MOUNT CARMEL COLLEGE
AUTONOMOUS Bengaluru

Estd. 1948 | Reaccredited "A+" Grade by NAAC (5th Cycle) | AICTE Approved

AFFILIATED TO DR. MANMOHAN SINGH BENGALURU CITY UNIVERSITY

pISSN: 0975-9484
eISSN: 2395-5538

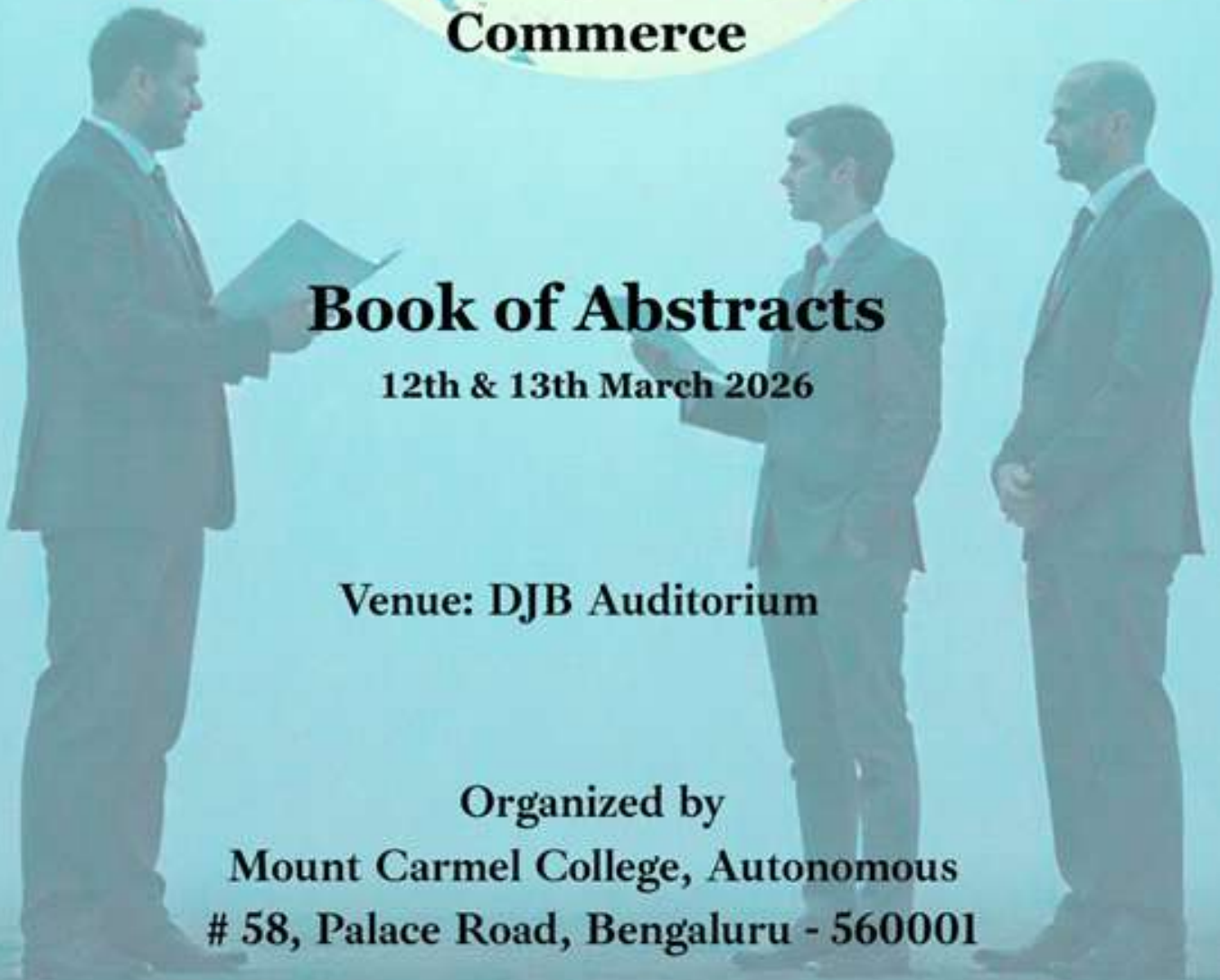
CARMELIGHT

March 2026

SCHOOL OF COMMERCE - UG & PG

International Conference

People, Planet & Profit: The New Paradigm of Sustainable Commerce



Book of Abstracts

12th & 13th March 2026

Venue: DJB Auditorium

Organized by

Mount Carmel College, Autonomous

58, Palace Road, Bengaluru - 560001

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MESSAGE FROM CHIEF GUEST



Australia and India enjoy great economic complementarity, with two-way goods trade doubling over the past five years - driven by our Australia-India Economic Cooperation and Trade Agreement (ECTA). Now is the time to build on this momentum by deepening engagement in education, green economy, tourism, and agribusiness - sectors where Australia has demonstrated global leadership in sustainability and people-centred approaches. We are pleased to participate in this conference with a focus on people, planet and profit hosted by Mount Carmel College and look forward to a high-quality dialogue.

Steven Connolly, Deputy Consul General, Australian Consulate-General Bengaluru

MESSAGE FROM THE DIRECTOR



I extend my heartfelt congratulations and best wishes to the organisers of the International Conference on **"People, Planet & Profit: The New Paradigm of Sustainable Commerce."** This conference provides an important platform for scholars, industry experts, policymakers, and students to come together and deliberate on the emerging dimensions of sustainable commerce. In the contemporary business environment, economic progress must be harmonized with social responsibility and environmental stewardship. The concept of the triple bottom line—People, Planet, and Profit—reminds us that sustainable development can be achieved only when business practices promote human well-being and protect our planet while ensuring economic growth.

Such academic gatherings encourage meaningful dialogue, interdisciplinary collaboration, and the exchange of innovative ideas that contribute to responsible and inclusive development. I appreciate the dedicated efforts of the organising committee and all participants who have contributed to making this conference a reality. May this conference inspire insightful discussions and strengthen our collective commitment towards building a more sustainable and equitable future.

Rev. Sr. Albina CSST
Director

MESSAGE FROM THE PRINCIPAL



The International Conference on "People, Planet & Profit: The New Paradigm of Sustainable Commerce" presents a timely and compelling vision for the future of global business. In an era where economic advancement must be harmonized with environmental sustainability and social responsibility, this platform serves as a catalyst for meaningful dialogue, pioneering research, and collaborative innovation.

I extend my sincere congratulations to the School of Commerce for organizing this significant and forward-looking conference. May this gathering stimulate transformative insights, foster impactful partnerships, and strengthen a collective commitment to building a sustainable, inclusive, and resilient global economy.

Wishing the conference every success and a lasting, positive impact.

Dr. George Lekha
Principal

MESSAGE FROM THE REGISTRAR



Sustainability as an idea has evolved, moving from being mere voices of activists to a key factor impacting policies and strategies of business operations and Governments across the globe. Today's businesses are striving to enhance profitability and ensure long term growth along with being conscious of being socially and environmentally responsible.

The need for greater deliberation and exchange of ideas can hardly be emphasised and these must be driven by centres of knowledge. Mount Carmel College has always been committed to impart Education which makes our student community a catalyst of growth, and also socially and ecologically responsible. Congratulations to the School of Commerce for curating the International Conference around the 3 Ps - People who drive business, Profits which continue to be the prime motive and the need to protect our Planet since we still do not have another place to call home!

Dr. Suma Singh
Registrar

MESSAGE FROM DEAN – SCHOOL OF COMMERCE



I extend my sincere appreciation to the School of Commerce for organizing the International Conference on "People, Planet, and Profit: The New Paradigm of Sustainable Commerce". In times, when global markets are increasingly characterized by volatility and uncertainty, initiatives like this underscore the school's strong commitment to advancing academic excellence while addressing the evolving challenges faced by contemporary organizations.

The conference theme aptly emphasizes the importance of integrating sustainable business practices with sustainable economic growth. Wishing the School of Commerce every success in leveraging these opportunities for innovation, growth, and meaningful impact. Providing a vibrant platform for collaboratively exploring sustainable strategies that enhance resilience and drive business success with People, Planet and Profit.

Prof. Raghu VN
Dean – School of Commerce

MESSAGE FROM THE DEAN – RESEARCH AND PUBLICATIONS



I am delighted to express my sincere appreciation to the School of Commerce for organizing the International Conference on 'People, Planet, and Profit: The New Paradigm of Sustainable Commerce.' The theme of the conference is significant and relevant, as it points to the need for the integration of sustainable business with economic growth and development. The focus on the 'triple bottom line' of 'People, Planet, and Profit' is a pointer to the need for the business community and the academia to come together to discuss new frameworks and ideas for the sustainable growth and success of business organizations.

Such conferences have a very important place in the present scenario, as they encourage the academia, experts, and the business community to come together and discuss new ideas and strategies for sustainable growth and success, which would not only strengthen the organizations but also promote the growth and success of business organizations and society at large. I wish the School of Commerce all the very best for the success of the conference and for all their endeavours in the field of research and academics.

Dr. Kavitha Singh
Dean – Research and Publications

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INDEX

Sl. No.	Title	Author	Page No.
1.	Gender Equity and Inclusive Growth in Commerce: Pathways toward Sustainable Economic Development	1. **Dr. S. Mani,** Assistant Professor, Department of commerce, SRM Institute of Science and Technology, Ramapuram, Chennai 89. 2. **Dr. C. KAVITHA.** Assistant Professor PG & Research Department of Commerce, Salem Sowdeswari College, Salem	24
2.	The Mediating Effect of Responsible Retailing on Green Consumer Behavior and Sustainable Business Performance in Silicon Valley – Bengaluru City	1. **Candida Smitha,** Assistant Professor, School of Commerce, Mount Carmel College, Autonomous, Candida.smitha@mccblr.edu.in 2. **Suriya Kumari A,** Assistant Professor, School of Commerce, Mount Carmel College, Autonomous 3. **Dr. Janaki J,** Associate Professor, School of Commerce, Mount Carmel College, Autonomous	25
3.	A study on Training and Development as a Tool for Career Advancement and Employee Retention in the IT Industry of Bengaluru City	1. **Candida Smitha,** Research Scholar, Department of Commerce, Periyar University, Salem, Tamil Nadu candidasmitha@gmail.com 2. **Dr. S. Mani,** Assistant Professor, Department of Commerce, SRM Institute of Science and Technology, Ramapuram Campus, Chennai, Tamil Nadu, manismani@gmail.com	26
4.	Sustainable Menstrual Product Consumption: An Empirical Study of Consumer Awareness and Preference	1. **Tanuja S,** Research Scholar, Teresian College Research Centre, Mysuru – 570 011. 2. **Dr. P. M. Shiva Prasad,** Assistant Professor and Guide, Teresian College Research Centre, Mysuru – 570 011.	27
5.	A Study on Financial Planning and Sustainable Investment Behaviour among Faculties in Higher Education	. 1. **R.Kavya**, Research Scholar, School of Commerce, Jain Deemed to be University, Bangalore 2. **Dr. Umamaheswari. S**, Associate Professor, Research Guide, School of Commerce, Jain Deemed to be University, Bangalore	28
6.	Digital Commerce and Gender Inclusion: Opportunities for Women in India's E-Economy	1. **A V R Anjana**, Student, Kristu Jayanti University, Bengaluru, Email ID: 24come02@kristujayanti.com 2. 2 **Heba Prathiksha S**, Student, Kristu Jayanti University, Bengaluru, 24come29@kristujayanti.com 3 **Dr. Aardhra Vasudevan**, Assistant Professor, Kristu Jayanti University	29
7.	People–Planet–Profit Framework and Its Impact on Modern Business Sustainability	1. **Shweta Mulge**, Research Scholar, MBA Department, VTU CPGS Regional Centre Kalaburagi, Gmail-shwetamulge37@Gmail.Com, Mobile No.9686996986 2. **Nagesh**, Research Scholar, MBA Department VTU CPGS Regional Centre Kalaburagi, Gmail-shwetamulge37@Gmail.Com, Mobile No-9686996986	30

Sl. No.	Title	Author	Page No.
8.	AI-Driven Sustainable Health Insurance for Equitable and Green Health Infrastructure Development: A Triple Bottom Line Approach	1. **Dr.K.R Jalaja**, Research Supervisor, Dean and Chairperson, Department of Studies and Research in Commerce, Dr Manmohan Singh Bengaluru City University. 2. **Sangeetha.G,** Research Scholar, Department of Studies and Research in Commerce, Dr Manmohan Singh Bengaluru City University. Contact : 9731429710, Email ID: sangeetha8472@gmail.com, ORCID ID:0009-0004-0703-1800	31
9.	Sustainability Practices and Financial Performance of Select Indian Tyre Companies	1. **Sirigiri Lasya**, Research Scholar Department of Commerce, Sri Venkateswara University, Tirupati – 517502, Andhra Pradesh, India. E – Mail: s.lasya2001@gmail.com 2. **Dr.P.Mohan Reddy**, Professor Department of Commerce, Sri Venkateswara University, Tirupati – 517502, Andhra Pradesh, India. E – Mail: dr.pmohanredy@gmail.com	32
10	A Study on Sustainable Accounting and Reporting Standards: Shift from Traditional Accounting Practices in India	1. **Manasa R**, Assistant Professor, Jyothy Institute of Commerce and Management, Postal Address: Thataguni, off Kanakapura Road, Bangalore:560082, Email: manasa.r789@gmail.com Phone number: 7795970902 2. **Ambika G V**, Assistant Professor, Jyothy Institute of Commerce and Management Postal Address: Thataguni, off Kanakapura Road Bangalore: 560082. E mail: gollahalli89@gmail.com, Phone number: 7676576144	33
11	An Empirical Study on the Strategic and Ethical Dimensions of Corporate Social Responsibility and Their Impact on Employee Engagement	1. **Chaitanya K**, Assistant Professor , Parivarthana B School, Affiliated to university of Mysore , Plot No. 436 near KRS signal Metagalli , Mysore – 16, Email: asstprofchaitanya@gmail.com, Mob. 9900949457 2. **Shambhavi P Bhounsle**, Assistant Professor, Parivarthana B School, Affiliated to university of Mysore,Plot No. 436 near KRS signalMetagalli Mysore - 16, Email: shambhavibhounsle@gmail.com 7259547337	34
12	Balancing Profit and Sustainability in Global Trade	1. **S. Pavithra** , Student, Kristu Jayanti University Email id :- 24come55@kristujayanti.com 2. **Bhuvaneshwari . V,** Student, Kristu Jayanti University, 24çome16@kristujayanti.com 3. **Ms. Kowsalya KR,** Assistant Professor, Kristu Jayanti University	35
13	FinTech-Driven Financial Inclusion and Investment Sustainability: Evidence from Digital Investment Platforms	1. **Dr. B A Karunakara Reddy**, Professor, Acharya Institute of Management & Sciences, Bangalore. Ph: 9945421819, Email: bakreddy28@gmail.com 2. **Ramyashree M S**, Research Scholar, AIMS Centre for Advanced Research Centre, Affiliated to University of Mysore. Ph: 9663002067, Email: ramyashreemsr@gmail.com	36

Sl. No.	Title	Author	Page No.
14	Green Consumer Behaviour and Responsible Retailing: A Pathway towards Sustainable Commerce	1. **Mohammed Suhail KR**, Affiliation: Department of commerce, St Joseph's University,36, Lalbagh Road, Bengaluru-560027, Karnataka. Email: mohammedsuhailkr@gmail.com	37
15.	Corporate Social Responsibility as a Driver of Sustainability	1. **Leno John Scaria**, Affiliation: STUDENT, Department of commerce, St Joseph's University, Lalbagh, Bengaluru, Karnataka, Email: lerkereducation@gmail.com	37
16	From Awareness to Action :The Role of Green Consumer Behavior in Responsible Retailing	1. **Lavanya C,** Student, Kristu Jayanti College Autonomous Bangalore Email ID : 24come38@kristujayanti.com 2. **Janet Princy V**. Student, Kristu Jayanti College Autonomous Bangalore 24come30@kristujayanti.com 3. **Dr. Aardhra Vasudevan**, Assistant Professor, Kristu Jayanti University	38
17	Moderation Effect of Price Sensitivity on the Relationship Between Responsible Retailing Practices on Consumers' Purchase Intention Mediated Through Perceived Green Value	1. **Sathyanarayana S**, Professor, MPBIM 2. **Supriya Narayan**, Research Scholar, Jain University.	39
18	A Study on How Eco-Friendly Buying Behaviour Is Transforming the Retail Industry	1. **Shambhavi P Bhounsle**, Assistant Professor, Parivarthana B School, Affiliated to university of Mysore Plot No. 436 near KRS signal Metagalli, Mysore - 16, Email: shambhavibhounsle@gmail.com 7259547337 2. **Chaitanya K**, Assistant Professor, Parivarthana B School Affiliated to university of Mysore Plot No. 436 near KRS signal Metagalli, Mysore -16, Email: asstprofchaitanya@gmail.com 9900949457	40
19	Gender Equity as a Catalyst for Inclusive Growth in the Commerce Sector: An Indian Perspective	1. **Syeda Khathija Kazimuddin**, Student Email ID: 24COME67@kristujayanti.com, 2. **Likitha.A** Student, Email ID: 24COME40@kristujayanti.com, Kristu Jayanti College Autonomous	41
20	Agricultural Sustainability and Market Access: A Study of Farmer Producer Organizations in Karnataka	1. **Dr Manjula R,** Associate Professor Department of Political Science GFGC, Byatarayanpura, New Airport road, Bangalore manjulamanohara@gmail.com	42
21	Sustainable Product Development in the Construction Industry—An IKS View: A Delphi Based Study	1. **Daniel Rosario** 2. **Monica Janet Clifford,** **3. Getchcya Sonu MC**	43

Sl. No.	Title	Author	Page No.
22	A Study on the Management of Natural Resources to Attain Sustainable Agriculture	1. **Dr Roopa R Anagod,** HOD, Department of Mathematics, Sindhi college Kemapapura, Bengaluru-24	44
23	Evaluation of the Carbon Performance Assessment of the Indian Corporate Sectors	1. **Sagar V Sogi,** Research Scholar, Dept. of Studies in Commerce, Davangere University, Shivagangothri, Davangere, Karnataka. sagarsogi555@gmail.com 2. **Dr. Srinivas K.T.** Professor, Department of Studies in Commerce, Davangere University, Shivagangothri, Davangere, Karnataka. srinikeelara@gmail.com	44
24	A study on "Green Entrepreneurship: The Emerging Paradigm for Sustainable Growth and Development in India"		45
23	Resale Platforms and the Triple Bottom Line: Evaluating Profitability and Sustainable Commerce Potential Among Gen Z in India	1. **Ms. Priyadarshini G,** Research Scholar , PG & Research Department of Corporate, Secretaryship The New College, Tamilnadu 2. **Dr. S. Abdul Rasheed,** Associate Professor & Research Supervisor, PG & Research Department of Corporate Secretaryship, The New College, Tamilnadu, Email ID*: darshini4131@gmail.com	46
24	Digital CSR and Inclusive Development—A Conceptual Framework	1. **Prof. Hema** 2 **Harsha** 3 **Supriya N**	47
25	Rational and Ethical Drivers of SRI Investment Intention: Evidence from Chennai	1. **Saranya Devi . C,** 2. **Dr. S. Anitha** Research Scholar, Assistant Professor, Faculty of Management, SRM Institute of Science and Technology, Kattankulathur, Tamil Nadu - 603203, India.	48
26	A Study on Profit-Centric Models to Sustainable Value Creation: CSR as a Response to Contemporary Corporate Imbalances	1. **Daisy Divya.A,** Assistant Professor St. Anne's First Grade College for Women, Miller Road, Bangalore- 560052 daisydivya183@gmail.com 2. **Angel Jeniffer.V,** Assistant Professor St. Anne's Degree College for Women, Halasuru-560008 anandnimmi787@gmail.com	49
27	From Compliance to Competitiveness: CSR as a Driver of Financial Sustainability in Indian Banks	1.**Jerlin Ishiah S R,** Bachelor of Commerce (General) Women's Christian College, Chennai, India jerlinishiah@gmail.com 2.**Kaunain Fathima,** Bachelor of Commerce (General) Women's Christian College, Chennai, India kaunain.fatima010@gmail.com	50

Sl. No.	Title	Author	Page No.
28	A Study on Re-envisioning the Buying Behaviour of Consumers: With Special Reference to Gen Z of Bengaluru	1. **Vindhya C.A**, Affiliation: Mount Carmel PU College. Postal Address: No 45, 19th B Cross Sir M V Nagar, Ramamurthy Nagar, Bengaluru- 560016. Mail Id: vindhyakaveramma@gmail.com, Contact No: 9449705697 2. **Rakshita R**, Affiliation: Corporate. Postal Address: Bengaluru. Mail Id: rakshita4ranganath@gmail.com, Contact No: 9972896136	51
29	Beyond the Triple Bottom Line: A Critical Discourse Analysis of Sustainability's Zero Sum Ontology Under Capitalist Realism	1. **C Roshan Machayya** , Assistant Professor, School, of Law, RV University roshanm@rvu.edu.in RV Vidyanikethan Post,	51
30	Role of Social Media in Consumer Buying Behaviour on Sustainable Personal Care Products	1.**Ms.Karthiga.T** Research Scholar Shri Krishnaswamy , College for Women 2 **Dr.J.Radha** Head and Assistant Professor Shri Krishnaswamy College for Women Email Id:karthiga@wcc.edu.in	52
31	A Study on FinTech Education and Skill Development in Shaping Inclusive Financial Futures	1.**Pavithra. S,** Assistant Professor Department Of Commerce, Acharya Bangalore B School (Autonomous), Bengaluru. 2. **R. Banumathi ,** HOD & Assistant Professor Department Of Commerce, Acharya Bangalore B School (Autonomous), Bengaluru. 3. **Priya A,** Research Scholar , Department of Commerce, St. Claret College (Autonomous), Bengaluru & Assistant Professor Department Of Commerce, Acharya Bangalore B School (Autonomous), Bengaluru.	53
32	A Study on the Silent Sustainability Shift: Analysing the Rise of Green Hushing Practices in Indian Corporates	1. **Siddhi Gupta**, School of Business and Management, Christ (deemed To Be University) siddhi.gupta@bbah.christuniversity.in 2.**Dr. Mallika B K**, Assistant Professor, Christ (deemed To Be University), Mallika.bk@christuniversity.in	54
33	The Impact of Social Media Engagement on Generation Z	1. **Ms. Priya Patil**. Research Scholar, Department of Management Studies Visvesvarya Technological University , Centre for PG Studies, Kalaburagi, 2. **Dr. Satish Uplaonkar**. Assistant Professor, Department of Management Studies Visvesvarya Technological University , Centre for PG Studies, Kalaburagi,	55

Sl. No.	Title	Author	Page No.
34	Financial Stability, Impulsive Buying, and Default Risk in Digitized Credit Markets: Evidence from BNPL and Short-Term Consumer Credit	1.**Nishita Jain**, School of Business and Management Christ (deemed To Be University) nishita.jain@bbah.christuniversity.in 2. **Dr. Mallika B K,** Assistant Professor Christ (deemed To Be University) mallika.bk@christuniversity.in	56
35	The "Metric Decoupling": An Enterprise-Level Secondary Data Analysis of GenAI Productivity Outcomes and Workforce Sentiment	1. **Swarn Sharma,** School of Business and Management, Christ(deemed To Be University) swarn.sharma@bbah.christuniversity.in 2. **Dr. Mallika B K,** Assistant Professor Christ(deemed To Be University) mallika.bk@christuniversity.in	57
36	A Pandemic, War & Economic Shock: Lessons Learned About Resilience in Balancing People, Planet, and Profit	1. **Dr. Irshad Nazeer,** MBA, MPhil, PhD, Professor of MBA, Presidency College, Email: Irshadnazeer@presidency.edu.in, 2. **Rabiya Basri Shariff**, Research scholar, MBA in HR and Marketing, Email: rabiyabasrishariff@gmail.com,	58
37	A Study on the Impact of Environmental, Social, and Governance (ESG) Scores on Firm Valuation in India	1. **Tanishka Sharma,** School of Business and Management Christ (deemed To Be University) tanishka.sharma@bbah.christuniversity.in 2. **Dr. Mallika B K** , Assistant Professor, Christ (deemed To Be University) Mallika.bk@christuniversity.in	59
38	A Study on Predicting Stock Market Returns Using AI Tools: Investor Awareness and Adoption Among Students	1. **Gorja Arora** , School of Business and Management, Christ (deemed To Be University), gorja.arora@bbah.christuniversity.in 2. **Dr. Mallika B.K**., Assistant Professor, Christ (deemed To Be University), mallika.bk@christuniversity.in	60
39	Financial Performance and Shareholder Wealth Creation Through Mergers and Acquisitions: A Study of Selected Pharmaceutical Companies in India	1. **Dr. Zohra Bi** , Assistant Professor, Finance, Alliance University, Bangalore -562106, India Email: zohrayousuf@gmail.com, Phone- +91 - 9844830260 2. **Dr. Abdul Hameed**, Professor, Associate Dean, Alliance University, Bangalore -562106, India	61

Sl. No.	Title	Author	Page No.
40	A Study on the Factors Influencing AI-Based Personalized Advertising on Brand Satisfaction Among Various Customers With Respect to Online Shopping	1. **Ms. Divya R P**, Full-time Research Scholar, Department of Commerce, Faculty of Science and Humanities, SRM IST, Ramapuram Campus, Chennai -89 Orcid ID: 0009-0005-6192-4244 2. **Dr. V Deepa,** Research Supervisor, Associate Professor, Department of Commerce, Faculty of Science and Humanities, SRM IST, Ramapuram Campus, Chennai -89 Orcid ID: 0000-0003-2927-0197	62
41	Psychological Triggers of Impulsive Buying and Consumer Exploitation: Evidence from Bengaluru and Chennai	1. **Suriya Kumari A**, Suriyaanandan07@gmail.com Research scholar, Periyar University, Salem, Tamil Nadu 2. **Dr. S. Mani**, manismani@gmail.com Assistant Professor of Commerce, SRM Institute of Science and Technology, Ramapuram campus, Chennai, Tamil Nadu	63
42	ESG and Its Impact on Financial Performance: A Comparative Study of Automobile and FMCG Sectors in India	**Lathika Jain**	64
43	Corporate Social Responsibility as a Strategic Tool for Achieving Sustainability: Evidence from IT Organizations	1. **Dr. Sujatha A M** ,Assistant Professor, Department of MBA , Seshadripuram First Grade College, Drsujatha@simsblr.ac.in 2. **Rashmi Patil.** Assistant Professor, Department of MBA, Seshadripuram First Grade College Rashmi.patil101988@gmail.com	65
44	Effect of Financial Literacy and Behavioural Determinants on Financial Inclusion Among Rural–Urban Migrant Workers in Bengaluru	1. **Savitha D,** School Of Economics and Commerce, CMR University, 2 **Dr RanjithKumar S** 3rd C Cross, 2nd A Cross Rd, Kalyan Nagar, Bengaluru, Karnataka 560043, India. savitha_d@cmr.edu.in	66
45	Global Stock Market Integration and Co-Movement Before and After COVID-19: A Comparative Analysis	1. **Dr Zohra Bi,** Assistant Professor, Alliance University 2. **Prof Ayesha Bi,** Associate Professor, Alliance University, Corresponding authors email: Aatiayesha@gmail.com, Phone: 9741573107	67
46	A Study on AI-Enabled Agile Accounting Capability Underlying Evidence-Based Emerging Economies and Its Impact on Organizational Resilience	1. **Ms.Sogara BI**, Research Scholar, Alliance School of Business, Alliance University, Bengaluru, India sogara.khan@gmail.com, Phone: + 91 – 8296139460 2. **Dr. Satyendra Pratap Singh**, Professor, Alliance School of Business, Alliance University, Bengaluru, India 3. **Dr. Sayed Faizal,** Assistant Professor, Krupanidhi Degree College, Carmelaram, Bengaluru – India	68

Sl. No.	Title	Author	Page No.
47	Innovation in Teaching: Exploring Educators' Perspectives on AI for Sustainable Pedagogy in Commerce Education	1. **Dr. Mifzala Ansar,** Assistant Professor, School of Commerce, Mount Carmel College, Autonomous 2. **Dr. Sneha V,** Assistant Professor, School of Commerce, Mount Carmel College, Autonomous 3. **S Shruthi Sindhe,** Assistant Professor, School of Commerce, Mount Carmel College, Autonomous	69
48	Talent Management Practices and Employee Engagement: Examining the Mediating Role of Job Satisfaction and the Moderating Effect of Leadership	1. **Ms. Suraksha,** Assistant Professor, suraksha@mccblr.edu.in Mount Carmel college, Autonomous, Bengaluru 2. **Ms Sharron Jasmine V,** Assistant Professor sharron.jasmine@mccblr.edu.in Mount Carmel college, Autonomous, Bengaluru 3. **Ms Monisha M,** Assistant Professor monisham@mccblr.edu.in Mount Carmel college, Autonomous, Bengaluru	70
49	Transforming Awareness to Action: Impact of Green Consumer Behaviour and Social Media Influence in the Era of Gen Z	1. **Somashekar.T.S ,** Assistant Professor Mount Carmel College, Autonomous, Bengaluru 2. **Dr. Aatika Bi,** Assistant Professor Mount Carmel College, Autonomous, Bengaluru 3. **Syed Salman,** Assistant Professor Mount Carmel College, Autonomous, Bengaluru	71
50	Triple Bottom Line Approach and Sustainable Value Creation in Business and Finance	1. **Dr Gajalakshmi N S,** Associate Professor, Department of Commerce,Silicon City College of Management and Commerce, Bengaluru, India 2. **Dr Bharathi N S,** Assistant Professor, Department of Commerce,SSMRV Degree College, Bengaluru, India	72
51	Eco-Labels or Eco-Noise? Investigating Consumer Trust and Decision Fatigue in Sustainable Product Labels	1 **Dr. Nitu Sharma**, Associate Professor, School of Commerce – PG Mount Carmel College Autonomous, Bengaluru 2 **Ms. Ishika Kashyap**, Department of Commerce, PG Mount Carmel College Autonomous, Bengaluru	73
52	Restoring Credibility in Sustainable Commerce: The Role of Brand Transparency and Consumer Trust in Mitigating Green Skepticism	1 **Dr. Nitu Sharma,** Associate Professor, School of Commerce – PG Mount Carmel College Autonomous, Bengaluru 2 **Ms. Chaman Nalige**, Department of Commerce, PG Mount Carmel College Autonomous, Bengaluru	74
53	Algorithmic Visibility and Career Capital in Hybrid Workplaces: A Conceptual Framework on Digital Performance Signaling and Promotion Inequality	1 **Dr. Nitu Sharma,** Associate Professor School of Commerce – PG Mount Carmel College Autonomous, Bengaluru 2 **Ms. Pooja Neya K P**, Department of Commerce, PG Mount Carmel College Autonomous, Bengaluru	75

Sl. No.	Title	Author	Page No.
54	Hybrid Intelligence Leadership in AI-Augmented Ventures: A Conceptual Model Linking Human–AI Strategic Complementarity with Organizational Resilience and Decision Effectiveness	1 **Dr. Nitu Sharma,** Associate Professor, School of Commerce – PG Mount Carmel College Autonomous, Bengaluru 2 **Ms. Shakthi Lakshmi S L**, Department of Commerce, PG Mount Carmel College Autonomous, Bengaluru	76
55	Green Nudges at the Checkout: A Conceptual Framework for Reducing Cart Abandonment Through Sustainability Messaging in E-Commerce	1 **Dr. Nitu Sharma,** Associate Professor, School of Commerce – PG Mount Carmel College Autonomous, Bengaluru 2 **Ms. Garima Chhaparia**, Department of Commerce, PG Mount Carmel College Autonomous, Bengaluru	77
56	The Paywall Paradox: Examining the Impact of Feature Gating on User Retention and Continued Usage Intentions in Indian Digital Job Portals	1 **Dr. Nitu Sharma,** Associate Professor, Department of Commerce, Mount Carmel College Autonomous, Bengaluru, India 2 **Ms.Bhoomika.M**, M. Com Student, PG Department of Commerce, Mount Carmel College Autonomous, Bengaluru, India	78
57	Immersive Assurance in Digital Retail: A Conceptual Framework on How Augmented Reality Virtual Try-Ons Reduce Purchase Uncertainty and Return Intentions	1 **Dr. Nitu Sharma,** Associate Professor, School of Commerce – PG Mount Carmel College Autonomous, Bengaluru 2 **Ms. Mariya Nikitha**, Department of Commerce, PG Mount Carmel College Autonomous, Bengaluru	79
58	Inclusive Beauty and Social Sustainability: How Body Positivity and Skin Tone Diversity Shape Consumer Trust and Brand Equity in India	1 **Dr. Nitu Sharma,** Associate Professor, School of Commerce – PG Mount Carmel College Autonomous, Bengaluru 2 **Ms. J Pooja**, Department of Commerce, PG Mount Carmel College Autonomous, Bengaluru	80
59	Sustainable Talent Ecosystems in Fintech: A Conceptual Model of Employee Well-Being, Ethical Leadership, and Organizational Resilience During Funding Downturns	1 **Dr. Nitu Sharma,** Associate Professor School of Commerce – PG Mount Carmel College Autonomous, Bengaluru 2 **Ms. Rikitha G**, Department of Commerce, PG Mount Carmel College Autonomous, Bengaluru	81
60	Tokenized Governance and Community Trust in Web3 Brand Communities: A Conceptual Framework for Identity Signalling and Collaborative Value Creation	1 **Dr. Nitu Sharma,** Associate Professor, 2 **Kushi S**, M. Com Student, PG Department of Commerce, Mount Carmel College Autonomous, Bengaluru, India	82

Sl. No.	Title	Author	Page No.
61	Do CAMELS Indicators Signal Stress Early? Evidence from a Single Bank Study — South Indian Bank	1. **Miss Sonalin Anna Joseph** Post Graduate Student – Mcom (fa) Pg Department Of Commerce Mount Carmel College, Autonomous No.58, Palace Road, Vasanth Nagar, Bengaluru 560052, EMAIL- naikpriyanka0918@gmail.com 2. **Dr. Leo Themjung Makan** Pg Department Of Commerce Assistant Professor, Mount Carmel College, Bangalore, EMAIL- leomakan@mccblr.edu.in	83
62	The Value Relevance of Corporate Water Disclosure: Evidence from Carbon Disclosure Project (CDP) India	1. **Pragathi JK,** 1st year, M. Com FA Mount Carmel College	83
63	Enhancing Productivity Through Wellness: The Role of Corporate Fitness Programs in Employee Performance	1. **Dr. Ayesha Zubair,** Assistant Professor, Mount Carmel College, Bangalore. Email – Ayeshazubair@mccblr.edu.in 2. **Saniya.b,** Post Graduate Student – M.com (ib) Mount Carmel College, Bangalore. EMAIL – saniya06122003@gmail.com	84
64	The Evolution of the Instagram Trust Infrastructure: A Conceptual Review of AI, De-Influencing, and Relational Capital	1. **Mr. Cyril Skariah Biju** (Student) M24IB06 Department of Commerce Mount Carmel College, Autonomous, Bangalore cyrilskariahbiju@gmail.com 2. **Ms. Debamitra Ray,** Assistant Professor Department of Commerce Mount Carmel College, Autonomous, Bangalore	85
65	Customer Segmentation in the Global Fitness Industry: A Gender-Based Study	1. **Poornima M,** Class: 1 year master program in Commerce, Mount Carmel College Autonomous Email id: poornimamanjunath0809@gmail.com	86
66	Green Gravity: A Generational Analysis of Eco-Loyalty and Responsible Retailing in Online Fashion	1. **Ms. Debamitra Ray,** Department of Commerce Mount Carmel College (Autonomous) Bengaluru, Karnataka, India E-mail: debamitraray@mccblr.edu.in 2. **Sharon V D'Souza,** Student, Mount Carmel College (Autonomous) Bengaluru, Karnataka, India E-mail: dsouzasharon49@gmail.com	87
67	From Lump Sum to SIP: Analysing Retail Investors' Preference for Systematic Investment Plans in SBI Mutual Fund	1. **Dr. Ayesha Zubair,** Assistant Professor, Mount Carmel College, Bangalore Email: ayeshazubair@mccblr.edu.in 2. **Miss Shrividhya R,** Student, Mount Carmel College, Bangalore, Email: shrivrams2002@gmail.com	88

Sl. No.	Title	Author	Page No.
68	ERP-Based Integration of Cost Accounting Techniques for Improving Cost Control in Manufacturing Firms	1. **Ms. Tannya.K,** Post Graduate Student – M.com (fa), Pg Department Of Commerce Mount Carmel College, Autonomous No.58, Palace Road, Vasanth Nagar, Bengaluru-560052.Email – Tannyasabapathi@gmail.com Under The Guidance Of 2. **Dr. Sindhu AN,** Pg Department Of Commerce Assistant Professor, Mount Carmel College, Bangalore.	89
69	A Study on Auditors' Perceptions and Attitudes Toward Technology Adoption in Modern Auditing Practices	1. **Miss Dikshita Guha,** Post Graduate Student – M.com (fa) Pg Department Of Commerce Mount Carmel College, Autonomous No.58, Palace Road, Vasanth Nagar. Bengaluru-560052. Email: Guhadikshita@gmail.com Under The Guidance Of 2. **Dr. Leo Themjung Makan,** Pg Department Of Commerce, Assistant Professor, Mount Carmel College, Bangalore	90
70	Optimizing Liquidity Resilience for Sustainable Commerce through Credit and Inventory Risk Management	1. **Ms. Debamitra Ray,** Department of Commerce Mount Carmel College (Autonomous) Bengaluru, Karnataka, India E-mail: debamitraray@mccblr.edu.in ORCID: 0000-0000-0000-0000 2. **J Rita,** Student, Mount Carmel College, (Autonomous) Bengaluru, Karnataka, India Email: rita.pearlj@gmail.com	91
71	A Critical Analysis of Working Capital Management and Its Relationship with Profitability in the Manufacturing Sector	1. **Dr. Ayesha Zubair,** Assistant Professor, Mount Carmel College, Bangalore Email – ayeshazubair@mccblr.edu.in 2. **Mr. Nihal Saran R D,** Student, PG M.Com Financial Analysis , Mount Carmel College, Bangalore. Email – nihalsaran11@gmail.com	92
72	Employee Retention Challenges in Hospital Environments: A Sustainability Perspective on Causes and HR Solutions	1. **Rumaisa A Rehman,** Master Of Commerce-General, Mount Carmel College, Autonomous Bengaluru	93
73	An Empirical Analysis of the Impact of Employees' Digital Skills on Revenue Generation in the State Bank of India	1. **Karthika L,** Master of Commerce (Finance and Accounting)Email: karthikanarayan14@gmail.com	94
74	The Influence of Mobile Banking on Consumer Spending Patterns: A Theoretical Analysis of Responsible and Sustainable Consumption in India	1. **Ms. Debamitra Ray**, Department of Commerce Mount Carmel College (Autonomous) Bengaluru, Karnataka, India E-mail: debamitraray@mccblr.edu.in ORCID: 0000-0000-0000-0000 2. **Riti George,** Student, Mount Carmel College, (Autonomous)Bengaluru, Karnataka, India Email: ritigeorge@gmail.com	95

Sl. No.	Title	Author	Page No.
75	Digital Wallet Adoption as a Sustainable Digital Consumption Practice: A Technology Acceptance Model Perspective	1. **Ms. Debamitra Ray,** Department of Commerce Mount Carmel College (Autonomous) Bengaluru, Karnataka, IndiaE-mail: debamitraray@mccblr.edu.in ORCID: 0000-0000-0000-0000 2. **V. Archana,** Student, Mount Carmel College, (Autonomous) Bengaluru, Karnataka, India Email: archanavenk29@gmail.com	96
76	Consumer Attitude–Behavior Gap Toward Green Consumption	1. **Shatabdi Prasad**, PGDBIA, Mount Carmel College, Autonomous Dr. Rajani Korah, Associate Professor, Mount Carmel College, Autonomous	97
77	Effectiveness of Eco-Labels on Retail Products in Shifting Consumer Loyalty	1. **Mohammed Sajjad Khan**, PGDBIA, Mount Carmel College Autonomous KS Aswin Samuel, PGDBIA, Mount Carmel College Autonomous 2. **Dr. Rajani Korah**, PGDBIA, Mount Carmel College Autonomous	98
78	Shaping Tomorrow's Ecosystem: Personal Profiles as Predictors of Entrepreneurial Adaptation and Survival	1. **Dr Govinda Gowda HG**, Associate Professor and Coordinator, PG Department of Commerce and Management, Mount Carmel College, Autonomous, Bengaluru -560001	99
79	Ethics Under the Algorithm: Analyzing Consumer Awareness Towards Digital Marketing Strategies	1. **Tanusri Yadavalli**, PGDBA, Mount Carmel College Autonomous 2. **Dr. Rajani Korah**, Associate Professor, Mount Carmel College, Autonomous	100
80	"Beyond Awareness" – The Role of Green Marketing in Driving Sustainable Consumer Behavior	1. **Sathya Rajan Y**, PGDBIA, Mount Carmel College, Autonomous 2. **Shevintha**, PGDBIA, Mount Carmel College, Autonomous 3. **Dr. Rajani Koraj**, Associate Professor, Mount Carmel College, Autonomous	101
81	From Mindset to Market: How Values and Lifestyles Shape Green Buying	1. **Zainab**, PGDBA, Mount Carmel College, Autonomous. 2. **Rayan Tanvir**, PGDBIA, Mount Carmel College, Autonomous. 3. **Dr Rajani Korah**, Assistant Professor, Mount Carmel College, Autonomous.	102
82	Growth of Commerce: Consumer Behaviour Changes After Shifting from Offline to Online	1. **Mohammed Usman Zakirr,** PGDBA Student, Mount Carmel College, Autonomous 2. **Meghashree.S**, PGDBA Student, Mount Carmel College, Autonomous 3. **Dr. Rajini Korah**, Associate Professor, Mount Carmel College, Autonomous	103

Sl. No.	Title	Author	Page No.
83	Changing Baskets, Changing Behaviours: Retailers as Drivers of Sustainable Consumption	1. **Sarah Ikram**, PGDBA Student, Mount Carmel College Autonomous 2. **Mohamed Farhan**, PGDBA Student, Mount Carmel College Autonomous 3. **Dr. Rajni Korah**, Associate Professor, Mount Carmel College Autonomous	104
84	Solar Living: Empowering Households for an Eco-Friendly Tomorrow	1. **Sameeha Khanum**, PGDBA Student, Mount Carmel College, Autonomous 2. **Mohammed Nubil Noushad**, PGDBIA Student, Mount Carmel College, Autonomous 3. **Dr. Rajini Korah**, Associate Professor, Mount Carmel College, Autonomous	105
85	From Trust to Cart: A Gender Perspective	1. **Nida Irshad,** PGDBIA, Mount Carmel College , Autonomous 2. **Vegunta Sai Tejaswi**, PGDBIA, Mount Carmel College, Autonomous 3. **Dr. Rajani Korah**, Mount Carmel College, Autonomous, Associate Professor	106
86	Green Fintech: Synergy of Innovative Financial Technology and Environmental Sustainability	1. **Dr. Premalatha V** Associate professor Mount Carmel college, Bangalore **2. Manesha A B,** School of Commerce Mount Carmel college, Bangalore	107
87	Influence of Green Advertising on Consumer Attitudes and Purchase Behavior	1. **Vaishnavi,** PGDBA student, Mount Carmel College, Autonomous 2. **Bretilla Sharon** PGDBIA student, Mount Carmel College, Autonomous 3. **Dr. Rajni Korah**, Associate Professor, Mount Carmel College, Autonomous	108
88	A Study on Implementation of Triple Bottom Line in Educational Institutions of Urban Bengaluru	1. **Somashekar.TS,** School of Commerce, Finance and Accountancy, St Aloysius , (Deemed to be University), Mangaluru 575003 vijayshekar4710@gmail.com 2. **Mamatha**, School of Commerce, Mount Carmel College, Bangalore, mamatha_bba@staloysius.edu.in	109
89	A Study on Green AI: The Future of Sustainable Commerce	1. **Dr. Prema Latha V,** Associate Professor Mount Carmel College, Bangalore 2. **Britney Felix A ,** Mount Carmel College, Bangalore, School of Commerce 3. **Radifa Fathima,** Mount Carmel College, Bangalore 4. **Diya Jain,** Mount Carmel College, Bangalore	110
90	Cloud Accounting: A Changing Landscape Towards Sustainable Accounting	1. **Nikitha S**, Research Student, PG Studies in Commerce, School of Commerce, Mount Carmel College Autonomous, Bengaluru-560001, Email: nikithanikiash@gmail.com	111

Sl. No.	Title	Author	Page No.
91	A Study on Green Marketing: Strategies and Challenges in Sustainable Business Promotion Practices	1. **Dr. Prema Latha V,** Associate Professor School of Commerce, Mount Carmel College, Bengaluru 2. **Akshaya Suresh ,** Mount Carmel College, Bengaluru 3. **Shambhavi Bharadwaj,** Mount Carmel College, Bengaluru	112
92	Does Sustainability Reporting Enhance Firm Value? An Empirical Study of Top 5 FMCG Indian Listed Firms	1. **Ms. Meenakshi Dinesh,** Associate Professor School of Commerce, Mount Carmel College, Autonomous 2. **Ms. Jaikala. L,** Assistant Professor School of Commerce, Mount Carmel College, Autonomous 3. **Mr. Syed Salman,** Assistant Professor School of Commerce Mount Carmel College, Autonomous	113
93	Embedding Responsibility in Campus Food Retailing: Sustainable Practices and Their Implications	1. **Sowmyalatha,** Assistant Professor, Mount Carmel College (Autonomous) 2. **Dr. Rajani Korah**, Associate Professor, Mount Carmel College (Autonomous) 3. **Dr Vijaya Caroline W**, Associate Professor, Mount Carmel College (Autonomous)	114
94	Beyond the Glass Ceiling: Perceptions of Women in Business Leadership	1. **P Liyana Machaiah,** PGDBIA, Mount Carmel College, Autonomous 2. **Sripriya S**, PGDBA, Mount Carmel College, Autonomous 3. **Dr. Rajani Korah**, Assistant Professor Mount Carmel College, Autonomous	115
95	Urban Green Choices: Consumer Behaviour Toward Sustainable Products in Indian Cities	1. **N Abirami**, PGDBIA, Mount Carmel College Autonomous 2. **Melin Joshy**, PGDBIA, Mount Carmel College Autonomous 3. **Dr. Rajani Korah**, Associate Professor, Mount Carmel College Autonomous	116
96	"Buying Green to Be Seen" – The Impact of Social Visibility on Eco-Friendly Shopping	1. **Deeksha M Bhatkal**, PGDBIA, Mount Carmel College, Autonomous 2. **Dr. Rajani Korah**, Associate Professor, Mount Carmel College, Autonomous	117
97	Sustainability in Practice: A Study of People, Planet, and Profit in Bangalore's Manufacturing Industries	1. **Somashekar.T.S ,** Assistant Professor Mount Carmel College, Autonomous, Bengaluru 2. **Dr. Lakshmi S,** Assistant Professor Mount Carmel College, Autonomous, Bengaluru	118

CARMELIGHT
pISSN 0975 9484 | eISSN 2395 5538
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Gender Equity and Inclusive Growth in Commerce: Pathways toward Sustainable Economic Development

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Citation :
Dr. S. Mani, . Dr. C. Kavitha Gender Equity and Inclusive Growth in Commerce: Pathways toward Sustainable Economic Development

Financial Support : None Declared **Conflict of Interest:** None Declared
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ABSTRACT

Gender equity is increasingly recognized as a life-threatening component of inclusive growth and sustainable economic development within the commerce sector. As economies grow toward knowledge-based and service-oriented schemes, ensuring equal participation of men and women in commercial activities has become crucial for balanced economic development. Despite improvements in education and workforce involvement, gender disparities continue to exist in employment opportunities, wage equality, leadership representation, entrepreneurial access, and financial insertion. This study explores how gender equity contributes to complete growth in commerce by examining dimensions such as equal employment opportunities, women's entrepreneurship, and access to financial resources, digital insertion, and organizational assortment practices. Gender-inclusive policies adopted by businesses—such as equitable signing practices, leadership development programs, flexible work arrangements, and fair recompense systems enhance efficiency, innovation, and administrative performance while endorsing social equity. The research also highlights the role of policy frameworks and recognized support in enabling women's participation in trade, retail, and business enterprises. Findings suggest that gender equity strengthens economic flexibility by expanding workforce participation, improving family income distribution, and development sustainable business growth. However, structural barriers including socio-cultural norms, limited access to capital, and workplace biases continue to impede equitable participation. The study concludes that collaborative efforts among governments, commercial organizations, and financial organizations are necessary to create inclusive economic bionetworks that support sustainable development goals and long-term economic wealth.

Keywords: *Gender Equity, Inclusive Growth, Commerce Sector, Sustainable Economic Development, Women Empowerment.*

CARMELIGHT
pISSN 0975 9484 | eISSN 2395 5538
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The Mediating Effect of Responsible Retailing on Green Consumer Behavior and Sustainable Business Performance in Silicon Valley – Bengaluru City

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Citation :
Candida Smitha, Suriya Kumar A, Dr. Janaki J
The Mediating Effect of Responsible Retailing on Green Consumer Behavior and Sustainable Business Performance in Silicon Valley – Bengaluru City

Financial Support : None Declared **Conflict of Interest:** None Declared
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ABSTRACT

The increasing environmental issues have greatly redefined the tastes of consumers and retail prices, especially in the urban markets. This paper will explore how the mediating effect of responsible retailing can be used in the establishment of a relationship between green consumer behavior and sustainable business performance using the empirical evidence of Bangalore, which is one of the most popular metropolitan retail centers in India. The concept of green consumer behavior is viewed in terms of purchasing habits that are environmentally friendly, buying environmentally friendly products, and giving an endorsement to ethical conduct of business. The concept of responsible retailing is evaluated according to sustainable sourcing, waste minimization, energy efficiency, ethical labour standards, and transparent communication with the consumer. The sustainable business performance is measured in economic, environmental and social aspects. The research design embraces quantitative research design on the basis of primary data gathered on the retail managers and consumers who are affiliated to the organized retail outlets in Bangalore. Hypothesized direct and indirect relationships were tested using structural equation modelling. The research has shown that the green consumer behavior has a considerable positive impact on sustainable business performance. More to the point, responsible retailing is a partial mediator of this relationship, which means that consumer environmental awareness leads to improved sustainability performance, in the first place, when retailers are actively engaged in responsible retailing activities. The research paper also adds to the body of sustainability and retail management literature through the establishment of responsible retailing as a form of pivotal (empirical) bridge between the green consumer demands and the sustainability indicator of the firms operating within an urban economy. The results provide valuable ideas to retail managers and policymakers by arguing that strategic implementation of responsible retailing practices is important to not only increase their competitiveness but to also attain long-term sustainability objectives.

Keywords: *Green consumer behavior, Responsible retailing, Sustainable business performance, Urban retailing, Bangalore.*

CARMELIGHT
pISSN 0975 9484 | eISSN 2395 5538
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A study on Training and Development as a Tool for Career Advancement and Employee Retention in the IT Industry of Bengaluru City

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Citation :
Candida Smitha ,Dr. S. Mani
A study on Training and Development as a Tool for Career Advancement and Employee Retention in the IT Industry of Bengaluru City

Financial Support : None Declared **Conflict of Interest:** None Declared
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ABSTRACT

The rapid change in technology and intense competition of skilled talent in information technology (IT) sector has made training and development to be key human resource strategies in the industry, as it has a significant effect on organizational performance. This paper will analyse training and development as an effective method of career growth and retaining employees in the Bengaluru City in India within the IT sector. The study follows a descriptive and analytical research design by using primary data that will be gathered using a structured questionnaire among 437 IT professionals. Relationships between training and development, career advancement, and employee retention were analyzed using some statistical tools like percentage, correlation and regression. As the results show, training and development influence career advancement ($\beta = 0.682$, $p < 0.001$) and employee retention ($\beta = 0.641$, $p < 0.001$) to a considerable positive extent. Career growth was identified to be the highest predictor of employee retention ($\beta = 0.713$, $p < 0.001$) and the relationship between training and retention was partially mediated by career growth. The research finds that training and development are not only important as mechanisms of enhancing skills but also as strategic tools of maintaining employee commitment and retention. The research adds empirical study of the city level to the human resource development literature, and it provides a practical value to the human resource managers to develop career-oriented training systems in the IT industry of Bengaluru.

Keywords: *Training and Development, Career Advancement, Employee Retention, IT Industry, Bengaluru City.*

CARMELIGHT
pISSN 0975 9484 | eISSN 2395 5538
Open Access Article
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Sustainable Menstrual Product Consumption: An Empirical Study of Consumer Awareness and Preference

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Citation :
Tanuja S , Dr. P. M. Shiva Prasad Sustainable Menstrual Product Consumption: An Empirical Study of Consumer Awareness and Preference

Financial Support : None Declared **Conflict of Interest:** None Declared
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ABSTRACT

Growing environmental concerns have increased attention toward sustainable alternatives in personal hygiene consumption, including menstrual products. This study examines the level of consumer awareness and the factors influencing consumer preference toward environmentally sustainable menstrual products. Primary data were collected from 74 respondents using a structured questionnaire measuring consumer awareness and consumer preference across economic factors, product features, environmental consciousness, and availability. Descriptive statistics, one-sample t-tests, and Pearson correlation analysis were employed for data analysis.

The findings indicate that consumer awareness regarding sustainable menstrual products is significantly higher than the neutral level, and consumer preference is also significantly favourable. A positive and statistically significant relationship was observed between awareness and preference, indicating that higher awareness is associated with stronger preference for sustainable menstrual products. However, preference levels are moderated by functional and accessibility-related considerations. The study concludes that sustainable menstrual consumption is influenced by the interaction between environmental awareness and practical product evaluation.

Keywords: *Sustainable consumer behaviour, menstrual products, environmental awareness, consumer preference, sustainable consumption*

CARMELIGHT
pISSN 0975 9484 | eISSN 2395 5538
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A Study on Financial Planning and Sustainable Investment Behaviour among Faculties in Higher Education

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Citation :
R. Kavya , Dr. Umamaheswari.S A Study on Financial Planning and Sustainable Investment Behaviour among Faculties in Higher Education

Financial Support : None Declared **Conflict of Interest:** None Declared
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ABSTRACT

Individual investment patterns across professional groups have been greatly impacted by the increased focus on sustainable finance and responsible investing. Higher education faculty members are a financially secure and knowledgeable group whose long-term investment behavior may be influenced by their financial planning techniques. The increasing global focus on sustainable finance has reshaped individual investment decision-making, emphasizing the integration of environmental, social, and governance (ESG) considerations alongside financial returns. Faculty members in higher education institutions constitute a financially stable and intellectually aware professional group whose financial planning practices may significantly influence their investment behaviour. Despite growing interest in sustainable investing, limited empirical research has explored how structured financial planning affects sustainable investment behaviour among academic professionals.

This study investigates the connection between faculty members' sustainable investment practices and financial planning techniques in higher education. A structured questionnaire covering topics like budgeting, savings, risk assessment, retirement planning, financial literacy, and ESG-oriented investment preferences is used to gather primary data in a quantitative research design. The study contributes to the fields of behavioural finance and sustainable finance by establishing a linkage between personal financial management and responsible investment choices within the academic sector.

Keywords : *Financial Planning, sSustainable Investment Behaviour, Higher Education Faculty, Financial Literacy, ESG Investing, Sustainable Finance, Investment Decision-Making.*

CARMELIGHT
pISSN 0975 9484 | eISSN 2395 5538
Open Access Article
www.mccblr.edu.in

Digital Commerce and Gender Inclusion: Opportunities for Women in India's E-Economy

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Citation :
A V R Anjana, Heba Prathiksha S, Dr. Aardhra Vasudevan , Digital Commerce and Gender Inclusion: Opportunities for Women in India's E-Economy

Financial Support : None Declared **Conflict of Interest:** None Declared
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ABSTRACT

Women, who have long faced obstacles in traditional business now have more opportunities thanks to the rapid expansion of digital commerce in India. This study analysis how India's Eeconomy facilitates gender inclusion by enabling women to engage as entrepreneur, vendors and digital professionals. This analysis can be helped using secondary data from government reports, industry publications and previous studies. It also examines the ongoing issues like the digital gender gap, skill shortages, limited access to finance and socio-cultural challenges. Even though digital commerce can create more pathways for everyone, the study emphasis that inclusive growth depends on legislative support, gender responsive platforms and digital literacy programs. The insights show how the digital economy can contribute to help women in India to become economically empowered and advancing gender equity in India's commercial sector.

Keywords: ***Digital commerce, Gender inclusion, Women entrepreneurs, E-economy, Inclusive growth, India***

CARMELIGHT
pISSN 0975 9484 | eISSN 2395 5538
Open Access Article
www.mccblr.edu.in

People–Planet–Profit Framework and Its Impact on Modern Business Sustainability

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Citation :
Shweta Mulge, Nagesh People–Planet–Profit Framework and Its Impact on Modern Business Sustainability

Financial Support : None Declared **Conflict of Interest:** None Declared
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ABSTRACT

Sustainability has become a critical component of modern business strategy as Organizations face increasing pressure to pursue economic growth while also minimizing their environmental impact and social responsibility. The People–Planet–Profit framework, also known as the Triple Bottom Line (TBL) concept introduced by John Elkington, provides a comprehensive approach to measuring organizational success beyond financial performance. This study examines the responsibility of the People–Planet–Profit framework in enhancing modern business sustainability by integrating social, environmental, and economic dimensions into corporate decision-making.

The study is founded on a descriptive and analytical methodology using on primary in addition to secondary data sources. A sample survey of business professionals and employees was used to analyze awareness and adoption levels of sustainable practices. Statistical tools such as percentage analysis and correlation analysis were applied to interpret the information. The analysis demonstrates that organizations adopting sustainability practices experience improved brand reputation, operational efficiency, employee engagement, and long-term profitability. Furthermore, the study highlights the growing importance of ESG (Environmental, Social, Governance) reporting and digital technologies in supporting sustainable commerce.

The findings indicate that the adoption of sustainability-oriented practices are crucial for longterm competitiveness and stakeholder trust. Organizations should integrate sustainability across their core strategies to ensure balanced growth and responsible development.

Keywords: *Triple Bottom Line, Sustainable Commerce, ESG, Corporate Social Responsibility (CSR) and green business practices, Business Sustainability.*

CARMELIGHT
pISSN 0975 9484 | eISSN 2395 5538
Open Access Article
www.mccblr.edu.in

AI-Driven Sustainable Health Insurance for Equitable and Green Health Infrastructure Development: A Triple Bottom Line Approach

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Citation :
Dr.K.R Jalaja, Sangeetha.G AI-Driven Sustainable Health Insurance for Equitable and Green Health Infrastructure Development: A Triple Bottom Line Approach

Financial Support : None Declared **Conflict of Interest:** None Declared
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ABSTRACT

The convergence of Artificial Intelligence (AI), sustainability, and health insurance represents an emerging interdisciplinary research frontier with significant implications for equitable and green healthcare infrastructure development. This study conducts a comprehensive bibliometric and science mapping analysis of AI-driven sustainable health insurance literature from 2020 to 2025, with a specific focus on sustainability integration, social equity, and environmental responsibility under the Triple Bottom Line (TBL) framework. Using a quantitative bibliometric research design, 147 documents indexed in the Scopus database were analyzed through descriptive statistics, thematic mapping, three-field plot analysis, and factorial (Multiple Correspondence Analysis) conceptual structure mapping. The findings reveal that the research domain is technologically mature yet conceptually fragmented, with dominant themes concentrated around artificial intelligence, sustainability, climate change, public health, and economic optimization. While sustainability and AI function as motor themes, explicit integration of green health infrastructure, equitable insurance coverage, and sustainable healthcare financing remains underdeveloped. The intellectual structure demonstrates strong linkages to AI and economic literature but limited interdisciplinary convergence toward insurance-specific sustainability frameworks. Furthermore, negligible international collaboration and dispersed thematic clusters indicate the absence of a consolidated research community in this niche domain.The study identifies critical research gaps in operationalizing environmental sustainability within insurance models, embedding equity-driven mechanisms in AI-enabled underwriting, and developing governance frameworks aligned with sustainable healthcare objectives. By synthesizing thematic evolution and conceptual linkages, this research contributes to the literature by proposing the need for a holistic, TBL-based AI-driven insurance framework that simultaneously advances economic efficiency, social inclusion, and environmental stewardship. The findings offer theoretical insights for researchers and practical implications for policymakers, insurers, and healthcare planners aiming to design intelligent, sustainable, and equitable health insurance systems.

Keywords : *Artificial Intelligence; Sustainable Health Insurance; Green Healthcare Infrastructure; Triple Bottom Line; Bibliometric Analysis; Science Mapping; Equity in Healthcare; Healthcare Sustainability*

CARMELIGHT
pISSN 0975 9484 | eISSN 2395 5538
Open Access Article
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Sustainability Practices and Financial Performance of Select Indian Tyre Companies

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Citation :
Sirigiri Lasya, Dr.P.Mohan Reddy
Sustainability Practices and Financial Performance of Select Indian Tyre Companies

Financial Support : None Declared **Conflict of Interest:** None Declared
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ABSTRACT

Sustainability has become an integral part and a strategic priority for manufacturing industries particularly in resource intensive sectors such as tyre production industry. Indian tyre companies are increasingly integrating environmental, social and governance (ESG) practices into their operations to improve its efficiency in the competitive world. Sustainability practices ensures the industry to improve their efficiency, to reduce environmental impact, and to strengthen long term financial performance. This study examines the sustainability practices and financial performance of select leading Indian tyre companies over a period of 5 years. This study is completely based on secondary data collected from annual reports, respective websites and sustainability disclosures. Financial performance is evaluated using key profitability indicators such as Return on Assets (ROA), Return on Equity (ROE), and Net Profit Margin, while sustainability is assessed through energy adoption, emission reduction initiatives and resource efficiency measures. This study findings shows that companies with stronger sustainability initiatives demonstrates relatively stable financial performance over period of time. However the short term profitability is influenced by external factors such as raw material price fluctuations. This study shows that sustainability practices contribute significantly to long term financial resilience and competitive advantage in the Indian tyre industry.

Keywords : Sustainability Practices, Financial Performance, ESG, Profitability Ratios, Resource Efficiency.

CARMELIGHT
pISSN 0975 9484 | eISSN 2395 5538
Open Access Article
www.mccblr.edu.in

A Study on Sustainable Accounting and Reporting Standards: Shift from Traditional Accounting Practices in India

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Citation :
Manasa R, Ambika G V
A Study on Sustainable Accounting and Reporting Standards: Shift from Traditional Accounting Practices in India

Financial Support : None Declared **Conflict of Interest:** None Declared
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ABSTRACT

Sustainable accounting represents a significant evolution from traditional accounting practices in India, which historically focused primarily on financial performance and profit maximization. This study examines the paradigm shift from traditional financial accounting to sustainable accounting practices in India in the context of rising environmental concerns, social responsibilities, and increasing stakeholder expectations. Traditionally, corporate reporting in India focused primarily on financial performance, profitability, and shareholder wealth maximization under statutory frameworks. However, evolving regulatory reforms and global sustainability movements have expanded the scope of accounting to incorporate Environmental, Social, and Governance (ESG) dimensions. Using secondary data from annual reports and Business Responsibility and Sustainability Reports (BRSR) of major listed companies for FY 2024–25, the study analyses the conceptual transformation of accounting practices, the extent of ESG disclosures, and the effectiveness of the BRSR framework in enhancing corporate accountability. While certain challenges related to consistency and data reliability remain, the BRSR framework has strengthened transparency, stakeholder engagement, and long-term value orientation, marking a transformative phase in India's corporate reporting landscape.

Keywords : *Sustainability, Reporting, Governance, Responsibility, Environmental, Social.*

CARMELIGHT
pISSN 0975 9484 | eISSN 2395 5538
Open Access Article
www.mccblr.edu.in

An Empirical Study on the Strategic and Ethical Dimensions of Corporate Social Responsibility and Their Impact on Employee Engagement

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Citation :
Chaitanya K, Shambhavi P Bhounsle
An Empirical Study on the Strategic and Ethical Dimensions of Corporate Social Responsibility and Their Impact on Employee Engagement

Financial Support : None Declared **Conflict of Interest:** None Declared
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ABSTRACT

Corporate Social Responsibility(CSR) has evolved from a secondary philanthropic practise to a fundamental strategic and ethical imperative for modern organizations. Today, organizations increasingly embed CSR within their operational models to strengthen stakeholders trust and drive sustainable growth. This study explores the intersection of strategic and ethical CSR dimensions and their subsequent impact on employee engagement. Utilizing stakeholder theory and social identity theory, the research analyses how employee perceptions of CSR both as business strategy and a moral framework influence emotional commitment and job dedication. The study combines primary and secondary data in a mixed research approach. A systematic questionnaire was used to collect primary data from employees of chosen firms and published literature, company reports and CSR declarations were used to collect secondary data. In order to identify trends and relationships the gathered responses were examined using spreadsheets based techniques for percentage analysis and descriptive statistical tools. The report shows that companies with strong ethical principles and purposeful CSR integration typically have greater levels of employees engagement and organizational loyalty. The study highlights how important is to match employees expectations and company culture with CSR initiatives. By emphasizing internal result, the study adds to the body of knowledge on corporate social responsibility and offers managers useful advice on how to improve employee engagement through ethical and moral business practices.

Keywords: *Corporate Social Responsibility, Strategic CSR, Ethical Responsibility, Employee Engagement, Organizational Commitment, Sustainable Management.*

CARMELIGHT
pISSN 0975 9484 | eISSN 2395 5538
Open Access Article
www.mccblr.edu.in

Balancing Profit and Sustainability in Global Trade

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Balancing Profit and Sustainability in Global Trade

Financial Support : None Declared **Conflict of Interest:** None Declared
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ABSTRACT

Global trade plays an important role in the growth and development of businesses around the world. It helps companies increase their profits and expand into new markets. However, in recent years, there has been growing concern about environmental problems, the overuse of natural resources, and the need for businesses to act responsibly. Because of this, companies are under pressure to include sustainable practices in their operations.

This paper discusses how businesses can balance making profits with protecting the environment in global trade. The study is based on secondary sources such as journals, reports, and trade publications. It looks at strategies like green supply chain management, ethical sourcing of materials, improving energy efficiency, and following environmental laws and regulations. The paper explains that sustainability should not be seen only as an extra cost, but as an opportunity to improve a company's reputation, reduce waste, and achieve long-term success.

At the same time, businesses may face challenges such as high initial investment costs, complicated regulations, and uncertain market conditions. The study concludes that companies need a balanced approach that combines innovation, government support, and cooperation with stakeholders to achieve both economic growth and environmental responsibility. The findings can help businesses, policymakers, and researchers understand how to promote sustainable and profitable global trade.

Keywords: *Global trade, sustainability, profitability, green supply chain, responsible business practices*

CARMELIGHT
pISSN 0975 9484 | eISSN 2395 5538
Open Access Article
www.mccblr.edu.in

FinTech-Driven Financial Inclusion and Investment Sustainability: Evidence from Digital Investment Platforms

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Citation :
Dr. B A Karunakara Reddy, Ramyashree M S
FinTech-Driven Financial Inclusion and Investment Sustainability:
Evidence from Digital Investment Platforms

Financial Support : None Declared **Conflict of Interest:** None Declared
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ABSTRACT

The study investigates how FinTech-driven digital investment platforms can contribute to improved financial inclusion and investment sustainability among retail investors. Thus, it investigates the link between platform usability, Robo-advisory features and algorithmic trust in sustaining formal investment avenues (Davis, 1989; Ozili, 2018). Primary data were collected from 462 investors in India and analysed using Structural Equation Modelling (SEM) (Hair et al., 2019). The results show that platform usability has a strong positive impact on financial inclusion, and Robo-advisory features positively affect algorithmic trust (Belanche et al., 2019; Jung et al., 2018). This circumstance reinforces the sustainability of long-term investments through algorithmic trust (Lankton et al., 2015). Furthermore, financial literacy also moderates the aforementioned relationship between usability and long-term investment behaviour (Lusardi & Mitchell, 2014). The study extends the literature by conceptualising investment sustainability as an important outcome of FinTech adoption and informing the development of inclusive digital investment ecosystems (Demirgüç-Kunt et al., 2018).

Keywords: *FinTech; Financial Inclusion; Robo-Advisory; Digital Investment Platforms; Investment Sustainability;*

CARMELIGHT
pISSN 0975 9484 | eISSN 2395 5538
Open Access Article
www.mccblr.edu.in

Green Consumer Behaviour and Responsible Retailing: A Pathway towards Sustainable

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Citation :
Mohammed Suhail KR
Green Consumer Behaviour and Responsible Retailing: A Pathway towards Sustainable

Financial Support : None Declared **Conflict of Interest:** None Declared
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ABSTRACT

The growing emphasis on sustainability has significantly transformed modern consumer markets, encouraging a shift toward environmentally responsible purchasing decisions. Green consumer behaviour reflects the increasing preference for products and services that minimize environmental impact and promote sustainable development. This study examines the key determinants influencing green buying behaviour and evaluates the role of responsible retailing in advancing sustainable commerce. It explores how retailers adopt eco-friendly practices such as sustainable sourcing, waste reduction, energy-efficient operations, and green marketing strategies to align with evolving consumer expectations. The paper further analyzes the impact of environmental awareness, income levels, social influence, and regulatory frameworks on consumer decision-making. By integrating the principles of People, Planet, and Profit, the study highlights how sustainable retail practices enhance brand reputation, customer loyalty, and long-term profitability. The findings emphasize that collaboration between conscious consumers and responsible retailers is essential for achieving sustainable economic growth.

Keywords: *Green Consumer Behaviour, Responsible Retailing, Sustainable Commerce, Sustainable Development, Triple Bottom Line.*

Corporate Social Responsibility as a Driver of Sustainability

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Citation :
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Corporate Social Responsibility as a Driver of Sustainabilitye

Financial Support : None Declared **Conflict of Interest:** None Declared
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ABSTRACT

Nowadays, Corporate Social Responsibility (CSR) is not just a simple act of charity or giving some donations for the society. It has now became a very important strategic approach that help organizations for achieving long-term sustainability. In today's business world, companies are expected to not only make more profits but they should also acting responsibly toward the society and environment. This paper is discussing how CSR is working as a main driver for sustainability by showing that responsible business practices can create a lasting value and better relationship with stakeholders like customers and workers.

When CSR efforts are closely linked with the sustainability goals, then organizations can manage their risks in a better way and use resources more efficiently. This paper also highlight the strong connection between CSR and the Triple Bottom Line theory, which focuses on three main things: Economic performance (Profit), Social well-being (People), and Environmental protection (Planet). By inserting CSR into their everyday business decisions, companies can support sustainable development and also solving big problems like climate change and social inequality. Overall, this study is presenting that CSR is a very essential and forward-looking part of business strategy, and it is not just a routine rule or compliance to follow.

Keywords: *Corporate Social Responsibility, Sustainability, Triple Bottom Line, Stakeholder Theory, Sustainable Development.*

CARMELIGHT
pISSN 0975 9484 | eISSN 2395 5538
Open Access Article
www.mccblr.edu.in

From Awareness to Action :The Role of Green Consumer Behavior in Responsible Retailing

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Citation :
Lavanya C, Janet Princy V, Dr. Aardhra Vasudevan From Awareness to Action :The Role of Green Consumer Behavior in Responsible Retailing

Financial Support : None Declared **Conflict of Interest:** None Declared
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ABSTRACT

The raising importance of environmental sustainability has strongly shaped how consumers behave and retailers plan their strategies across global markets. This paper explores the evolving relationship between responsible retailers and environmentally conscious consumers, with specific reference to India's commerce sector. And also this research evaluates the impact of environmental awareness that influences consumer buying decisions and the strategies retailers employ to adopt sustainable and responsible business practices. Based on secondary data, the research consolidates insights from industry reports, scholarly literature, academic studies and sustainability disclosures of prominent retail companies. The analyses outlines the key factors influencing green consumerism including social influence, environmental concern and perceived value which assesses and evaluates the level of retailers commitment to incorporate ethical sourcing, eco friendly packaging and transparent communication practices in to their business operations. Even though the finding indicates that awareness levels among consumers are increasing, a gap still persists between actual green purchasing behavior and intension. However, responsible retail practices can help close this gap by enhancing trust and supporting informed consumer decisions. In conclusion, the paper proposes actionable recommendations and strategic suggestions for retailers to align their sustainability initiatives with the rising expectations of green consumers, posturing inclusive and sustainable development within the retail sector.

Keywords: *Green consumer behavior, Responsible retailing, sustainable consumption, Environmental awareness, Ethical sourcing, Indian sector.*

CARMELIGHT
pISSN 0975 9484 | eISSN 2395 5538
Open Access Article
www.mccblr.edu.in

Moderation Effect of Price Sensitivity on the Relationship Between Responsible Retailing Practices on Consumers' Purchase Intention Mediated Through Perceived Green Value

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Citation :
Sathyanarayana S, Supriya Narayan
Moderation Effect of Price Sensitivity on the Relationship Between Responsible Retailing Practices on Consumers' Purchase Intention Mediated Through Perceived Green Value

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ABSTRACT

Aim The aim of this research is to investigate the impact of responsible retailing on consumers' purchase intentions via perceived green value. Additionally, the moderating effect of price sensitivity on these relationships is explored.

Methodology The data was gathered using a structured questionnaire with the help of established scales. Regression analysis and PROCESS Macro with 5,000 bootstrapped samples were used for data analysis. The methodological rigor was ensured by evaluating the reliability, validity (CFA), regression assumptions, and common method bias.

Key Findings The results show that responsible retailing positively impacts perceived green value, which further has a strong effect on purchase intention. However, the intensity of these associations is dependent on the degree of price sensitivity among consumers.

Managerial Implications The sustainability practices of the retailers should be communicated to increase the perceived green value and purchase intention. However, the pricing strategies should be aligned because consumers who are highly sensitive to prices may not value the sustainability practices.

Originality and Contribution This study combines value-based and economic theories to explain sustainable purchase behaviour in a single framework. By using price sensitivity as a boundary condition, it provides a more refined perspective on the attitude-behaviour gap in green retailing.

Keywords: *Responsible Retailing Practices, Purchase Intention, Price-Sensitivity, Perceived Green Value, Moderated Mediation.*

CARMELIGHT
pISSN 0975 9484 | eISSN 2395 5538
Open Access Article
www.mccblr.edu.in

A Study on How Eco-Friendly Buying Behaviour Is Transforming the Retail Industry

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Citation :
Shambhavi P Bhounsle, Chaitanya K
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Financial Support : None Declared
Conflict of Interest: None Declared
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ABSTRACT

The increasing global awareness of environmental sustainability has significantly influenced consumer purchasing behaviour. Eco-friendly buying behaviour refers to the preference of consumers for products that are environmentally safe, sustainably produced, and ethically sourced. This shift in consumer attitude is transforming the retail industry by compelling businesses to integrate sustainability into their core strategies. Retailers are adopting green marketing practices, sustainable supply chain management, waste reduction initiatives, and responsible sourcing methods to meet evolving consumer expectations. This paper examines the factors driving eco-friendly buying behaviour, its impact on retail operations, and the challenges and opportunities it presents. The study concludes that sustainability is no longer optional but a strategic necessity for retailers aiming for long-term growth and competitive advantage.

Keywords: *Eco-friendly buying behaviour, Sustainable retailing, Green marketing, Consumer behaviour, Corporate social responsibility*

CARMELIGHT
pISSN 0975 9484 | eISSN 2395 5538
Open Access Article
www.mccblr.edu.in

Gender Equity as a Catalyst for Inclusive Growth in the Commerce Sector: An Indian Perspective

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Citation :
Syeda Khathija Kazimuddin, Likitha.A Gender Equity as a Catalyst for Inclusive Growth in the Commerce Sector: An Indian Perspective

Financial Support : None Declared
Conflict of Interest: None Declared
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ABSTRACT

Gender equity has emerged as a critical factor for inclusive and sustainable economic growth, especially in the case of developing countries such as India. Within the commerce industry, balanced access to employment, entrepreneurship, finance, and management opportunities for both genders is still unbalanced despite the progressive policies and increasing education levels among women. The persisting gender disparities in employment and business ownership have been hindering the overall economic potential of the nation. In this context, the current research aims to investigate the significance of gender equity as a driving force for inclusive economic growth in the commerce industry of India.

The research paper uses a descriptive and analytical research methodology through the processing of secondary data available in the form of government publications, international publications, and recent literature. From the findings, it is clear that improving women's access to financial services, technology, skills, and employment has played a major role in boosting productivity, market development, and the distribution of wealth.

The conclusion drawn from this paper is that gender-sensitive strategies are imperative for ensuring that there is sustainable economic development within the Indian commerce sector

Keywords: *Gender Equity, Inclusive Growth, Commerce Sector, Women Empowerment, Financial Inclusion, India*

CARMELIGHT
pISSN 0975 9484 | eISSN 2395 5538
Open Access Article
www.mccblr.edu.in

Agricultural Sustainability and Market Access: A Study of Farmer Producer Organizations in Karnataka

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Agricultural Sustainability and Market Access:
A Study of Farmer Producer Organizations in Karnataka

Financial Support : None Declared **Conflict of Interest:** None Declared
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ABSTRACT

This paper will focus on Farmer Producer Organizations (FPOs) which are involved in the sustainability of agriculture and the increased accessibility of smallholder farmers to the markets in Karnataka, India. The study will synthesize the existing knowledge on FPO development in the state by systematically analyzing government reports, news media coverage, and institutional documentation (2018-2026).Official records of the Government of Karnataka [3] and the news reports [4] cite 1,472 FPOs in Karnataka, 826,000 shareholders in the farmers and 1,073 crore business transactions. In February 2024, the Karnataka State Farmer Producer Organizations Cooperative Society Ltd. was incorporated under the brand name Raitha Siri, to help in the collective marketing [5].

The results suggest that FPOs have become active as key institutional means of smallholder produce aggregation and market access. However, there is still a problem of attaining balanced sustainability at economic, social, and environmental levels. According to NABARD, 86 per cent of FPOs consist of 500 members or less [9], and compliance problems are still of great concern [8]. The main factors of success that were noted are professional management, sound governance structures, and institutional support. Some of the policy suggestions include the creation of special working-capital plants, gender-based quotas in board appointments, and enhancement of convergence with sustainable agriculture programs.

Keywords: *Farmer Producer Organizations, Agricultural Sustainability, Market Access, Karnataka, Triple Bottom Line, Documentary Analysis, Raitha Siri*

CARMELIGHT
pISSN 0975 9484 | eISSN 2395 5538
Open Access Article
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Sustainable Product Development in the Construction Industry – An IKS View: A Delphi Based Study

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Citation :
Daniel Rosario, Monica Janet Clifford, Getchcya Sonu MC Sustainable Product Development in the Construction Industry – An IKS View: A Delphi Based Study

Financial Support : None Declared **Conflict of Interest:** None Declared
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ABSTRACT

The transition toward sustainable construction requires not only environmentally efficient materials but also viable business ecosystems that enable their commercialization and adoption. Indigenous Knowledge Systems embedded in traditional construction practices represent an under-leveraged source of sustainable innovation, particularly in emerging economies where affordability, localization, and resource circularity are critical. In India, the Panchabhuta ecological framework—earth, water, fire, air, and space—historically guided material selection, climatic responsiveness, and spatial design. However, contemporary sustainable construction discourse remains dominated by engineering performance metrics, while market adoption determinants such as cost perception, institutional legitimacy, supply chain structure, and stakeholder value propositions remain insufficiently examined.

This study reframes Panchabhuta-aligned alternative construction materials and techniques as sustainable product–service systems within the construction industry. A systematic literature synthesis of more than 30 Scopus-indexed Q1/Q2 open-access articles across sustainable construction markets, circular economy, indigenous architecture, and sustainable business models identifies key drivers and barriers influencing commercialization. Findings indicate that indigenous construction solutions demonstrate strong environmental and socio-cultural value but face diffusion constraints due to fragmented value chains, lack of certification, risk perceptions, and policy misalignment. Integrating Panchabhuta principles with sustainable business model theory reveals opportunities for localized circular supply networks, community-based production enterprises, and culturally embedded value propositions in sustainable housing markets.

The paper develops a conceptual framework linking Panchabhuta sustainability dimensions with triple-bottom-line value creation and construction market adoption dynamics. The study contributes to commerce scholarship by positioning indigenous construction knowledge as a strategic resource for sustainable business innovation and inclusive green growth in the built environment sector.

CARMELIGHT
pISSN 0975 9484 | eISSN 2395 5538
Open Access Article
www.mccblr.edu.in

A Study on the Management of Natural Resources to Attain Sustainable Agriculture

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Citation :
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A Study on the Management of Natural Resources to Attain Sustainable Agriculture

Financial Support : None Declared **Conflict of Interest:** None Declared
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ABSTRACT

Sustainable agriculture practitioners seek to integrate three main goals into their work: a healthy environment, economic profitability, social and economic equity. Food processors, distributors, producers, retailers, consumers and waste managers can play a role in ensuring a sustainable agricultural system. In addition, it is helpful in reducing greenhouse gas emission and conserving energy. To achieve sustainability in Indian agriculture several pre-requisites has to be considered especially in the use of natural resources. Farmers need to be educated and trained in the areas of land, water, vegetation, labour, etc. The government of India has rolled out new initiatives, schemes, programmes and plans to benefit the farmers. This paper aims to review and analyse the various components required to achieve sustainable agriculture. It is imperative to move towards eco-efficient management strategies to minimise the negative effects on the environment and enhance the optimum use of natural resources which is an exhaustible resource. Governmental policies towards accomplishing sustainable agriculture is also included in this paper.

Key Words: *Agriculture, sustainability, environment, natural resources*

Evaluation of the Carbon Performance Assessment of the Indian Corporate Sectors

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Citation :
Sagar V Sogi, Dr. Srinivas K.T., Evaluation of the Carbon Performance Assessment of the Indian Corporate Sectors

Financial Support : None Declared
Conflict of Interest: None Declared
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ABSTRACT

The importance of Environment, Social and Governance (ESG), which is playing a frontier role in India's corporate business environment due to the rapid institutionalisation. Specifically, the environmental performance has been repositioned in the direct, indirect emissions and value chain disclosure. The present study aims to evaluate and compare Scope 1, Scope 2 and Scope 3 emissions and the Intensity of Carbon Emissions using a sample of 250 companies listed on the NSE by market capitalisation. The study period is 2023-24 and 2024-25, using the companies' sustainability reports. The study applies a paired sample t-test to examine whether the changes in emission scope are statistically significant. The study highlights the integration of the inferential analysis into the assessment of carbon performance.

Keywords: *Environmental disclosure, Scope 1, Scope 2 and Scope 3 Emissions.*

CARMELIGHT
pISSN 0975 9484 | eISSN 2395 5538
Open Access Article
www.mccblr.edu.in

A study on "Green Entrepreneurship: The Emerging Paradigm for Sustainable Growth and Development in India"

Author's Affiliation :

Citation :

A study on "Green Entrepreneurship: The Emerging Paradigm for Sustainable Growth and Development in India"

Financial Support : None Declared **Conflict of Interest:** None Declared
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ABSTRACT

Green entrepreneurship has emerged as a transformative approach to achieving sustainable growth by integrating environmental responsibility with economic development. In the context of India's rapid industrialization, urbanization, and climate vulnerability, sustainable business models are no longer optional but imperative. This study explores Green Entrepreneurship as an emerging paradigm for sustainable growth and development in India, examining its role in promoting innovation, employment generation, resource efficiency, and inclusive development.

The research analyzes the conceptual foundations of green entrepreneurship and its alignment with national initiatives such as Make in India, Startup India. It evaluates the drivers encouraging green ventures—including policy incentives, technological advancement, rising environmental awareness, and access to sustainable finance—as well as key challenges such as limited funding, regulatory complexity, lack of green skills, and market uncertainty.

Using a qualitative and exploratory research design supported by secondary data from government reports, industry publications, and case studies of emerging Indian green enterprises, the study highlights successful models across renewable energy, waste management, sustainable agriculture, eco-friendly manufacturing, and clean technology sectors.

The findings suggest that green entrepreneurship contributes significantly to job creation, carbon reduction, circular economy development, and long-term economic resilience. However, scaling such ventures requires stronger policy support, capacity-building programs, green financing mechanisms, and ecosystem-level collaboration among government, industry, and academia.

The study concludes that green entrepreneurship represents a strategic pathway toward balancing economic growth with environmental stewardship and social equity, positioning India for a more sustainable and inclusive future.

Keywords: *Green entrepreneurship, sustainable development, green innovation, circular economy, renewable energy, green finance, India.*

CARMELIGHT
pISSN 0975 9484 | eISSN 2395 5538
Open Access Article
www.mccblr.edu.in

Resale Platforms and the Triple Bottom Line: Evaluating Profitability and Sustainable Commerce Potential Among Gen Z in India

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Citation :
Ms. Priyadarshini G , Dr. S. Abdul Rasheed
Resale Platforms and the Triple Bottom Line: Evaluating Profitability and Sustainable Commerce Potential Among Gen Z in India

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ABSTRACT

The integration of the principles of People, Planet and Profit into viable economic models is required for transition toward sustainable commerce. Platforms such as OLX India, Quikr, CoutLoot, and FreeUp promote product reuse and lifecycle extension while operating assetlight, commission-based business models. This research paper focus on such platforms which represent a financially sustainable circular model by analysing the market potential of Gen Z consumers in Chennai City. The quantitative survey approach is adopted to evaluate how price sensitivity, sustainability awareness, trust, and digital engagement influence purchase intention and repeat usage. The study assess the commercial viability of circular retail ecosystems by estimating spending behaviour an adoption patterns of Gen Z. The findings contribute to contribute to sustainable commerce literature by demonstrating how digital resale platforms can balance environmental responsibility with financial performance, thereby operationalizing the triple bottom line framework in contemporary retail markets.

Key Words: *Sustainable Commerce, Triple Bottom Line, Circular Economy, Resale Platforms, Gen Z Consumer Behaviour.*

CARMELIGHT
pISSN 0975 9484 | eISSN 2395 5538
Open Access Article
www.mccblr.edu.in

Digital CSR and Inclusive Development — A Conceptual Framework

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Citation :
Prof. Hema , Harsha, Supriya N
Digital CSR and Inclusive Development — A Conceptual Framework

Financial Support : None Declared **Conflict of Interest:** None Declared
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ABSTRACT

The scope of Corporate Social Responsibility (CSR) has been redefined by the rapid integration of digital technologies. The emergence of digital technology as a primary medium of corporate activity has fundamentally altered the terrain on which Corporate Social Responsibility (CSR) is practised, measured, and contested. As of 2024, approximately 5.4 billion people are active internet users, representing 67 percent of the global population, and global data generation is projected to reach 120 zettabytes by 2025. These figures mark the extent to which human activity, including employment, healthcare, education, civic participation and personal communication is mediated by platforms, algorithms, and data systems owned and operated by corporations. Consequently, the social responsibility of corporations can no longer be confined to traditional boundaries.

This paper proposes a conceptual framework that integrates Digital CSR with inclusive development. The framework encompasses responsible data governance, equitable access to digital infrastructure and the ethical design of digital products and services. This framework will be further used to analyse the influence of independent variables (responsible data governance, equitable digital access, and ethical system design) on the dependent variable (inclusive development). By aligning responsible digital practices with inclusive development objectives, corporations can promote inclusive and equitable digital societies.

Keywords: *Digital CSR, Equitable access, Ethical system design, Digital society, Inclusive Development.*

CARMELIGHT
pISSN 0975 9484 | eISSN 2395 5538
Open Access Article
www.mccblr.edu.in

Rational and Ethical Drivers of SRI Investment Intention: Evidence from Chennai

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Citation :
Saranya Devi . C, Dr. S. Anitha Rational and Ethical Drivers of SRI Investment Intention: Evidence from Chennai

Financial Support : None Declared
Conflict of Interest: None Declared
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ABSTRACT

The growing prominence of Socially Responsible Investment (SRI) has reshaped investment decision-making by integrating environmental, social, and governance (ESG) considerations with traditional financial objectives. While institutional adoption of SRI has expanded significantly, retail investor participation in emerging markets such as India remains comparatively underexplored. This study examines the influence of rational and ethical drivers on the intention to invest in SRI among retail investors in Chennai. Specifically, it investigates the impact of expected financial returns and ethical considerations on investors' intention to invest in SRI products. A structured questionnaire was administered to 150 retail investors with prior experience in equity or mutual fund investments. The findings reveal that both variables significantly and positively influence SRI intention. However, ethical consideration demonstrates a comparatively stronger effect, suggesting that value-based motivations play a critical role in shaping sustainable investment behaviour among urban retail investors. The results indicate that investors are not solely driven by profit maximisation but also consider social and environmental responsibility in their investment decisions. The study contributes to the behavioural finance and sustainable investment literature by distinguishing between financial and moral determinants of SRI intention in an emerging market context. Practical implications are offered for asset management firms, financial advisors, and policymakers to enhance retail participation in sustainable financial products through targeted awareness and communication strategies.

Keywords: *Socially Responsible Investment (SRI), Expected Return, Ethical Consideration, Retail Investors*

CARMELIGHT
pISSN 0975 9484 | eISSN 2395 5538
Open Access Article
www.mccblr.edu.in

A Study on Prot-Centric Models to Sustainable Value Creation: CSR as a Response to Contemporary Corporate Imbalances

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Citation :
Daisy Divya.A, Angel Jeniffer.V A Study on Prot-Centric Models to Sustainable Value Creation: CSR as a Response to Contemporary Corporate Imbalances

Financial Support : None Declared
Conflict of Interest: None Declared
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ABSTRACT

The increasing dominance of profit-centric business models has contributed to significant social inequalities, environmental degradation, and ethical governance challenges in the contemporary corporate landscape. While traditional corporate strategies have prioritized short-term financial gains, growing global concerns demand a transition toward more balanced and sustainable approaches. This paper examines Corporate Social Responsibility (CSR) as a strategic response to these corporate imbalances, positioning it as a key driver of sustainable value creation. Drawing upon the Triple Bottom Line framework of People, Planet, and Profit, the study explores how organizations can integrate social equity, environmental stewardship, and economic performance into their core business strategies. The paper analyses the shift from shareholder-centric to stakeholder-inclusive models, highlighting how CSR initiatives contribute to long-term resilience, risk mitigation, enhanced brand reputation, and competitive advantage. Through conceptual analysis and contemporary business examples, the study demonstrates that CSR is not merely a compliance mechanism but a transformative tool for aligning corporate objectives with societal expectations. The findings suggest that embedding CSR into strategic decision-making enables firms to move beyond profit maximization toward sustainable and inclusive growth, thereby fostering long-term corporate sustainability and shared value creation.

Keywords: *Corporate social Responsibilities, Triple bottom line, Sustainability, Stakeholder centric Strategy, Corporate governance.*

CARMELIGHT
pISSN 0975 9484 | eISSN 2395 5538
Open Access Article
www.mccblr.edu.in

From Compliance to Competitiveness: CSR as a Driver of Financial Sustainability in Indian Banks

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Citation :
Jerlin Ishiah S R, Kaunain Fathima From Compliance to Competitiveness: CSR as a Driver of Financial Sustainability in Indian Banks

Financial Support : None Declared
Conflict of Interest: None Declared
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ABSTRACT

Corporate Social Responsibility (CSR) has evolved from being a charitable duty to a key tool for promoting long-term sustainability in businesses. In the banking sector, CSR plays an important role as financial institutions shape economic development, financial inclusion, and environmental responsibility through their lending and investment choices. Since the Companies Act, 2013 was introduced in India, banks have stepped up their investments in social and environmental projects. However, few studies have looked into whether these CSR initiatives truly support financial sustainability. This study aims to explore the role of CSR in enhancing financial sustainability in the Indian banking sector. The study will analyze selected public and private sector banks, namely State Bank of India, HDFC Bank, and ICICI Bank, over a 5-year period. It will look into the types and scope of CSR initiatives these banks have taken and evaluate how these relate to key indicators of financial sustainability. CSR spending and programs in areas like financial inclusion, green banking, education, and community development will be treated as independent variables. The study will use a descriptive and analytical research design based on secondary data gathered from Annual Reports, Business Responsibility and Sustainability Reports (BRSR), and publications from the Reserve Bank of India. It will employ statistical methods like trend analysis, ratio analysis, correlation, and simple regression to explore the connection between CSR activities and financial sustainability indicators. The expected outcome is to provide evidence on whether CSR serves only as a compliance requirement or as a key factor in achieving sustainable financial performance. The findings may give insights to policy makers, banking professionals, and researchers on incorporating CSR into banking strategies. By examining the relationship between CSR initiatives and long-term financial stability, this study aims to contribute to the ongoing discussion on sustainable finance and responsible banking practices in India.

Keywords: *Corporate Social Responsibility (CSR), Financial Sustainability, Indian Banks*

CARMELIGHT
pISSN 0975 9484 | eISSN 2395 5538
Open Access Article
www.mccblr.edu.in

A Study on Re-envisioning the buying Behaviour of Consumers: With a Special Reference to Gen Z's of Bengaluru.

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Citation :
Vindhya C.A, Rakshita R
A Study on Re-envisioning the buying Behaviour of Consumers: With a Special Reference to Gen Z's of Bengaluru.

Financial Support : None Declared
Conflict of Interest: None Declared
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ABSTRACT

Generation Z or post millennials are pivotal as they are instrumental in moulding society and making informed choices of green products. The prominent consumer segment for sustainable products is vigorously dominated by the Gen Z's. This article determines the factors that influence consumer's buying behaviour and assesses Gen Z's propensity to adopt to green products. This paper reflects the perspective and motivation for green purchasing among the Gen Z's. A structured primary survey will be administered to Gen Z's and the collected data will be analysed using pictorial representation and statistical tools, to measure the parameters which fosters purchase of green products. The study critically examines the environmental concern, willingness to purchase green products, perception on quality and strong predictors of Gen Z's green consumption behaviour. The study throws light on the web marketing, eye washing sustainability and various other attributes which can influence the purchasing pattern. The finding elucidates the two-fold theory by integrating impact of social, economic and psychological factors on buying sustainable products and illustrates the dynamic revamping of green product purchase among Gen Z's.

Keywords: *Gen Z, Consumer Behaviour, Sustainability, Purchasing Intention, Green Products.*

Beyond the Triple Bottom Line: A Critical Discourse Analysis of Sustainability's Zero Sum Ontology Under Capitalist Realism

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Citation :
C Roshan Machayya, Beyond the Triple Bottom Line: A Critical Discourse Analysis of Sustainability's Zero Sum Ontology Under Capitalist Realism

Financial Support : None Declared
Conflict of Interest: None Declared
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ABSTRACT

The triple bottom line approach or the people, planet, and profit paradigm necessitates an urgent reconsideration due to its logical inconsistencies. Using a CDA or Critical Discourse Analysis approach,this paper is a review of the triple bottom line approach to commerce and its pitfalls against the real world, whose effects are finally endured by people unequally. Since different industries have varying degrees of effects on people and life on the planet, this review broadly looks at the ruling ontological conditions or what the late Mark Fisher called 'Capitalist Realism' that govern the economy of commerce, sustainability, and people. All of which rely on an ontology also outlined by the politics and the economic logic of our time. Sustainability juxtaposed with profit is a sum zero game with little or no long term adaptability, but short term gains that can at best extend relevance before outcomes and the status quo end up being recontextualised multiple times over.

Keywords: *People, planet, profit, ontology, sustainability.*

CARMELIGHT
pISSN 0975 9484 | eISSN 2395 5538
Open Access Article
www.mccblr.edu.in

Role of Social Media in Consumer Buying Behaviour on Sustainable Personal Care Products

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Citation :
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Role of Social Media in Consumer Buying Behaviour on Sustainable Personal Care Products.

Financial Support : None Declared
Conflict of Interest: None Declared
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ABSTRACT

This study examines consumers' purchasing behaviour on social media when buying sustainable personal care products. The rising concern for environmental sustainability, together with the rapid expansion of social media platforms, has significantly transformed consumer behavior in the modern digital environment. Social media has moved beyond its original role as a communication medium and now serves as a powerful space where consumers develop and reshape their values, perceptions, and attitudes. This study builds para-social relationships with influence's, peer interactions , creates awareness and willingness to buy bases on user-generated content. Consumers are increasingly encouraged to make sustainable purchasing decisions.

This study conducts a systematic review of existing literature to explore how social media influences consumer awareness and behaviors toward sustainable personal care products. The selected studies were examined to identify emerging patterns and trends related to consumer awareness, behavioral intentions, and the effectiveness of social media in promoting sustainable consumption. The review also identifies gaps in current research and emphasizes the need for further empirical studies to understand better and enhance the role of digital platforms in fostering ethical and environmentally responsible consumer practices

Keywords: *Influencers Marketing, Awareness, Purchase Behavior, Social Media Marketing. Willingness to buy*

CARMELIGHT
pISSN 0975 9484 | eISSN 2395 5538
Open Access Article
www.mccblr.edu.in

A Study on FinTech Education and Skill Development in Shaping Inclusive Financial Futures

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Citation :
Pavithra. S, R. Banumathi , Priya A A Study on FinTech Education and Skill Development in Shaping Inclusive Financial Futures

Financial Support : None Declared **Conflict of Interest:** None Declared
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ABSTRACT

This study examines the impact of financial technology (FinTech) education and skill development on enhancing digital payment knowledge and improving the affordability and accessibility of financial services. The hurried growth of digital financial technologies has increased the demand for individual skill development, escalating knowledge and competencies in using digital financial services. The study examines how education equips students and individuals with the essential skills necessary to effectively access and utilize FinTech services. It emphasizes the importance of skill development in areas such as digital payments, online banking, financial literacy, and data-driven finance in overcoming challenges related to awareness, accessibility, and usage. By strengthening FinTech knowledge and skills, individuals are empowered to utilize digital financial tools effectively, thereby supporting financial inclusion, sustainable financial systems, and inclusive financial futures.

Key Words: *FinTech Education, Digital Payments, Sustainable Financial Systems, Online Banking.*

CARMELIGHT
pISSN 0975 9484 | eISSN 2395 5538
Open Access Article
www.mccblr.edu.in

A Study on the Silent Sustainability Shift: Analysing the Rise of Green Hushing Practices in Indian Corporates

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Citation :
Siddhi Gupta, Dr. Mallika B K
A Study on the Silent Sustainability Shift: Analysing the Rise of Green Hushing Practices in Indian Corporates

Financial Support : None Declared
Conflict of Interest: None Declared
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ABSTRACT

This study investigates the existence and implications of "Green Hushing"—the strategic withholding of sustainability data—among India's top listed entities following the implementation of the Business Responsibility and Sustainability Report (BRSR) mandate. As the regulatory landscape shifts from voluntary CSR to mandatory ESG disclosures, a paradox has emerged where firms, fearing scrutiny and "greenwashing" accusations, opt for silence over transparency. However, whether this strategic silence preserves corporate reputation or erodes credibility remains a subject of critical empirical inquiry. To address this, the study employs a quantitative cross-sectional methodology, analyzing the disclosure behaviors of 50 companies from the NIFTY 100 index across five key sectors (Energy, Banking, Automotive, FMCG, and Manufacturing). The research introduces a novel "Green Hushing Disclosure Score" (GHDS) to quantify the intensity of under-reporting in BRSR filings for the period 2023-2025. Using statistical tools including Pearson's Correlation and Linear Regression, the study evaluates the relationship between hushing intensity and external ESG credibility. The empirical findings reveal a systemic prevalence of hushing, with a mean GHDS of 25.53, indicating that roughly one-quarter of material data is being suppressed. While the Energy sector emerged as the "quietest" (Mean GHDS = 31.09), ANOVA results indicate no statistically significant difference in hushing levels across sectors ($p > 0.05$), suggesting that this defensive behavior is a universal governance reflex rather than an industry-specific tactic. Crucially, the study identifies a "Transparency Premium." A strong negative correlation ($r = -0.601$, $p < 0.05$) was observed between Green Hushing scores and External ESG Ratings. Regression analysis confirms that hushing behavior accounts for 36.1% of the variance in a firm's credibility score, indicating that the market penalizes silence as a proxy for risk. The study concludes that while the BRSR mandate aimed to enhance transparency, it has inadvertently triggered a "flight to silence," which is financially detrimental to firms. These results suggest that Indian corporates must transition from "protective silence" to "eco-spotlighting" to align with market expectations of radical transparency.

Keywords: *Green Hushing, BRSR, ESG Reporting, NIFTY 100, Corporate Credibility, Sustainable Finance, Strategic Silence.*

CARMELIGHT
pISSN 0975 9484 | eISSN 2395 5538
Open Access Article
www.mccblr.edu.in

The Impact of Social Media Engagement on Generation Z

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Citation :
Ms. Priya Patil. Dr. Satish Uplaonkar
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Financial Support : None Declared
Conflict of Interest: None Declared
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ABSTRACT

Social media has always had a significant value in its usage, in fact the most users of the social media are identified as the generation Z population. However it is utilized by the various generation population but the 'Gen Z' have been recognized as the 'digital natives' also who extract the versatile use of social media and inherits both the advantages and disadvantages of the social media engagement. Hence were also the first generation youths to use the mobile phones for the entertainment purpose. This research describes about evolution of the digital media, the usage patterns, psychological behavior and attitude of the Gen Z towards involvement of the social media. The paper discovers the effects of commitment of social media towards today's youths.

Key words: *Social media, generation Z, Usage patterns, Psychological behavior and attitude, effects of the social media engagement.*

CARMELIGHT
pISSN 0975 9484 | eISSN 2395 5538
Open Access Article
www.mccblr.edu.in

Financial Stability, Impulsive Buying, and Default Risk in Digitized Credit Markets: Evidence from BNPL and Short-Term Consumer Credit

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Citation :
Nishita Jain , Dr. Mallika B K Financial Stability, Impulsive Buying, and Default Risk in Digitized Credit Markets: Evidence from BNPL and Short-Term Consumer Credit

Financial Support : None Declared **Conflict of Interest:** None Declared
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ABSTRACT

The Stability-Default Paradox is explored in the digitized credit market, comparing traditional financial stability indicators with those of behavioral impulsivity in Buy Now, Pay Later markets. The research challenges the traditional negative correlation between income stability and default risk in the light of growing frictionless fintech borrowing. By employing quantitative secondary data analysis with over 1 million loan data points and 1,000 behavioral data points, the paper employs Python logistic regression analysis with interaction terms to determine the likelihood of over-indebtedness.

The empirical results confirm the attenuation hypothesis, indicating that in digital credit markets, the traditional indicators of financial stability have very limited explanatory power, although they are statistically significant (Pseudo $R^2 < 1\%$). The study also found that impulsive purchasing behaviour per se is not a significant predictor of immediate BNPL difficulties ($p = 0.664$), suggesting that the installment pattern of BNPL products is effective in masking the first signs of financial impulsiveness. However, the interaction effect in the moderation analysis was found to be statistically significant ($p < 0.001\%$), indicating that impulsive behaviour is risky, especially when combined with heavy usage of the platform.

The results suggest that digital credit risk is systemic and platform-mechanic-driven, rather than borrower-attribute-specific. The study suggests that the "Index of Financial Stability" is becoming less of a shield in algorithmic lending, resulting in a "Behavioral Void" where "phantom debt" quietly builds up until the point of ultimate default.

Keywords: *BNPL, Financial Stability, Impulsive Buying, Default Risk, Fintech, Credit Scoring, Behavioral Finance, Frictionless Credit.*

CARMELIGHT
pISSN 0975 9484 | eISSN 2395 5538
Open Access Article
www.mccblr.edu.in

The "Metric Decoupling": An Enterprise-Level Secondary Data Analysis of GenAI Productivity Outcomes and Workforce Sentiment

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Citation :
Swarn Sharma, Dr. Mallika B K The "Metric Decoupling": An Enterprise-Level Secondary Data Analysis of GenAI Productivity Outcomes and Workforce Sentiment

Financial Support : None Declared
Conflict of Interest: None Declared
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ABSTRACT

This study investigates the relationship between Generative Artificial Intelligence (GenAI) adoption, enterprise productivity outcomes, and workforce sentiment, with a focus on testing the presence of "Metric Decoupling." As organizations increasingly rely on GenAI-driven productivity indicators to evaluate adoption success, these metrics are often assumed to reflect employee engagement and psychological well-being. Empirical evidence supporting this assumption, however, remains limited.

Using a quantitative secondary data analysis, the study examines the Enterprise GenAI Adoption and Workforce Impact dataset comprising approximately 100,000 enterprise-level observations across global industries from 2022 to 2024. Descriptive statistics, Spearman rank correlation, and regression analysis are applied to assess relationships between Productivity Change (%), Employee Sentiment, GenAI adoption maturity, and workforce scale.

The analysis is expected to reveal weak or statistically insignificant relationships between productivity gains and employee sentiment, indicating that operational efficiency improvements do not necessarily translate into positive workforce perceptions. The findings support the "Metric Decoupling" hypothesis, suggesting that productivity and sentiment function as largely independent constructs.

The study concludes that while GenAI adoption may enhance measurable productivity, it does not inherently improve workforce sentiment, highlighting the need for organizations to manage performance outcomes and employee well-being as distinct strategic priorities.

Keywords: *Generative AI, Productivity, Employee Sentiment, Metric Decoupling, Secondary Data Analysis.*

CARMELIGHT
pISSN 0975 9484 | eISSN 2395 5538
Open Access Article
www.mccblr.edu.in

A Pandemic, War & Economic Shock: Lessons Learned About Resilience in Balancing People, Planet, and Profit.

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Citation :
Dr. Irshad Nazeer, Rabiya Basri Shariff
A Pandemic, War & Economic Shock: Lessons Learned About Resilience in Balancing People, Planet, and Profit.

Financial Support : None Declared
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ABSTRACT

Recurring global crises have intensified scholarly and policy interest in resilience across economic, social, and environmental systems. Events such as the COVID-19 pandemic, prolonged geopolitical conflicts, and large-scale economic disruptions have revealed the fragility of development models that prioritize short-term efficiency over long-term stability. These shocks have disrupted livelihoods, weakened institutional capacity, and accelerated environmental degradation, underscoring the urgency of more adaptive and inclusive development pathways.

This paper analyzes resilience through the integrated framework of people, planet, and profit, drawing lessons from recent global disruptions. It evaluates how social protection mechanisms, sustainable environmental practices, and macroeconomic policy decisions shape the ability of societies to absorb shocks and recover over time. Evidence suggests that economies supported by inclusive governance, diversified production structures, and responsible resource management exhibit stronger adaptive capacity and faster recovery.

The study emphasizes that coordinated strategies integrating human wellbeing, ecological sustainability, and economic viability are critical for navigating an increasingly uncertain global landscape.

Keywords: *Economic Resilience, Global Crises, Macroeconomic Stability, Sustainable Development, Triple Bottom Line.*

CARMELIGHT
pISSN 0975 9484 | eISSN 2395 5538
Open Access Article
www.mccblr.edu.in

A Study on Impact of Environmental, Social, Governance (ESG) Scores on Firm Valuation in India

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Citation :
Tanishka Sharma, Dr. Mallika B
A Study on Impact of Environmental, Social, Governance (ESG) Scores on Firm Valuation in India

Financial Support : None Declared
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ABSTRACT

This study investigates the relationship between Environmental, Social, and Governance (ESG) scores and firm valuation among leading Indian corporations during the transition to mandatory sustainability reporting. As the Indian regulatory landscape shifts from voluntary disclosures to the Business Responsibility and Sustainability Reporting (BRSR) mandate, a critical question has emerged regarding whether sustainability efforts translate into a "Sustainability Premium" or are perceived by the market as a compliance cost. To address this, the study employs a quantitative longitudinal methodology, analyzing the performance of 50 companies from the NIFTY 100 index representing 10 strategic sectors. Utilizing market-based metrics—specifically Tobin's Q and Market Capitalization—the research evaluates the "intangible value" attributed to sustainability. The analysis utilizes Ordinary Least Squares (OLS) Multiple Regression to isolate the causal impact of aggregate and pillarwise ESG scores on valuation while controlling for internal financial factors like Return on Assets (ROA) and firm size. The empirical findings reveal a highly significant positive relationship between aggregate ESG performance and firm value ($p = 0.001$), confirming that the Indian market actively rewards holistic sustainability integration. While the Governance (G) pillar emerged as the most influential individual driver of investor trust ($p = 0.068$), a notable "Environmental Paradox" was identified, with a negative correlation ($r = 0.24$) suggesting that the market still views aggressive green capital expenditures as shortterm costs. Regression analysis confirms that ESG performance serves as a "Primary Signal" for investors, accounting for 30.5% of the variance in firm valuation.

The study concludes that for Indian corporations, the path to superior market valuation lies in moving from "box-ticking" compliance to an authentic integration of ESG principles. These results suggest that while Governance provides the foundational "currency of trust," firms must improve their strategic narratives regarding Environmental and Social initiatives to align with evolving market expectations of long-term resilience.

Keywords: *ESG Scores, Firm Valuation, Tobin's Q, NIFTY 100, BRSR, Sustainability Premium*

CARMELIGHT
pISSN 0975 9484 | eISSN 2395 5538
Open Access Article
www.mccblr.edu.in

Study on Predicting Stock Market Returns Using AI Tools: Investor Awareness and Adoption Among Students

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Citation :
Gorja Arora , Dr. Mallika B.K Study on Predicting Stock Market Returns Using AI Tools: Investor Awareness and Adoption Among Students

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ABSTRACT

With the increasing integration of AI in the financial sector, it is transforming the way we make investment decisions and how investors engage with data-intensive environments. In the context of sustainable commerce, the responsible use of AI-powered financial technology is essential to achieve a good balance between robust economic performance and ethical, longterm investment strategies. This research examines the way students are aware of, utilize, and perceive AI-powered systems for stock prediction, with a focus on behavioral finance, financial literacy, and trust in technology. The study adopts a descriptive and analytical methodology based on secondary sources, including peer-reviewed articles, industry reports, and empirical research from 2023 to 2025. By employing descriptive statistics, correlation, regression, and comparative analysis, this study investigates the interrelationship between awareness, perceived accuracy, trust, and the utilization of AI-powered stock prediction systems. The results indicate that students are increasingly aware of AI-powered stock prediction systems, but their utilization is more dependent on perceived accuracy and trust than technical expertise. These systems are mainly utilized for decision support, not for replacing human judgment. The results emphasize the importance of responsible innovation, improved financial literacy, and prudent technology adoption to achieve sustainable financial markets and long-term economic resilience.

Keywords: *Artificial Intelligence in Finance, Stock Market Prediction, Investor Awareness, Behavioural Finance, Sustainable Commerce*

CARMELIGHT
pISSN 0975 9484 | eISSN 2395 5538
Open Access Article
www.mccblr.edu.in

Financial Performance and Shareholder Wealth Creation through Mergers and Acquisitions: A Study of Selected Pharmaceutical Companies in India

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Citation :
Dr. Zohra Bi , Dr. Abdul Hameed
Financial Performance and Shareholder Wealth Creation through Mergers and Acquisitions: A Study of Selected Pharmaceutical Companies in India

Financial Support : None Declared **Conflict of Interest:** None Declared
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ABSTRACT

Mergers and Acquisition is one of the important subjects from the perspective of finance and strategy and are the results of inorganic growth process, used as an instrument for business growth and are accepted by business entities as a critical tool of strategy. India has witnessed M&A deals worth $138 billion in 2022. Strategic M&A deal volume and value reached alltime highs in India in 2022, while dealmaking dropped off in much of the rest of the world. Several factors have converged to create a robust environment for M&A. Mergers and acquisition are the solutions for major strategic challenges like economies of scale, economies of scope, vertical and horizontal integration, development of complementary resources, effective application of surplus funds and enhancing managerial effectiveness. M&A improves the performance of the company because of synergy effect, it increases market power, operational performance, financial performance, and economy of scales.

In the recent years, the importance and value of Mergers and Acquisitions has reached enormous proportions. Some studies reported beneficial influence of M&A on companies' success, the others are found to be neutral or even negative. Further, not many studies have been found for Indian context. Therefore, the lack of studies conducted in the Indian context regarding the impact of Mergers and Acquisitions on the financial performance and shareholders wealth in Indian pharmaceutical companies serves as a motivation for the current study.

The study applies the financial and operating performance model to examine the impact of mergers and acquisitions on financial performance in Indian Pharmaceutical Sector through 32 financial indicators for 30 renowned Pharmaceutical Companies. The study uses paired sample t-test, paired sample correlation for the purpose of analysis and examines the pre-merger (-3 years) and post-merger (+3 years) impact in Indian pharmaceutical company.

The study also examines the impact of mergers and acquisitions on stock prices to find whether there are significant abnormal returns to shareholders using t-test by examining Abnormal returns, t-statistics of Abnormal returns, CAR, t-statistics of CAR, Average Abnormal Return and CAAR, t-statistics of CAAR for Pre-Event Period and Post Event Period (-30, + 30), showing the significant impact for -2days, -5days, -11 days and +2days, +5 days +11days and for Combined number of days 5 days (-2 +2), 11 days (-5+5) and 23 days (-11+ 11 days) and concludes whether there is a significant change in the financial performance and shareholders wealth of the acquiring Pharmaceutical companies in India.

Keywords: *Mergers and Acquisitions, Financial Performance, Synergy, Abnormal returns. JEL Classification: G2, G3, G4.*

CARMELIGHT
pISSN 0975 9484 | eISSN 2395 5538
Open Access Article
www.mccblr.edu.in

A Study on the Factors Influencing AI-Based Personalized Advertising on Brand Satisfaction Among Various Customers With Respect to Online Shopping

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Citation :
Ms. Divya R P , Dr. V Deepa
A Study on the Factors Influencing AI-Based Personalized Advertising on Brand Satisfaction Among Various Customers With Respect to Online Shopping

Financial Support : None Declared
Conflict of Interest: None Declared
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ABSTRACT

Artificial Intelligence (AI) has brought about a significant change in modern marketing. In particular, AI-based personalized advertising is a method of analyzing customers' preferences, behavior, and online activities and delivering relevant advertisements to them. Modern technologies such as machine learning and data analytics enable companies to understand the needs and preferences of customers and deliver relevant advertisements to them. This makes advertisements more relevant and useful to customers.This study examines the factors influencing AI-based personalized advertising and its impact on brand satisfaction of various customers. Advertisements delivered according to customers' needs and preferences are more appealing to them and create a positive attitude towards that brand. This increases customers' satisfaction and trust in the brand. However, concerns regarding the collection and use of personal data can sometimes create a negative mood in customers. Therefore, it is essential that companies using AI-based personalized advertising adhere to data security and ethical practices. The data were collected through a structured questionnaire. After analyzing the data necessary conclusions and suggestions are provided. Overall, AI-based personalized advertising, when implemented properly, has the potential to increase customer engagement and improve brand satisfaction.

Keywords: *Artificial Intelligence, Personalization, Advertising, Customer Preference, Customer Engagement*

CARMELIGHT
pISSN 0975 9484 | eISSN 2395 5538
Open Access Article
www.mccblr.edu.in

Psychological Triggers of Impulsive Buying and Consumer Exploitation: Evidence from Bengaluru and Chennai

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Citation :
Suriya Kumari A, Dr. S. Mani Psychological Triggers of Impulsive Buying and Consumer Exploitation: Evidence from Bengaluru and Chennai

Financial Support : None Declared
Conflict of Interest: None Declared
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ABSTRACT

The impulsive buying practice has become a significant behavioral pattern of modern urban consumer markets, predetermined by highly complicated psychological stimuli and supported by more advanced marketing techniques. This empirical research paper explores the major psychological variables affecting impulsive buying behavior and its impact in helping to exploit the consumers in the metropolitan cities of Bengaluru and Chennai in India. The study is based on the primary data obtained with the help of a structured questionnaire survey of urban consumers to explore such psychological triggers as emotional arousal, perceived scarcity, promotional stimuli, social influence, and cognitive biases. A set of quantitative methods of analysis, including descriptive statistics, correlation, and multi regression modeling, was used to test the interdependence of the psychological triggers, impulsive buying behavior, and post-purchase results such as regret, financial burden, perceived as being manipulated by retailers and web sites. The research is grounded on primary survey data of 400 urban consumers through stratified random sampling and processed using descriptive statistics, factor analysis, correlation and multiple regression. The results have shown that impulsive buying behaviour is greatly influenced by emotional arousal, time-restrained promotional deals and individualized digital marketing which in turn make consumers more vulnerable to predatory business models and lower the consumer control. The paper also shows that then platform-based nudges and the use of opaque pricing models help to facilitate consumer exploitation that is subtle but over time and in particular among young and middle-income urban consumers. The research will present a comparative analysis of two popular metropolitan settings, which will give context-specific information about consumer psychology in an Indian urban setting. In general, the research can be added to the body of behavioral consumer research literature as it identifies a structural association between impulsive purchase and consumer exploitation and points to the necessity of stricter consumer protection and ethical marketing as well as regulatory intervention in urban markets that are growing swiftly.

Keywords: *Impulse Purchase; Psychological Triggers; Consumer Exploitation; Metropolitan Consumers; Digital Marketing.*

CARMELIGHT
pISSN 0975 9484 | eISSN 2395 5538
Open Access Article
www.mccblr.edu.in

ESG and Its Impact on Financial Performance: A Comparative Study of Automobile and FMCG Sectors in India

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ESG and Its Impact on Financial Performance: A Comparative Study of Automobile and FMCG Sectors in India

Financial Support : None Declared
Conflict of Interest: None Declared
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ABSTRACT

In India, the concept of Environmental, Social, and Governance (ESG) has become a significant factor of corporate sustainability and value creation across the long term. This paper will be looking at the relationship between the ESG performance and the financial performance of the firm in terms of Return on asset (ROA) and Return on Equity (ROE) and the Automobile and Fast- Moving Consumer Goods (FMCG) industry will be compared. Moreover, the research examines the mediating value of firm size that is in the form of the logarithm of the total assets in the ESG-financial performance relationship. The study uses a correlation and multiple regression analysis including the interaction terms to evaluate the both direct and moderating effects using secondary panel data of Indian listed firms in a recent period, which spans over a number of years. It is anticipated that the findings will prove that ESG performance is a positive contributor to profitability, and it will have a stronger impact on larger companies because the latter have more resources, has more space to disclose their performance, and their performance is more noticeable. It is expected that sectoral comparison will show the variation in the level of ESG sensitivity that shows disparities in the level of environmental exposure and consumer orientation in the Automobile and FMCG industries. This research work is significant to the sustainability and finance literature as it gives specific evidence in the sector (India) and indicates the importance of firm size as a significant boundary condition to the nexus of ESG-performance. The conclusions have principles of corporate strategy, ESG investment priority, and business policy designs encouraging sustainable businesses.

Keywords: *ESG performance; Financial performance; ROA; ROE; Firm size; Moderation; Automobile sector*

CARMELIGHT
pISSN 0975 9484 | eISSN 2395 5538
Open Access Article
www.mccblr.edu.in

Corporate Social Responsibility as a Strategic Tool for Achieving Sustainability: Evidence from IT Organizations

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Citation :
Dr. Sujatha A M , Rashmi Patil Corporate Social Responsibility as a Strategic Tool for Achieving Sustainability: Evidence from IT Organizations

Financial Support : None Declared **Conflict of Interest:** None Declared

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ABSTRACT

Purpose : This research aims at analyzing Corporate Social Responsibility (CSR) as an engine to sustainability in Information Technology (IT) industry. In particular, the research will study how CSR affects the environmental, social and organizational sustainability in terms of IT employees. The analysis is also aimed at assessing the level of the contribution of CSR to the overall sustainability dispensation through Structural Equation Modeling (SEM).

Methods: The research design assumed in this study was quantitative research design, which relied on primary data gathered by 150 IT employees in terms of structured questionnaire, which was developed on a five-point Likert scale. The convenience sampling method was employed to select the respondents. Constructs that were measured were CSR, environmental sustainability, social sustainability, and organizational sustainability. The data obtained was analysed by means of the SPSS and AMOS software. The descriptive statistics, reliability analysis, correlation, and regression analysis were done through SPSS, and the measurement and structural models were tested through Structural Equation Modeling with AMOS in order to analyse the relationships between the variables.

Findings: The results indicate that Corporate Social Responsibility plays a major and positive role on environmental sustainability, social and organizational sustainability. Regression and SEM outcomes confirm the hypothesis that CSR is a powerful predictor of the sustainability outcomes. The model showed satisfactory model fit measures and all the hypothesized relationships were accepted. According to the study, CSR initiatives are very essential in improving sustainability performance and strengthening the sustainability of organisations.

Implications: The research is practical for managers and policymakers in the IT industry, as it emphasizes the role of incorporating CSR into business strategies. Good CSR practices have the capacity to increase the sustainability of the organization, the perception of employees and corporate reputation. The results can also assist companies in formulating CSR policy that can be used to achieve long term sustainability and sustainable development objectives.

Novelty: This research is an addition to the body of literature because it allows presenting empirical evidence of CSR as one of the sustainability drivers through Structural Equation Modeling in the context of the IT sector. The study is unlike the others that have been conducted in the past and this one focuses on environmental, social, and organizational sustainability at an employee level. SEM analysis conducted using AMOS thoroughly covers all the causal relationships and is of great value in both scholarly work and practice in an organization.

Keywords : *Corporate Social Responsibility; Sustainability; Organizational Sustainability; Environmental Sustainability; Social Sustainability; IT Sector*

CARMELIGHT
pISSN 0975 9484 | eISSN 2395 5538
Open Access Article
www.mccblr.edu.in

Effect of Financial Literacy and Behavioural Determinants on Financial Inclusion among Rural–Urban Migrant Workers in Bengaluru

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Citation :
Savitha D, Dr RanjithKumar S Effect of Financial Literacy and Behavioural Determinants on Financial Inclusion among Rural–Urban Migrant Workers in Bengaluru

Financial Support : None Declared **Conflict of Interest:** None Declared
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ABSTRACT

Economic development and rural–urban migration are closely interlinked, particularly in the context of emerging economies. The relocation of individuals from rural areas to urban centres can be interpreted through the push–pull framework, which explains migration as a rational response to limited opportunities in origin regions and the attraction of better prospects in destination cities. From a behavioural standpoint, migration represents decisionmaking under conditions of uncertainty, consistent with Prospect Theory, where individuals accept calculated risks in anticipation of improved economic outcomes. Further, the Theory of Planned Behavior provides a systematic basis for understanding migrants' financial choices, emphasizing that attitudes toward financial management, perceived social expectations, and perceived behavioural control significantly influence savings, borrowing,andremittancedecisions.

Grounded in this theoretical foundation, the present study explores the financial decisionmaking patterns of migrant workers in Bengaluru, an important urban and economic hub that draws a large migrant workforce. Migrants' financial activities contribute to urban economic growth while simultaneously supporting rural households through remittances. India's financial inclusion drive has expanded considerably, particularly under the Pradhan Mantri Jan Dhan Yojana, which has enhanced access to formal banking services. Nevertheless, meaningful financial inclusion requires active and sustained engagement with formal financial institutions rather than mere account ownership.

The study investigates the effect of financial literacy and demographic factors on migrants' savings, borrowing, and remittance behaviour. Financial literacy is treated as a multidimensional construct measured using the standardized instrument developed by the OECD International Network on Financial Education, encompassing financial knowledge, attitudes, and behavioural dimensions. By analysing the relationships among these variables, the research provides a comprehensive explanation of how behavioural and socio-economic determinants influence financial inclusion among migrant workers.

Keywords: *Rural–Urban Migration; Financial Literacy; Behavioural Determinants; Remittance Behaviour; Financial Inclusion.*

CARMELIGHT
pISSN 0975 9484 | eISSN 2395 5538
Open Access Article
www.mccblr.edu.in

Global Stock Market Integration and Co-Movement Before and After COVID-19: A Comparative Analysis

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Citation :
Dr Zohra Bi, Prof Ayesha Bi Global Stock Market Integration and Co-Movement Before and After COVID-19: A Comparative Analysis

Financial Support : None Declared **Conflict of Interest:** None Declared
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ABSTRACT

The COVID-19 pandemic which began in late 2019, represented a considerable global shock that significantly interrupted financial markets across the world. The imposition of lockdowns, travel restrictions, and the abrupt slowdown of economic activities, generated unprecedented uncertainty in stock markets.

The study examines whether the co-movement patterns of global stock markets, have changed following the COVID-19 pandemic, with particular importance on three prominent Asian market indices, the Hang Seng Index (Hong Kong, China), the Nikkei 225 (Japan), and the Nifty 50 (India). It evaluates market behaviour across two distinct periods, the stable pre-pandemic phase (2016–2019) and the post-pandemic recovery phase (2022–2025). The research aims to study how global economic shocks, affect market interdependency and to offer valuable perceptions for investors and policymakers, in successfully managing risks within an increasingly integrated global financial environment.

CARMELIGHT
pISSN 0975 9484 | eISSN 2395 5538
Open Access Article
www.mccblr.edu.in

A study on AI Enabled Agile Accounting Capability underlying evidence based emerging economies and its impact on Organizational Resilience

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Citation :
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A study on AI Enabled Agile Accounting Capability underlying evidence based emerging economies and its impact on Organizational Resilience

Financial Support : None Declared **Conflict of Interest:** None Declared
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ABSTRACT

The accelerating pace of digital transformation has redefined the accounting function from a traditional record-keeping role to a strategic contributor to organizational adaptability and long-term sustainability. While prior research has examined artificial intelligence (AI) applications in accounting and organizational agility independently. The study emphasizes to explore the limited attention has been given to AI-enabled agile accounting capability as a driver of organizational resilience, particularly within emerging economies. The objective of the study is to heave light on integrated framework to explains the effect of AI technologies can enhance agile accounting practices and, additionally to strengthen organizational resilience in dynamic and uncertain environments. The proposed framework positions agile accounting capability as a mediating mechanism through which AI adoption translates into resilience outcomes such as adaptability, operational continuity, and strategic agility.

The study synthesizes existing literature on digital transformation, AI in accounting, agility, and resilience to construct a multidimensional model that clarifies the relationships among these constructs. The expected outcomes of the framework suggest that organizations in emerging economies can enhance sustainable performance by transforming accounting systems into intelligent, adaptive, and insight-driven functions. The finding of the research enabled agile accounting as a dynamic organizational capability and provides a foundation for future empirical validation and practical implementation strategies.

Keywords : *AI-enabled accounting; Agile accounting capability; Organizational resilience; Digital transformation; Dynamic capability theory; Emerging economies; Sustainable performance; Accounting agility; Artificial intelligence in finance; Strategic finance transformation.*

CARMELIGHT
pISSN 0975 9484 | eISSN 2395 5538
Open Access Article
www.mccblr.edu.in

Innovation in Teaching: Exploring Educators' Perspectives on AI for Sustainable Pedagogy in Commerce Education

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Citation :
Dr. Mifzala Ansar, Dr. Sneha V, S Shruthi Sindhe
Innovation in Teaching: Exploring Educators' Perspectives on AI for Sustainable Pedagogy in Commerce Education

Financial Support :
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ABSTRACT

PURPOSE:

This research paper aims to gain insights into the perspectives of the educators regarding the role of artificial intelligence (AI) in the teaching field, particularly in the context of commerce education and sustainability- oriented pedagogy. The researchers aims to understand how the AI functionalities support innovative teaching practices that enable educators to integrate sustainable business outlooks and modern commerce abstractions into subject pedagogy.

DESIGN/METHODOLOGY:

The researchers have adopted exploratory research design and adopts a quantitative study approach. Data collection is done using a structured questionnaire from 56 educators chosen through convenient sampling method who are teaching commerce specific subjects in autonomous institutions in Bengaluru city. Data collected is analysed using SPSS and AMOS software to understand the educators' perspectives on AI functions in intensifying innovative, sustainable and subject-specific teaching practices.

FINDINGS:

Based on the study, the findings reveal that the educators hold a favourable view of the potential of artificial intelligence (AI) features in enhancing the subject-specific teaching methods in the field of commerce education while integrating the concepts of sustainability in the teaching and learning process. According to the educators, the features of instructional support outside the classroom and the aspect of collaborative learning are the most impactful in the effective delivery of commerce subjects while integrating the aspects of sustainable business for the students.

ORIGINALITY:

The originality of this research is based on the methodology adopted, whereby the perspective of educators is taken into account in relation to the incorporation of artificial intelligence in the enhancement of the pedagogy of various subjects with a focus on sustainability and commerce. The research focuses on the autonomous institutions in Bangalore that have the power to design their own pedagogical approaches through the incorporation of artificial intelligence and sustainability-based approaches.

IMPLICATIONS:

This study would provide significant information to policymakers in the educational sector, especially concerning educators' views about artificial intelligence tools used in the instruction of business-related subjects, particularly in developing sustainable learning practices in higher learning institutions.

KEYWORDS: *Innovation in Teaching, Artificial Intelligence, Educators' Perspective, Sustainable Pedagogy, Commerce Education, Subject Pedagogy*

CARMELIGHT
pISSN 0975 9484 | eISSN 2395 5538
Open Access Article
www.mccblr.edu.in

Talent Management Practices and Employee Engagement: Examining the Mediating Role of Job Satisfaction and the Moderating Effect of Leadership

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Citation :
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Impact of Talent Management Strategies on Employee Engagement and Turnover Intentions in Hospitality Industry

Financial Support : None Declared **Conflict of Interest:** None Declared
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ABSTRACT

Purpose: Talent Management is now one of the most significant strategic interests of the organizations that aim to increase employee involvement and organizational performance. This research focuses on analysing Talent Management practices and its influence on employee engagement and examines the mediating effect of Job Satisfaction and moderating effect of leadership. The combination of these variables would help the study to give a full picture of the impact of Talent Management initiatives on employee attitudes and behaviour at workplace.

Methodology: The research design is quantitative research design based on the use of structured questionnaire where employees of various industries are to be involved in the research design. The data obtained were processed with the descriptive statistics, exploratory factor analysis (EFA), and structural equation modelling (SEM).

Findings: The findings suggest that employee engagement is positively influenced by Talent Management practice to a great extent. The results of the study also demonstrate that Job Satisfaction mediates the association between the Talent Management practices and employee engagement to some extent indicating that when the HR practices are effective, they increase employee satisfaction, which in turn increases the level of engagement. Moreover, leadership was observed to mediate the relationship between the Talent Management practices and engagement of employees, and illustrate that supportive leadership enhances the positive impacts of Talent Management program on Employee Engagement.

Keywords : *TM Practices; Employee engagement ; Job satisfaction ; Leadership; Human Resource Management*

CARMELIGHT
pISSN 0975 9484 | eISSN 2395 5538
Open Access Article
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Transforming Awareness to Action: Impact of Green Consumer Behaviour and Social Media Influence in the Era of Gen Z

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Transforming Awareness to Action: Impact of Green Consumer Behaviour and Social Media Influence in the Era of Gen Z

Financial Support :
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Conflict of Interest:
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ABSTRACT

The environmental issues facing the world today have significantly impacted the attitude and behavior of consumers. Among various generations of consumers, Generation Z is found to be the most environmentally conscious group of consumers, actively contributing to the discourse on environmental issues through the online world. The research paper "Awareness to Action: Green Consumer Behaviour and Social Media Influence in the Era of Gen Z" focuses on the transformation of the environmental awareness of Generation Z consumers into actual green consumption behavior and the influence of social media in this transformation. In the past few years, various social media platforms, namely Instagram, YouTube, etc., have become an essential medium for disseminating information about the importance of sustainability, the need for an environmentally friendly lifestyle, and the availability of environmentally friendly products in the market. The Generation Z group of consumers is highly active on the aforementioned platforms, and hence, the influence of social media is significant in terms of shaping the attitude and behavior of Generation Z consumers. The research paper focuses on the influence of the aforementioned platforms on the environmental awareness of Generation Z consumers and the transformation of this awareness into actual consumption behavior.

The research is based on various key variables, including environmental awareness, influence of social media, the value of green products, trust in green brands, and green purchase behavior. The research also seeks to understand the relationship between awareness and behavior through the analysis of the extent to which knowledge of sustainability drives the behavior of Gen Z consumers towards the consumption of environmentally friendly products. The research also includes the influence of various factors, including peer influence, influence of social media, and online reviews, on the behavior of Gen Z consumers towards the consumption of environmentally friendly products. The research methodology is based on the quantitative research approach, whereby the questionnaire is used to collect data from the Gen Z population. The research also seeks to evaluate the influence of social media on the knowledge of sustainability and the intention to drive the behavior of Gen Z consumers towards the consumption of environmentally friendly products. It also examines the impediments that make it difficult for environmentally concerned consumers to take action, such as the premium pricing of green products, lack of availability, or uncertainty about the products.

The study aims to reveal that social media has a significant role to play in bridging the gap between environmental awareness and sustainable consumption, particularly among Gen Z. This is because, when sustainability information is communicated effectively via social media, it has a significant impact on decision-making, leading to sustainable consumption. Nevertheless, the study could reveal that awareness is not a guarantee of sustainable consumption unless it is complemented by accessibility, affordability, and credibility of green products. This study has contributed to the ever-expanding body of knowledge on sustainable consumer behavior, particularly by emphasizing the need to consider the influence of social media in developing a sustainable future. This study has provided significant insights into how social media can be used to encourage sustainable consumption, particularly among Gen Z. This is a significant step towards developing a sustainable future, particularly since it encourages sustainable markets, which are environmentally responsible.

CARMELIGHT
pISSN 0975 9484 | eISSN 2395 5538
Open Access Article
www.mccblr.edu.in

Triple Bottom Line Approach and Sustainable Value Creation in Business and Finance

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Citation :
Dr Gajalakshmi N S, Dr Bharathi N S
Triple Bottom Line Approach and Sustainable Value Creation in Business and Finance

Financial Support : None Declared **Conflict of Interest:** None Declared
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ABSTRACT

The rising importance of sustainable development has prompted organizations to rethink their conventional financial performance metrics. The Triple Bottom Line approach, which encompasses economic, environmental, and social metrics, has been recognized as an all-encompassing tool for measuring organizational performance. The present study aims to identify the role of the Triple Bottom Line approach in transforming business and financial decisions in modern organizations. The research aims to explore how organizations balance their financial and environmental goals with social accountability to achieve long-term sustainability.

Utilizing a conceptual and analytical methodology, supported by recent literature and industry practices, this study aims to explore the role of incorporating the Triple Bottom Line approach in modern organizations. The study results revealed that organizations that follow the Triple Bottom Line approach are able to improve their brand reputation, build stakeholder confidence, and attain competitive advantage. Moreover, responsible financial management, as opposed to profit maximization, helps organizations attain long-term results.

The study emphasizes the need for incorporating sustainability metrics into financial and management decision-making processes. It also mentions challenges like measurement issues, costs of implementing sustainability, and the need for standardizing sustainability reports. The study concludes that the Triple Bottom Line strategy offers a route for business organizations to attain sustainable business growth, meeting their economic, social, and environmental responsibilities at the same time.

Keywords: *Triple Bottom Line (TBL), Sustainability, Corporate Social Responsibility (CSR), Environmental Performance, Social Responsibility, Financial Performance, Sustainable Business Strategy.*

CARMELIGHT
pISSN 0975 9484 | eISSN 2395 5538
Open Access Article
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Eco-Labels or Eco-Noise? Investigating Consumer Trust and Decision Fatigue in Sustainable Product Labels

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Citation :
Dr. Nitu Sharma, Ms. Ishika Kashyap
Eco-Labels or Eco-Noise? Investigating Consumer Trust and Decision Fatigue in Sustainable Product Labels

Financial Support : None Declared **Conflict of Interest:** None Declared
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ABSTRACT

Sustainability labels have emerged as a key communication tool enabling firms to signal environmental responsibility. However, the increasing proliferation of eco-labels has created a crowded information environment that may overwhelm consumers and reduce the effectiveness of sustainability communication. This study investigates how the growing presence of multiple eco-labels influences consumer trust and decision fatigue during sustainable purchase decisions.

Drawing upon Information Overload Theory and Signaling Theory, the study proposes that excessive sustainability labeling may paradoxically reduce consumer confidence in green claims. The proposed model examines how eco-label complexity influences decision fatigue, which in turn affects trust in sustainability claims and purchase intention.

Using survey-based empirical analysis, the research aims to explore how consumers interpret sustainability information in retail settings. The findings will contribute to the sustainable commerce literature by identifying how firms can communicate environmental credentials more effectively without overwhelming consumers. This research highlights the importance of clear and credible sustainability communication in advancing responsible consumption within the people–planet–profit framework.

Keywords: *labels; sustainability communication; decision fatigue; consumer trust; sustainable commerce*

JEL CLASSIFICATION : M31, Q56, D91

CARMELIGHT
pISSN 0975 9484 | eISSN 2395 5538
Open Access Article
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Restoring Credibility in Sustainable Commerce: The Role of Brand Transparency and Consumer Trust in Mitigating Green Skepticism

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Citation :
Dr. Nitu Sharma, Ms. Chaman Nalige
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Financial Support : None Declared **Conflict of Interest:** None Declared
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ABSTRACT

Growing environmental awareness has transformed sustainability from a peripheral marketing attribute into a central component of contemporary commerce. However, the increasing prevalence of exaggerated or misleading environmental claims has intensified consumer skepticism toward green marketing initiatives. This conceptual paper examines how brand transparency can rebuild credibility within sustainable commerce by reducing green skepticism and strengthening consumer trust.

Drawing upon Signaling Theory and the Stimulus–Organism–Response (S–O–R) framework, the study develops a conceptual model explaining how transparent sustainability communication functions as a strategic signal that enhances perceived authenticity and trustworthiness. In the proposed framework, brand transparency acts as a stimulus that influences consumers' psychological evaluations by fostering trust, which subsequently reduces green skepticism and encourages sustainable purchase intention.

The paper synthesizes insights from recent sustainability marketing literature published between 2022 and 2025 to identify emerging patterns in consumer responses to environmental claims. The conceptual discussion highlights that transparent disclosure of sustainability practices—such as traceability, verifiable certifications, and clear environmental reporting—can play a crucial role in balancing the people, planet, and profit dimensions of responsible commerce.

By integrating transparency, trust formation, and skepticism mitigation within a single framework, this study contributes to the evolving discourse on sustainable commerce. The proposed model provides theoretical direction for future empirical research and offers managerial implications for organizations seeking to build credible sustainability narratives while fostering responsible consumer behavior.

Keywords: *Brand transparency; sustainable commerce; green skepticism; consumer trust; sustainable purchase intention; green marketing credibility*

JEL Classification: M31, Q56, D91

CARMELIGHT
pISSN 0975 9484 | eISSN 2395 5538
Open Access Article
www.mccblr.edu.in

Algorithmic Visibility and Career Capital in Hybrid Workplaces: A Conceptual Framework on Digital Performance Signaling and Promotion Inequality

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Citation :
Dr. Nitu Sharma, Ms. Pooja Neya K P Algorithmic Visibility and Career Capital in Hybrid Workplaces: A Conceptual Framework on Digital Performance Signaling and Promotion Inequality

Financial Support : None Declared **Conflict of Interest:** None Declared
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ABSTRACT

The rapid diffusion of hybrid and remote work arrangements has transformed how employee performance is observed, evaluated, and rewarded within organizations. In traditional workplaces, visibility and informal interactions often shaped managerial assessments of competence and commitment. However, in hybrid environments, employee visibility increasingly depends on digital traces generated through collaboration platforms, project management tools, and algorithmic productivity systems. This conceptual paper introduces the notion of algorithmic visibility, referring to the extent to which employees' contributions are recognized through digitally mediated performance signals. Drawing upon Signaling Theory, Social Capital Theory, and the Job Demands–Resources (JD–R) framework, the study develops an integrative model explaining how digital performance signals influence the accumulation of career capital in hybrid workplaces. The framework proposes that hybrid work environments create uneven opportunities for employees to generate visible digital signals of productivity and engagement. Individuals who strategically engage in digital participation, communication, and collaborative documentation may accumulate greater career capital, defined as the perceived value of their skills, contributions, and organizational commitment. Conversely, employees whose work is less digitally traceable may experience reduced recognition, leading to disparities in promotion opportunities and career advancement. The model further suggests that algorithmic visibility functions as a structural mechanism shaping managerial decision-making, often reinforcing existing organizational hierarchies and biases.

By synthesizing emerging contemporary studies on hybrid work, digital performance monitoring, and career mobility, this study contributes to the literature in three ways. First, it conceptualizes algorithmic visibility as a new form of workplace signaling in digitally mediated organizations. Second, it explains how hybrid infrastructures reshape the relationship between performance signaling and career capital accumulation. Third, it offers testable propositions for future empirical research examining the implications of digital visibility for career progression and organizational equity. The study concludes by emphasizing the need for organizations to design transparent evaluation systems that reduce reliance on informal digital signals and ensure equitable recognition of employee contributions in hybrid work contexts.

Keywords: *Hybrid work; algorithmic visibility; digital performance signaling; career capital; promotion inequality; hybrid workplaces*

JEL CLASSIFICATION: J24; M12; M54; D83; O33

CARMELIGHT
pISSN 0975 9484 | eISSN 2395 5538
Open Access Article
www.mccblr.edu.in

Hybrid Intelligence Leadership in AI-Augmented Ventures: A Conceptual Model Linking Human–AI Strategic Complementarity with Organizational Resilience and Decision Effectiveness

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Citation :
Dr. Nitu Sharma, Ms. Chaman Nalige
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Financial Support : None Declared **Conflict of Interest:** None Declared
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ABSTRACT

The rapid advancement of artificial intelligence is transforming the architecture of entrepreneurial leadership and strategic decision-making. Rather than functioning merely as operational tools, AI systems are increasingly embedded within managerial processes, enabling a form of hybrid leadership in which human cognition and machine intelligence operate as complementary strategic assets. Despite growing adoption of AI-driven analytics and decision-support systems, the theoretical understanding of how such human–AI collaboration shapes organizational outcomes remains fragmented. This conceptual paper develops an integrated framework explaining how human–AI strategic complementarity influences two critical organizational outcomes: organizational resilience and decision effectiveness within emerging ventures and digitally enabled firms. Using Dynamic Capabilities, this study conceptualizes hybrid intelligence as a strategic tool for sensing and seizing opportunities in volatile markets. By integrating Transactive Memory Systems, it illustrates how human-AI collaboration creates a shared knowledge architecture that enhances decision speed and accuracy. Finally, applying Stewardship Theory, the paper explains how ethically governed AI acts as a digital steward for collective value. By integrating these theoretical perspectives, the study proposes a conceptual model outlining the mechanisms through which hybrid intelligence leadership strengthens adaptive capacity and strategic decision quality in AI-enabled enterprises. The paper advances international business and strategic management scholarship by repositioning artificial intelligence from a technological resource to a strategic cognitive partner within organizational leadership structures. The framework provides a foundation for future empirical research on hybrid intelligence ecosystems and their role in sustaining competitive advantage in increasingly data-driven markets.

Keywords: *Hybrid Intelligence Leadership, Human–AI Strategic Complementarity, Organizational Resilience, Decision Effectiveness, Dynamic Capabilities, AI-Augmented Strategy*

JEL Classification: M13, O33, D83, L26, M10

CARMELIGHT
pISSN 0975 9484 | eISSN 2395 5538
Open Access Article
www.mccblr.edu.in

Green Nudges at the Checkout: A Conceptual Framework for Reducing Cart Abandonment Through Sustainability Messaging in E-Commerce

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Financial Support : None Declared **Conflict of Interest:** None Declared
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ABSTRACT

Cart abandonment remains a persistent challenge in e-commerce, limiting both conversion performance and the promotion of sustainable consumption practices. While digital platforms increasingly incorporate sustainability messaging, little conceptual work has examined how environmentally framed interventions influence consumer decision-making at the checkout stage. This paper develops a conceptual framework explaining how green nudges embedded within e-commerce checkout environments can reduce cart abandonment while encouraging environmentally responsible purchasing behaviour.

Drawing on theoretical insights from the Theory of Planned Behavior, social norm communication, and choice architecture, the framework identifies key psychological mechanisms through which sustainability messaging may influence checkout decisions. Specifically, the model highlights the roles of environmental concern, perceived behavioral control, social norms, and guilt-related emotions in shaping consumers' final purchase actions. The framework also considers contextual factors such as time pressure, cognitive load, and the intention–behavior gap, which often characterize checkout environments and influence the effectiveness of nudging interventions.

By integrating sustainability communication with behavioural decision theories, this study advances the literature by positioning the checkout stage as a critical intervention point for promoting sustainable consumption in digital commerce. The proposed framework provides theoretical foundations for future empirical research and offers practical insights for e-commerce platforms seeking to design checkout environments that simultaneously enhance conversion outcomes and support pro-environmental consumer behaviour.

Keywords: *Green Nudges; Cart Abandonment; Sustainability Messaging; E-commerce Checkout; Sustainable Consumption; Choice Architecture*

JEL Classification: D91, M31, Q50, L81, M14

CARMELIGHT
pISSN 0975 9484 | eISSN 2395 5538
Open Access Article
www.mccblr.edu.in

The Paywall Paradox: Examining the Impact of Feature Gating on User Retention and Continued Usage Intentions in Indian Digital Job Portals

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Citation :
Dr. Nitu Sharma, Ms.Bhoomika.M The Paywall Paradox: Examining the Impact of Feature Gating on User Retention and Continued Usage Intentions in Indian Digital Job Portals

Financial Support :
None Declared
Conflict of Interest:
None Declared
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ABSTRACT

The rapid expansion of digital recruitment ecosystems in India has transformed the manner in which job seekers interact with employment platforms. In response to increasing competition and monetization pressures, many job portals have progressively shifted from open-access models toward subscription-based structures. One prominent monetization mechanism within this transition is feature gating, where essential functionalities such as direct recruiter messaging, enhanced profile visibility, and advanced job search filters are accessible only to paid subscribers. While this approach offers revenue opportunities for platforms, it may simultaneously influence users' perceptions of value, fairness, and long-term engagement.

This study investigates how feature gating shapes user retention and continued usage intentions within Indian job portals. Drawing upon the Technology Acceptance Model (TAM) and Perceived Value Theory, the research conceptualizes how perceived pricing fairness, perceived indispensability of gated features, and subscription fatigue collectively influence users' behavioral intentions toward continued platform use. A quantitative research design was employed using a structured survey administered to active job seekers in India who regularly engage with major digital recruitment platforms such as Naukri.com, LinkedIn, and Indeed. The data were analyzed to examine the relationships between perceived platform value, user satisfaction, and intentions to remain engaged with the portal.

The findings indicate the existence of a threshold effect in user acceptance of paywalls. Job seekers demonstrate greater willingness to pay for supplementary services that enhance visibility or professional credibility, such as skill certifications or premium profile promotion. However, when paywalls restrict core job-search functionalities, users experience heightened subscription fatigue and perceive the pricing structure as inequitable, which negatively affects their continued usage intentions. Within the Indian digital labor market, perceived price fairness emerges as a critical mediating factor that shapes the balance between monetization strategies and sustained user engagement.

The study contributes to the emerging literature on subscription-based digital platform economies in developing markets, highlighting how monetization design influences platform loyalty and user retention. From a managerial perspective, the findings offer insights for recruitment platforms seeking to optimize revenue models while preserving user trust and long-term participation in competitive digital job ecosystems.

Keywords: *Feature gating; digital job portals; subscription economy; user retention; perceived price fairness; subscription fatigue; continued usage intention*

JEL: M15, M31, D12, O33

CARMELIGHT
pISSN 0975 9484 | eISSN 2395 5538
Open Access Article
www.mccblr.edu.in

Immersive Assurance in Digital Retail: A Conceptual Framework on How Augmented Reality Virtual Try Ons Reduce Purchase Uncertainty and Return Intentions

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Citation :
Dr. Nitu Sharma, Ms. Mariya Nikitha
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Financial Support : None Declared **Conflict of Interest:** None Declared
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ABSTRACT

The rapid expansion of e-commerce has significantly transformed consumer purchasing behaviour, yet the inability to physically evaluate products continues to create uncertainty during online decision-making. Consumers frequently struggle to assess important product attributes such as fit, appearance, and suitability through static images or textual descriptions, which often leads to hesitation during purchase and higher product return intentions. Although online retailers increasingly adopt immersive technologies, limited conceptual research has examined how such tools influence consumer confidence and decision certainty in digital retail environments. This paper develops a conceptual framework explaining how Augmented Reality (AR)-based virtual try-on technologies can reduce purchase uncertainty and minimize return intentions in online retail.

Drawing on theoretical perspectives from Perceived Risk Theory and consumer decision-making research, the framework proposes that AR-enabled visualization allows consumers to virtually experience products before purchasing, thereby improving product evaluation and compatibility assessment. The model highlights key psychological mechanisms through which virtual try-on technologies influence consumer behaviour, including perceived risk reduction, enhanced product visualization, and increased decision confidence. These mechanisms collectively contribute to stronger purchase assurance and a lower likelihood of product returns in online shopping environments.

By integrating immersive technology with consumer behaviour theory, this study positions AR-based virtual try-on interfaces as an important digital tool for improving online shopping experiences and promoting more responsible consumption patterns. The proposed conceptual framework provides theoretical guidance for future empirical research and offers practical implications for e-commerce platforms seeking to design technology-enabled retail environments that strengthen consumer confidence while reducing operational challenges related to product returns.

Keywords: *Augmented Reality (AR); Virtual Try-On Technology; Purchase Uncertainty; Perceived Risk Reduction; Consumer Confidence; Return Intentions; Online Retail Experience.*

JEL Classification: M31, L81, D91, O33.

CARMELIGHT
pISSN 0975 9484 | eISSN 2395 5538
Open Access Article
www.mccblr.edu.in

Inclusive Beauty and Social Sustainability: How Body Positivity and Skin Tone Diversity Shape Consumer Trust and Brand Equity in India

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Citation :
Dr. Nitu Sharma, Ms. J Pooja Inclusive Beauty and Social Sustainability: How Body Positivity and Skin Tone Diversity Shape Consumer Trust and Brand Equity in India

Financial Support : None Declared **Conflict of Interest:** None Declared
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ABSTRACT

The discourse on sustainability in commerce has increasingly expanded beyond environmental responsibility to include issues of social inclusivity and ethical representation. In the beauty and fashion industries, long-standing ideals of narrow body standards and limited skin tone representation have been challenged by the growing global movement toward body positivity and diversity. This conceptual paper explores how inclusive brand practices, particularly body positivity and skin tone diversity, influence consumer perceptions of socially responsible brands in India.

Drawing on Social Identity Theory, Authenticity Theory, and Cultural Change perspectives, the study proposes a conceptual framework explaining how inclusive brand representation functions as a signal of social sustainability. The framework suggests that body positivity and shade inclusivity enhance brand authenticity and consumer trust, which subsequently contribute to stronger brand equity and favourable consumer attitudes toward inclusive brands.

The paper synthesizes recent literature on inclusive marketing, social sustainability, and ethical branding to examine how representation practices influence consumer responses in emerging markets such as India. By positioning inclusivity as a dimension of sustainable commerce, the study contributes to the growing conversation on how businesses can integrate people-centered values with market competitiveness. The proposed framework offers insights for marketers seeking to develop responsible branding strategies that align commercial success with the broader principles of the people–planet–profit paradigm.

Keywords: *Inclusive marketing; body positivity; skin tone diversity; social sustainability; brand authenticity; consumer trust*

JEL Classification: M31, Z13, D91

CARMELIGHT
pISSN 0975 9484 | eISSN 2395 5538
Open Access Article
www.mccblr.edu.in

Sustainable Talent Ecosystems in Fintech: A Conceptual Model of Employee Well-Being, Ethical Leadership, and Organizational Resilience During Funding Downturns

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Citation :
Dr. Nitu Sharma, Ms. Rikitha G
Sustainable Talent Ecosystems in Fintech: A Conceptual Model of Employee Well-Being, Ethical Leadership, and Organizational Resilience During Funding Downturns

Financial Support : None Declared **Conflict of Interest:** None Declared
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ABSTRACT

The sustainability of modern digital enterprises increasingly depends not only on financial performance but also on the well-being and stability of their workforce. In India's rapidly evolving fintech ecosystem, the recent decline in venture capital investments—often referred to as the fintech funding winter—has created significant uncertainty for organizations and employees alike. Downsizing, cost rationalization, and heightened performance expectations have intensified workplace pressures, potentially undermining employee well-being and long-term talent retention.

This conceptual study explores the relationship between employee well-being, ethical leadership, and organizational resilience in fintech firms operating under financial constraints. Grounded in sustainable human resource management and stakeholder theory, the paper argues that organizations that prioritize human sustainability during economic downturns are more likely to maintain talent stability and strategic continuity. The proposed framework suggests that ethical leadership and supportive organizational cultures can mitigate workplace stress and reduce turnover intentions, thereby strengthening the resilience of fintech enterprises.The paper highlights the importance of building sustainable talent ecosystems within digital financial organizations and proposes a conceptual model that can guide future empirical research in fintech workforce management.

Keywords: *Sustainable Commerce, Fintech Workforce, Ethical Leadership, Employee Well-being, Organizational Resilience, Talent Retention*

JEL CLASSIFICATION: G21, M12, M14, J28

CARMELIGHT
pISSN 0975 9484 | eISSN 2395 5538
Open Access Article
www.mccblr.edu.in

Tokenized Governance and Community Trust in Web3 Brand Communities: A Conceptual Framework for Identity Signalling and Collaborative Value Creation

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Citation :
Dr. Nitu Sharma, Kushi S Tokenized Governance and Community Trust in Web3 Brand Communities: A Conceptual Framework for Identity Signalling and Collaborative Value Creation

Financial Support : None Declared **Conflict of Interest:** None Declared
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ABSTRACT

The emergence of Web3 technologies is transforming the structure and functioning of digital brand communities by introducing decentralized participation mechanisms and blockchain-based governance models. Unlike traditional Web2 brand communities that rely primarily on platform-controlled engagement strategies, Web3 ecosystems enable consumers to participate as stakeholders through tokenized governance, decentralized autonomous organizations (DAOs), and blockchain-enabled identity systems. These developments are redefining how trust, participation, and value creation emerge within digital communities.

This conceptual study proposes a framework explaining how tokenized governance participation, NFT-based identity signalling, and token utility mechanisms influence the development of community trust and perceived transparency within Web3 brand communities. Drawing on Signaling Theory and Trust Theory in digital ecosystems, the framework argues that blockchain-enabled governance structures function as credibility signals that enhance transparency and legitimacy in decentralized environments. These signals strengthen community trust, which in turn encourages deeper community participation and collaborative brand value creation.

The study contributes to the emerging literature on Web3 marketing by extending research on digital brand communities beyond engagement and ownership toward governance-driven participation and trust formation. By conceptualizing tokenized governance as a mechanism that facilitates identity signalling and trust development, the framework offers new theoretical insights into consumer–brand relationships in decentralized ecosystems. The model also provides managerial implications for organizations seeking to design transparent, participatory, and trust-oriented brand communities using Web3 technologies.

Keywords: *Web3 Brand Communities, Tokenized Governance, NFT Identity Signalling, Community Trust, Collaborative Value Creation, Blockchain Marketing*

JEL Classification: M31 – Marketing, D83 – Information, Knowledge, and Communication, L86 – Information and Internet Services, O33 – Technological Change and Innovation, P16 – Political Economy (Governance and Institutional Structures)

CARMELIGHT
pISSN 0975 9484 | eISSN 2395 5538
Open Access Article
www.mccblr.edu.in

Do CAMELS Indicators Signal Stress Early? Evidence from a Single Bank Study — South Indian Bank

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Citation :
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Do CAMELS Indicators Signal Stress Early? Evidence from a Single Bank Study — South Indian Bank

Financial Support : None Declared
Conflict of Interest: None Declared
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ABSTRACT

Banks play a vital role in any economy, and when they face financial trouble, it affects everyone from depositors to the broader financial system. This study examines whether the CAMELS framework, a tool used by the Reserve Bank of India to assess bank health, can warn us about financial stress before it becomes a serious problem. CAMELS stands for Capital Adequacy, Asset Quality, Management Quality, Earnings, Liquidity, and Sensitivity to Market Risk. South Indian Bank, a prominent private sector bank in India, was chosen for this study because it has shown noticeable ups and downs in its financial performance in recent years. Using fifteen years of financial data, this study tracks how each CAMELS indicator changed over time and checks whether any deterioration in these indicators appeared ahead of actual financial stress. Statistical tools such as trend analysis, correlation, regression, and Granger causality tests are used to find these patterns.The findings of this study are expected to help banks spot warning signs early, support regulators in stronger supervision, and build confidence among investors and depositors.

Keywords: *CAMELS Framework, Early Warning System, Financial Stress, South Indian Bank, Indian Banking Sector*

The value relevance of corporate water disclosure: Evidence from Carbon Disclosure Project (CDP) India.

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Citation :
Pragathi JK, The value relevance of corporate water disclosure: Evidence from Carbon Disclosure Project (CDP) India.

Financial Support : None Declared
Conflict of Interest: None Declared
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ABSTRACT

The aim of this study is to examine the value relevance of corporate water disclosure in the Indian setting. To this end, the research utilizes secondary data from the Carbon Disclosure Project (CDP) India water disclosure scores and financial data from ProwessIQ database for the period 2025. The study employed a multiple regression to study the relationship. The study found a strong positive association between water disclosure and corporate value. The finding indicates that, with an increased level of transparency measures are indicative of better corporate governance practices. The study is significant as it highlights the prominent role played by transparency in water as a strategy in the backdrop of emerging economic environment.

Keywords: *Corporate water disclosure, firms value, Multiple regression, corporate governance, economic environment.*

CARMELIGHT
pISSN 0975 9484 | eISSN 2395 5538
Open Access Article
www.mccblr.edu.in

Enhancing Productivity Through Wellness: The Role of Corporate Fitness Programs in Employee Performance

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Citation :
Dr. Ayesha Zubair, Saniya.B Enhancing Productivity Through Wellness: The Role of Corporate Fitness Programs in Employee Performance

Financial Support : None Declared **Conflict of Interest:** None Declared
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ABSTRACT

Employees' well-being has emerged as a critical element that can affect organizational productivity and sustainable business practices. This study aims to explore the impact of corporate fitness programs on employees' productivity, with specific reference to the initiatives of Russh Fitness in Bengaluru. A descriptive research methodology was followed, and primary research was conducted by collecting data from employees who are part of corporate fitness programs. A structured questionnaire was administered to collect data from 100 employees. Statistical tools like correlation and regression analysis are employed to examine the relationship between corporate fitness programs and employees' productivity. The results of the study reveal that corporate fitness programs are positively correlated with employees' well-being and productivity. Further, regression analysis results confirm that corporate fitness programs are positively related to employees' productivity. Therefore, this study concludes that corporate fitness programs are essential for organizations to improve employees' productivity, thus making them a critical element of sustainable business practices.

Keywords: *Customer Satisfaction, Service Quality, Trainer Competence, Fitness Industry, Sustainable Service Practices, Customer Retention, Gym Facilities.*

CARMELIGHT
pISSN 0975 9484 | eISSN 2395 5538
Open Access Article
www.mccblr.edu.in

The Evolution of the Instagram Trust Infrastructure: A Conceptual Review of AI, De Influencing, and Relational Capital

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Citation :
Mr. Cyril Skariah Biju, Saniya.B
The Evolution of the Instagram Trust Infrastructure: A Conceptual Review of AI, De Influencing, and Relational Capital

Financial Support : None Declared **Conflict of Interest:** None Declared
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ABSTRACT

This conceptual review aims to examine the dynamics involved in the evolution of influencer marketing (IM) on Instagram from the year 2020 to 2026. As the digital world is becoming a "trust infrastructure", the traditional notion of celebrity marketing has been replaced by a strategic approach that incorporates micro/nano-influencers, artificial intelligence, and real storytelling. This review is based on research journals from the years 2020 to 2026, giving a clear understanding of the evolving dynamics in consumer behaviour, influencer marketing, and transparency in regulation. The findings revealed that although human influencers remain the best option from the perspective of emotional connection and perceived authenticity, the emergence of virtual influencers and the "de-influencing" movement is revolutionizing the dynamics of the digital world in terms of trust and sustainable consumption behaviour. For instance, the "de-influencers" movement promotes sustainable consumption behaviour through the encouragement of moderate consumption behaviour and the revelation of the ethical and environmental implications of promotional saturation. The review concludes with a multidimensional model that recognizes the role of parasocial interaction, relatability, and trust as essential influencers in the creation of purchase intention.

Keywords: *Influencer Marketing, Virtual Influencers, De-influencing, Sustainability, Digital Trust.*

CARMELIGHT
pISSN 0975 9484 | eISSN 2395 5538
Open Access Article
www.mccblr.edu.in

Customer Segmentation in the Global Fitness Industry: A Gender-Based Study

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Citation :
Poornima M
Customer Segmentation in the Global Fitness Industry: A Gender-Based Study

Financial Support : None Declared **Conflict of Interest:** None Declared
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ABSTRACT

The fitness industry has experienced significant growth in recent years due to rising awareness of lifestyle diseases and the increasing importance of maintaining a healthy lifestyle. As more individuals engage in fitness activities, understanding customer preferences and behaviour has become essential for developing effective fitness programs and marketing strategies. Gender-based customer segmentation is an important approach that helps identify differences in workout preferences, participation levels, and motivations for engaging in fitness activities.

Traditionally, certain forms of exercise such as strength training and high-intensity workouts have been associated with men, while activities like yoga, stretching, and wellness-based programs are often linked with women. However, evolving social attitudes and changing fitness goals are gradually challenging these stereotypes. This conceptual paper examines the relevance of gender-based segmentation in the fitness industry and highlights the importance of adopting inclusive and data-driven approaches when designing fitness services and programs.

Understanding gender-related patterns in fitness participation can help organizations create personalized experiences, improve customer engagement, and promote a more inclusive fitness environment. The study emphasizes that recognizing diverse preferences rather than relying on stereotypes can support the development of effective strategies within the modern fitness industry.

CARMELIGHT
pISSN 0975 9484 | eISSN 2395 5538
Open Access Article
www.mccblr.edu.in

Green Gravity: A Generational Analysis of Eco-Loyalty and Responsible Retailing in Online Fashion

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Citation :
Ms. Debamitra Ray, Sharon V D'Souza
Green Gravity: A Generational Analysis of Eco-Loyalty and Responsible Retailing in Online Fashion

Financial Support : None Declared **Conflict of Interest:** None Declared
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ABSTRACT

The online fashion retail market is in the midst of a rapid evolution in response to the paradigm shift in values-based consumption patterns and the differences in environmental awareness among different generations of consumers. This conceptual research aims to propose the "Green Brand Gravity" concept to discuss the ways in which Millennials can maintain brand loyalty to "green fashion" brands in the online retail market, which is rapidly adopting the trends of the younger generation of consumers, Gen Z. The literature has often emphasized the role of Gen Z in the "green identity" of online fashion retailers, yet there is a significant research gap in the ways in which Millennials can address the fundamental requirement of brand longevity in response to the "green" marketing of contemporary retailers.

By employing a systematic qualitative synthesis of secondary research, this study reveals that there exists a fundamental divergence in what drives eco-loyalty. Research has found that Millennials derive loyalty based upon what has been termed 'progressive consistency,' with value placed upon institutional credibility and supply chain transparency. In contrast, it has been found that Gen Z derive loyalty in response to 'influencer authenticity' and 'identity formation through sustainable self-expression.'

The 'Green Brand Gravity' framework has been developed to reveal that in order to succeed in a marketplace in which loyalty can no longer be assumed but must be earned through 'cultural importance' and 'ethical reliability,' sustainable retailers must employ a dual-force strategy in which dependability and 'radical transparency' are balanced with 'vibrant interactivity' and 'trend-responsive circularity.'

CARMELIGHT
pISSN 0975 9484 | eISSN 2395 5538
Open Access Article
www.mccblr.edu.in

From Lump Sum to SIP: Analysing Retail Investors' Preference for Systematic Investment Plans in SBI Mutual Fund

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Citation :
Dr. Ayesha Zubair, Miss Shrividhya R
From Lump Sum to SIP: Analysing Retail Investors' Preference for Systematic Investment Plans in SBI Mutual Fund

Financial Support : None Declared **Conflict of Interest:** None Declared
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ABSTRACT

This study examines the factors influencing the preference for Systematic Investment Plans (SIPs) and the investment behaviour of retail investors in SBI Mutual Fund. The research focuses on key influencing factors such as financial discipline, risk perception, affordability, digital convenience, and investor awareness. Primary data was collected through a structured questionnaire from retail investors and analysed using statistical tools including descriptive analysis, factor analysis, regression, ANOVA, and cross-tabulation. The results indicate that behavioural and awareness-related factors significantly influence investors' preference for SIPs. The findings also reveal that SIP investment behaviour, particularly investment amount and duration, plays an important role in SIP adoption and continuation. The study highlights that SIPs are widely preferred for promoting disciplined investing and reducing the impact of market volatility. Overall, the research provides insights into the factors driving SIP adoption and the investment behaviour of retail investors.

Keywords: *Systematic Investment Plan (SIP), Retail Investors, Investor Behaviour, Mutual Funds, Investment Preference*

CARMELIGHT
pISSN 0975 9484 | eISSN 2395 5538
Open Access Article
www.mccblr.edu.in

ERP-Based Integration of Cost Accounting Techniques for Improving Cost Control in Manufacturing Firms

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Citation :
Dr. Ayesha Zubair, Miss Shrividhya R
ERP-Based Integration of Cost Accounting Techniques for Improving Cost Control in Manufacturing Firms

Financial Support : None Declared **Conflict of Interest:** None Declared
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ABSTRACT

Enterprise Resource Planning (ERP) systems have become an essential technological tool for improving cost management in manufacturing organizations. In an increasingly competitive business environment, firms require integrated systems that provide accurate, timely, and reliable cost information for effective decision-making. This study examines the role of ERP systems in strengthening cost control by integrating various cost accounting techniques such as budgeting, variance analysis, and Activity-Based Costing (ABC). The research adopts a quantitative analytical approach based on secondary data obtained from previously published studies, ERP implementation reports, and academic literature. Statistical analysis was conducted using Jamovi software to evaluate descriptive statistics and correlation relationships among ERP costing features and cost management practices. The findings indicate that ERP systems facilitate real-time monitoring of production costs, improve cost transparency, and enhance managerial decision-making. The integration of financial and operational data within ERP platforms helps organizations identify cost deviations and inefficiencies more effectively. The study also highlights certain research gaps, particularly the lack of standardized frameworks for evaluating ERP-enabled cost control and limited post-implementation assessments. Overall, the study concludes that effective utilization of ERP costing modules significantly improves cost management efficiency and supports sustainable operational performance in manufacturing firms.

Keywords: *Manufacturing Firms, Real-Time Cost Monitoring, ERP Analytics, Cost Control, Cost Accounting*

CARMELIGHT
pISSN 0975 9484 | eISSN 2395 5538
Open Access Article
www.mccblr.edu.in

A Study on Auditors' Perceptions and Attitudes Toward Technology Adoption in Modern Auditing Practices

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A Study on Auditors' Perceptions and Attitudes Toward Technology Adoption in Modern Auditing Practices

Financial Support : None Declared **Conflict of Interest:** None Declared
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ABSTRACT

The rapid advancement of digital technologies is transforming traditional auditing practices and reshaping the way auditors perform their professional responsibilities. Technologies such as data analytics, artificial intelligence, cloud computing, and automated audit tools are increasingly being integrated into the auditing process to enhance efficiency, accuracy, and risk assessment. However, the effectiveness of these technologies largely depends on auditors' perceptions, willingness, and readiness to adopt them in practice.

This study examines auditors' perceptions toward the adoption of technology in auditing and explores the factors influencing their acceptance and usage of technological tools. The research focuses on understanding how auditors perceive the benefits, challenges, and implications of technology-driven auditing methods. Data is collected from audit professionals across different levels, including partners, paid staff, and article assistants, to obtain a comprehensive view of the profession.

The findings highlight that while auditors generally acknowledge the potential of technology to improve audit quality and efficiency, concerns related to training, implementation costs, data security, and resistance to change still influence the adoption process. The study contributes to the growing body of literature on technology-enabled auditing by providing insights into the attitudes of audit professionals and identifying key factors that may support the effective integration of technology into auditing practices.

Keywords : *Audit Technology, Technology Adoption in Auditing, Auditors' Perception, Digital Transformation in Auditing, Data Analytics in Audit*

CARMELIGHT
pISSN 0975 9484 | eISSN 2395 5538
Open Access Article
www.mccblr.edu.in

Optimizing Liquidity Resilience for Sustainable Commerce through Credit and Inventory Risk Management

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Citation :
Ms. Debamitra Ray, J Rita Optimizing Liquidity Resilience for Sustainable Commerce through Credit and Inventory Risk Management

Financial Support : None Declared **Conflict of Interest:** None Declared
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ABSTRACT

In manufacturing settings where working capital cycles are susceptible to operational risks, liquidity resilience is crucial for maintaining commercial operations. This conceptual paper investigates how inventory risk management and credit risk management affect liquidity resilience and support sustainable business practices. The study investigates how excessive inventory holding and delayed receivable collection can limit cash flows even in the face of profitability using the Cash Conversion Cycle as a diagnostic tool.

In order to understand liquidity as a result of strategic managerial actions rather than as a stand-alone financial indicator, the study takes an analytical stance based on financial resilience and working capital research. In order to improve short-term solvency, it emphasizes the significance of optimizing debtor management, managing inventory levels, and preserving profitability buffers by combining trend evaluation, correlation-based reasoning, and benchmarking insights.

According to the study's findings, cash flow stability, operational flexibility, and longterm sustainability are all improved by integrated control of credit and inventory risks. The results contribute to scholarly conversations on liquidity resilience within the larger framework of sustainable commerce and provide managers with useful insights.

CARMELIGHT
pISSN 0975 9484 | eISSN 2395 5538
Open Access Article
www.mccblr.edu.in

A Critical Analysis of Working Capital Management and Its Relationship with Protability in the Manufacturing Sector

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Dr. Ayesha Zubair, Mr. Nihal Saran R D
A Critical Analysis of Working Capital Management and Its Relationship with Protability in the Manufacturing Sector

Financial Support : None Declared **Conflict of Interest:** None Declared
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ABSTRACT

This study investigates the connection between manufacturing sector profitability and working capital management. It emphasizes on important elements including trade payables, trade receivables, and inventory and how they affect business success. Utilizing secondary data from databases and financial reports, the study takes a quantitative approach. The relationship between variables is examined using statistical methods such as regression analysis, correlation, and descriptive statistics. The results show that while successful payables management promotes liquidity, inventories and receivables management enhances profitability. The study also demonstrates that financial efficiency depends on maintaining an ideal level of working capital. All things considered, manufacturing companies' increased profitability and long-term growth are greatly aided by efficient working capital management.

Keywords: *Working Capital Management, Profitability, Cash Conversion Cycle Manufacturing Sector*

CARMELIGHT
pISSN 0975 9484 | eISSN 2395 5538
Open Access Article
www.mccblr.edu.in

Employee Retention Challenges in Hospital Environments: A Sustainability Perspective on Causes and HR Solutions

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Citation :
Rumaisa A Rehman Employee Retention Challenges in Hospital Environments: A Sustainability Perspective on Causes and HR Solutions

Financial Support : None Declared **Conflict of Interest:** None Declared
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ABSTRACT

Sustainability in healthcare includes not just environmental responsibility, but also economic viability and social well-being, notably the sustainability of human resources. Hospitals rely largely on experienced healthcare personnel, yet staff retention remains a major concern owing to heavy workload, fatigue, limited career advancement, insufficient recognition, and work-life balance. Persistent staff turnover not only raises recruiting and training expenses, but also interrupts patient care, lowers service quality, and undermines organisational stability.

This conceptual study looks at personnel retention difficulties in healthcare settings from a sustainability standpoint. It investigates the root causes of turnover and examines how workforce volatility impacts the long-term viability of healthcare organisations. Based on current research and sustainable Human Resource Management (HRM) concepts, the study suggests strategic HR solutions such as flexible scheduling, employee wellness programs, participatory leadership, career development efforts, and recognition systems.

The research proposes a conceptual framework that connects staff retention with social and economic sustainability in hospitals. It contends that retention should not be viewed just as an operational HR issue, but rather as a strategic component of sustainable healthcare administration. By connecting HR practices with sustainable principles, hospitals may increase staff stability, patient outcomes, and long-term organisational resilience.

Keywords: *Employee Retention, Hospital Management, Sustainable Human Resource Management, Healthcare Sustainability, Workforce Stability, Employee Well-Being, Organisational Sustainability, Turnover Management.*

CARMELIGHT
pISSN 0975 9484 | eISSN 2395 5538
Open Access Article
www.mccblr.edu.in

An Empirical Analysis of the Impact of Employees' Digital Skills on Revenue Generation in the State Bank of India

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An Empirical Analysis of the Impact of Employees' Digital Skills on Revenue Generation in the State Bank of India

Financial Support : None Declared **Conflict of Interest:** None Declared
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ABSTRACT

The banking sector has undergone rapid transformation through the adoption of digital technologies, including internet and mobile banking, artificial intelligence, and automated financial systems. In this digital environment, employees' digital skills have become an important factor in improving operational efficiency and supporting organizational performance. This study examines the impact of employees' digital skills on revenue generation in the State Bank of India. The research examines how employees' ability to use digital technologies, digital banking platforms, and modern financial tools contributes to improved banking performance and revenue growth. The study employs a descriptive research design, drawing on both primary and secondary data. Primary data were collected using a structured questionnaire with a five-point Likert scale, and the data were analysed in Jamovi using correlation and regression analyses. The findings indicate a positive relationship between employee digital skills and revenue performance, suggesting that employees with strong digital competencies enhance operational efficiency, improve customer service, and support digital banking services. The study concludes that continuous digital training and skill development programs are essential for strengthening employees' digital capabilities and enhancing revenue generation in the banking sector.

Keywords: *Digital Skills, Banking Sector, Revenue Generation, Digital Transformation, Employee Competency.*

CARMELIGHT
pISSN 0975 9484 | eISSN 2395 5538
Open Access Article
www.mccblr.edu.in

The Influence of Mobile Banking on Consumer Spending Patterns: A Theoretical Analysis of Responsible and Sustainable Consumption in India

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Citation :
Ms. Debamitra Ray,Riti George
The Influence of Mobile Banking on Consumer Spending Patterns: A Theoretical Analysis of Responsible and Sustainable Consumption in India

Financial Support : None Declared **Conflict of Interest:** None Declared
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ABSTRACT

The paper aims to examine the impact of mobile banking services on spending in India in terms of responsible and sustainable spending. The Technology Acceptance Model (TAM) and behavioural finance theories were integrated to examine the impact of the ease of use and usefulness of mobile banking applications on spending behavior after service usage. Mobile banking has several benefits in terms of financial inclusion, financial management, etc. However, smooth transactions may lead to reduced 'pain of paying,' which in turn may increase impulsive spending. The concept of 'Triple Bottom Line' of People, Planet, and Profit has been integrated to examine the significant impact of digital payment systems on responsible spending. The digital payment system has significant impacts on responsible spending in terms of financial well-being of customers, long-term financial well-being of retailers/financial technology companies, etc. The paper proposes a theoretical framework to examine the impacts of mobile banking services in terms of responsible spending in the digital economy of India.

CARMELIGHT
pISSN 0975 9484 | eISSN 2395 5538
Open Access Article
www.mccblr.edu.in

Digital Wallet Adoption as a Sustainable Digital Consumption Practice: A Technology Acceptance Model Perspective

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Citation :
Ms. Debamitra Ray, V. Archana
Digital Wallet Adoption as a Sustainable Digital Consumption Practice: A Technology Acceptance Model Perspective

Financial Support : None Declared **Conflict of Interest:** None Declared
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ABSTRACT

Digital wallets are revolutionizing financial transactions by allowing for rapid, easy, and paperless payments. However, various demographic groupings do not adopt them equally. By concentrating on behavioural elements that affect users' adoption of digital payment systems, the current study investigates the use of digital wallets. The Technology Acceptance Model (TAM), which describes how consumers form intentions to embrace new technologies, serves as the foundation for the study's conceptual framework. In order to comprehend the elements that influence the adoption of digital wallets, the suggested framework integrates important TAM characteristics, such as perceived utility, perceived ease of use, attitude towards use, and behavioural intention. These constructs help to understand how users' perceptions and attitudes influence their willingness to employ mobile payment systems. The framework is created by referencing other studies on the uptake of technology and digital payments. The study emphasizes sustainable digital consumption as a major contribution in addition to elucidating technological acceptance behaviour. Digital wallets encourage resource-efficient and ecologically friendly financial practices by reducing reliance on actual cash and paper-based transactions. The transition to digitalized and cashless financial settings highlights how mobile payment solutions help sustainable purchasing habits. Overall, the study offers a theoretically supported framework that facilitates the formulation of hypotheses and offers an organized basis for upcoming empirical research in a variety of user scenarios.

CARMELIGHT
pISSN 0975 9484 | eISSN 2395 5538
Open Access Article
www.mccblr.edu.in

Consumer Attitude–Behavior Gap Toward Green Consumption

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Citation :
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Consumer Attitude–Behavior Gap Toward Green Consumption

Financial Support : None Declared **Conflict of Interest:** None Declared
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ABSTRACT

Today, it is not easy for marketers to sell eco-friendly products. Although many consumers say they are willing to pay more for green products, their actual buying behaviour often does not match their positive attitudes. This difference between what people say and what they do is known as the attitude–behaviour gap. Existing research explains this gap and summarizes all the factors and how they influence environmentally friendly purchasing decisions. This study is based on data collected from 87 respondents and examines whether positive attitudes toward green products are reflected in real buying behaviour. The analysis provides empirical findings from three main aspects of attitude and actual buying behaviour, how attitude influences purchase decisions, and differences in purchasing behaviour based on gender and age groups. The study highlights creating awareness about the environment is not enough. Problems like high prices, limited availability, and lack of trust must also be reduced so that people can actually buy green products. Businesses can encourage green buying by offering discounts, refill options, clear labels, and loyalty rewards. Policymakers can support this through tax benefits, subsidies, consumer incentives, and strict rules against false green claims. These actions make eco-friendly products more affordable and accessible for everyone.

Keywords: *Green Consumption, Consumer Attitude, Purchase Behaviour, Attitude– Behaviour Gap, Environmental Concern.*

CARMELIGHT
pISSN 0975 9484 | eISSN 2395 5538
Open Access Article
www.mccblr.edu.in

Effectiveness of Eco-Labels on Retail Products in Shifting Consumer Loyalty

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Citation :
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Financial Support : None Declared **Conflict of Interest:** None Declared
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ABSTRACT

Eco-labels on retail products influence customer loyalty and a brand's environmental reputation among 67 consumers. The research highlights that these labels serve as vital tools for communicating sustainability, successfully reinforcing trust and encouraging repeat purchase behavior. By signaling environmental responsibility, eco-labels act as a powerful driver for building a more transparent and reputable brand identity in the eyes of the public. This study included Correlations, One way ANOVA and Independent T- test.

The positive impact of eco-labeling is consistent across various demographic groups, showing no significant differences based on age or gender. Both men and women, as well as shoppers of different ages, share nearly identical views and purchase intentions regarding labeled products. Consequently, the study suggests that retailers can effectively use a universal eco-labeling strategy to strengthen brand image and loyalty without the need for specialized demographic targeting.

Keywords: consumer loyalty, brand image, demographic influences, eco-label's

CARMELIGHT
pISSN 0975 9484 | eISSN 2395 5538
Open Access Article
www.mccblr.edu.in

Shaping tomorrow's Ecosystem: Personal Profiles as Predictors of Entrepreneurial Adaptation and Survival

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Citation :
Dr Govinda Gowda HG Shaping tomorrow's Ecosystem: Personal Profiles as Predictors of Entrepreneurial Adaptation and Survival

Financial Support : None Declared **Conflict of Interest:** None Declared
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ABSTRACT

Creation of jobs and economic development is the most important aspect that can be obtained with the assistance of entrepreneurship, but the sustainability of start-ups is a burning issue because of the high loss rates. The following paper will take into account the impact of the personal profile of entrepreneurs on perceptions of start-up triggers, involvement in the entrepreneurial ecosystem, and sustainability strategies according to gender, age, experience in the industry, level of education, and previous professional designation. The cross-sectional, quantitative research design was based on the responses to a structured questionnaire of 422 entrepreneurs as applied to the completed questionnaires. The start-up triggers, ecosystem factors and sustenance strategies were measured via Likert-scale items in which the results were evaluated via descriptive statistics, independent t-tests and one-way ANOVA with Scheffe post-hoc tests.

The findings showed that the demographic and experience variables have a significant impact on the entrepreneurship perceptions. The predictors of the start-up triggers were experience and qualification, and the predictors of engagement in the ecosystem were age and experience. The results showed that the sustenance strategies varied greatly by age, experience, qualification, profession and gender and that female entrepreneurs were more survival and adaptive oriented. The findings illuminate the reality that the survival of entrepreneurs is not merely reliant on the external ecosystem provisions, but instead is highly integrated into individual qualities and past experiences.

The research adds to the literature in the entrepreneurship domain as it presents a hypothetical framework that connects an entrepreneur profile to stimuli, ecosystem involvement, and maintenance implications. Their findings give policy advice to policy-makers, incubators and support institutions on how to develop specific interventions to empower start-up ecosystems. By stressing the importance of personal profiles, the study makes it explicit that there is a need to seek an individualistic solution to bring about greater entrepreneurial change and long-term survival.

Keywords : Shaping tomorrow's Ecosystem: Personal Profiles as Predictors of Entrepreneurial Adaptation and Survival

CARMELIGHT
pISSN 0975 9484 | eISSN 2395 5538
Open Access Article
www.mccblr.edu.in

Ethics Under the Algorithm: Analyzing Consumer Awareness Towards Digital Marketing Strategies

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Financial Support : None Declared **Conflict of Interest:** None Declared
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ABSTRACT

As digital marketing evolves through AI-driven mass targeting and algorithmic manipulation, the ethical oversight of data privacy has become a critical concern. While regulatory frameworks like the Digital Personal Data Protection (DPDP) Act (2023) and the California Consumer Privacy Act (CCPA) aim to supervise, the actual impact of these laws on consumer trust and awareness remains under-researched. This study employed a quantitative, cross-sectional survey design, collecting data from 56 digitally active consumers in Bengaluru and other regions of Karnataka, India. Using a positivist approach, the research tested three primary hypotheses via Spearman's Rank Correlation, Chi-Square Test of Independence, and One-Way ANOVA to examine the relationships between general trust, regulatory awareness, and age-differentiated privacy concerns.

The results reveal a fragmented landscape of consumer trust. Spearman's correlation indicated that general trust in digital media does not translate to trust in specific platforms (Social-Media, Google Ads, or Email), suggesting that consumers evaluate each channel independently. Furthermore, the Chi-Square test showed that awareness of DPDP/CCPA regulations does not significantly correlate with increased confidence in regulatory effectiveness. Conversely, the One-Way ANOVA confirmed a significant generation gap, with younger consumers demonstrating substantially higher levels of concern regarding mass-targeting strategies compared to older demographics.

The study concludes that current digital ethics are perceived as inconsistent. The findings highlight an urgent need for targeted digital literacy and more transparent algorithmic practices to bridge the trust gap, particularly as age remains the only significant determinant of privacy sensitivity in the algorithmic age.

Keywords: *Consumer trust, digital marketing, ethics, DPDP/CCPA, algorithmic targeting, privacy awareness.*

CARMELIGHT
pISSN 0975 9484 | eISSN 2395 5538
Open Access Article
www.mccblr.edu.in

Beyond Awareness" – The Role of Green Marketing in Driving Sustainable Consumer Behavior

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Beyond Awareness" – The Role of Green Marketing in Driving Sustainable Consumer Behavior

Financial Support : None Declared **Conflict of Interest:** None Declared
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ABSTRACT

This study investigates green consumer behaviour and its influence on purchase intention and brand loyalty, with emphasis on sustainable consumption awareness and green marketing strategies. The research aims to examine consumers' awareness and attitudes toward sustainable consumption, assess the impact of green marketing on green consumer behaviour, analyse the relationship between green consumer behaviour and purchase intention, and explore differences in brand loyalty across age groups. Primary data were collected using a structured Likert-scale questionnaire administered to consumers. A quantitative research design was employed, and data were collected from a sample of 50 respondents. The data were analysed using SPSS through reliability analysis, descriptive statistics, Pearson correlation, simple linear regression, and one-way ANOVA.

The findings indicate that consumer awareness does not significantly influence attitudes toward sustainable consumption, while green marketing strategies significantly influence green consumer behaviour. Green consumer behaviour was also found to significantly predict purchase intention, and brand loyalty toward environmentally responsible brands differed across age groups.

The study concludes that while awareness alone may not drive sustainable attitudes, effective green marketing plays a critical role in shaping green consumer behaviour, which in turn strongly influences purchase intention and brand loyalty. The findings provide practical insights for businesses seeking to implement sustainability-driven marketing strategies and foster long-term consumer commitment to environmentally responsible brands.

Keywords: *Green Consumer Behavior, Purchase Intention, Sustainable Consumption, Green Marketing and Brand Loyalty*

CARMELIGHT
pISSN 0975 9484 | eISSN 2395 5538
Open Access Article
www.mccblr.edu.in

From Mindset to Market: How Values and Lifestyles Shape Green Buying

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Citation :
Zainab, Rayan Tanvir, Dr. Rajani Korah
From Mindset to Market: How Values and Lifestyles Shape Green Buying

Financial Support : None Declared **Conflict of Interest:** None Declared
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ABSTRACT

Growing environmental concerns and increasing awareness about sustainability have encouraged consumers to adopt eco-friendly purchasing behaviours. This study, "From Mindset to Market: How Values and Lifestyles Shape Green Buying," aims to examine how consumers' beliefs, lifestyles, and motivating factors influence their preference for green products and responsible retailing. The research adopts a quantitative approach using a structured questionnaire to collect primary data from 30 respondents. Regression analysis is applied to examine the relationships between the variables.

The findings reveal that consumers' beliefs, environmentally conscious lifestyles, and motivating factors such as environmental awareness and personal values positively influence green purchasing behaviour, with lifestyle playing a particularly significant role in encouraging sustainable consumption patterns. The study concludes that psychological and behavioural factors strongly shape eco-friendly purchasing decisions and highlights the importance for retailers and marketers to promote sustainable products and responsible retailing practices to encourage green consumer behaviour.

Keywords: *Green marketing, Sustainability mindset, Purchase intention, Consumer attitudes, Social influence, Brand responsibility, Sustainable lifestyle*

CARMELIGHT
pISSN 0975 9484 | eISSN 2395 5538
Open Access Article
www.mccblr.edu.in

Growth of Commerce: Consumer Behaviour Changes After Shifting from Offline to Online

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Mohammed Usman Meghashree.S, Dr. Rajani Korah Growth of Commerce: Consumer Behaviour Changes After Shifting from Offline to Online

Financial Support : None Declared **Conflict of Interest:** None Declared
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ABSTRACT

The rapid growth of e-commerce has significantly transformed the way consumers search for information, evaluate products, and make purchasing decisions. The shift from traditional offline shopping to online platforms has introduced new factors that influence consumer behaviour, such as online reviews, price comparison tools, digital promotions, and convenient home delivery services. This study examines the changes in consumer purchase decision-making behaviour after consumers shift from offline to online shopping environments. The research also analyzes how online reviews, price comparisons, and digital promotions influence consumer purchase decisions and evaluates the impact of online shopping on brand loyalty, impulse buying, and repeat purchase behaviour.

A descriptive research design with a quantitative approach was adopted for the study. Primary data was collected through a structured questionnaire from 100 respondents who have experience with both online and offline shopping. The collected data was analyzed using statistical tools such as percentage analysis, descriptive statistics, correlation analysis, and hypothesis testing.

The findings reveal that purchasing factors significantly influence consumers' loyalty toward online reviews, indicating that consumers tend to rely on reviews when evaluating purchase-related factors. However, review loyalty does not significantly influence brand switching behaviour, as consumers may change brands due to factors such as price differences, promotional offers, product satisfaction, or personal preferences. Additionally, the study finds that pre-purchase behaviour does not significantly influence consumer confidence in purchasing decisions. Overall, the research highlights that while digital purchasing factors play an important role in shaping consumer behaviour, other elements such as brand trust, prior experience, perceived risk, and satisfaction also influence consumer decision-making in the evolving online retail environment.

Keywords : *Consumer Behavior, Online and Offline Shopping (O2O Commerce), Decision Making, Digital Promotion*

CARMELIGHT
pISSN 0975 9484 | eISSN 2395 5538
Open Access Article
www.mccblr.edu.in

Changing Baskets, Changing Behaviours: Retailers as Drivers of Sustainable Consumption

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Changing Baskets, Changing Behaviours: Retailers as Drivers of Sustainable Consumption

Financial Support : None Declared **Conflict of Interest:** None Declared
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ABSTRACT

This study examines the role of retailers in promoting sustainable consumption and influencing consumer buying behaviour. As environmental concerns continue to shape market trends, retailers increasingly use in-store cues, sustainability education, and promotional strategies to encourage the purchase of eco-friendly products. The research aims to analyse the influence of in-store displays, sustainability labels, and staff guidance on buying behaviour; compare the impact of sustainability education across grocery stores, fashion retailers, and online platforms; and assess the effect of retailer encouragement on sustainable purchasing decisions with Primary data that was collected through a structured questionnaire consisting of Likert-scale statements. The collected data was analysed using simple linear regression and ANOVA.

The findings indicate that while retailers contribute to raising awareness about sustainable products, their strategies do not have a statistically significant influence on consumers' purchasing behaviour. In-store cues showed a positive but limited effect, sustainability education did not significantly differ across retail formats, and retailer encouragement did not strongly influence purchase decisions. The results highlight the presence of an attitude–behaviour gap, where consumers express concern for sustainability but do not consistently translate these attitudes into actual buying behaviour.

The study concludes that retailers act more as facilitators rather than primary drivers of sustainable consumption. Greater transparency, credible certifications, and strategies addressing trust and price barriers may be necessary to strengthen the impact of retail-led sustainability initiatives.

Keywords: *In-store displays, buying behaviour, Sustainability education, Product trust*

CARMELIGHT
pISSN 0975 9484 | eISSN 2395 5538
Open Access Article
www.mccblr.edu.in

Solar Living: Empowering Households for an Eco-Friendly Tomorrow

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Citation :
Sameeha Khanum, Mohammed Nubil Noushad, Dr. Rajani Korah Solar Living: Empowering Households for an Eco-Friendly Tomorrow

Financial Support : None Declared **Conflict of Interest:** None Declared
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ABSTRACT

The increasing demand for sustainable energy solutions has encouraged households to adopt renewable sources such as solar energy to support eco-friendly living. The purpose of this study is to examine how solar energy usage empowers households by reducing electricity costs, improving user satisfaction, and promoting environmental sustainability while also identifying the challenges related to installing and maintaining solar energy systems. The study uses a quantitative research approach based on primary data collected through a structured questionnaire from 50 households, and the data are analyzed using statistical techniques such as percentage analysis, Spearman's correlation, and Chi-square test. The findings reveal that higher levels of solar energy usage significantly reduce household electricity costs and increase user satisfaction. The results also indicate that the type of solar energy system influences the installation and maintenance challenges experienced by households. Furthermore, increased frequency of solar energy usage is positively associated with greater satisfaction regarding electricity cost reduction. The study concludes that solar living plays an important role in promoting sustainable and environmentally responsible households by providing both economic and ecological benefits. However, improving awareness, technical support, and financial incentives can further encourage wider adoption of solar energy systems.

Keywords: *Solar Energy Usage, Household Electricity Costs, Installing and Maintaining, Challenges, Solar Energy, Household Satisfaction*

CARMELIGHT
pISSN 0975 9484 | eISSN 2395 5538
Open Access Article
www.mccblr.edu.in

From Trust to Cart: A Gender Perspective

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From Trust to Cart: A Gender Perspective

Financial Support : None Declared **Conflict of Interest:** None Declared
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ABSTRACT

The interplay between gender-based brand representation, trust formation, and purchase intention within the evolving framework of inclusive marketing. Using a quantitative cross-sectional design, data were synthesized from 80 Commerce and Management students—representing the next generation of economic decision-maker, via a structured 5-point Likert scale instrument. The investigation sought to determine if inclusive representation serves as a foundational antecedent to brand credibility and whether gender functions as a moderating force in the "trust-to-cart" progression.

Statistical analysis, including Independent Samples t-tests and Multiple Regression, yields a nuanced psychological profile of the modern consumer: while the cognitive process of establishing brand trust is relatively universal across genders, the behavioural translation of that trust into purchase action is significantly more pronounced in female consumers . Notably, gender-based brand representation emerged as a powerful catalyst, showing a strong positive correlation with both trust and buying intent.

Inclusive marketing is not merely a social imperative but a strategic driver of brand performance; gender does not moderate the relationship between trust and action, trust remains a stable, cross-demographic predictor of ROI. Consequently, the study concludes that authentic representation reinforces the psychological bond between consumer and brand, positioning inclusivity as a non-negotiable prerequisite for capturing market share in a diverse global economy.

Keywords : *Gender, Trust Formation, Purchase Intention, Inclusive Marketing, Brand Representation, Consumer Behaviour*

CARMELIGHT
pISSN 0975 9484 | eISSN 2395 5538
Open Access Article
www.mccblr.edu.in

Green Fintech: Synergy of Innovative Financial Technology and Environmental Sustainability

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Financial Support : None Declared **Conflict of Interest:** None Declared
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ABSTRACT

At the intersection of finance, sustainability and innovation lies Green Fintech, an emerging paradigm that uses digital financial technologies to drive environmentally responsible investments, enhance financial inclusion, and sustainability into the core of economic decision-making This paper is a conceptual research study that seeks to explore and examine the evolving body of knowledge within the field of advancements in environment friendly financial technology. The study is grounded in an extensive review of existing scholarly literature, theoretical models and prior research findings. The objective of this conceptual approach is to develop a comprehensive understanding of key themes of environmental sustainability in the world of FinTech. The rapid evolution of financial technology (FinTech) has significantly transformed global financial systems, reshaping financial inclusion, sustainability practices, and green investments. The reviewed studies collectively explore the intersection of FinTech innovation, green finance, and inclusive growth, emphasizing both opportunities and structural challenges within emerging and developed economies. The literature highlights FinTech's role in enhancing access to financial services through digital payments, mobile banking, AI-driven credit scoring, blockchain platforms, and peer-to-peer lending systems, thereby reducing transaction costs and expanding outreach to previously underserved populations. The papers reviewed showcase the attributes of Green Fintech and its contribution to environmental sustainability. Digital financial platforms facilitate ESG-aligned investments, carbon tracking, green bonds, and sustainable lending frameworks, promoting responsible capital allocation. Technological advancements enable improved transparency, data-driven sustainability reporting, and impact measurement, supporting climate finance objectives. However, while conceptual and theoretical discussions are extensive, empirical evidence quantifying the direct environmental impact of Green FinTech remains limited. An extensive review of existing literature on green fintech has helped in identifying key findings and developing relevant suggestions regarding green investments, financial inclusion, and environmental sustainability.

Keywords : Environmental sustainability, Green investments, Financial inclusion, Green finance.

CARMELIGHT
pISSN 0975 9484 | eISSN 2395 5538
Open Access Article
www.mccblr.edu.in

Influence of Green Advertising on Consumer Attitudes and Purchase Behavior

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Influence of Green Advertising on Consumer Attitudes and Purchase Behavior

Financial Support : None Declared **Conflict of Interest:** None Declared
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ABSTRACT

Growing significance of environmental consciousness in marketing by examining how eco-friendly promotional messages shape consumer perceptions. This research evaluates how green advertising influences consumer attitudes and purchase behavior to determine if ecological claims drive sales or trigger brand avoidance. Adopting a quantitative and deductive approach, the study tests hypotheses through a structured survey designed to measure consumer sentiment. The methodology employs a descriptive and analytical research design to examine relationships between variables such as ad credibility, appeal, and skepticism. This study is critical because it identifies the "green gap" where psychological and economic barriers such as price sensitivity and perceived performance prevent positive intentions from becoming actual purchases. Findings reveal that while ad credibility and appeal significantly boost brand attitude and purchase intention, factors like green skepticism and avoidance behavior act as dominant predictors of final purchase decisions. Ultimately, the study concludes that transparency and authenticity are the mandatory gatekeepers for converting environmental concern into measurable commercial revenue.

Keywords: *Green advertising, consumer attitudes, Purchase behavior, Sustainable marketing, Environmental Awareness, Green purchase intention*

CARMELIGHT
pISSN 0975 9484 | eISSN 2395 5538
Open Access Article
www.mccblr.edu.in

A Study on Implementation of Triple Bottom Line in Educational Institutions of Urban Bengaluru

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A Study on Implementation of Triple Bottom Line in Educational Institutions of Urban Bengaluru

Financial Support : None Declared **Conflict of Interest:** None Declared
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ABSTRACT

Triple Bottom Line (TBL) denotes the idea that the development should be approached in a less one-sided manner and that it should be based on the economic, social, and environmental dimensions. Schools can be important in sustainable practices and training responsible future citizens. The current research is based on the application of Triple Bottom Line in the educational institutions in Bengaluru and specifically in the urban setting. The primary aim of the research is to investigate the patterns of TBL integration and application in administrative procedures, academic and operations of educational institutions. The study measures how well institutions become economically sustainable by managing resources efficiently and practicing financial sustainability, socially sustainable by involvement in the community, student well-being, and non-discriminatory policies, and environmentally sustainable by managing waste, conserving energy and going green campus.

It is based on a descriptive research design with the use of surveys and observations as the sources of data collection in the chosen urban educational institutions in Bengaluru. The results point at the fact that although a great number of institutions have become more conscious of sustainability practices, the extent to which they are implemented is not consistent across the three dimensions of the Triple Bottom Line. Agreements like recycling and energy conservation are increasingly being put to practice but well-laid-down policies regarding social and economic sustainability are yet to be enhanced. The conclusion of the research is that Triple Bottom Line can play a significant role in sustainable development through the implementation in educational settings by encouraging sustainable use of resources, social responsibility, and environmental safety. The research also suggests that enhancements to sustainability policies, incorporation of sustainability-related ideas into the program, and institutional cooperation are likely to enhance TBL practices at urban-based educational institutions.

Keywords : Triple Bottom Line (TBL), Sustainable Development, Environmental Sustainability

CARMELIGHT
pISSN 0975 9484 | eISSN 2395 5538
Open Access Article
www.mccblr.edu.in

A Study on Green AI: The Future of Sustainable Commerce

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A Study on Green AI: The Future of Sustainable Commerce

Financial Support : None Declared **Conflict of Interest:** None Declared
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ABSTRACT

The artificial intelligence industry stands at a critical point, and the path it chooses in the near future will decide whether technology becomes a driver of environmental sustainability or adds to the increasing sources of environmental harm. This conceptual paper is based on a review of related articles and research, along with insights gathered from experts in the field through secondary sources of data. Organizations are increasingly integrating AI into various business activities, but the environmental impact of its use often goes unnoticed. While it boosts productivity and competitiveness, the scope of AI consumption in the fields of business and commerce has increased significantly, creating an AI sustainability gap wherein it leads to an imbalance between the rapid growth of AI adoption and its environmental consequences. Responsible AI consumption encourages energy-efficient data management and promotes transparency in reporting the environmental impact of its usage. Such practices help organizations to balance technological progress with ecological responsibility. Transparent disclosure of environmental impacts associated with AI usage can also enhance corporate accountability and encourage responsible utilization across industries. In response to these concerns, this study discusses how the conversation surrounding sustainable artificial intelligence must move beyond technological innovation and extend toward the mindful consumption of AI systems within organizations. The objective is to rethink what "green" truly means in the context of "green AI," which suggests the findings of conscious utilization and incorporation of responsible AI consumption practices that can collectively contribute to sustainability. This sustainable application of AI is not just development but a strategic and ethical business decision. The paper highlights the conceptual shift towards a more conscious and ethically focused approach to AI implementation, and the organizations can ensure that artificial intelligence serves not only as a tool for economic growth but also as a catalyst for long-term environmental sustainability.

Keywords : *Artificial Intelligence, AI Sustainability Gap, Green AI*

CARMELIGHT
pISSN 0975 9484 | eISSN 2395 5538
Open Access Article
www.mccblr.edu.in

Cloud Accounting: A Changing landscape towards Sustainable Accounting

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Citation :
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Cloud Accounting: A Changing landscape towards Sustainable Accounting

Financial Support : None Declared **Conflict of Interest:** None Declared

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ABSTRACT

The accounting field is extending its horizon with the introduction of several dynamic branches of accounting such as Human Resources Accounting, Accounting for Price Level Changes, Forensic Accounting, Carbon Accounting, Green Accounting, Environmental Accounting, and Cloud Accounting. In the digitalised world a cloud accounting is also a form of digital based and it is in a leading position of which all the nook and corner of the firm and businesses have adopted this system of accounting. In the good olden days, the process of accounting and accounting procedures in all the workplace was traditional system such as use of paper and pen and that time there was a huge demand of hand work and huge demand for employees and huge demand for paper and pen. Since the cloud accounting started to develop slowly technology started to upgrade such as availability of information, and various types of Microsoft technology such as MS Word, MS Power Point, MS Excel of which various companies are using for the finance, Accounting, Banking Sector, Human Resources Management use this software for various other job purposes through this software only cloud accounting slowly started to develop. As it started to develop the use of paper got reduced and manual work got decline as it was very slow process and delaying. This cloud accounting is a quicker process of which it can be accessed from anywhere and at any time. In the modern scenario cloud accounting developed in this form such as user id and password so that it can be prevented from fraudulent activities and though any natural disaster happens also the data can be accessed through cloud accounting system where as traditional accounting system had a chance of theft, and document disappearances and the accounting was done only in a specific places and time. So, the scenario here is accounting process from landscape that is use of paper pen ledger books to cloud accounting of which it prevents from theft and helps to recover the lost data and somehow helps to know where it is through user id and password. The modern scenario of cloud accounting comprises of fingerprint, GPS tracking.

Keywords: *Accounting, Cloud Accounting, Technology, Sustainability.*

CARMELIGHT
pISSN 0975 9484 | eISSN 2395 5538
Open Access Article
www.mccblr.edu.in

A Study on Green Marketing: Strategies and Challenges in Sustainable Business Promotion Practices

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Citation :
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A Study on Green Marketing: Strategies and Challenges in Sustainable Business Promotion Practices

Financial Support : None Declared **Conflict of Interest:** None Declared
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ABSTRACT

The increasing global awareness of environmental issues has driven consumers toward eco-friendly products, making green marketing an essential aspect of contemporary business strategy. The concept of "going green" has significantly evolved, positioning sustainability at the forefront of corporate agendas. This study aims to critically examine the landscape of green marketing in India, exploring the concept's evolution, its strategic importance, and the challenges faced by businesses in this domain. By analysing secondary data from academic literature and credible sources, the study provides a comprehensive overview of the current state of green marketing in India. The findings highlight that the integration of green marketing practices not only enhances corporate competitiveness but also contributes to broader environmental goals. Nevertheless, the successful adoption of these strategies requires overcoming substantial barriers, including misconceptions about financial implications and the need for greater governmental support. Indian companies, in particular, are increasingly adopting green marketing strategies to appeal to environmentally conscious consumers and maintain competitiveness in an eco-aware marketplace. However, significant challenges persist, primarily concerning perceived costs and the effectiveness of these strategies. The paper concludes that every incremental effort towards environmental sustainability can significantly impact the resolution of contemporary ecological challenges. As such, the incorporation of green marketing strategies represents a logical and necessary progression for companies aiming to achieve long-term sustainability and societal benefits. The promotion of green marketing, supported by governmental incentives, is essential for fostering a greener future for current and future generations.

Keywords: *Green marketing; Corporate Social Responsibility (CSR); Indian companies; Sustainability; Green incentive*

CARMELIGHT
pISSN 0975 9484 | eISSN 2395 5538
Open Access Article
www.mccblr.edu.in

Does Sustainability Reporting Enhance Firm Value? An Empirical Study of top 5 FMCG Indian Listed Firms

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Citation :
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Financial Support : None Declared **Conflict of Interest:** None Declared
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ABSTRACT

The present study investigates the impact of sustainability reporting quality on enhancing firm value in the context of the newly notified Business Responsibility and Sustainability Reporting (BRSR) regulations in India. In the context of the global focus on environmental, social, and governance (ESG) reporting, sustainability reporting has emerged as a significant aspect of corporate reporting, particularly for industries with high visibility, such as the Fast-Moving Consumer Goods (FMCG) industry. However, the impact of sustainability reporting on enhancing firm value in emerging economies remains an under-researched and uncertain area. To fill the knowledge gap, the present study adopts a quantitative cross-sectional approach to analyze the impact of sustainability reporting quality on enhancing firm value for five top FMCG companies in India for the Financial year 2024-25. To measure sustainability reporting quality, the study adopts a composite index based on the Business Responsibility and Sustainability Reporting (BRSR) disclosures, which include aspects such as assurance strength, quantification of environmental indicators, governance and workforce transparency, and operational transparency. To measure the aspect of firm value, the study adopts a Composite Firm Value Index, which includes market capitalization, price-earnings ratio, and shareholders' funds, standardized through the Min-Max normalization technique. Pearson's correlation test has been adopted to examine the association between the two constructs. The findings reveal a strong positive correlation (r = 0.892), significant at the 5% level, suggesting that firms with higher sustainability reporting quality tend to exhibit stronger market valuation positioning. The results provide indicative evidence supporting the value relevance of structured sustainability reporting in the Indian FMCG sector.

Keywords: *Sustainability Reporting; Firm Value; BRSR Framework; ESG Disclosure; FMCG Sector*

CARMELIGHT
pISSN 0975 9484 | eISSN 2395 5538
Open Access Article
www.mccblr.edu.in

Embedding Responsibility in Campus Food Retailing: Sustainable Practices and Their Implications

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Sis. Sowmyalatha, Dr. Rajani Korah, Dr Vijaya Caroline W Embedding Responsibility in Campus Food Retailing: Sustainable Practices and Their Implications

Financial Support : None Declared **Conflict of Interest:** None Declared
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ABSTRACT

Sustainability is an increasingly significant concern in food retailing, particularly within institutional settings such as college canteens, where large numbers of students consume food daily. Campus food outlets have substantial potential to promote responsible consumption and environmentally sustainable practices among young consumers. The effectiveness of these initiatives depends largely on students' awareness, perceptions, and acceptance. This study surveyed 300 students using a structured questionnaire, with data analyzed through regression and correlation methods. The research examines how responsible retailing practices embedded in campus food services influence students' behavioral intentions and perceptions. Specifically, it analyzes the impact of sustainable sourcing, eco-friendly packaging, responsible pricing, sustainability awareness campaigns, and transparency in sustainability reporting on students' purchase intentions, satisfaction, loyalty, and consumer preferences. The study also evaluates the acceptance of a structured yet diverse menu system designed to reduce food waste while maintaining variety and nutritional adequacy. Additionally, the research assesses the influence of environmental initiatives, such as waste management, single-use plastic reduction, and energy conservation, on the institutional reputation of campus food outlets. The findings provide insights into how sustainable practices in college canteens can encourage responsible consumption among students while reducing waste and advancing environmental sustainability.

These results may assist educational institutions and campus food retailers in designing effective sustainability strategies that are both environmentally responsible and widely accepted by students.

Keywords: *Sustainable food retailing, campus canteens, responsible consumption, eco-friendly packaging, sustainable sourcing, menu planning, food waste reduction, environmental sustainability, student perception.*

CARMELIGHT
pISSN 0975 9484 | eISSN 2395 5538
Open Access Article
www.mccblr.edu.in

Beyond the Glass Ceiling: Perceptions of Women in Business Leadership

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Citation :
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Beyond the Glass Ceiling: Perceptions of Women in Business Leadership

Financial Support : None Declared **Conflict of Interest:** None Declared
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ABSTRACT

Despite increasing participation of women in the workforce and improvements in educational attainment, women remain underrepresented in leadership positions within the business sector. While structural barriers such as the glass ceiling have been widely studied, perceptions and attitudinal biases continue to influence women's advancement and acceptance in leadership roles. This study examines perceptions toward women in leadership positions among students, employed individuals, and self-employed individuals, and explores how these perceptions relate to organizational growth, performance, and success.

Data were collected through a structured questionnaire and analysed using One-Way ANOVA, Pearson's correlation, and Two-Way ANOVA. The findings reveal no significant difference in perceptions of women's leadership capacity and self-related perceptions across occupational groups; however, significant differences were observed in growth-related perceptions through individuals in different occupation statuses. Correlation analysis indicates a moderate and statistically significant positive relationship between perceived leadership capacity and organizational growth, while other perceptual dimensions remain weakly related. Furthermore, no interaction effect was found between age and gender on perceptions of women in leadership.

The study concludes that beliefs about women's competence strongly influence perceptions of organizational performance, while demographic factors such as age and gender have minimal impact. These findings highlight the importance of strengthening confidence in women's leadership capacity to enhance acceptance and representation in business leadership.

Keywords: *Women Leadership, Gender equality, Occupation*

CARMELIGHT
pISSN 0975 9484 | eISSN 2395 5538
Open Access Article
www.mccblr.edu.in

Urban Green Choices: Consumer Behaviour Toward Sustainable Products in Indian Cities

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Citation :
N Abirami, Melin Joshy , Dr. Rajani Korah
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Financial Support : None Declared **Conflict of Interest:** None Declared
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ABSTRACT

This study aims to investigate the behaviour of consumers toward sustainable products in the context of urban consumers in India. The study was conducted on the variables of environmental awareness, consumer attitude, consumer preference for sustainable products, green purchase decisions, and price sensitivity. Primary data was collected for this study with the help of a structured questionnaire from 81 consumers. The data was analyzed using statistical tools such as SPSS for descriptive statistics, reliability analysis, simple linear regression, correlation, and one-way ANOVA. The findings of the study reveal that the level of environmental awareness among urban consumers is moderate to high. The findings also reveal that environmental awareness has an impact on the attitude of consumers toward sustainable products. A moderate positive relationship was found between the preference of consumers for sustainable products and green purchase decisions. However, the findings depict the price sensitivity bringing no impact on the purchase of green products. It is also revealed that factors such as environmental awareness, attitude, and preference play a more significant role than price sensitivity in the context of promoting the purchase of sustainable products.

Keywords : Environmental awareness, Green purchase decisions, Consumer attitude, Sustainable products, Price sensitivity, Green products

CARMELIGHT
pISSN 0975 9484 | eISSN 2395 5538
Open Access Article
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"Buying Green to Be Seen" – The Impact of Social Visibility on Eco-Friendly Shopping

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Citation :
Deeksha M Bhatkal, Dr. Rajani Korah,
"Buying Green to Be Seen" – The Impact of Social Visibility on Eco-Friendly Shopping

Financial Support : None Declared **Conflict of Interest:** None Declared
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ABSTRACT

Sustainability is no longer just a lifestyle choice; it has become a social statement. The purpose of this study is to explore "Conspicuous Conservation", the concept that consumers buy eco-friendly products not just to save the planet, but to signal their values to others. The core objective is to determine whether the "visibility" of a product drives consumers to pay a higher price, and how this dynamic shifts based on who is buying. The study draws upon a sample of 84 individuals, utilizing an Independent Samples T-Test, Pearson Correlation, and Paired Samples T-Test to practically examine the interplay between social visibility, gender dynamics, and consumer purchasing behaviour. It shows that consumers buy green products for two reasons: to look good to others and to feel proud of themselves. Products that clearly look eco-friendly strongly increase the desire to buy, especially among women. While an eco-friendly "look" grabs attention, personal pride of not "showing off" is what truly keeps customers committed. In conclusion, brands should design highly visible eco-friendly products to capture attention, while focusing their marketing on personal ethics. Ultimately, public visibility must serve to validate the consumer's inner pride in making a responsible choice.

Keywords: *Social Visibility, Green Signalling, Purchase Intention, Status Seeking, Eco Labelling*

CARMELIGHT
pISSN 0975 9484 | eISSN 2395 5538
Open Access Article
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Sustainability in Practice: A Study of People, Planet, and Profit in Bangalore's Manufacturing Industries

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Sustainability in Practice: A Study of People, Planet, and Profit in Bangalore's Manufacturing Industries

Financial Support : None Declared **Conflict of Interest:** None Declared
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ABSTRACT

Sustainability is an issue that has gained significant attention in industries as organizations gain more awareness in regard to their roles in enhancing the economic growth, the environment and the social well-being. The Triple Bottom Line (TBL) concept that includes People, Planet, and Profit is a rich definition of sustainable business operations. This research paper analyses sustainability practices in manufacturing sectors within Bengaluru, but gives special interest in the way firms strike a balance between the economic performance and the environment and social responsibility.

The study examines the levels to which manufacturing companies adopt sustainable activities that include effective use of resources, waste management, and energy conservation and employee wellness programs. It also discusses how awareness and commitment of organizations are in protecting the environment and in community development while remaining profitable. The study data is gathered via surveys and the interview with industry professionals and managers of the selected manufacturing companies operating in the city of Bengaluru. The findings are supposed to point at the extent of implementing sustainability practices, what difficulties manufacturing industries meet in applying the Triple Bottom Line strategy, and how the sustainability practices affect the organizational performance and social welfare. The research is relevant in terms of comprehending how the growth of industries can be attained in a long-term sustainable way by balancing between economic success, environmental and social responsibilities. The findings can be of great use to policy makers, industrial players and researchers who would like to enhance sustainable industrial growth in the rapidly expanding urban economies.

Keywords: *Sustainability, Triple Bottom Line (TBL), People, Planet, Profit.*