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Publications

AI Driven Transformation in Human Capital and Finance: Innovation, Ethics and Global Impact



Editors

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AI Driven Transformation in Human Capital and Finance: Innovation, Ethics and Global Impact

Editors

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Department of Commerce – Finance (Unaided)

Christ College (Autonomous)

Irinjalakuda, Thrissur

Kerala, India

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About the Conference

The **International Conference on AI-Driven Transformation in Human Capital and Finance: Innovation, Ethics and Global Impact** aims to explore how artificial intelligence is reshaping organizational effectiveness, workforce management, and financial ecosystems. As AI continues to evolve, it presents new opportunities for innovation while also raising critical ethical and social challenges.

The conference focuses on themes such as workforce analytics, financial technology, sustainable finance, digital business models, ethical consumption, customer intelligence, learning effectiveness, innovation capability, and inclusive growth. By integrating conceptual, empirical, and applied research, the event promotes interdisciplinary understanding and responsible AI adoption.

The conference brings together academicians, industry experts, researchers, and students to exchange ideas, present research findings, and build collaborative networks. It also seeks to create awareness about balancing technological advancement with ethical responsibility and human-centered development.

Through keynote sessions, technical presentations, and interactive discussions, the conference contributes to shaping future perspectives on AI-driven transformation in human capital and finance at both national and global levels.

About the College

Christ College (Autonomous), Irinjalakuda, Thrissur, Kerala, established in 1956, is a premier institution of higher education committed to excellence and holistic development. Re-accredited by NAAC with an outstanding 'A++' Grade and consistently ranked in the NIRF, the college stands among the top institutions in the country. With a vibrant community of over 4,500 students, Christ College offers a wide spectrum of undergraduate, postgraduate, and doctoral programs across Commerce, Science, Arts, Social Sciences, Languages, and Professional Studies, along with value-added and skillbased certificate courses. Supported by state-of-the-art infrastructure, dynamic faculty, and an emphasis on research, innovation, and social responsibility, the institution continues to empower learners to become leaders and changemakers at national and global levels.

About the Department

The Department of Commerce – Finance (Unaided) is a dynamic centre for commerce, offering undergraduate programmes in the field of finance. With a curriculum that balances theory and practical exposure, the department equips students with the skills and knowledge needed for professional success. Experienced faculty guide students through seminars, workshops, guest lectures, industrial visits, and skill-based add-on courses, fostering research, innovation, and employability. Alongside academic rigor, the department encourages participation in co-curricular and extracurricular activities, promoting holistic growth and shaping students into responsible, competent, and industry-ready professionals.

Preface

Artificial Intelligence (AI) has emerged as one of the most powerful forces reshaping organizations, economies, and societies. Its influence on human capital and financial systems is redefining the way institutions manage talent, allocate resources, design strategies, and deliver value. In this context, the **International Conference on AI-Driven Transformation in Human Capital and Finance: Innovation, Ethics and Global Impact**, held on **8–9 January 2026 at Christ College (Autonomous), Irinjalakuda**, serves as a significant academic and professional platform for dialogue and discovery.

This abstract proceedings book brings together a collection of scholarly works presented by researchers, academicians, practitioners, and students from diverse institutions. The papers reflect contemporary thinking on artificial intelligence in areas such as workforce analytics, financial inclusion, sustainable finance, digital business, ethical consumption, customer behavior, innovation capability, and emerging AI applications across industries. Each contribution highlights how intelligent technologies are transforming decision-making, performance management, learning effectiveness, and organizational competitiveness.

The objective of this volume is to disseminate knowledge, encourage interdisciplinary research, and stimulate meaningful discussion on the responsible and effective integration of AI in human capital and financial systems. The proceedings not only showcase empirical and conceptual research but also emphasize ethical responsibility, inclusiveness, and global impact in the adoption of AI technologies.

We express our sincere gratitude to all authors, reviewers, session chairs, organizing committee members, and participants whose valuable efforts made this conference and publication possible. We hope that this abstract book will serve as a useful reference for researchers, educators, policymakers, and industry professionals and inspire further research and innovation in the evolving field of AI-driven transformation.

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AI-Driven Sentiment Analysis of Sustainability News and Its Impact on Stock Returns: An Empirical Event Study

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Abstract

The recent rise in the importance of sustainability and ESG variables has led to the necessity to learn more about the manner in which financial markets respond to sustainability-related news. The effectiveness of such news however on the stock returns is uncertain and this is partly because of the weakness of the conventional method of sentiment analysis. This paper examines the question of whether AI-based sentiment analysis is a better predictor of the tone of sustainability news and whether it tells us more about its impact on short term stock performance. Based on a set of sustainability news articles and stock price daily data of a chosen selection of Indian companies, sentiment vectors were obtained using FinBERT, a domain-specific transformer model, which is used on financial text. To estimate abnormal returns (AR) and cumulative abnormal returns (CAR) on announcement dates of the news, an event study methodology was used to measure the returns around the news announcement dates through various event windows. A regression analysis was then done to test the relation between the sentiments scores and stock reactions. The empirical results suggest that when positive sustainability sentiment exists, abnormal returns are much higher whereas when sustainability sentiment is negative, then the market responds through low but negative returns. The impact is more significant in those companies that have a greater ESG involvement. The analysis has shown that AI-based sentiment indicators are a more accurate evaluation of market indicators reflecting sustainability issues than conventional ones. The implications of these findings on the literature are that they indicate that advanced NLP models can be used in sustainable finance, and that they can have important implications on investors, analysts, and policymakers who use sustainability information to make decisions.

Reimagining the Seafood Industry with Artificial Intelligence: Innovations for Efficiency and Sustainability

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Abstract

The seafood industry has a substantial role in the contribution to the GDP of India. This sector provides a source of foreign exchange, with marine product exports growing at around 7.13 per cent over the last two decades. The seafood industry supports more than 30 million people for their livelihood and employment through its direct and allied activities. Seafood is a vital component of the global diet, providing high-quality protein, Omega-3 fatty acids, and micronutrients. A transformation from traditional methods to modern technology in harvesting, peeling, cleaning, freezing, processing, packing and marketing is necessary to improve the efficiency of the seafood industry in India. Because of rising demand, constraints of resources, environmental pressure, and market volatility challenges artificial intelligence is emerging as a vital tool for smarter, resilient and sustainable seafood production. Artificial Intelligence technologies such as computer vision, machine learning, robotics, predictive analytics, and IoT-integrated monitoring systems are revamping the seafood operation through real-time insights and automated processes. In wild capture fisheries, AI supports sustainable stock management by predicting the availability of fish, optimising fishing routes, and helping to combat illegal and unregulated fishing. AI-enabled automation reduces post-harvest losses, assures cold-chain integrity, improves grading accuracy, and enhances product quality assessment. Through sophisticated fraud detection, blockchain integration, and digital documentation, AI enhances traceability and transparency, boosting customer confidence and fulfilling international sustainability standards. This study tried to examine how AI-driven innovations are transforming the seafood sector by boosting operational effectiveness, bolstering sustainable practices, and enhancing decision-making throughout the seafood value chain.

Keywords: Artificial Intelligence, Predictive analytics, Blockchain Integration

AI and Work-Life Balance: A Conceptual Framework for understanding the Role of Artificial Intelligence in Shaping Women's Work-Life Dynamics

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Abstract

The rapid advancement of Artificial Intelligence is transforming the way we live and work. AI has a potential to revolutionize various aspects of our lives, including work-life balance, which is a critical aspect of an individual's overall well-being. The increasing use of artificial intelligence in the workplace has significant implications for work life -balance, particularly for women, with a focus on women's empowerment. This conceptual paper explores the potential impact of AI on work-life balance from a gender perspective, highlighting the opportunities and challenges that AI presents for women in the workforce. We propose a conceptual framework for understanding the AI on work-life balance and provide recommendations for organizations to promote work-life balance and support women in the work place. The models highlight the opportunities and challenges that AI presents the women in the workforce, including AI enabled flexibility, AI driven workload and job demands, AI facilitated caregiving support, and AI facilitated boundary management. The framework is based on five propositions that examine the impact of AI on work-life balance, boundary management and women empowerment, as well as the moderating effects of organizational and societal support. The framework provides a foundation for future research and practices, emphasising the need for organizations and policy makers to consider the implications of AI on work-life balance and women empowerment.

Keywords: Artificial Intelligence, Work-life Balance, Women Empowerment, Work-life Dynamics

Proactive Workforce and Innovation Capability in Public Transport: Insights from Indian Railways

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Abstract

The study focuses on how proactive behaviour affects innovative work performance among employees in Indian Railways. Using survey data from 412 non-gazetted employees across the Southern Railway zone, the research analyses the mediating role of thriving at work defined by learning and vitality and the moderating influence of high-involvement HR practices. Structural equation modelling results indicate that thriving at work fully mediates the relationship between proactive behaviour and innovation, suggesting that proactive tendencies lead to innovation only when employees feel energised and are continuously learning. Additionally, high-involvement HR practices, such as autonomy in daily tasks, training, information sharing, and team-based systems, significantly strengthen the link between proactive behaviour and thriving. The findings highlight the importance of fostering a psychologically supportive work environment to enhance innovation capability in public transport settings. The study contributes to understanding how HR interventions can activate employee-driven improvements in Indian Railways.

Keywords: Proactive behaviour, thriving at work, High-involvement HR practices, Learning and vitality

Accessing Financial Services from Post Offices by the Rural People in Idukki District of Kerala

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Abstract

Financial inclusion is a process of increasing accessibility of financial services to the poor and vulnerable groups. Apart from banks, post offices also provide many financial services to the public. Since the majority of post offices are located in rural areas, they can be the centres of financial services which provide myriads of financial solutions. This study examines whether Rural People avail financial services through post offices and uses primary data to examine the usage of financial services by rural people. The findings of the study revealed that only half of the population avails financial services through post offices, and small savings and money transfers are the popular financial services among the public. The study also revealed that low-cost services are the major reason for availing services through the post office. However, the lack of awareness about the financial services that post offices offer is the major reason why many fail to make use of its benefits.

Keywords: Financial Inclusion, Rural People, Money Transfer, Financial Service

Human Capital 4.0: Evaluating the Influence of AI Analytics on Performance, Engagement and Retention

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Abstract

Human Capital 4.0 is a radical change in how organizations use digital technologies, especially Artificial Intelligence (AI) to enhance workforce capacity. Incorporation of AI-based HR analytics is becoming increasingly popular in corporate organizations to support data-based decision making in relation to performance management, employee engagement, and retention plans. This is an empirical investigation of how the use of AI analytics affects three vital employee outcomes, including performance, engagement, and retention, in the corporate sector. Basing on the Technology Acceptance Model (TAM) and Human capital Theory (HCT), the research postulates a model of relationship between AI adoption and employee behavioural success in terms of increased trust, perceived usefulness and better HR decision accuracy. The actual acquisition of data was done on 280 employees in various corporate organizations through a structured questionnaire. The magnitude of the association between variables was evaluated by reliability and validity tests, descriptive statistics, correlation analysis, and multiple regression. Early research has shown that AI analytics can greatly enhance employee productivity by providing individualized analysis, boosting their engagement by providing feedback on a continual basis, and retaining them by making career development more transparent. The article adds to the increasing discussion on AI-based human resource management and has practical implications on organizations that shift to the Human Capital 4.0 phase. The findings suggest that corporate leaders should invest in ethical, interpretable, and people-focused AI technologies that improve workforce experiences and the long-term sustainability of organizations.

Keywords: AI Analytics, Human Capital 4.0, Employee Performance, Engagement, Retention, TAM, HR Analytics

AI-Enabled Forecasting and Its Influence on the Agricultural Commodity Market in India

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Abstract

The growing adoption of Artificial Intelligence (AI) in financial and commodity markets has altered the accuracy of forecasts, the effectiveness of decision-making, and the overall market's performance. Within the agricultural commodities sector, where price fluctuations, seasonality, and supply-chain interruptions continue to be key issues, AI-based predictive technologies represent a drastic shift away from traditional statistical frameworks toward more adaptive, data-driven prediction systems. This paper will analyse how AI-driven forecasting impacts the agricultural commodity markets and specifically the effect of market efficiency and price discovery as well as the impact of machine-learning-driven predictive signals on trading behaviour. A comparison is made between the forecasting performance of the AI models and the traditional methods of autoregressive on the basis of historical price and volume data of major Indian commodity exchanges and the results assessed in terms of subsequent impact on volatility patterns and directional accuracy. The results indicate that AI-based predictions have the potential to improve the short-term predictability and sensitivity to market shocks, which can improve the effectiveness of agricultural derivatives market. Nevertheless, there are also potential behavioural and structural implications identified in the study such as volatility cluster as a result of an algorithm, and change in trader expectations. Altogether, this paper can be seen as an addition to the emerging debates on the role of intelligent forecasting systems in transforming the dynamics of the commodity market and provides insights into policymakers, exchanges, and market participants who want to use AI responsibly in agricultural markets.

Keywords: Artificial Intelligence (AI); Machine Learning Forecasting; Agricultural Commodity Markets; Commodity Derivatives; Predictive Analytics

Integrating Artificial Intelligence into the Theory of Planned Behavior to Explain Ethical Consumption

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Abstract

Ethical consumption has emerged as a significant area of interest as consumers and organizations increasingly seek to align marketplace choices with social and environmental responsibility. Despite this growing interest, many consumers still find it challenging to assess the ethical attributes of products due to limited transparency, inconsistent labeling, and the prevalence of green washing. These information gaps make it difficult for individuals to form well-founded beliefs about the consequences of choosing ethically produced goods. This study introduces AI-enabled knowledge as a crucial antecedent impacting consumers' attitudes towards ethical consumption in order to address this challenge by extending the Theory of Planned Behavior. In line with the original TPB, the suggested framework anticipates that AI enabled information would increase attitude in turn shapes intention and ethical consumer behaviour. The study's conceptual model describes how AI generated information can improve consumers belief formation and facilitate more assured decision making. The study makes theoretical connections, puts forth hypotheses, and provides recommendations for further empirical research. This study shows the importance of technology backed information in influencing ethical consumer decision processes and updates the model for modern digital consumption contexts by incorporating AI-driven information into TPB.

Assessing the Socio-Economic Impact of Natural Disasters on Tourism and Agri-Linked Livelihoods: Evidence from Wayanad, Kerala

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Abstract

Natural disasters have been causing more disturbance to the economic set up of the ecologically frail areas and Wayanad, Kerala has been one of the worst hit districts because of frequent floods and landslides. This paper analyzes how these disasters affect the economy of tourism and agri-related livelihoods, based on first-hand quantitative data that were gathered on 350 respondents, comprised of homestay owners, tourism workers, small traders, transport operators and farmers. Descriptive statistics are that the number of tourists arriving to visit and agricultural output, family earnings have dropped substantially, and long-term unemployment and movement are observed. Correlation and regression analysis indicates that there is strong correlation between the severity of disaster, agricultural loss, decline in the tourism market and income instability, and the fact that the two sectors are structurally interdependent. The findings of ANOVA also indicate that the cost of economic losses is disproportionately high among the homestay proprietors and the transport operators than the rest of the livelihoods. Despite some road connectivity and tourism operation restoration in the aftermath of the disaster, agricultural restoration has been a slow recovery process, which prolongs the livelihood vulnerability. The paper brings out the importance of integrated disaster management measures that focus more on climate resilient infrastructure, livelihood diversification, and recovery through coordination of the sector. The results give evidence-based information to policymakers who want to enhance resilience among economies prone to disasters in rural areas.

Keywords: Natural disasters; Tourism economy; Agricultural productivity; Livelihood vulnerability; Socio-Economic impact; Wayanad

Implementing Green Lean Practices in Motor Pump Manufacturing to Enhance Operational Efficiency

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Abstract

Motor pump industry Coimbatore, popularly known as the Pump City of India, is an important sector in the local and the global markets. Nevertheless, the production processes within this industry are usually associated with the issues concerning the lack of industrial efficiency, resource waste, and environmental effects. The paper will discuss how the concept of Green Lean Management was applied to achieve a sustainable solution to waste reduction and at the same time improve efficiency in the manufacture of motor pumps. The paper combines lean concepts aimed at removing non-value-added processes together with green concepts that aim at minimizing the use of energy, material wastes, and emissions. In its field research on the production process of selected motor pumps manufacturing units in Coimbatore, the study determines the major sources of waste during production, resources distribution, and supply chains operations. The practical lean tools, value stream mapping, 5S and Kaizen were reviewed and environmentally- friendly activities like waste recycling, efficient use of energy and process redesign were discussed. The results indicate that green lean management does not only lead to a considerable level of cost reduction and improvement of productivity but also helps in environmental sustainability. The study will add to the body of literature on sustainable operations because it offers an industry-specific model of implementing green lean strategies. To manufacturers, the study portrays that integrating lean efficiency and green responsibility would represent a two-fold benefit of profitability and long-term sustainable performance, which will allow the motor pump industry in Coimbatore to attain excellence in its operations over time.

Keywords: Green Lean Management, Motor Pump Industry, Waste Reduction, Sustainable Manufacturing, Operational Efficiency

An Analytical Study on Customer Satisfaction towards Electric Four-Wheelers Using Artificial Intelligence in Valapad area in Thrissur District

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Abstract

The rapid growth of electric vehicles (EVs) in India has been fueled by rising fuel prices, government incentives, and increasing environmental awareness. Electric four-wheelers, in particular, have become a sustainable option compared to traditional fuel-based vehicles because of their lower emissions and reduced operating costs. However, customer satisfaction and affordability are still important factors affecting their widespread use. This study examines customer perception, awareness, and satisfaction regarding electric four-wheelers in Thrissur District. The research uses a descriptive study that includes both primary and secondary data. Primary data were collected from 30 respondents using a structured questionnaire, while secondary data came from books, journals, and websites. The study examines demographic characteristics, sources of awareness, usage patterns, brand preferences, and factors that influence the purchase and satisfaction of electric four-wheelers. Additionally, Artificial Intelligence (AI) techniques are conceptually incorporated to improve data analysis and help identify what drives satisfaction, predict consumer behaviour, and analyse customer feedback. The findings show that most respondents prefer electric four-wheelers for their eco-friendly nature, cost-effectiveness, and lower maintenance. Tata Motors is the most favoured brand, and many users are satisfied with the cost difference between electric and fuel-based vehicles. However, challenges like limited charging infrastructure and battery-related issues still impact customer experience. The study concludes that although customer awareness and acceptance of electric four-wheelers are growing, improvements in charging infrastructure, battery safety, and service support are crucial. The use of Artificial Intelligence can also help EV manufacturers and policymakers make informed decisions to boost customer satisfaction and promote sustainable mobility in India.

Keywords: Electric Four-Wheelers, Customer Satisfaction, Artificial Intelligence, Sustainable Mobility

A study on the Role of Banks in Digital Transactions

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Abstract

A study on “role of banks in digital transactions” examines how banks manage and secure digital payment systems in this increasingly cashless economy. This project highlights about the transformation of banks from traditional institutions to technology-driven systems providing various online platforms such as UPI, QR code and e-wallets. Banks play very important role in ensuring secure, fast, and efficient digital transactions with regulatory standards such as KYC and AML. The research focuses on college students as respondents and adopts primary data using a questionnaire with fixed and pre-planned questions and secondary data using from reports and websites. This study reveals that UPI is the most commonly used digital payment method due to its speed and convenience. Most of the respondents use digital payments daily and are satisfied with overall banking services. User-friendly and speed are viewed positively, but some respondents reported experiencing security breaches, indicating about the cyber security concerns. While banks communicate about the digital security, many users remain in their level of trust and suggest for improvement. The study concludes that banks play important role in digital finance but they must strengthen their security measures, enhance customer support and promote digital awareness.

Keywords: Digital Transactions, Role of Banks, Digital Payment Systems (UPI), Cyber Security, Customer satisfaction

A Study on Brand Awareness and Consumer Purchase Behavior in the FMCG Sector Using Artificial Intelligence Techniques

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Abstract

The Fast-Moving Consumer Goods (FMCG) industry is a vital component of the global economy, characterized by rapid sales and frequent purchases. Despite extensive marketing efforts, many brands face the challenge of "Low Brand Recall and Recognition," where consumers struggle to remember or identify a brand even when prompted. This study investigates brand awareness and influencing factors among 30 respondents in the Thrissur region using a mixed-methods approach. Primary data analysis reveals that 90% of respondents are aged 18–24, with Nestlé India (93.3%) and Britannia Industries (76.7%) showing the highest levels of familiarity. Quality was identified as the most significant driver, with 50% of respondents strongly agreeing that it influences their choice, followed by price (46.7% agreement). However, a significant gap remains in rural brand awareness and deeper emotional connection. To address these traditional gaps, this study proposes the integration of Artificial Intelligence (AI) and Machine Learning (ML). By leveraging AI for sentiment analysis of customer feedback and predictive modeling of purchase intent, FMCG companies can move beyond manual, time-consuming data analysis. AI-driven insights allow for automated processing of large volumes of digital data, enabling brands to identify emerging trends and implement customer-centric strategies more efficiently than traditional methods.

Keywords: FMCG, Brand Awareness, Brand Recall, Consumer Behavior, Artificial Intelligence, Machine Learning, Sentiment Analysis, Market Preference

AI Innovation in Mobile Brands and its Impact on Student Consumers

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Abstract

This research aims to investigate the preferences that these students have regarding mobile brands and all the factors that influence their choices in the contemporary digital world. Smart phones have become highly important tools for scholars, and they are used for academic functions as well as enjoyment. People are really getting into smart phones because they can do a lot of things that other devices cannot do. Smart phones are something that people use all the time. That is what makes them so interesting to talk about and understand how they affect our daily life. Mobile brand preference means the mobile brand students like most. Students choose brands based on factors such as price, features, appearance, performance, camera quality, and public image. There are four types of brand preference: hardcore, split, shifting, and no preference. Brand preference is important because it reflects product quality, customer satisfaction, emotions, and social identity. The study employs a descriptive type of research design, which used primary data collected from a structured questionnaire among 50 college students selected using a convenient sampling method. The secondary data are collected from various journals, web articles, and reports. The analysis of the data used percentage analysis, which was complemented by tables and graphics.

Keywords: Mobile Brand Preference, Student Consumers, Buying Decision Factors, Customer Satisfaction

A Study on the Impact of Social Media Advertisements on Brand Perception among Youngsters

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Abstract

Social media has become one of the most powerful marketing tools in today's digital world, especially for young people. With more users on platforms like Instagram, YouTube, and Facebook, brands are changing their advertising from traditional media to social media. This study looks at how social media ads affect brand perception among young people, focusing on their awareness, trust, attitude, and purchasing decisions. The research uses primary data from a structured questionnaire completed by young people, along with secondary data from books, journals, and online sources. It explores factors such as the type of social media platform used, how often users see ads, the impact of influencer marketing, and the influence of reviews and recommendations on brand perception. The findings show that social media ads have a strong effect on brand awareness and recall among young people. Instagram, particularly through reels and stories, is especially effective at grabbing attention. The study also finds that positive reviews, endorsements from influencers, and engaging content build trust and improve brand image; however, too many ads or repetitive content can annoy viewers. Overall, social media ads have a moderate to strong impact on young people's buying behavior. The study concludes that strong social media advertising strategies can help brands create a positive brand perception and foster lasting customer relationships. These insights can help marketers create engaging, trustworthy campaigns aimed at youth.

Keywords: Social Media Advertising, Brand Perception, Youngsters, Consumer Behavior, Digital Marketing, Influencer Marketing

Analysing The Mega-Merger Scheme of Public Sector Banks in India using Difference-in-Differences Analysis

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Abstract

Purpose: This study examines the causal impact of government-mandated mergers on the financial performance, operating efficiency, and asset quality of Indian public sector banks (PSBs), addressing a critical methodological gap in the literature that incorporates merger effects with concurrent macroeconomic and sectoral trends. **Methodology:** Employing a quasi-experimental difference-in-differences (DiD) framework, we analysed the 2020 consolidation wave involving the reduction of Indian PSBs from 27 to 12. The researcher selected the Punjab National Bank (PNB) and Canara Bank as the sample, using the Bank of India as a matched control group. This study utilizes quarterly panel data spanning 16 pre-merger quarters (2016-2020) and 16 post-merger quarters (2021-2025), to examine five key performance metrics: Net Interest Margin (NIM), Return on Assets (ROA), Capital Adequacy Ratio (CAR), Cost-to-Income Ratio (CIR), and Net Non-Performing Assets (Net NPA) Ratio. We contrast the DiD estimates with conventional paired t-test results to isolate merger-specific effects from sector-wide trends. **Findings:** Paired t-tests indicate statistically significant improvements across all performance metrics for both merged banks. The DiD analysis reveals a starkly different causal narrative. For PNB, only ROA and CIR exhibit statistically significant merger effects, both negative, with ROA declining and CIR increasing as direct consequences of integration, contradicting paired t-test inferences. For Canara Bank, DiD results demonstrate significant cost efficiency gains (CIR reduction) attributable to the merger, while all other performance dimensions exhibit no statistically significant merger effects despite paired t-test improvements. **Originality:** This study uses the difference-in-differences methodology for Indian PSB mergers, providing credible causal estimates by constructing appropriate counterfactuals from non-merged PSBs operating under identical regulatory and ownership structures.

Keywords: *Mergers and acquisitions, operating efficiency, asset quality, DiD analysis, financial performance*

AI-Driven Credit Scoring and Financial Decision-Making in Fintech: Ethical Accountability and Regulatory Challenges in the Kerala Banking Sector

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Abstract

The growing adoption of Artificial Intelligence (AI) in credit scoring has transformed financial decision-making in fintech and banking institutions, offering improved efficiency and risk assessment while raising significant ethical and regulatory concerns. This study investigates ethical accountability and regulatory challenges associated with AI-driven credit scoring in the Kerala banking sector. Primary data were collected from 150 respondents comprising banking professionals, fintech employees, and customers. The study examines five key variables: AI transparency, algorithmic fairness, data privacy, regulatory compliance, and trust in AI-based credit decisions. Descriptive statistics were employed to summarize respondent characteristics and perceptions, while reliability analysis using Cronbach's Alpha validated the measurement scales. Correlation analysis was used to assess relationships among the study variables, and inferential techniques such as t-tests, ANOVA, and chi-square tests examined differences and associations across institutional and demographic groups. Structural Equation Modeling (SEM) was applied to evaluate the causal relationships among ethical and regulatory factors influencing trust in AI-driven credit decisions. The results indicate that AI transparency and regulatory compliance significantly enhance trust, whereas concerns related to algorithmic fairness and data privacy negatively affect user confidence. The study highlights the importance of explainable AI systems, effective regulatory oversight, and ethical governance mechanisms. The findings provide valuable insights for policymakers, banking institutions, and fintech firms aiming to promote responsible AI adoption while safeguarding consumer interests in the Kerala banking ecosystem.

Fear of Missing out (FOMO) Marketing Strategies among Gen-Z Shoppers

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Abstract

In today's fast-paced digital world, consumer behavior is evolving rapidly, particularly among Generation Z — individuals born between 1997 and 2012. This cohort, raised in the era of smartphones, social media, and constant connectivity, is highly responsive to real-time trends and peer influence. One psychological trigger that marketers have successfully leveraged to capture Gen Z's attention is FOMO — the *Fear of Missing Out*. FOMO is a powerful emotional response that arises when individuals perceive that others are experiencing something desirable without them. For Gen Z shoppers, this fear is intensified by social media platforms where curated content constantly showcases limited-time offers, exclusive drops, and trending products. Marketers have capitalized on this by crafting FOMO-driven strategies that create urgency, exclusivity, and social proof — all of which influence purchasing decisions. As digital natives, Gen Z is constantly exposed to time-sensitive promotions, exclusive product drops, and influencer-driven content—yet it remains unclear which strategies are most effective and how they impact brand loyalty, consumer satisfaction, and long-term purchasing behavior. This study seeks to address the gap by examining how FOMO marketing techniques affect Gen Z's shopping habits, decision-making processes, and emotional responses. Without a deeper understanding of these dynamics, brands risk misapplying FOMO tactics, potentially leading to consumer fatigue, distrust, or negative brand perception.

A Study on Customer Satisfaction Analysis Using Machine Learning

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Abstract

Customer satisfaction plays a vital role in determining business success, customer loyalty, and brand reputation in today's competitive market environment. With the rapid growth of digital platforms, organizations generate large volumes of customer data through reviews, surveys, and service interactions. Traditional methods of analyzing customer satisfaction are often manual, time-consuming, and prone to bias, limiting their effectiveness in providing timely insights. This study focuses on the application of machine learning techniques to analyze customer satisfaction more accurately and efficiently. Machine learning enables the automated processing of both structured and unstructured customer feedback data, allowing organizations to identify sentiment, key satisfaction drivers, and emerging trends. The study involves collecting and preprocessing customer feedback data, extracting relevant features, and applying supervised and unsupervised machine learning algorithms to evaluate customer satisfaction levels. The performance of these models is assessed using accuracy and other evaluation metrics. The findings of this study highlight the effectiveness of machine learning in enhancing customer satisfaction analysis and supporting data-driven decision-making. By leveraging machine learning models, organizations can gain actionable insights to improve customer experience and implement customer-centric strategies.

Keywords: Customer Satisfaction, Machine Learning, Data Analysis, Sentiment Analysis, Customer Feedback, Business Intelligence

Artificial Intelligence and Its Impact on Skill Development, Learning Effectiveness, and Productivity among Students and Young Professionals

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Abstract

Artificial intelligence plays a crucial role in revolutionizing education and advancing professional development by offering tools that facilitate effective learning, productivity, and skill enhancement. Despite the use of AI applications such as ChatGPT, AI-driven productivity tools and various tutoring platforms are widely used, their real impact on skill development and learning outcomes remains underexplored. The study aims to analyse the influence of artificial intelligence on skill development, learning effectiveness, and productivity among students and young professionals while addressing the existing research gap in understanding AI's benefits and challenges. The research targets a total sample size of 50 respondents drawn from student and young professional categories. Primary data were collected through a survey using a structured questionnaire, focusing on AI usage, skill development, and learning and productivity outcomes. Data collected from respondents were examined and presented in pie charts to illustrate response distribution. The key findings indicate that AI positively impacts learning efficiency, skill enhancement, and productivity by providing time-saving solutions, personalized guidance, and easy access to information. Yet, participants reported concerns that overreliance on AI may diminish critical thinking and raise ethical issues. It can be concluded that, when applied appropriately, AI serves as a valuable tool for human capital development, emphasizing the significance of a balanced approach to integrating technology with conventional and professional educational practices.

Keywords: Artificial Intelligence, Skill Development, Learning Effectiveness, Human Capital Development

A Study on Buying Intention of Duplicate Branded Products among Student Groups with Special Reference to Thrissur District

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Abstract

The increasing availability of duplicate branded products has become a significant issue in consumer markets, particularly among student consumers. This study examines the buying intention of duplicate branded products among student groups, with special reference to Thrissur district. The objectives of the study include identifying the factors influencing the purchase of duplicate products, analysing the level of awareness and satisfaction among students, and examining whether gender has any influence on buying intention. The study adopts a descriptive research design and is based on both primary and secondary data. Primary data were collected through a structured questionnaire from a sample of 60 students selected using the convenience sampling method. Secondary data were obtained from books, journals, websites, and related studies. The data were analysed using percentage analysis, graphical representations. The results indicate that low price, easy availability, and brand appeal are the major factors influencing students to purchase duplicate branded products. Friends and media were found to be key sources of influence in purchase decisions. Despite awareness of quality limitations and the negative impact on original brands, students continue to purchase duplicate products due to affordability. The study further reveals that there is no significant gender difference in the buying intention towards duplicate branded products among students.

Keywords: Buying Intention, Duplicate Branded Products, Consumer Behaviour, Student Consumers, Price Sensitivity

Role of Financial Self-Efficacy and Financial Literacy on the Financial Management Behaviour among Youth

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Abstract

The study tries to identify the relationship between financial self-efficacy, financial literacy, and financial management behaviour among youth. Financial self-efficacy, defined as an individual's belief in their ability to handle financial tasks, and financial literacy, the knowledge of financial concepts and products, are vital in shaping responsible financial behaviours. This study aims to identify how these factors influence the financial decision-making and management practices of young individuals. Using a cross-sectional survey method, data was collected from a diverse sample of young adults aged 18 to 30 years. The findings of the study reveal that higher financial self-efficacy is significantly associated with more prudent financial management behaviours, such as budgeting, saving, and debt management. Moreover, there is a significant difference between some of the socio demographic variables and financial management behaviour among youth. Youth with higher financial literacy are better equipped to translate their confidence in handling finances into actual responsible behaviour. The study pinpoints the need for targeted financial education programs that not only increase financial knowledge but also increase a sense of financial competence among youth. This dual focus can better prepare young individuals for the financial challenges they will face throughout life.

Keywords: Financial self-efficacy, financial literacy, Financial Behaviour

Artificial Intelligence and Changing Entertainment Preferences: OTT Platforms versus Cinema Halls

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Abstract

The rise of digital technology and increased application of AI have brought a major change in the entertainment industry. Currently, audiences mostly prefer two modes of entertainment: Over-The-Top or OTT platforms and traditional cinema halls. The purpose of this study is to understand consumer preference between these two modes and also to examine the role of AI in influencing consumer choices in this area. OTT uses artificial intelligence on recommendation systems of content, analysis of user data, and personalized viewing experience that grants more convenience, flexibility, and access to a wide variety of content. These are some of the features which have contributed much to the growing success of OTT platforms among viewers. On the other hand, cinema halls continue to draw audiences due to the big-screen, immersive, and social viewing experience. Cinema halls too, have started using AI-based technologies related to online ticket booking, demand prediction, dynamic pricing, and targeted promotions for improving customer satisfaction. Cost, time availability, variety in content, ease of access, and changes in lifestyle habit play an important role in determining audience preference. The findings of the study indicates that AI supports both OTT and cinema halls in bringing efficiency and enhancing viewer experience. It is more likely that OTT and theatre coexist rather than OTT completely replacing the theatre. This would be aided by technological innovation. The study also emphasizes the importance of understanding changing consumer preferences for developing an effective and sustainable strategy in the entertainment industry.

Keywords: Artificial Intelligence, OTT Platforms, Cinema Halls, Entertainment Industry, Consumer Preference

Dynamic Volatility Spillovers between Banking and Fintech- Related Sectors in India: Evidence from a TVP-VAR Connectedness Approach

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Abstract

The incorporation of digital technologies in the financial sector at a rapid pace has further highlighted the linkages between the financial sector and the technology-driven sectors, which have resulted in concerns about cross-sector spillovers of risk. Using the IT sector as the proxy for the technology-driven financial sector (FinTech), the volatility spillovers between the financial sectors of India, including the banking sector, as well as the technology-driven sectors, is analysed using the Time-Varying Parameter Vector Autoregression (TVP-VAR) Diebold Yilmaz Connectedness approach on the daily data from the period of 2018 to 2024 after the estimation of the volatility conditions using the univariate GARCH models. From the empirical findings, it has been identified that the volatility spillover between the banking and FinTech (proxied by the IT sector) sectors is highly time-varying rather than constant. During the stressful market periods, the value of the total spillover intensity has considerably increased. Also, the banking sector has been recognised as a net transmitter of volatility in many instances, and the IT sector (Proxy for FinTech) has been found primarily as a net receiver of volatility. The findings overall underline that the interdependence between traditional finance and technology-oriented sectors is dynamic in nature in India and emphasise the evolving spillover channels toward efficacious risk management and financial stability policy.

Keywords: Volatility spillovers; TVP-VAR; Diebold–Yilmaz connectedness; Banking sector; FinTech-related IT sector; India

Artificial Intelligence and Financial Well-being: Opportunities and Threats

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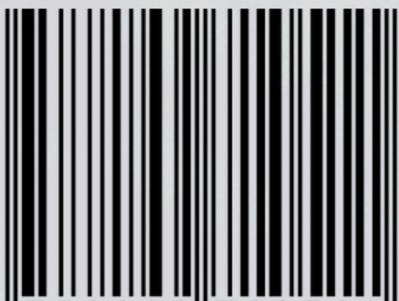
Abstract

Artificial Intelligence (AI) is radically changing the financial services sector, enhancing efficiency, accessibility, and personalisation in ways that contribute to financial well-being. This conceptual paper critically examines the dual narratives of AI in finance. It looks into its potential to improve inclusion, literacy, and decision-making, and the inherent risks it introduces. Based on a comprehensive review of literature, the study highlights how AI-driven finance platforms that range from robo-advisors and predictive analytics to interactive learning tools help in empowering individuals to make better financial judgment, widen their access to sophisticated financial services, and reduce disparities among underserved communities. The paper also looks into the pressing challenges which include data privacy concerns, algorithmic bias, systemic vulnerabilities, job displacement, and the digital divide. By synthesizing opportunities and threats, the paper puts forth a balanced framework for understanding AI's role in financial well-being. The findings call for ethical design of AI platforms, well studied regulatory framework, and inclusive deployment strategies to ensure that AI acts as a catalyst for equitable and sustainable financial ecosystems. Future research directions are identified, focusing on long-term systemic stability, ethical AI principles, and the socio-economic implications of widespread adoption.

Keywords: Artificial Intelligence, FinTech, Financial Well-Being, Financial Inclusion, Ethical AI, Digital Divide



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