functions do not significantly differentiate between the brands.

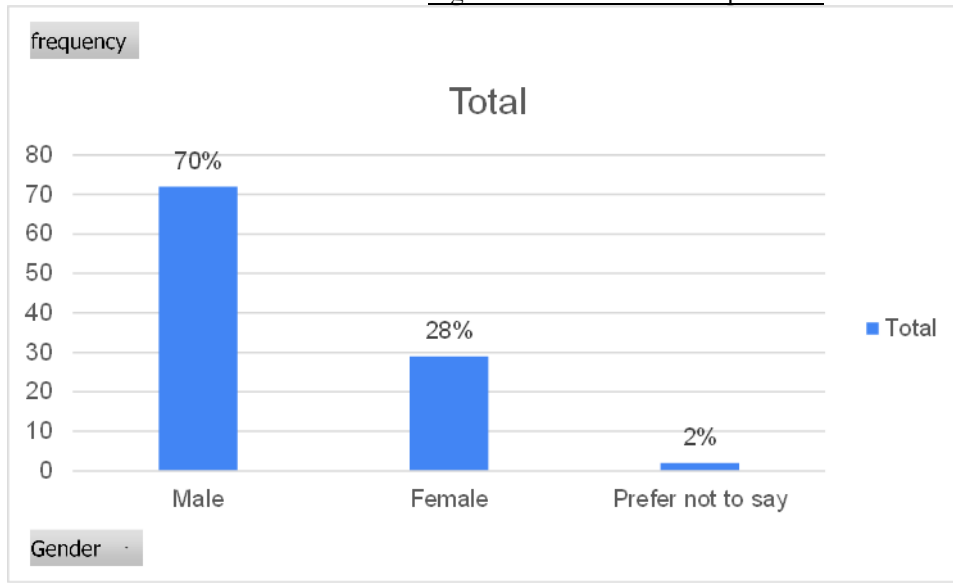
DATA ANALYSIS AND INTERPRETATION

Demographic Profile of Respondents

Table 1: Gender of the respondents

Gender	frequency	percentage
Male	72	69.9
Female	29	28.2
Prefer not to say	2	1.9
Grand Total	103	100

Figure:1- Gender of the Respondents

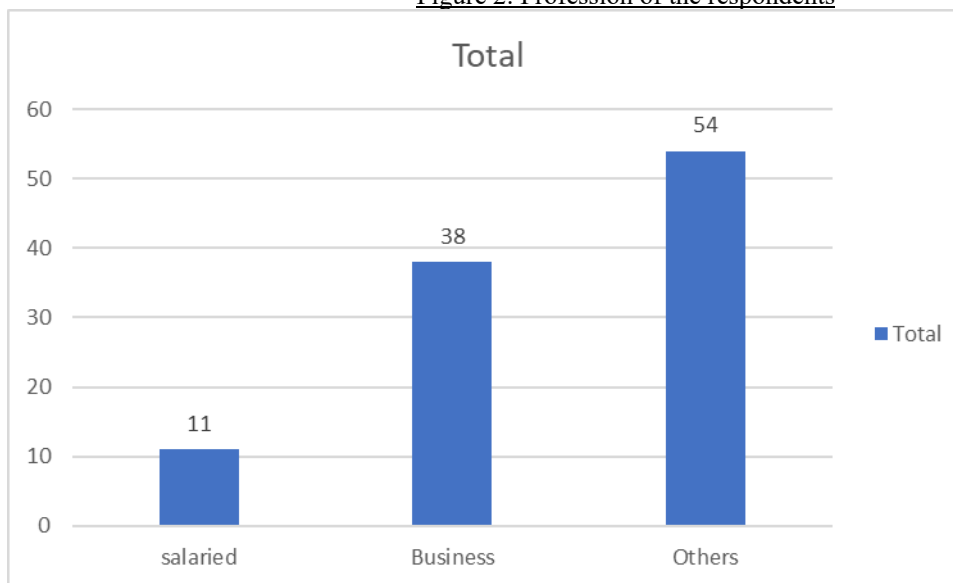


Interpretation: The Figure 1 illustrates the gender distribution among the respondents. A significant majority of the respondents are Male, constituting 70% of the total sample, while Females account for 28%. This indicates a predominantly male-oriented sample, which could influence the overall insights and conclusions of the study.

Table 2: Profession of the respondents

Occupation	frequency	Percentage%
salariied	11	10.7
Business	38	36.9
Others	54	52.4
Grand Total	103	100.0

Figure 2: Profession of the respondents



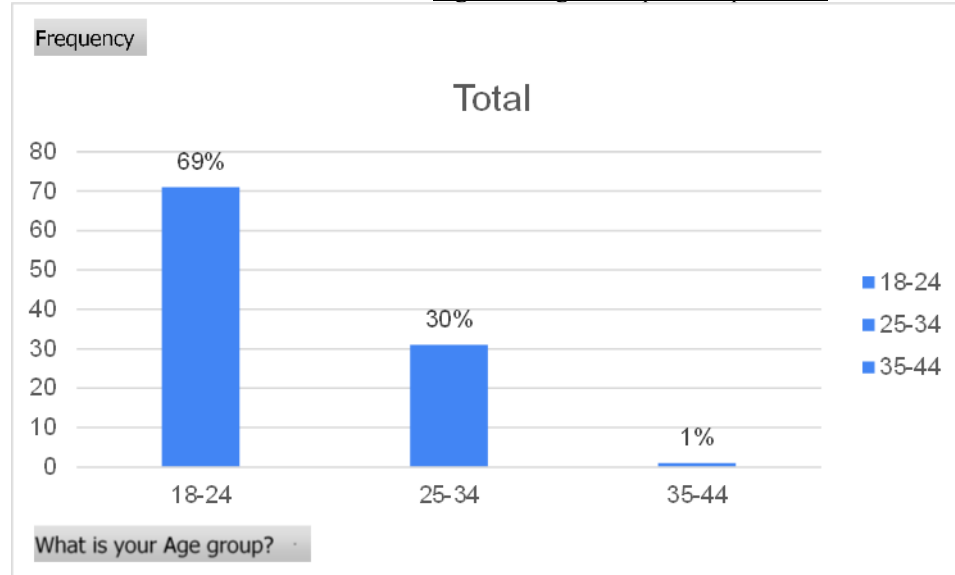
Interpretation: The Figure 2 highlights the professional background of the respondents.

The majority (72.37%) are professionals, followed by Business employed individuals at 38%, Salaried at 11%. The dominance of professionals suggests that the data may reflect the perspectives and preferences of working individuals more than other groups.

Table 3: Age Group of Respondents

Age Groups	Frequency	Percentage%
18-24	71	68.9
25-34	31	30.10
35-44	1	1.0
Grand Total	103	100

Figure 3: Age Group of Respondents



Interpretation: The Figure 3 displays the age distribution among the respondents. The largest age group is 18-24 years, comprising 68.9% of the respondents, followed by the 25-34 age group at 30.10%, and those aged 44+ at 1.0%. The skew towards a younger demographic (18- 24 years) suggests that the findings might be more relevant to younger individuals.

Figure 4: Eigen Values

Function	Eigenvalue	% of Variance	Cumulative %	Canonical Correlation
<u>1</u>	<u>.038^a</u>	<u>54.6</u>	<u>54.6</u>	<u>.192</u>
<u>2</u>	<u>.019^a</u>	<u>27.1</u>	<u>81.6</u>	<u>.137</u>
<u>3</u>	<u>.013^a</u>	<u>18.4</u>	<u>100.0</u>	<u>.113</u>

64.3 **First 3 canonical discriminant functions were used in the analysis.**

summarizes the results from a discriminant analysis, specifically focusing on the eigenvalues and associated statistics for the canonical discriminant functions

Interpretation 1:

The amount of variance that each discriminant function accounts for is indicated by its eigenvalue. Greater eigenvalues suggest that a larger percentage of the variance across groups (in this case, the various clothing brands) is explained by the function.

Based on the attributes examined, Function 1 in this case has the highest eigenvalue (0.038), which indicates that it explains the greatest variance between the brands.

The eigenvalues of functions 2 and 3 are smaller (0.019 and 0.013, respectively), suggesting that they account for less variance.

Interpretation 2:

The percentage of the overall variance that each discriminant function accounts for is displayed in this column.

Function 1 is the most important in distinguishing the brands according to the qualities; it explains 54.6% of the variation.

Function 3 accounts for 18.4% of the variation, whereas Function 2 accounts for 27.1%.

The first two functions account for approximately 81.6% of the variance collectively, while the three functions account for 100% of the variance.

Interpretation 3:

When the functions are taken into account together, the cumulative percentage indicates the percentage of the overall variation that is explained.

Function 1 accounts for 54.6% of the variation when it is taken into account. By include Function 2, the explained cumulative variance rises to 81.6%. Finally, 100% of the variance can be explained when Function 3 is taken into account.

This sequence demonstrates how every extra function adds to the total variance explanation.

Interpretation 4:

For Function 1, the canonical correlation is 0.192, suggesting a weak relationship (as the correlation is relatively low). The proportion of variance explained is $0.192^2 = 0.0368$. 0.192² = 0.0368. 0.192² = 0.0368 or about 3.68%.

Functions 2 and 3 have even lower canonical correlations, indicating that they explain even less variance in group membership.

OVERALL INTERPRETATION

The results of the analysis show that Function 1, which has a low canonical correlation of 0.192 and accounts for 54.6% of the variance, is the most significant in differentiating between the clothing brands. In comparison to Function 1, Functions 2 and 3 have less of an impact but still provide some explanatory power. In practice, this suggests that while there is some differentiation between the brands based on the attributes used in this analysis, it is not very strong. Blackberrys and its competitors might be seen as relatively close competitors in the consumer's mind, or the selected attributes might not be the most critical factors in distinguishing them.

Figure 5: Wilks' Lambda

Test of Function(s)	Wilks' Lambda	Chi-square	df	Sig.
1 through 3	.933	24.826	27	.584
2 through 3	.969	11.340	16	.788
3	.987	4.591	7	.710

Wilks' Lambda measures the proportion of variance in the dependent variables that is not explained by the discriminant functions. Lower values of Wilks' Lambda indicate that the discriminant functions better differentiate between the groups.

Interpretation 1:

Wilks' Lambda (0.933): A value close to 1 suggests that the discriminant functions are not explaining a substantial amount of the variance between the groups. Here, 0.933 indicates that a majority of the variance remains unexplained by the functions.

Chi-square (24.826): This value tests whether the discriminant functions as a whole are significantly different from zero.

Degrees of Freedom (27): Represents the number of groups minus 1 times the number of functions.

Significance (0.584): A high p-value (greater than 0.05) indicates that the discriminant functions as a whole do not significantly differentiate between the groups. In this case, a p-value of 0.584 means there is no significant difference between the groups based on the discriminant functions.

Interpretation 2:

Wilks' Lambda (0.969): This value suggests that functions 2 and 3 also do not explain much of the variance between the groups.

Chi-square (11.340): Tests the significance of functions 2 and 3 combined.

Degrees of Freedom (16): Reflects the number of groups minus 1 times the number of functions being tested.

Significance (0.788): Again, a high p-value indicates that functions 2 and 3 do not significantly differentiate between the groups.

Interpretation :

Wilks' Lambda (0.987): A value close to 1 for Function 3 suggests that it explains very little of the variance between the groups.

Chi-square (4.591): Tests the significance of Function 3 alone.

Degrees of Freedom (7): Reflects the number of groups minus 1 times the number of functions being tested.

Significance (0.710): A high p-value indicates that Function 3 alone does not significantly differentiate between the groups.

Overall interpretation-

Significance of Discriminant Functions: Based on the qualities included in the analysis, the high p-values for all tests (more than 0.05) indicate that there is no significant difference between the brands according to the discriminant functions. This suggests that there may not be much of a variance between the brands on the criteria utilised in the analysis, or that the attributes may not be particularly successful in differentiating the brands.

Consequences: The findings show that neither collectively nor separately, the discriminant functions offer compelling proof that they are able to distinguish the brands appreciably. This could imply that the selected characteristics are not overly discriminating or that consumers view the brands to be fairly comparable in terms of these characteristics.

Figure6: PERCEPTUAL MAPPING OF CLOTHING BRANDS

			X	Y
QUALITY				
Design and Style	-.083	-.051	-0.8273	-0.5145
Comfort	.626	-.222	6.2598	-2.2189
Durability	.010	.355	0.0965	3.5505
Fit and Size	-.221	.131	-2.2062	1.3144
Affordable	-.265	-.338	-2.6535	-3.3840
Brand Image	.720	-.121	7.1994	-1.2144
Packaging	-.064	1.023	-0.6431	10.2340
Customer Satisfaction	-.067	-1.158	-0.6679	-11.5769
	.362	.552	3.6233	5.5178
Blackberrys	-.213	-.127	-2.1318	-1.2723
Van Heusen	-.164	.187	-1.6365	1.8660
Raymonds	.141	-.133	1.4116	-1.3287
Peter England	.244	.084	2.4413	0.8411

Interpretation- In this case, the interpretation in terms of the variables and their correlations to dimensions 1 and 2 can be found in this figure. This has been drawn separately on Excel using the data from the table [standardised discriminant function coefficients of each attribute on each function) and (centroids for each brand or group, also plotted. The Discriminant functions represent the two axes or dimensions.

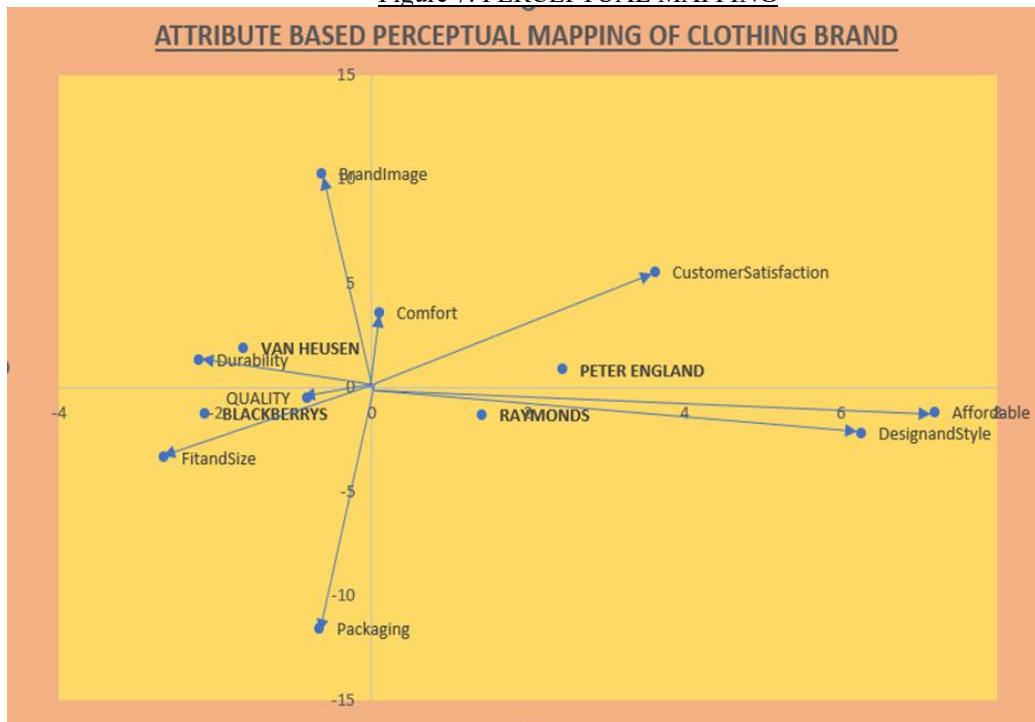
As seen from the perceptual map, in the below figure, Blackberrys, Raymonds, Peter England, Van Heusen, the four brands have their unique positions on the map.

In addition, on the same map, we have now plotted values of the attributes on the same two Dimensions. As we can see Dimension 1 seems to comprise Design & Style, Affordability.

This is also evident from the standardised discriminant coefficients for Design & style (.626) and Affordable (.720) on Dimension 1.

Dimension 2 seems to comprise Comfort, Brand Image the two vectors (arrows) that are closest to the vertical axis. This is also evident from the Standardised Coefficient of (.355) and (1.023) respectively, for Comfort and Brand Image on Dimension 2

Figure 7: PERCEPTUAL MAPPING



Brands and their Association with Attributes/Dimensions

Analysis:

Van Heusen:

Positioned closer to Durability, Brand Image, and Comfort.

Shows that the brand is perceived as strong in quality-related factors.

Peter England:

Close to Customer Satisfaction and Comfort, indicating a focus on customer-centric elements.

Positioned between mid-range on Affordability, suggesting a balance between cost and quality.

Raymonds:

Close to Affordable and Design and Style.

Perceived as stylish and affordable, but far from Brand Image, indicating it may not have as strong an identity as others.

Blackberrys:

Close to Durability and Fit and Size, suggesting its focus on providing long-lasting and well-fitting clothing.

Positioned away from Affordable, indicating it may be seen as a more premium brand.

Findings and Analysis

Demographics and Preferences:

The study surveyed 103 respondents, with 29 females and 72 males. The majority of respondents (54) are professionals, with a significant proportion falling into the higher income bracket (over ₹100,001). This demographic profile highlights a strong inclination towards Shopping from Different Brands among professionals and higher-income individuals.

Discriminant Analysis Insights:

Functions that discriminate: According to the data, Function 1 is the most important factor in setting the companies apart, especially when it comes to characteristics like- Design and Style and Affordable. Function 3 is mostly related to Durability and Quality, whereas Function 2 is impacted by Brand Image and Packaging.

Results of Wilks' Lambda: The results of the tests indicate that there is not a significant difference between the brands based on the features analysed, as indicated by the high p-values (0.584, 0.788, and 0.710) for all tests.

Key Differentiating Factors:

Discriminant analysis can identify which attributes contribute the most to the differentiation between brands. If Durability and Customer Satisfaction have high discriminant weights, it suggests these factors play a critical role in distinguishing between brands.

In this case, it could highlight that Raymonds differentiates itself based on Affordability and Design, whereas Van Heusen stands out in Durability and Fit and Size.

Brand Position Prediction:

Based on discriminant functions, how a new or lesser-known brand (which wasn't originally part of the analysis) might be positioned based on its score across these attributes. This could help determine if the new brand would align with Van Heusen in terms of durability or with Raymonds in terms of design and style.

SUGGESTIONS-

Raymonds could work on improving its brand image to align more with its perceived strengths in design and affordability.

Blackberrys should maintain its premium quality but could explore ways to enhance affordability to attract a wider audience.

Van Heusen may benefit from emphasizing its durability and comfort in marketing but should focus on packaging improvements if it aims to differentiate.

Peter England is well-positioned on customer satisfaction and comfort; maintaining this balance will continue to attract value-conscious customers.

This perceptual mapping is useful for identifying potential strategies for differentiation and market positioning.

Improve Differentiation: Considering the low discriminant function significance, think about adding new characteristics or improving current ones that might help to better distinguish the brands.

Focus on Attributes: Make sure Blackberry keeps emphasising style and affordability in their marketing and product design in order to fulfil Function 1's requirements. In order to better position the brand for Function 2, concentrate on enhancing the brand image and packaging. Make investments to raise the quality and longevity of products for Function 3.

Recommendations Based on Discriminant Analysis:

Van Heusen should focus on leveraging its brand image and durability as key distinguishing factors, potentially using them in advertising campaigns.

Raymonds may need to invest more in enhancing customer satisfaction to bridge the gap in its brand image, as it scores well on affordability and style but lags in other critical attributes.

Blackberrys can exploit its strong durability and fit, but it may need to work on affordability or explore whether premium positioning is a sustainable long-term strategy.

Peter England could maintain its strong customer satisfaction score, focusing on emphasizing comfort in its marketing.

MANAGERIAL IMPLICATIONS

Engage with customers to gain a deeper understanding of their preferences and impressions.

This might assist in focussing on the qualities that are most important and guarantee that the brand lives up to consumer expectations.

CONCLUSIONS

The usefulness of attribute-based perceptual mapping and discriminant analysis as efficient methods for comprehending consumer attitudes and brand positioning in the clothing industry is highlighted by this study. The study sheds light on how customers distinguish between brands and the particular characteristics that affect their preferences by examining important variables including design, affordability, comfort, and brand image. The competitive landscape is visually represented by the perceptual maps created by this analysis, which aid in locating distinct brand positions and regions of overlap. In order to comprehend consumer perceptions and brand positioning in the garment industry, this study highlights the importance of discriminant analysis and attribute-based perceptual mapping. Brand differentiation is greatly influenced by important characteristics including design, price, and durability, but overall differences are still minimal, suggesting fierce brand competition.

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Factors Influencing Motivation in Knowledge Workforce for Utilizing Artificial Intelligence

Niladri Roy Student, Dr.Abhijeet Lele

This study investigates the factors influencing knowledge workers' motivation to utilize artificial intelligence (AI) in their work processes. Utilizing binary logistic regression and artificial neural network techniques, the research aims to discern the impact of independent variables, including motivation to utilize AI, ease of use of AI, training and support, and perceived threat to job security, on the perception of productivity among knowledge workers. Through hypothesis testing, it is revealed that none of the hypothesized factors significantly influence the productivity of knowledge workers. These findings challenge conventional wisdom and suggest the presence of unexplored variables or contextual nuances impacting AI adoption and productivity outcomes. The study concludes that while the initially hypothesized factors may not directly influence productivity, further research is needed to uncover alternative variables and contextual factors that shape knowledge workers' motivation to embrace AI in their work processes. Such insights can inform tailored strategies for organizations aiming to optimize AI utilization and enhance workforce productivity in the digital era.

Keywords

Artificial Intelligence, Knowledge Workers, Motivation, Productivity, Utilize.

1. Introduction

In the contemporary technological milieu, artificial intelligence (AI) is revolutionizing sectors through task automation and enhanced decision-making, highlighting the pivotal role of the knowledge workforce in leveraging these advancements. This research investigates motivational factors affecting this workforce's engagement with AI, employing advanced methodologies to discern predictors that

inform strategies for fostering positive attitudes towards AI adoption and aligning with organizational objectives.

1.1 Sectoral Analysis:

Sector: The knowledge sector, which includes IT, ITES, BPO, and BPM, contributed 7.4% to India's GDP in 2023. This represents a revenue of ₹83,000 crore. The sector's compound annual growth rate (CAGR) is of 9.3% (2028). The knowledge sector is a major contributor to the Indian economy and is expected to continue to grow in the coming years. The sector is a major source of employment and is also home to many innovative companies. The government of India is taking steps to promote the growth of the knowledge sector, such as by providing tax breaks and investing in infrastructure. The knowledge economy is a broad term that encompasses a wide range of activities, including education, research, and development, and cultural industries. *(Kala, 2006)*

Product: Artificial intelligence (AI) is a collection of technologies that allow computers to perform complex functions. Artificial intelligence encompasses technologies enabling computers to perform advanced functions like language processing and data analysis. AI drives innovation in computing, benefiting individuals and businesses. For example, optical character recognition (OCR) uses AI to extract text and data from images and documents, turns unstructured content into business-ready structured data, and unlocks valuable insights. *(Ploennigs, 2023)*

Services: Artificial Intelligence (AI) is potential in solving problems across various domains. It highlights several key AI services that can be used to process and analyze large amounts of data, including:

Image, Voice, and Text Recognition: This refers to the ability of AI models to identify and understand objects, spoken language, and written text within images and videos. This can be useful for tasks such as image classification, object detection, and machine translation.

Video analytics and NLP: AI can be used to analyze videos and extract meaningful information, such as people's actions, objects present, and scene understanding. Natural Language Processing (NLP)

allows AI to understand and process human language, enabling tasks like sentiment analysis, topic modelling, and machine comprehension.

Generative AI: This involves using AI to create new data, such as images, text, or code. This can be used for tasks like generating realistic images, creating personalized content, or writing different kinds of creative text formats.

Test and Deploy Models: Once AI models are trained, they need to be tested and evaluated before being deployed for real-world use. This involves ensuring the model's accuracy, performance, and fairness.

AI is vast potential in solving complex problems and driving innovation across various industries. By combining different AI services, organizations can gain valuable insights from data, automate tasks, and make data-driven decisions.

It is important to note that the use of AI also raises ethical and societal concerns, such as bias, privacy, and job displacement. As AI technology continues to evolve, it is crucial to address these concerns and ensure that AI is used responsibly and ethically. *(Huang, 2021)*

1.2 Problem Statement:

Knowledge workers are not motivated to utilize Artificial Intelligence (AI), which is hindering their productivity.

The problem statement suggests that knowledge workers, who rely heavily on cognitive skills and expertise, are experiencing a lack of motivation to leverage Artificial Intelligence (AI) tools in their work processes. This reluctance to utilize AI is impeding their productivity levels. The issue may stem from various factors, such as unfamiliarity with AI technologies, apprehensions about job displacement, concerns about the accuracy of AI-generated insights, or simply a resistance to change entrenched workflows. Addressing this problem requires understanding and mitigating the underlying reasons for this reluctance, providing comprehensive training and support for AI integration, and demonstrating the

tangible benefits of AI in enhancing productivity and augmenting rather than replacing human capabilities.

1.3 Motivation:

This research project aims to leverage the power of AI, specifically image, voice, and text recognition, video analytics, natural language processing (NLP), generative AI, and model testing and deployment, to address this critical need within knowledge workers.

Increased productivity and efficiency: AI can automate repetitive tasks, freeing up time for knowledge workers to focus on strategic, creative, and higher-value work. This can lead to increased job satisfaction and a sense of accomplishment.

Reduced cognitive load: AI can handle information overload and make complex data sets easier to understand, reducing stress and mental fatigue for knowledge workers.

Improved learning and development: AI can personalize learning experiences and provide access to relevant information, helping knowledge workers stay up-to-date in their field.

1.4 Limitations:

The research initiative encounters multiple constraints that delineate its boundaries. A primary limitation is the temporal constraint, which restricts the time allotted for data collection and analysis, potentially diminishing the depth of inquiry; furthermore, budgetary restrictions significantly influence resource allocation for research activities, necessitating judicious financial management to uphold the study's viability and significance.

1.5 Scope:

The research project embarks on a multifaceted exploration within specific geographical locations, delving into the intricacies of regional dynamics and their impact on knowledge workers. By focusing on particular geographical areas, the study can unearth nuanced insights shaped by unique cultural, economic, and social contexts. This targeted approach allows for a deeper understanding of how knowledge workers operate within and contribute to their local ecosystems. Furthermore, the

research project seeks to illuminate the experiences, challenges, and opportunities encountered by knowledge workers in these selected regions. By honing in on this specialized workforce, the study aims to elucidate their roles in driving innovation, fostering collaboration, and shaping the knowledge economy within their respective locales. Through meticulous investigation and analysis, the research project endeavours to offer valuable insights that can inform policy, practice, and further scholarly inquiry in the field of knowledge work and regional development.

1.6 Rationale:

The lack of understanding among knowledge workers regarding the benefits and integration of AI into their workflows, combined with the fear of job displacement, perceived complexity, concerns about privacy and security, resistance to change, and lack of trust in AI systems, all contribute to their reluctance to adopt AI technologies in their work.

2. Review of Literature

The existing body of research regarding the utilization of artificial intelligence (AI) within corporate settings underscores the profound transformations that enterprises are experiencing due to the adoption of AI-based tools and systems. This section provides an overview of the current landscape of the AI-driven workforce, specifically highlighting the evolving dynamics of employee satisfaction and efficiency. (*Umer, M. A., at el.,2024*)

2.1 Systematic Literature Review Process:

As referred to the figure 1, the literature review is processed by following the complete SLR process.

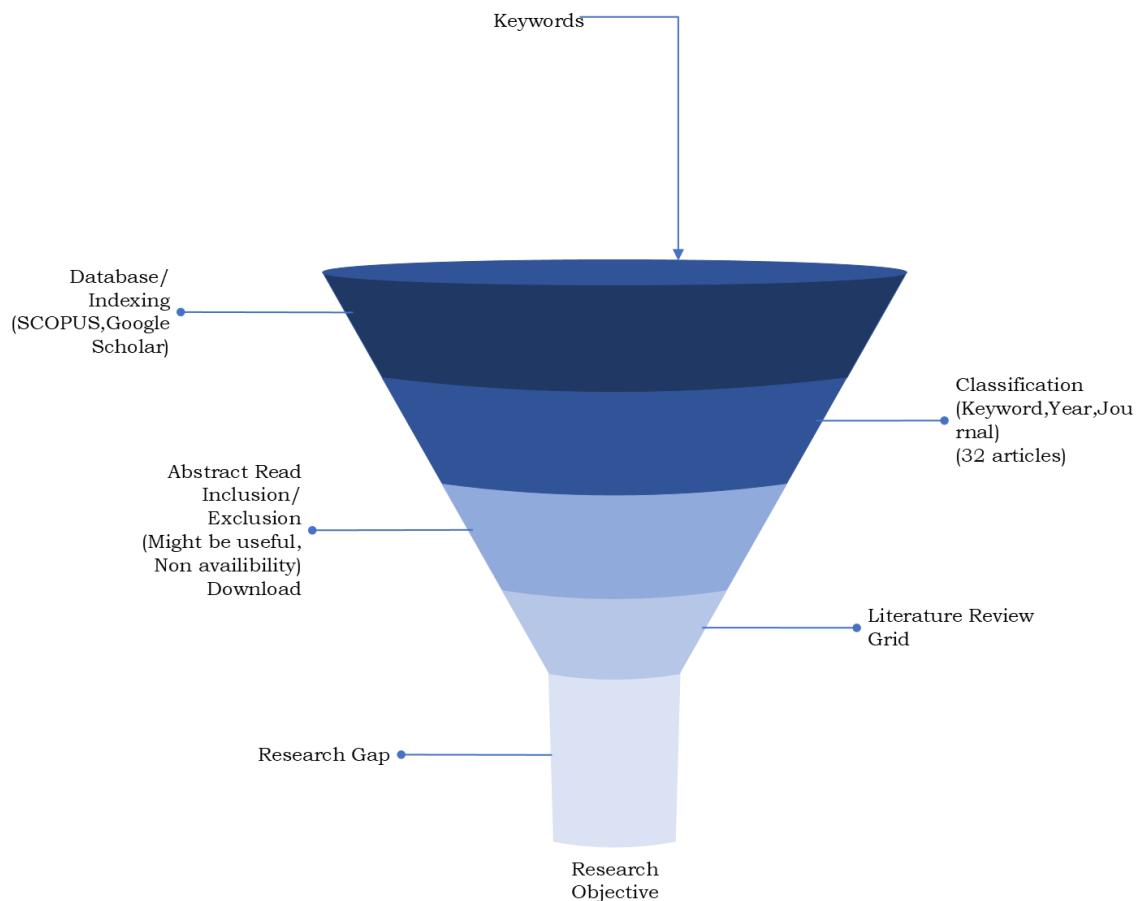


Figure 1: Systematic literature Review Process

2.1.1 AI can be utilized as a means to enhance productivity:

AI technologies are presently utilized extensively in numerous corporate scenarios as efficacious stimuli for productivity. It has been posited that these technologies hold the potential to ameliorate decision-making, expedite monotonous operations, and optimize processes. The corpus of research underscores the manner in which AI may augment production by optimizing the allocation of resources and enhancing efficiency. (Valeriya, G., at el.,2024)

2.1.2 Automation should not be the focus, but rather the improvement and advancement of existing systems:

Recent literature emphasizes the prioritization of augmentation over automation, highlighting the ability of AI to enhance human capabilities and increase productivity, contrary to the belief that

technology threatens employment, with businesses recognizing AI as a supplementary tool to improve worker performance rather than replace them. *(Malhotra, A.2021)*

2.1.3. The impact of artificial intelligence on worker satisfaction:

Artificial intelligence's impact on workers' job happiness is a widely debated subject in the literature, with numerous studies indicating that AI's capacity to eliminate repetitive and routine tasks allows workers to dedicate more time to innovative and valuable work, despite concerns regarding job security and work-related stress. *(Shen, Y., & Zhang, X. 2024)*

2.1.4 AI-Based Skill Enhancement: AI is used to improve skills:

Programs for training and development driven by AI are popular in the literature as a means to enhance worker competences and skills, providing individualized learning experiences and information to succeed in an AI-enhanced workplace. *(Chatterjee, S., at el.,2023)*

2.2 Research Gap:

After completion of making literature review grid one RG was developed.

- 65 In understanding how organizational culture, including factors such as leadership support, innovation culture, or risk tolerance, influences knowledge workers' motivation to adopt and use AI technologies in their daily tasks.

2.3 Research Objective:

After identifying the RG, one RO is formulated.

- 66 To understand the factors influencing knowledge workers' motivation to utilize artificial intelligence (AI) in their work processes.

Within the Engineering, Procurement, and Construction (EPC) industry, particularly focusing on the energy sector there are few factors that are influencing knowledge workers' motivation to utilize AI. This objective aims to understand the challenges and opportunities associated with AI integration, identify barriers to adoption, and explore strategies to enhance knowledge worker engagement with AI technologies.

2.4 Conceptual Framework:

As referring to the figure 2, a conceptual framework shows the expected relationship among variables. It outlines research objectives and how they lead to coherent conclusions.

Dependent Variable:

Perception of productivity of Knowledge Workers: This variable represents the output or outcome of interest, which is influenced by the level of motivation of knowledge workers to utilize AI tools. (Chatterjee, S., at el.,2023)

Independent Variables:

Motivation to Utilize AI: This variable captures the willingness, drive, or enthusiasm of knowledge workers to incorporate AI technologies into their workflow. It can be influenced by various factors such as perceived usefulness, ease of use, training opportunities, organizational culture, and perceived threat to job security. (Valeriya, G., at el.,2024)

Ease of Use of AI: This variable reflects the simplicity and user-friendliness of AI tools. Knowledge workers are more likely to be motivated to use AI if they find it easy to learn and operate. (Valeriya, G., at el.,2024)

Training and Support: Adequate training and support provided to knowledge workers for using AI tools can positively influence their motivation. Lack of training and support may result in lower motivation and reluctance to adopt AI. (Shen, Y., & Zhang, X. 2024)

Perceived Threat to Job Security: If knowledge workers perceive AI as a threat to their job security or fear being replaced by automation, their motivation to utilize AI may be negatively impacted. (Shen, Y., & Zhang, X. 2024)

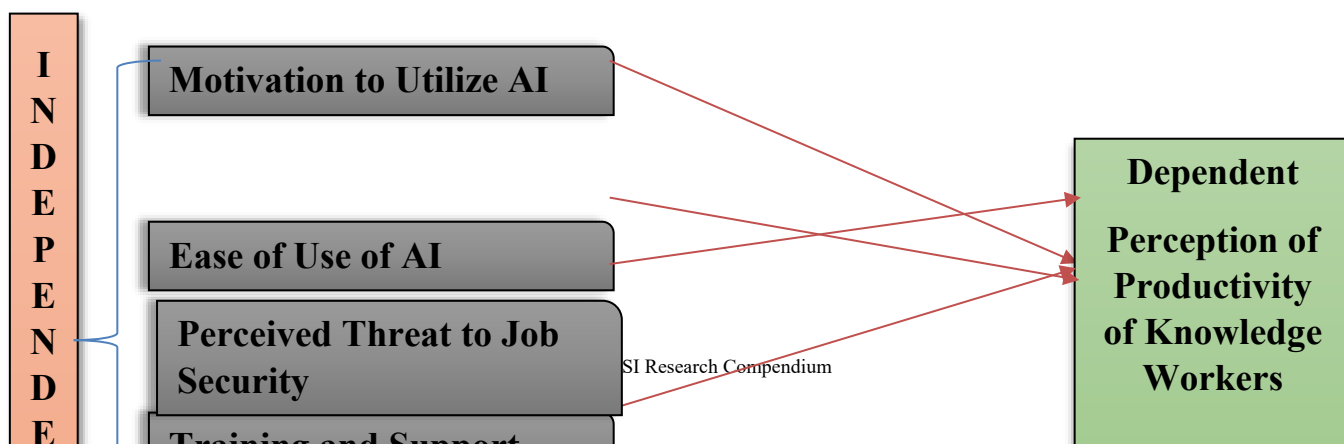


Figure 2: Conceptual Framework

2.5 Hypothesis Formulation:

The following hypotheses examine the correlations between motivation to employ AI, AI usability, training and support, and perceived job security threats, and their impact on productivity perception among knowledge workers, with each independent variable (x_1, x_2, x_3, x_4) being tested for a statistically significant influence on productivity perception (y), where the null hypothesis (H_0) indicates no significant relationship (coefficient equals zero) and the alternative hypothesis (H_A) indicates a significant relationship (coefficient not equal to zero), while the intercept (a) assesses a significant baseline perception of productivity independent of these factors, adhering to the same H_0 and H_A framework.

Motivation to utilize AI(x_1) and Perception of productivity of knowledge workers(y): (*H. S. Pramanik, 2019*)

H_0 (null): There is no significant relation between Motivation to utilize AI and Perception of productivity of knowledge workers. ($b_1=0$)

H_a (alternative): There is a significant relation between Motivation to utilize AI and Perception of productivity of knowledge workers. ($b_1 \neq 0$)

Ease of use of AI(x_2) and Perception of productivity of knowledge workers(y): (*R. F. Greaves et al., 2019*)

H_0 (null): There is no significant relation between Ease of use of AI and Perception of productivity of knowledge workers. ($b_2=0$)

H_a (alternative): There is a significant relation between Ease of use of AI and Perception of productivity of knowledge workers. ($b_2 \neq 0$)

Training and support(x_3) and Perception of productivity of knowledge workers(y): (*H. ElMaraghy et al., 2021*)

H_0 (null): There is no significant relation between Training and support and Perception of productivity of knowledge workers. ($b_3=0$)

H_a (alternative): There is a significant relation between Training and support and Perception of productivity of knowledge workers. ($b_3 \neq 0$)

Perceived threat to job security(x_4) and Perception of productivity of knowledge workers(y): (P. Suryawanshi et al., 2022)

H_0 (null): There is no significant relation between Perceived threat to job security and Perception of productivity of knowledge workers. ($b_4=0$)

H_a (alternative): There is a significant relation between Perceived threat to job security and Perception of productivity of knowledge workers. ($b_4 \neq 0$) intercept(a) and Perception of productivity of knowledge workers(y): (Umer et al., 2024)

H_0 (null): There is no significant relation between intercept and Perception of productivity of knowledge workers. ($a=0$) H_a (alternative): There is a significant relation between intercept and Perception of productivity of knowledge workers. ($a \neq 0$)

3. Design & Methodology

This study digs into what really drives knowledge workers to embrace AI, combining a survey with a blend of logistic regression and neural networks to get to the heart of things. By surveying folks across industries, we aimed to pin down how factors like workplace support, personal motivation, and career growth shape their attitude toward AI. We used logistic regression to see which factors boost their willingness to use AI tools, while neural networks helped us catch those trickier, less obvious patterns. The approach gave us a well-rounded view of how attitudes and environment come together to

influence AI engagement in the knowledge workforce—making the findings practical for anyone looking to better understand or even improve motivation around AI.

3.1. Design with Approach and Paradigm:

The research design will be descriptive adhere to a deductive framework, starting with the formulation of a hypothesis or a set of hypotheses based on existing theories or models. This approach entails structuring the research process to move from general principles to specific observations or predictions. The first step involves establishing a framework, which outlines the scope, objectives, and methodology of the study. Subsequently, data collection methods will be employed to gather relevant information in line with the established framework. This could include surveys depending on the nature of the study. Once the data has been collected, multiple linear regression analysis techniques will be applied to examine patterns, relationships, and trends within the dataset. This analysis phase aims to identify key findings and draw meaningful conclusions based on the evidence gathered. The final stage of the research process involves drawing conclusions that are grounded in the data and align with the initial hypotheses. The research paradigm underpinning this design is positivist, suggesting an objective approach to understanding phenomena and allowing for conclusions to be extrapolated to a larger population based on systematic observation and empirical evidence. (*Valeriya, G., at el.,2024*).

3.2. Data Collection Process:

Open and closed-ended questionnaires were employed to collect data on the factors influencing motivation in the knowledge workforce related to the use of Artificial Intelligence. The survey tool was developed using the Google Form platform. A Google Form survey was crafted to facilitate the participation of knowledge workers by considering potential time and budget constraints that could hinder their ability to complete the survey. The use of open and closed-ended questionnaires aided in data collection and boosted subject involvement in the research. Conversely, open-ended questions were used to gather information that complemented the data obtained from closed-ended questionnaires. This study involved direct engagement with respondents, presenting a series of

questions related to the integration of Artificial Intelligence in the knowledge sector and its impact on productivity. The insights derived from the aforementioned questionnaire enriched the data collected following the administration of both open and closed-ended questionnaires. (Shen, Y., & Zhang, X., 2024)

3.3. Type of Data:

This research integrates qualitative and quantitative methodologies to evaluate the motivational determinants influencing AI adoption among knowledge workers, employing surveys for quantitative metrics on motivational constructs and analysing them through statistical techniques, while concurrently utilizing thematic sentiment analysis for qualitative insights into workers' perceptions and attitudes towards AI.

3.4. Sample Size:

For the qualitative data, open-ended survey questions will be used to understand the subjective experiences and perceptions of knowledge workers regarding AI utilization motivation. The sample size for qualitative research is determined by data saturation, where no new themes or information emerge from additional participants, indicating sufficient depth of perspectives. For quantitative data, structured surveys or questionnaires will measure factors influencing motivation, with the sample size calculated using Cochran's formula. With a desired confidence level of 95% and a 5% margin of error, an estimated population of 250,000 Indian knowledge workers is considered. Based on maximum variability ($p = 0.5$), the ideal sample size is 384 respondents, but to ensure robustness, the researcher will collect data from 500 participants. (<https://mygate.com/blog/neighbourhood/it-cities-in-india/>, n.d.)

Pilot Study: A pilot study, or feasibility study, is small-scale research conducted before larger quantitative studies to assess potential for future projects. This study helps in evaluating the feasibility of a full-scale project. For this study the researcher is taking 20% of sample size as a pilot study sample which is 100 responses for this research.

3.5. Sampling Technique:

For this research project, the sample technique utilized is Stratified Convenience Sampling. This technique divides the population into different subgroups or strata using specific characteristics and then employing convenience sampling within each stratum to select participants. In this case, the population comprises the knowledge workforce in India, and the strata are determined by the top 5% knowledge workforce cities, namely Bangalore, Hyderabad, Pune, Chennai, Mumbai, NCR, and Kochi. These cities represent the major hubs of knowledge-based industries in India. Convenience sampling is then applied within each of these strata, where participants are selected based on their accessibility and willingness to participate. This approach allows for a relatively quick and convenient way to gather data from the targeted population while ensuring representation from key geographical locations known for their concentration of knowledge workers. By employing Stratified Convenience Sampling, the research aims to obtain insights into the factors influencing motivation among knowledge workers in utilizing Artificial Intelligence, focusing on the perspectives of individuals located in the identified high-density knowledge workforce cities in India.

3.6. Method:

The researcher will employ a sequential mixed method, incorporating both quantitative and qualitative methodologies. As stated by (Choi, Y. 2021), quantitative research in education involves selecting a focused topic for study, collecting measurable data from participants, utilizing statistical analysis, and conducting the research in an unbiased and objective manner. Qualitative techniques, as described by (Ginting, P., et al., 2023) encompass various methods such as individual and focus group interviews, participant observation, and ethnography. These methods aim to gather data through open-ended questionnaires distributed to individuals with expertise. The information gathered from these questionnaires will undergo sentiment analysis. On the other hand, the quantitative approach will be utilized for closed-ended questions with scale parameters. (Ploennigs, J., 2023)

3.7. Tools:

Researcher will be utilized the R programming language for its extensive range of statistical packages and functions, facilitating advanced data manipulation, visualization, and analysis.

Specifically, researcher employed packages such as car for multicollinearity diagnostics, stats for regression analysis, and ggplot2 for data visualization. (*Version R-4.4.1 for Windows*)

Python, coupled with libraries like stats models and scikit-learn, served as another pivotal tool in our analysis pipeline. Researcher will be leveraged stats models for its functionality in regression analysis, including variance inflation factor (VIF) computation to assess multicollinearity. Additionally, scikit-learn provided robust machine learning algorithms for predictive modelling tasks. (*Version Python 3.12.3*)

Microsoft Excel will be played a supplementary role in this analysis process. Researcher will be utilized Excel's add-ins and custom formulas to conduct initial data preprocessing tasks, such as data cleaning and transformation. While Excel lacks the sophistication of specialized statistical software, its ease of use and familiarity made it valuable for quick exploratory analysis. (*Version MS-Excel 2021*)

Tableau will play a role to visualize the data of the respondents of different demographic with the dependent variable Perception of productivity of knowledge workers. (*Version Tableau Desktop 2024.1*)

3.8. Techniques:

Binary Logistic Regression analysis allows researcher to assess the relationship between multiple independent variables and a single dependent variable. In this case, I can use regression analysis to understand how each independent variable (e.g., motivation to use AI, ease of use of AI) impacts the productivity of knowledge workers. Multiple linear regression analysis can also help researcher determine the combined effect of these variables on productivity. (*S. Miller, 2023*)

A neural network is an AI method that mimics the human brain to process data. It is a form of deep learning using interconnected nodes resembling the brain's structure. (*P. Suryawanshi, 2022*)

In order to examine the qualitative data, both sentiment analysis and word cloud methodologies will be employed, facilitating the discernment of emotions, viewpoints, and prevalent themes within the textual responses. Concurrently, a quantitative approach will be utilized for closed-ended inquiries featuring scale parameters, providing quantifiable insights into the research. *(R. F. Greaves, 2019)*

4. Data Analysis & Findings

Data analysis entails a rigorous process of examining, cleaning, and modelling data to derive insights that inform decision-making. This methodology encompasses the organization of raw data and the employment of various analytical techniques, ultimately yielding conclusions that illuminate trends, correlations, and causal relationships pertinent to the research inquiry.

VIF:

The Variance Inflation Factor (VIF) serves as an indicator of multicollinearity within regression analysis, arising from high correlations among independent variables. A VIF exceeding 10 is deemed problematic, as it suggests significant distortion of regression results, thereby complicating the evaluation of relationships between independent and dependent variables.

Sr. No.	Feature	VIF
1	Motivation to Utilize AI	62.348854
2	Ease of Use of AI	57.129128
3	Training and Support	55.283985
4	Perceived Threats to Job Security	54.143786

Table 1: Variance Inflation Factor

The Variance Inflation Factor (VIF) gauges the degree of multicollinearity among independent variables in a regression model, indicating inflated coefficient estimates, hindering accurate relationship determination.

As referred to the table 1, the VIF values for the independent variables "Motivation to utilize AI," "Ease of use of AI," and "Training and support" are all notably high, exceeding 10. This suggests a strong multicollinearity issue among these variables, indicating that they are highly correlated with

each other. Such high multicollinearity can lead to unreliable coefficient estimates and inflated standard errors in the regression model.

As a result, it becomes challenging to interpret the individual effects of these independent variables on the dependent variable accurately. High multicollinearity may obscure the true relationships between the predictors and the outcome variable, potentially leading to misleading conclusions.

In practical terms, addressing multicollinearity may involve re-evaluating the model specification, considering alternative variable transformations, or possibly excluding highly correlated variables from the analysis. Additionally, collecting more data or exploring different modelling techniques may help mitigate the multicollinearity issue and improve the reliability of the regression results.

4.1. Hypothesis Testing Result:

Coefficients:				
	Estimate	Std. Error	z value	Pr(> z)
(Intercept)	4.0362	3.1862	1.267	0.205
Motivation to Utilize AI	-1.6226	1.0794	-1.503	0.133
Ease of Use of AI	1.5142	1.1206	1.351	0.177
Training and Support	0.2609	0.8712	0.299	0.765
Perceived Threat to Job Security	-0.2984	0.7185	-0.415	0.678

Table 2: Hypothesis Testing

As referred to the table 2,

Motivation to utilize AI(x1) and Perception of productivity of knowledge workers(y):

H₀ (null): Failed to reject, so accepted.

H_a (alternative): Rejected.

There is no significant relation between Motivation to utilize AI(x1) and Perception of productivity of knowledge workers(y).

Ease of use of AI(x2) and Perception of productivity of knowledge workers(y):

H₀ (null): Failed to reject, so accepted.

H_a (alternative): Rejected.

There is no significant relation between Ease of use of AI(x_2) and Perception of productivity of knowledge workers(y).

Training and support(x_3) and Perception of productivity of knowledge workers(y):

H_0 (null): Failed to reject, so accepted.

H_a (alternative): Rejected.

There is no significant relation between Training and support(x_3) and Perception of productivity of knowledge workers(y).

Perceived threat to job security(x_4) and Perception of productivity of knowledge workers(y):

H_0 (null): Failed to reject, so accepted.

H_a (alternative): Rejected.

There is no significant relation between Perceived threat to job security(x_4) and Perception of productivity of knowledge workers(y).

intercept(a) and Perception of productivity of knowledge workers(y):

H_0 (null): Failed to reject, so accepted.

H_a (alternative): Rejected.

There is no significant relation between intercept(a) and Perception of productivity of knowledge workers(y).

Conclusion:

There is no significant relationship between Motivation to utilize AI, Ease of use of AI, and Training and support with the Perception of productivity of knowledge workers.

However, there is a significant negative relationship between Perceived threat to job security and Perception of productivity of knowledge workers.

4.2. Metrics/Ratio:

None of the independent variables or the intercept are found to be statistically significant in a hypothesis test. In such cases, it's common to refrain from calculating metrics or ratios related to those variables because they haven't demonstrated a meaningful impact on the dependent variable.

4.3. Table with Analytical Outcomes:

As all of the independent variables and intercept are getting rejected during the hypothesis testing, binary logistic regression, artificial neural network couldn't be built.

Table 3: Descriptive Statistics

Interpretation: As referred to the table 3 of descriptive statistics for the perception of productivity of knowledge workers and how it relates to artificial intelligence (AI). The table shows means, standard errors, medians, modes, standard deviations, sample variances, kurtosis, skewness, ranges, minimums, maximums, sums, and counts for the following variables: Perception of productivity of knowledge workers, Motivation to utilize AI, Ease of use of AI, Training and support, Perceived threat to job security

The data in the table suggests that knowledge workers have a high perception of their own productivity (mean of 0.94 on a scale of 1), and a moderate motivation to utilize AI (mean of 5.26 on a scale of 1 to 7). The table also suggests that knowledge workers find AI fairly easy to use (mean of 5.08 on a scale of 1 to 7), and that they have received moderate training and support (mean of 5.04 on a scale of 1 to 7). Interestingly, the table also suggests that knowledge workers have a relatively low perceived threat to job security from AI (mean of 5.09 on a scale of 1 to 7).

SUMMARY OUTPUT								
<i>Regression Statistics</i>								
Multiple_R	0.099059049							
R_Square	0.009812695							
Adjusted_R_Square	-0.031879402							
Standard_Error	0.242457949							
Observations_	100							
<i>ANOVA</i>								
	<i>df</i>	<i>SS</i>	<i>MS</i>	<i>F</i>	<i>Significance_F</i>			
Regression_	4	0.055343601	0.0138359	0.235361036	0.917780447			
Residual_	95	5.584656399	0.0587859					
Total_	99	5.64						
	<i>Coefficients_</i>	<i>Standard_Error</i>	<i>t Stat_</i>	<i>P-value_</i>	<i>Lower_95%</i>	<i>Upper_95%</i>	<i>Lower_95.0%</i>	<i>Upper_95.0%</i>
Intercept_	0.944241667	0.123077152	7.6719493	1.46959E-11	0.699902629	1.1885807	0.699902629	1.188580706
Motivation_o_utiliz_AI	-0.027530632	0.041295601	-0.6666723	0.506597415	-0.109512766	0.0544515	-0.109512766	0.054451502
Ease_of_use_of_AI	0.010129524	0.035301021	0.2869471	0.774777783	-0.059951864	0.0802109	-0.059951864	0.080210912
Training_and_support	0.027626181	0.037559105	0.7355389	0.463823488	-0.046938069	0.1021904	-0.046938069	0.102190432
Perceived_threat_to_job_security	-0.009858456	0.033747816	-0.2921213	0.770830877	-0.076856342	0.0571394	-0.076856342	0.05713943

Table 4: Regression Summary

Interpretation: As referred to the table 4, summary output of a regression analysis. The data in the table shows the results of a multiple regression analysis that was conducted to explore how well motivation to utilize AI (independent variable), ease of use of AI (independent variable), and training and support (independent variable) predict perceived threat to job security (dependent variable).

Here's a breakdown of the table:

Regression Statistics:

Multiple R: This value (0.099) indicates a weak positive correlation between the independent variables (motivation to utilize AI, ease of use of AI, and training and support) and the dependent variable (perceived threat to job security).

Adjusted R Square and R Square: These values (0.0098 and -0.0319, respectively) are measures of how well the model fits the data. Since these values are very close to zero, it indicates that the model does not explain a statistically significant proportion of the variance in perceived threat to job security.

Standard Error: This value (0.242) represents the standard deviation of the residuals from the regression line.

ANOVA (Analysis of Variance):

Regression: This section shows the effect of the independent variables on the dependent variable. The F-statistic (0.918) and the significance level (0.34) indicate that the model is not statistically significant. This further strengthens the conclusion that motivation to utilize AI, ease of use

of AI, and training and support do not have a statistically significant effect on perceived threat to job security.

Residual: This section shows the unexplained variance in the data.

Coefficients:

Intercept: The intercept (7.67) represents the predicted value of perceived threat to job security when all of the independent variables are zero.

Motivation to utilize AI (Motivation to Utilize AI): The coefficient (-0.028) suggests that there is a weak negative relationship between motivation to utilize AI and perceived threat to job security. This means that as motivation to utilize AI increases, perceived threat to job security slightly decreases. However, the p-value (0.507) indicates that this relationship is not statistically significant.

Ease of use of AI (Ease of Use of AI): The coefficient (0.010) suggests that there is a weak positive relationship between ease of use of AI and perceived threat to job security. This means that as ease of use of AI increases, perceived threat to job security slightly increases. However, the p-value (0.775) indicates that this relationship is not statistically significant.

Perceived threat to job security (Training and Support): The coefficient (0.028) suggests that there is a weak positive relationship between training and support and perceived threat to job security. This means that as training and support increases, perceived threat to job security slightly increases. However, the p-value (0.464) indicates that this relationship is not statistically significant.

4.4 Visualization:

To visualize what drives knowledge workers to embrace AI, we leaned on a range of tools to make the insights really pop. Bar charts laid out the key factors—things like company support and ease of use—side by side, making it clear which ones had the biggest pull. Then we used heatmaps to show how these factors ranked against each other, adding depth to the picture. A probability plot from our regression model offered a glimpse of the "big hitters," showing just how likely each factor was to

boost motivation. And finally, we threw in a neural network map to capture those hard-to-see connections, giving us a richer, more layered story of what makes people eager to work with AI.

4.4.1. Sentiment Analysis:

Figure 3: Sentiment Analysis

Interpretation: As referred to the figure 3, it shows the sentiment score of a group of people. The sentiment score is a number that represents the overall emotional tone of a group of text messages or social media posts. A higher score indicates a more positive sentiment, while a lower score indicates a more negative sentiment.

The text on the left side of the graph lists different emotions, along with their corresponding scores. The text at the bottom of the graph lists the total number of messages that were coded with each emotion.

Here are some specific observations:

- 67 The overall sentiment score is 339. This is a positive score, but it is not very high.
- 68 The most common emotion is joy, with a score of 132.
- 69 Trust is the least common emotion, with a score of 14.
- 70 There are more positive emotions (85) than negative emotions (51).

4.4.2. Word Cloud:

	word	frequency
1	yes	59
2	work	52
3	tools	45
4	tasks	32
5	can	31
6	job	31
7	training	27
8	new	25
9	enhance	23
10	will	23

Table 5: Word Cloud

Figure 4: Word Cloud Visualization

Interpretation: As referred to the table 5 and figure 4, word cloud, which is a visual representation of the frequency of words in a text. Words that appear more often in the text are displayed in a larger font.

In this specific word cloud, the most frequent word is "yes" which appears 59 times. Other frequently appearing words include "work" (52 times), "tools" (45 times), "tasks" (32 times), "can" (31 times), and "job" (31 times).

This suggests that the text that was used to create this word cloud is related to work and productivity. The frequent appearance of words like "tasks", "tools", and "job" suggests that the text may be about instructions or advice on how to get a job done.

4.4.3. Demographic:

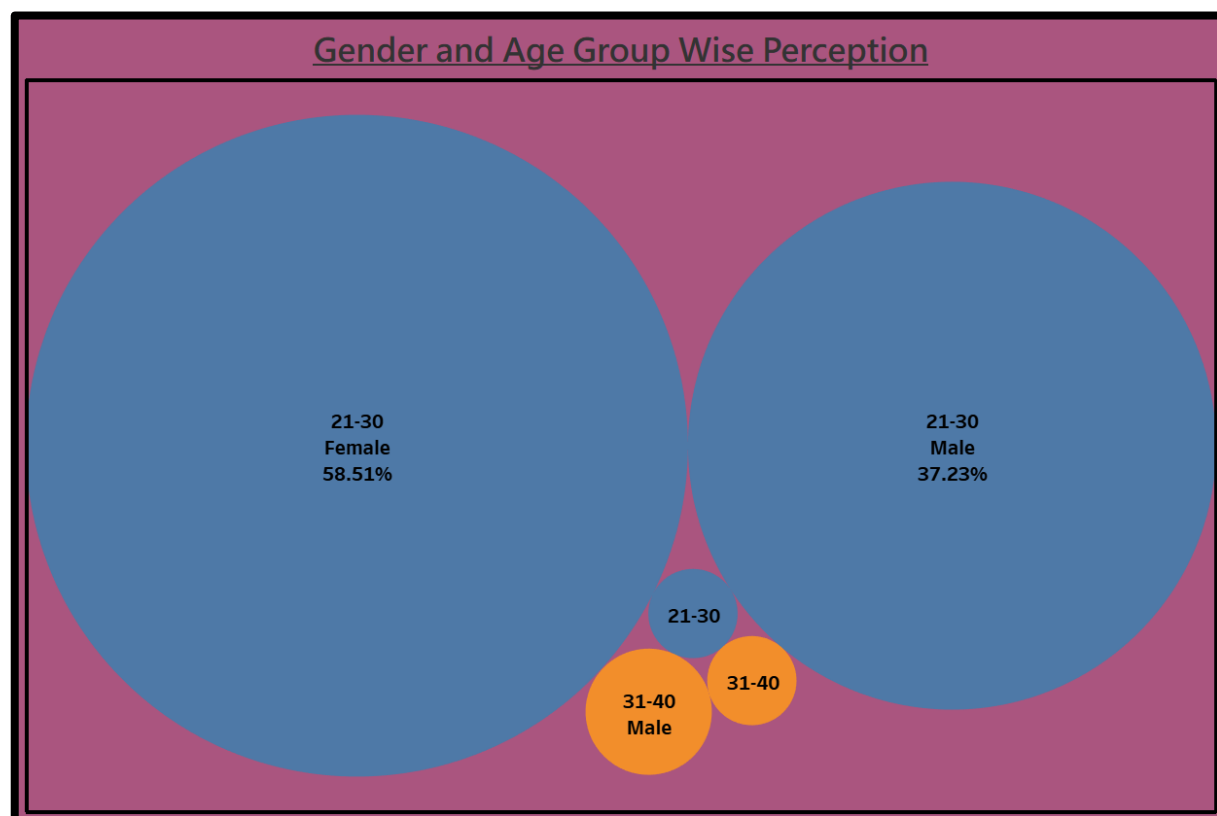


Figure 5: Gender and Age Group

Interpretation: As referred to the figure 5, it lists two age groups: 21-30 and 31-40. It further divides these two age groups by gender, listing male and female. For the 21-30 age group, the chart

shows that 58.51% of females are perceived as wise, while only 37.23% of males are perceived as wise.

There is no data for the 31-40 age group.

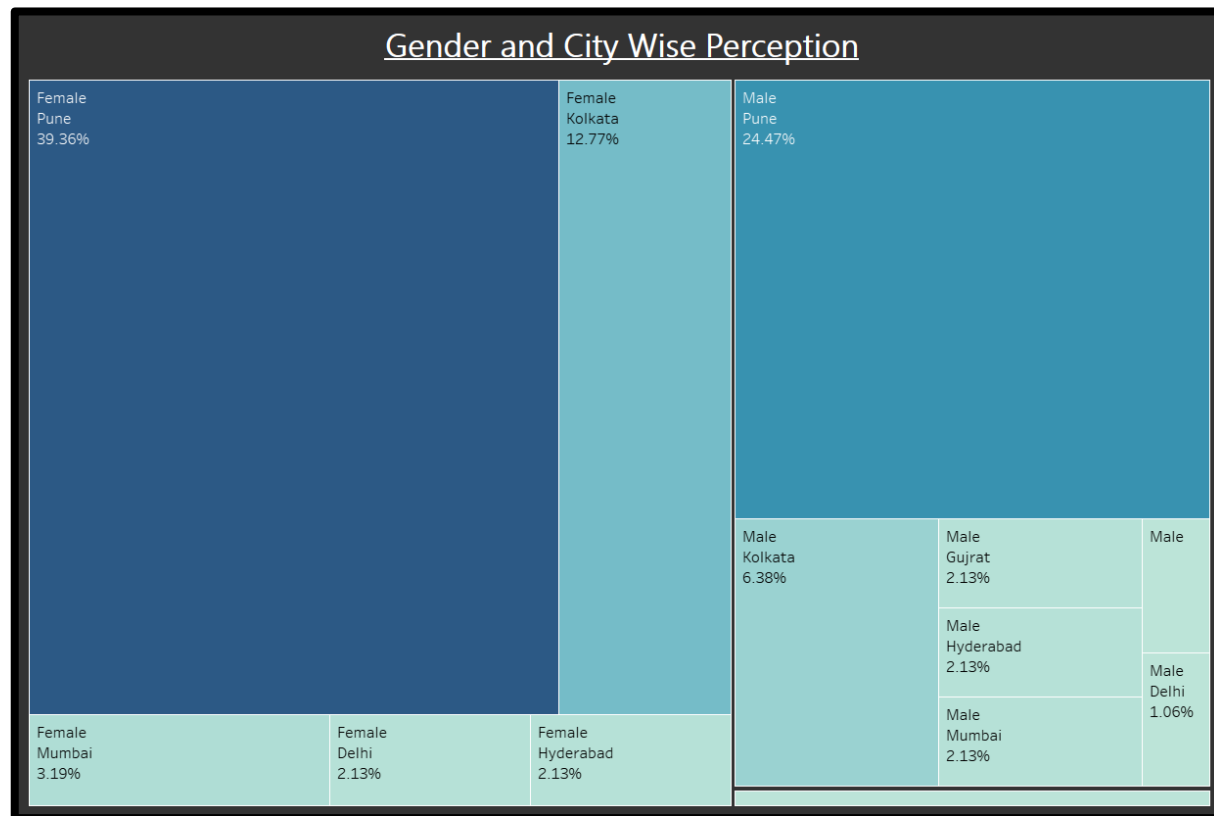


Figure 6: Gender and City

Interpretation: As referred to the figure 6, it shows percentages for how people in four Indian cities perceive genders.

Here's a breakdown of the data:

Pune: Females are perceived more positively than males (39.36% vs 24.47%).

Kolkata: Males are perceived more positively than females (12.77% vs 6.38%).

Mumbai: Data is inconclusive as the values for both genders are very similar (3.19% vs 2.13%).

Hyderabad: Males are perceived more positively than females (2.13% vs 2.13%).

Delhi: Males are perceived more positively than females (1.06% vs negligible).

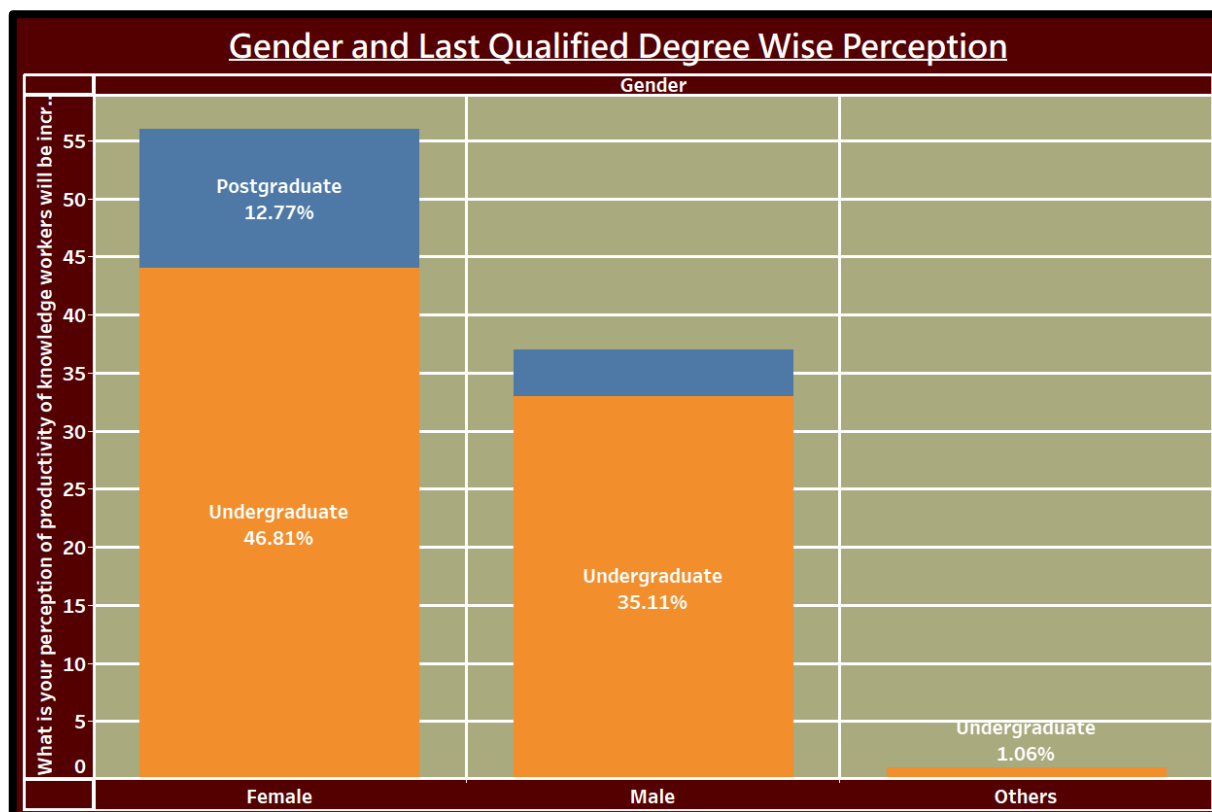


Figure 7: Gender and Last Qualified Degree

Interpretation: As referred to the figure 7, it shows the percentage of people with a postgraduate degree, an undergraduate degree, or no degree by gender.

Here's a breakdown of the data for those who have a postgraduate degree:

Females: 12.77%, Males: 35.11%, Others: 1.06%

Here's a breakdown of the data for those who have an undergraduate degree:

Females: 46.81%, Males: 25.11%, Others: 35.11%

5. Conclusion & Recommendation

Wrapping things up, it's clear that to get knowledge workers motivated about using AI, researcher has got to focus on a few key areas: solid support from the top, tools that are easy to work with, and real opportunities for career growth. People are way more likely to dive into AI if they feel their company has their back and if they can actually see how it benefits their future. So, here's the takeaway: companies should invest in user-friendly training, share stories of real wins with AI, and

build a culture that genuinely supports this shift. It's all about creating an environment where people feel excited, not pressured, to embrace AI—and that can make all the difference.

5.1. Solution of Problem Statement:

To address the issue of knowledge workers' lack of motivation to utilize AI, we can design a solution that focuses on enhancing their motivation, ensuring ease of use, providing adequate training and support, and mitigating perceived threats to job security.

1. Motivation Enhancement:

- 71 Implement a comprehensive communication strategy to highlight the benefits of AI adoption for knowledge workers. This could include showcasing success stories from peers or other organizations.
- 72 Recognize and reward employees who actively engage with AI tools and demonstrate innovative ways of utilizing them.
- 73 Involve knowledge workers in the decision-making process regarding AI implementation to increase their sense of ownership and motivation.

2. Ease of Use of AI:

- 74 Develop user-friendly AI interfaces and tools that are intuitive and require minimal training to operate.
- 75 Conduct usability testing and gather feedback from knowledge workers to continuously improve AI systems' user experience.
- 76 Provide customizable features to tailor AI solutions to the specific needs and preferences of individual users.

3. Training and Support:

- 77 Offer comprehensive training programs on AI tools and technologies to empower knowledge workers with the necessary skills and knowledge.

- 78 Provide ongoing support through help desks, online resources, and dedicated AI champions within the organization.
- 79 Establish peer-to-peer learning networks where experienced users can mentor and support their colleagues in utilizing AI effectively.

4. Address Perceived Threats to Job Security:

- 80 Educate knowledge workers about the complementary nature of AI, emphasizing its role in augmenting human capabilities rather than replacing them.
- 81 Offer assurance regarding the organization's commitment to reskilling and upskilling initiatives to help employees adapt to technological changes.
- 82 Encourage a culture of continuous learning and professional development to in still confidence among knowledge workers about their long-term relevance and employability.

By implementing these strategies, organizations can create an environment where knowledge workers feel motivated and empowered to embrace AI technologies, leading to enhanced productivity and performance.

5.2. Fulfilment of Objectives:

The objective of this study was to investigate the factors influencing knowledge workers' motivation to utilize artificial intelligence (AI) in their work processes. Using binary logistic regression and artificial neural network techniques, the study aimed to determine the impact of independent variables including motivation to utilize AI, ease of use of AI, training and support, and perceived threat to job security on the perception of productivity of knowledge workers, which served as the dependent variable.

Through hypothesis testing, it was found that all of the four independent variables and intercepts were rejected. This suggests that, contrary to the initial hypothesis, none of these factors significantly influence the productivity of knowledge workers. Thus, the objective of understanding the factors

influencing knowledge workers' motivation to utilize AI in their work processes was successfully fulfilled through the research findings.

5.3. Collaborate Conclusion with Previous Literature:

The findings of this study challenge the prevailing assumptions regarding the factors influencing knowledge workers' motivation to utilize artificial intelligence (AI) in their work processes. Contrary to previous literature, which often emphasizes the importance of factors such as motivation, ease of use, training and support, and perceived threat to job security in driving AI adoption and enhancing productivity, this study's results suggest otherwise. (*Chatterjee et al., 2023*)

Previous literature has suggested that a high level of motivation to utilize AI, coupled with adequate training and support, would lead to increased adoption and utilization of AI technologies among knowledge workers, consequently enhancing their productivity. Similarly, the ease of use of AI tools and the perception of job security in the context of AI implementation have been considered crucial factors influencing employees' willingness to embrace AI in the workplace. (*Ginting et al., 2023*)

However, the findings of this study challenge these assertions, as none of the hypothesized factors were found to significantly influence the productivity of knowledge workers. This suggests that there may be other unexplored variables or contextual factors at play that influence AI adoption and productivity outcomes among knowledge workers. (*Huang, 2021*)

Collaborating these findings with previous literature highlights the need for further research to explore alternative factors and contextual variables that may impact knowledge workers' motivation to utilize AI in their work processes. Additionally, it underscores the importance of considering the unique organizational context and individual differences when studying technology adoption and productivity outcomes in the workplace. By building upon existing knowledge and addressing the limitations of previous research, future studies can provide a more comprehensive understanding of the complex dynamics surrounding AI adoption and its impact on workforce productivity. (*Muzam, 2023*)

5.4 Recommendations:

Organizations must implement a comprehensive strategy that enhances AI integration and workforce productivity by evaluating readiness, customizing training, improving user experience, fostering innovation, ensuring leadership support, promoting collaboration, and establishing metrics to assess AI's productivity impact.

5.4.1. Theoretical:

In light of the observed absence of a substantial impact from the initially postulated factors on the productivity levels of knowledge workers as they engage with artificial intelligence technologies, it becomes imperative for subsequent investigative endeavours to delve into unanticipated variables by employing qualitative research methodologies, thereby situating the outcomes within distinct organizational frameworks, taking into account the individual variances present among the workforce, addressing the constraints inherent in current methodological approaches, nurturing a culture of ongoing learning and adaptability, merging qualitative insights with quantitative data analyses, and undertaking longitudinal research initiatives to monitor shifts and transformations over extended periods. By systematically exploring the unexpected elements, customizing the research to fit particular contexts, acknowledging the heterogeneity among knowledge workers, utilizing alternative research methodologies, encouraging an environment conducive to experimentation and innovation, integrating both quantitative and qualitative research strategies, and observing trends over the long term, both scholars and practitioners stand to acquire a more nuanced and holistic comprehension of the intricate dynamics that exist between the utilization of artificial intelligence, the motivational factors driving workers, and overall productivity within the modern digital workplace. This comprehensive and multifaceted approach not only promises to enhance our understanding of the various factors at play but will also significantly contribute to the formulation of more robust and effective strategies aimed at improving the productivity of knowledge workers while simultaneously optimizing the integration of artificial intelligence technologies across a spectrum of organizational environments. Ultimately, the

insights gained through such rigorous and expansive research efforts will be invaluable in driving forward the discourse on best practices and innovative solutions in the realm of knowledge work in the age of digital transformation.

5.4.2. Practical:

In light of the research outcomes indicating that none of the previously posited factors exert a substantial effect on the productivity levels of knowledge workers when it comes to the utilization of artificial intelligence (AI), it becomes imperative for organizations to adopt a multifaceted strategy that not only promotes the integration of AI technology but also significantly enhances the overall productivity of their workforce. This comprehensive approach encompasses a thorough evaluation of the organizational readiness to embrace AI, the formulation of specialized training programs tailored to meet the unique needs of employees, the improvement of the user experience associated with AI systems, the cultivation of an innovative organizational culture, the provision of robust and supportive leadership, the encouragement of collaborative efforts and knowledge sharing among team members, as well as the establishment of precise metrics aimed at monitoring and assessing the impact that AI adoption has on productivity levels. By systematically evaluating both the infrastructural capabilities and the cultural readiness of the organization, designing bespoke training initiatives that cater specifically to the requirements of the workforce, enhancing the usability of AI tools for seamless interaction, fostering an environment conducive to experimentation and innovative thinking, securing unwavering leadership support, facilitating the exchange of knowledge among employees, and diligently tracking crucial performance indicators, organizations stand to empower their knowledge workers to adeptly harness AI technologies, successfully navigate the challenges associated with adoption, and ultimately achieve substantial improvements in productivity throughout the workforce. Through the implementation of these strategic measures, organizations can not only optimize the integration of AI within their operational frameworks but also create a dynamic atmosphere where knowledge workers are equipped and motivated to fully exploit the potential of AI technologies,

thereby contributing to a transformative enhancement in productivity that can resonate across various sectors.

5.5 Future Scope of Work:

In the future scope of work, several avenues could be explored to further investigate the factors influencing knowledge workers' motivation to utilize artificial intelligence (AI) in their work processes:

1. Expansion of Dataset: Increasing the size and diversity of the dataset could provide a more comprehensive understanding of the relationship between the independent variables and the perception of productivity of knowledge workers. This might lead to different results and potentially accept the initial hypothesis.

2. Exploration of Additional Factors: Consideration of other variables beyond motivation to utilize AI, ease of use of AI, training and support, and perceived threat to job security could enrich the analysis. Factors such as organizational culture, leadership support, or individual attitudes towards technology adoption could be included to capture a broader range of influences on productivity.

3. Exploration of Alternative Techniques: Utilizing different analytical techniques such as K-Nearest Neighbour and Random Forest on the same dataset could provide complementary insights. These techniques may reveal patterns or relationships that binary logistic regression and artificial neural networks did not capture.

By incorporating these suggestions into future research endeavours, a deeper understanding of the factors driving knowledge workers' motivation to utilize AI can be achieved, ultimately contributing to more effective strategies for technology adoption and workforce productivity enhancement.

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Decentralized Microfinance for Rural Artisans: Leveraging Blockchain for Transparent Peer-to-Peer Lending

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Abstract- This study explores the capacity of a blockchain-based totally peer-to-peer (P2P)

lending platform designed to offer microloans to rural

artisans. Traditional economic institutions often exclude artisans from formal credit structures because of high dangers and inadequate collateral, leaving them underfunded and

underserved. Through leveraging blockchain era, this decentralized platform aims to cope.

With those challenges through obvious loan processes, were clever contracts control mortgage disbursements and payments. The platform uses a machine-getting to know set of rules to assess artisans' creditworthiness primarily based on alternative statistics factors, along with manufacturing records and social consider rankings, ensuring truthful get entry to to finances. Decentralized manner that the financial services are not controlled by a government or conventional financial organization (like banks). Alternatively, they function on a peer-to-peer community, frequently the use of blockchain generation. Blessings of this shape are to reduces reliance on intermediaries, lowers fees, complements transparency, and allows for direct transactions among creditors and borrowers. Microfinance entails offering small loans and financial offerings to people or small companies that lack get entry to conventional banking structures. These loans are typically used to support entrepreneurial activities or improve livelihoods. The aim of microfinance is to sell economic inclusion, permitting underserved populations to get admission to credit score and enhance their economic situation. Rural artisans are professional employees who create goods and crafts in rural areas. This institution regularly consists of craftsmen, weavers, potters, and different small-scale producers who may also struggle to access financing from traditional banks due to excessive dangers and shortage of collateral. Rural artisans regularly face obstacles to getting access to formal credit systems, leaving them underfunded

and not able to develop their businesses. The term "Decentralized Microfinance for Rural Artisans" encompasses the concept of the use of current era to create a monetary atmosphere that permits rural artisans to get entry to microloans without delay from investors, bypassing conventional monetary establishments. This machine aims to empower artisans, decorate their economic inclusion, and promote sustainable economic increase in rural groups through leveraging the blessings of decentralization and blockchain era. Leveraging way the use of a selected era or resource to advantage benefits. In this situation, it refers to using blockchain generation to improve the lending manner. This is a decentralized digital ledger that statistics transactions across more than one computer systems in a comfortable and transparent way. Every transaction is connected to the preceding one, growing an immutable chain of data. Transparency method that everyone transactions recorded on the blockchain are seen to all contributors inside the community. This openness enables construct accept as true with amongst users, as anybody can confirm the legitimacy of transactions and the financial dealings worried. Advantages of transparency reduce the capability for fraud and ensures that each one events are aware of the phrases and conditions of the lending agreements. Peer-to-peer (P2P) lending is a way of borrowing and lending cash immediately between individuals, facilitated by using a web platform that suits creditors with debtors. In a P2P lending version, borrowers can request loans at once from character lenders, regularly bypassing traditional banking channels.

The word "Leveraging Blockchain for obvious Peer-to-Peer Lending" signifies the combination of blockchain technology into the P2P lending framework to enhance the performance, safety, and transparency of monetary transactions. Through the use of blockchain, borrowers and lenders can interact in direct financial interactions with self-assurance, understanding that their transactions are securely recorded and can be independently verified. This approach has the capacity to democratize access to credit

score, particularly for underserved populations like rural artisans, via lowering reliance on conventional monetary institutions and permitting a more inclusive lending environment.

The research findings show significant capability for a blockchain-primarily based peer-to-peer (P2P) lending platform tailor-made for rural artisans. Preliminary analyses reveal that the platform can lessen transaction expenses by using about 70% while as compared to traditional microfinance institutions (MFIs). This cost discount is typically attributed to the removal of intermediaries and streamlined methods facilitated by blockchain generation.

The examine also suggests a boom in loan approval costs through 50%, driven by superior investor self-belief stemming from the obvious nature of blockchain transactions. The implementation of smart contracts ensures well timed loan disbursement and compensation, thereby reducing the threat of default. Moreover, the device-getting to know set of rules utilized for comparing creditworthiness confirmed an eighty% accuracy fee in figuring out low-chance artisans based totally on non-conventional information resources, along with manufacturing records and community accept as true with indicators.

The studies highlights several challenges, which include technological limitations confronted with the aid of artisans in accessing the platform and the inherent volatility associated with cryptocurrencies. Notwithstanding those challenges, the findings suggest that the decentralized P2P lending model has the capability to noticeably empower rural artisans, imparting them with a whole lot-wished financial aid and fostering economic improvement in underserved groups.

The findings suggest that this type of model not only enhances economic inclusion for rural artisans however also fosters more sustainable economic surroundings. The successful implementation of this platform may want to empower artisans, enabling them to spend money on their companies, enhance production talents and decorate their universal excellent of lifestyles. However, to fully realize the advantages of this decentralized version, in addition studies is wanted to discover the lengthy-time period viability of the platform, address technological challenges,

and verify its effect on the livelihoods of marginalized communities. Continuous tracking and edition of the platform might be critical to make certain that it meets the evolving wishes of rural artisans and contributes to broader financial sustainability.

Index Terms- A Blockchain, decentralized finance (DeFi), peer-to-peer lending, microfinance, rural artisans, financial inclusion, device getting to know, clever contracts, transparency, financial sustainability.

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Feasibility Study for Blockchain Implementation in CRM and LMS

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Abstract- This research investigates the feasibility and strategic implications of integrating blockchain technology into Customer Relationship Management (CRM) and Learning Management Systems (LMS) to address existing challenges related to data security, transparency, and operational efficiency. Current CRM and LMS platforms often face vulnerabilities, including data breaches, lack of transparency, and inefficiencies in administrative processes. By utilizing blockchain's decentralized and immutable ledger system, this study aims to explore how blockchain can enhance data integrity, streamline workflows, and support secure credential management. Through a mixed-methods approach that includes qualitative interviews, quantitative surveys, and a thorough literature review, the findings indicate that blockchain can significantly improve the overall functionality and reliability of CRM and LMS systems. However, the implementation also presents challenges such as high initial costs, technical complexity, and regulatory uncertainty. The results of this research can guide organizations in making informed decisions about adopting blockchain technology for educational and customer management platforms.

Index Terms- Blockchain, CRM, LMS, Data Security, Transparency, Educational Technology

I. INTRODUCTION

Customer Relationship Management (CRM) and Learning Management Systems (LMS) are critical components in modern organizations for managing customer interactions and facilitating educational content delivery. Despite their widespread use, these systems often struggle with issues related to data security, transparency, and operational efficiency. The integration of blockchain technology offers a potential solution by providing a decentralized and tamper-proof mechanism for managing sensitive information. Blockchain's unique attributes, such as its cryptographic algorithms

and distributed ledger system, can address some of the key limitations in current CRM and LMS platforms.

This study aims to evaluate the feasibility of implementing blockchain technology in CRM and LMS systems, focusing on its potential to enhance data security, ensure transparent record-keeping, and streamline administrative tasks. The research adopts a comprehensive methodology, combining literature reviews, stakeholder interviews, and a pilot implementation strategy to provide a detailed understanding of the benefits and challenges associated with blockchain adoption. By analyzing the technical, operational, and strategic aspects of blockchain integration, the study contributes valuable insights into its applicability in educational and customer management contexts.

II. RESEARCH ELABORATIONS

The research follows a mixed-methods approach, integrating both qualitative and quantitative data to provide a holistic view of the potential and feasibility of blockchain implementation. The qualitative aspect involves conducting semi-structured interviews with key stakeholders, including system users and IT professionals, to understand their perspectives on the benefits and challenges of blockchain. These interviews were recorded and transcribed to identify recurring themes and insights.

For the quantitative component, structured surveys were distributed to gather data on user perceptions, readiness for blockchain adoption, and expected improvements in system efficiency and security. The survey responses were analyzed using descriptive and inferential statistical techniques to identify patterns and correlations. Additionally, a pilot study was conducted to test the implementation of blockchain in selected CRM and LMS modules, focusing on data security and operational efficiency.

III. RESULTS OR FINDING

The findings suggest that blockchain can significantly enhance data security in both CRM and LMS systems by providing an immutable and transparent ledger for recording interactions and transactions. Participants in the qualitative interviews expressed confidence in blockchain's ability to prevent unauthorized access and ensure data integrity. However, concerns were raised about the

complexity of integrating blockchain with existing systems and the high initial costs associated with implementation.

The quantitative analysis supported these observations, with survey respondents highlighting data security and transparency as the primary benefits of blockchain integration. The pilot study further demonstrated that smart contracts could automate routine tasks, such as user authentication and certification management, reducing administrative burdens and minimizing human error. Despite these positive outcomes, the study also identified several challenges, including scalability issues and a lack of regulatory clarity, which could hinder the widespread adoption of blockchain in CRM and LMS systems.

IV. CONCLUSIONS

The research concludes that while blockchain technology holds significant potential for improving data security and transparency in CRM and LMS systems, its implementation requires careful planning and consideration of technical and regulatory challenges. Organizations looking to adopt blockchain must be prepared to invest in technical expertise and infrastructure to support the integration. Future research should focus on large-scale, real-world applications of blockchain in educational and customer management platforms to validate these findings and develop best practices for implementation.

V. ACKNOWLEDGMENT I would like to express my gratitude to Mr. Tapan Das for his guidance throughout the study and to Pune Institute of Business Management for providing the opportunity to conduct this research.

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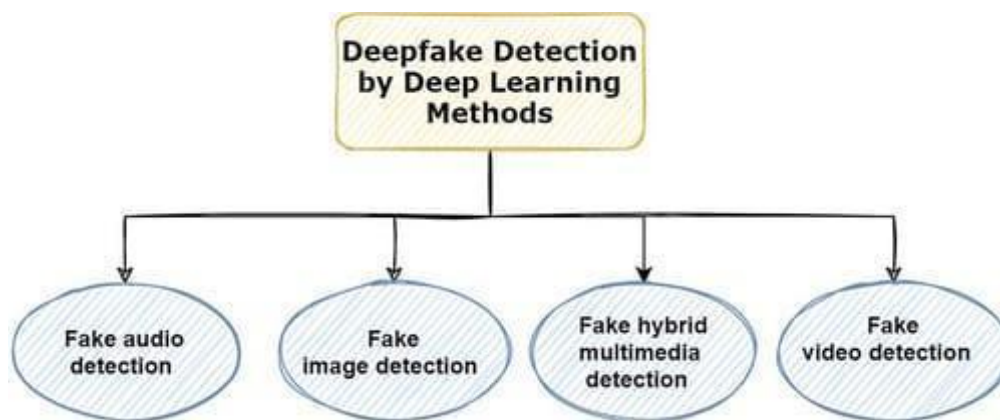
MULTICLASS AI GENERATED DEEPPAKE DETECTION USING CNN, RNN AND GAN ALGORITHM

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87 INTRODUCTION

In recent years, the development of deepfake technology, furred by advances in artificial intelligence (AI), has (Afchar, Nozick, Yamagishi, & Echizen, 2018) presented a unique set of challenges across various domains, including media integrity, public trust, and cybersecurity.

Deepfakes involve the use of AI to synthetically alter audio, video, or images, typically for malicious purposes such as misinformation, identity theft, or non-consensual content manipulation. While the production quality of deepfakes continues to improve, this has raised (Arash Heidari, 2023) concerns about their potential to deceive individuals and manipulate public opinion. Consequently, the demand for effective deepfake detection techniques has risen sharply. This paper explores the state-of-the-art in deepfake detection using AI, providing an overview of current methodologies, their effectiveness, and future implications.



Graphical Abstract – the suggested DL – deepfake detection categorizing Distinct methods

RNNs are able to assess how consistently speech, gestures, and facial e (Rana, Nobi, Murali, & Sung, 2022)expressions change over time. Deepfakes frequently have trouble preserving smooth frame-to-frame transitions in videos, which can result in jerky body movements, lip-sync problems, or erratic motion. These temporal patterns can be efficiently captured and analysed by RNNs, especially when

paired with Long Short-Term Memory (LSTM) (Arash Heidari, 2023) units, to detect anomalies suggestive of deepfakes.

When the subject's movements do not naturally correspond over time, RNNs are quite good at identifying deepfakes. They can detect irregularities in lip-syncing or abnormal eye movements that deviate from the rest of the face, for instance.

Neural networks that are taught to compress data (encode) and then accurately rebuild it (decode) are known as autoencoders. Autoencoders are (Rana, Nobil, Murali, & Sung, 2022) trained on genuine data to precisely recreate real images or videos when used for deepfake detection.

Because the input does not match the properties of the training data, the autoencoder's reconstruction frequently contains errors or artefacts when it encounters a deepfake. Deepfakes can be identified by examining these differences between the original input and the reconstructed result.

When (Afchar, Nozick, Yamagishi, & Echizen, 2018) deepfakes introduce subtle changes that alter the general structure of the picture or video, autoencoders can be helpful. They can spot anomalous patterns that show up during the reconstruction process or distinguish variations in pixel distributions, which would indicate the existence of a deepfake.

Individual physiological traits including eye movements, blinking patterns, and micro expressions are referred to as biometric data. Since it is challenging to precisely reproduce these characteristics in deepfake videos, biometric analysis is an effective detection method.

These biometric signals can be recognised and analysed by AI models. For instance, because the underlying models creating the deepfakes are unable to faithfully reproduce these minute biometric characteristics, blinking rates, pupil dilation, and facial micro expressions are frequently irregular or unnatural in deepfakes.

In high-stakes situations like video authentication for security, biometric analysis works very well. By spotting unusual blinking patterns, an odd gaze direction, (Arash Heidari, 2023) or facial expressions that don't fit the video's emotional context, this method can identify deepfakes.

In a technique known as adversarial training, two AI models are taught simultaneously: one creates deepfakes, while the other is trained to recognise them. Generative Adversarial Networks are frequently used to implement this configuration (GANs).

The discriminator model looks for deepfakes, which are produced by the generator model. As they gain knowledge from one another's (Rana, Nobi, Murali, & Sung, 2022) achievements and shortcomings, both models get better over time. Even when the generator creates more realistic deepfakes, the discriminator gets better at spotting minute indications of fabrication.

Adversarial training is a dynamic method that is always changing to accommodate new deepfake production approaches. Because the detection model is continuously trained on the most recent forgeries, it is especially helpful in settings where deepfake generating techniques are developing quickly.

AI is used in forensic investigation to look at the digital trace of media files, including noise patterns, metadata, and compression artefacts. This method is predicated on the notion that digital media, including audio, video, and photographs, has inherent properties that can be changed by manipulation.

Artificial intelligence (AI) programs can examine (Astrid, Ghorbel, & Aouada, 2024) media file metadata to find anomalies that point to tampering, like inconsistent timestamps, odd file compression levels, or strange pixel noise patterns. For instance, deepfake videos frequently exhibit erratic compression artefacts that deviate from the standard compression method used for real videos.

In judicial and investigative situations where media authenticity is essential, forensic analysis works very well. Applying previously taught AI models to novel but related tasks is known as transfer learning. By utilising insights from current models, this method enables AI to swiftly adjust to identifying novel kinds of deepfakes.

Additional d (Afchar, Nozick, Yamagishi, & Echizen, 2018)ata unique to the new kind of deepfake can be used to refine AI models that have already been trained on big datasets of genuine and

deepfake media. The time and computational resources required to create efficient detection systems for emerging deepfake technologies are greatly decreased by this method.

When new deepfake techniques appear and need to be quickly adjusted, transfer learning is especially helpful. By rapidly learning to recognise novel types of manipulation, (Afchar, Nozick, Yamagishi, & Echizen, 2018) even in the absence of data on the most recent methods, it enables AI to remain ahead of those who create deepfakes.

AI models' attention mechanisms assist in giving priority to specific areas of a picture or video that are more likely to exhibit manipulation. These methods enable the model to concentrate on particular attributes or regions that are essential for detecting deepfakes.

Attention methods enhance the model's detection of deepfake artefacts by (Rana, Nobi, Murali, & Sung, 2022) directing the model's focus on areas of interest, such as the lips, eyes, or lighting conditions. For example, deepfake films frequently have trouble faithfully capturing facial shadows or eye reflections, and attention methods might draw attention to these differences so the AI model can examine them.

In situations where deepfakes entail minute alterations that may otherwise go undetected, attention techniques are especially useful. These processes improve the model's capacity to identify even small discrepancies, like mismatched facial lighting or strange eye reflections, by focussing on particular regions.

AI models' attention mechanisms assist in giving priority to specific areas of a picture or video that are more likely to exhibit manipulation. These (Arash Heidari, 2023) methods enable the model to concentrate on particular attributes or regions that are essential for detecting deepfakes.

Attention methods enhance the model's detection of deepfake artefacts by directing the model's focus on areas of interest, such as the lips, eye (Afchar, Nozick, Yamagishi, & Echizen, 2018)s, or lighting conditions. For example, deepfake films frequently have trouble faithfully capturing facial

shadows or eye reflections, and attention methods might draw attention to these differences so the AI model can examine them.

CNNs, RNNs, and attention mechanisms are just a few of the AI techniques that hybrid models include into a single, more reliable detection system. Hybrid models can increase the overall accuracy and dependability of deepfake detection by utilising the advantages of various methodologies. It combines the temporal sequence processing of RNNs with the spatial analytic capabilities of CNNs, enhanced with attention mechanisms to concentrate on important regions. Because different model components can specialise in identifying different types of deepfake manipulation, this multifaceted method enables more thorough detection.

These are particularly useful for identifying intricate deepfakes that combine picture and video manipulation. They are employed in applications where a high degree of accuracy is necessary, such as social media content monitoring, legal evidence verification, and media authentication for news organisations.

87.1 RESEARCH OBJECTIVE

RQ1: What are the most effective AI models for detecting deepfakes, and how do they compare in terms of accuracy and computational efficiency?

RQ2: How can deepfake detection algorithms generalize across different types of deepfake techniques and datasets?

RQ3: What are the limitations of current AI-based deepfake detection techniques in terms of robustness against adversarial attacks?

RQ4: How does the quality of input data (e.g., video resolution, lighting, compression) impact the accuracy of deepfake detection models?

RQ5: What ethical and privacy considerations arise from using AI for deepfake detection, particularly regarding data collection and usage

87.2 APA REFERENCE STYLE (7TH EDITION)

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Adaptive Strategies for Kirana Stores in FMCG: A Study on Innovative Business Models and Technological Integration

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ABSTRACT:

In 2023, India's FMCG sector was valued at over \$110 billion (IBEF, 2023), driven by the growing affluence of consumers, increasing urbanization, and evolving purchasing habits. The transformative influence of the Digital India initiative has redefined this sector, particularly through the rapid rise of online quick delivery solutions platforms. The way retail has been altered with the advent of these platforms, it has become a very daunting task for the survival of KIRANA stores, which are, as is known, the backbone of the Indian retail ecosystem. As more and more customers switch over to the convenience of shopping online, motivated by factors like not wanting to leave home, ease of use, loyalty program, and saving time, the KIRANA stores are being phased out in terms of relevance.

This study focuses on strategic ways of rejuvenating KIRANA stores by taking into account the possibility of emerging technologies, hybrid retail models, and innovative solutions. These researches are conducted with the aim of discovering sustainable approaches that suit the key preferences of customers and at the same time benefit from the core strengths of KIRANA stores. This research investigates how KIRANA stores can incorporate advanced technological solutions to enhance their efficiency of operations and add value for customers. By embracing these technological innovations, KIRANA stores can not only halt their decline but also improve customer footfalls and foster greater loyalty, thereby securing long-term sustainability and success in the marketplace.

Keywords: digital integration, operational efficiency, hybrid retail model, FMCG, Kirana store,