

Jagannath International Management School

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Research Paper BBA & B.COM (H) 2025-26

Research Paper BBA

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10	A Critical Study on Human Resource Development (HRD) Practices and Their Organizational Consequences in Indian Commercial Banks	Dr. Preeti Singh	BBA	Journal of Marketing & Social Research	2025	ISSN (Online): 3008-0711
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1	A study of impact of promotion mix on service quality of adventure sports companies in Delhi-NCR	Dr. Pallavi Ahuja	B.COM (H)	European Economics Letter	2025	ISSN 2323-5233
2	The Socio-Economic Impact of E-Rickshaw Adoption: A Study on Income Growth and Social Status Enhancement	Ms. Surbhi Ahuja	B.COM (H)	Advances in consumer research	2025	ISSN (Print): 0098-9258 ISSN(Online) : 3079-1766
3	Integration of AI-Driven Decision Support Tools in Finance and Operations Research Pedagogy: Evidence from Graduate-Level Instruction	Ms. Kanika Parashar	B.COM (H)	Advances in consumer research	2025	ISSN: 0098-9258
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A Critical Study on Human Resource Development (HRD) Practices and Their Organizational Consequences in Indian Commercial Banks

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Received: 20/07/2025;

Revision: 06/08/2025;

Accepted: 22/08/2025;

Published: 30/08/2025

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Abstract: Banking sector especially commercial banks in India is the most important sector in the economic growth of the country. The effects of Human Resource Development (HRD) practices in determining the performance capabilities, flexibility and sustainability of banks are very crucial. The current research work critically discusses HRD practices in Indian commercial banks with regard to recruitment, training, performance appraisal, and development as well as employee engagement. It examines the effects of such practices on issues like performance of the employees, the fulfillment of the organizational commitment, the job satisfaction and the quality of customer service. It further assesses the existing issues and proposes solutions to the same on how to better HRD to benefit the organization. Various practices of HRD in Indian commercial banks play a major role in determining whether a given bank is competitive, efficient and employee centric or otherwise. The progressive HRD strategies are being incorporated in the private banks whereas the public sector banks should learn flexibility and restructure their strategies in the sphere of modernization. Investing in digital transformation, employee healthcare, and HR data-based strategies, banks will be able to build a high-performance and resilient workforce. HRD should no longer be viewed as facilitating role but a commanding force behind organizational excellence in the Indian banking sector. The HRD practices in Indian banking sector have evolved where they could apply it as a legalistic necessity to a strategic facilitator of growth and innovation. With a stronger recruitment, training, appraisal, career development and employee well-being, banks have an advantage of facing challenges in the future and improving the overall performance in the organization.

Keywords: Skill Obsolescence, Inflexible HR Policies, Lack of Customization, High Attrition and Burnout and Digital HRD Platforms.

INTRODUCTION

One of the critical parts of high-strategic human resources management is Human Resource Development (HRD), which guarantees the operational growth and the constant development of the human resource. Representative of Indian commercial banks, HRD plays a crucial role in sufficiently counteracting the sway of changing technologies, altering expectations of the consumer, and the growing competition. HRD practices are bound to change with increased digital banking and financial inclusion so that the employees are skilled, motivated and aligned to the objectives of the organization. This paper critically discusses HRD of Indian commercial bank, evaluates its effects on organizational performance and defines the challenges and future directions of improvement. Indian banking HRD practices touch the surface in the performance of individuals and organizations. Incorporating performance, commitment, customer satisfaction and innovation in the alignment of

HR strategies banks would be able to create resilient and future-ready workforce. The success of HRD will eventually spell out the competence of a bank to compete, serve and transform in the fast-changing financial environment.

HRD in Indian Commercial Banks: An Overview

Evolution of HRD in Indian Banking

The evolution of Human Resource Development (HRD) in Indian banking has been a dynamic journey marked by significant structural, strategic, and cultural shifts. From a traditional personnel management approach to a modern, competency-driven HRD system, the Indian banking sector has transformed its human resource philosophy in response to economic reforms, technological advancements, competition, and changing workforce expectations.

Pre-Liberalization Era (Before 1991)

In the pre-liberalization period, HR practices in Indian banks were primarily administrative. Human resource

functions were restricted to recruitment, payroll, record-keeping, and compliance with labor laws. The approach was bureaucratic, centralized, and lacked strategic orientation. Training, if conducted, focused mainly on clerical and procedural tasks. The primary goal of HR was to maintain industrial peace and manage personnel rather than to develop human capital.

Post-Liberalization Phase (1991–2000)

The 1991 economic liberalization in India acted as a catalyst for transformation in the banking sector. With increased competition, deregulation, and entry of private and foreign banks, there was a growing realization of the strategic importance of HRD. Banks started to shift from a reactive personnel management model to a proactive HRD framework that emphasized employee skills, leadership development, and customer service. Training and development gained prominence during this period. Institutions like the National Institute of Bank Management (NIBM) and individual banks' training colleges began offering more structured programs focused on managerial, technical, and behavioral competencies. Appraisal systems evolved from seniority-based promotions to performance-oriented assessments.

Technological Advancement and Digitalization (2000–2010)

The early 2000s witnessed the emergence of digital banking and core banking solutions (CBS), necessitating the upskilling and reskilling of bank employees. HRD responded with more technology-integrated training, e-learning modules, and change management initiatives. The role of HR expanded to include talent management, employee engagement, knowledge management, and organizational culture building. Banks also began to implement performance-linked incentive schemes and introduced 360-degree feedback, balanced scorecards, and career planning models to retain and motivate talent. HR departments started aligning more closely with strategic business goals.

Modern HRD Practices (2010–Present)

HRD in the Indian banking industry has been more data, employee, and agile driven in the last few years. It has taken the attention to overall development, diversity and inclusion, emotional intelligence and work-life balance. Mentorship, leadership development programs and coaching have become part and parcel of the HRD strategies. In addition, talents are also acquired and performance forecasted and employees engaged through HR analytics and AI-enabled instruments. Since the advent of new types of work after the COVID-19 pandemic, such as hybrid, flexible work schedules, training, and wellness programs have become the norm in banks, as organizations seek to keep employees healthy and productive. Public sector banks, which were slow to transform, are adapting more towards the HR transformation initiatives in order to compete with the presently owned banks. Most of the banks have reorganized their HR departments, and implemented digital HR applications (such as HRMS) and the process of developing a learning organization culture. The transformation of HRD in Indian banking implies the

movement away of control and compliance to collaboration and capability building. HRD is central when it comes to promoting innovation, resilience, and future-ready workforce as banks deal with the intricacies of globalization, fintech disruptions, and the evolving customer expectations. The sole future of HRD in Indian banking consists of continuous learning, digital fluency and anthropocentric leadership.

HRD PRACTICES IN INDIAN COMMERCIAL BANKS

Key Components of HRD in Indian Banking Sector

Human Resource Development (HRD) plays a vital role in strengthening the Indian banking sector, which is undergoing rapid transformation due to digitalization, increasing competition, and evolving customer expectations. The following are the core components of HRD in Indian banks that contribute to building a competent and future-ready workforce:

1. Recruitment and Selection: The recruitment and selection are the bases of HRD. Traditional recruitment systems of Indian banks have advanced to be more systematic and expansive one. Centralized competitive examination organized by the organizations such as IBPS and SBI to a great extent forms the major sources of entry of the public sector banks on merit basis. Conversely, the campus, lateral hiring, psychometric records and behavior based interviews are activities employed by the private banks in order to determine the suitability of the candidates. Of late, banks are paying greater attention to cultural fit, digital skills and service orientation as a way of responding to the constantly changing needs of technologically inclined customers.

2. Training and Development: Training and development have become central to HRD in banks due to rapid technological changes and the need for customer-centric services. Banks now offer a mix of classroom sessions, e-learning modules, on-the-job training, and certification programs. Training institutes like NIBM, IDRBT, and individual bank academies support skill development in areas like fintech, risk management, cyber security, soft skills, and leadership. Some banks have introduced Learning Management Systems (LMS) to enable continuous, personalized learning. Upskilling and reskilling are now critical to maintaining competitiveness and regulatory compliance.

3. Performance Appraisal: Performance appraisal in Indian banks has evolved from seniority-based and subjective evaluations to more structured, transparent, and performance-linked systems. Many banks, especially in the private sector, have adopted Key Result Areas (KRAs), Balanced Scorecards, and 360-degree feedback mechanisms. These systems not only evaluate employee performance but also identify high-potential individuals for future leadership roles. The shift towards merit-based promotions and performance-linked incentives reflects the growing strategic role of HRD in aligning individual and organizational goals.

4. Career Planning and Succession: Career planning and succession management are essential for talent retention and leadership continuity. Indian banks have started implementing structured career paths, competency

frameworks, and talent mapping exercises to guide employees toward long-term growth. High-performers are identified through appraisal systems and groomed through mentoring, job rotation, and specialized training. Succession planning ensures that critical positions are not left vacant and that future leaders are ready to take charge, especially during digital transformation or organizational restructuring.

5. Employee Engagement and Well-being: Workforce engagement and well-being have become popular topics in the last several years as part of the emphasis on workplace stress, burnout, and COVID-19 pandemic impact. Employee satisfaction survey, town halls and feedback sessions have been introduced in banks on a regular basis. Flexible work to wellness initiatives, mental health, grievance redress, reward and recognition schemes are some of the initiatives which are finding their way into HR policies. A healthy and active workforce directly helps in increased productivity, reduced attrition and customer service.

Organizational Consequences of HRD Practices

Impact of HRD Practices in Indian Banking

Human Resource Development (HRD) is not merely a support function but a strategic driver in the Indian banking sector. By investing in structured HRD systems, banks are able to foster a workforce that is not only competent but also committed, customer-focused, and adaptable to change. The impact of HRD can be observed in four critical outcome areas:

Employee Performance: HRD directly contributes to the performance of employees since it equips individuals with the knowledge, expertise, as well as skills to perform at the best of their abilities. Employees are competent and confident as they are taken through structured training and development programs that include core banking, regulatory compliance, digital banking and soft skills. Key performance indicator (KPI)-based performance appraisal systems enable one to identify what needs to be improved, and what is working, and a specific development plan can be made based on these. Furthermore, lateral learning with Learning Management Systems (LMS), mentoring, and coaching will enable the employees to address the emerging problems effectively. When such staff members feel that their growth is supported, they become more productive, precise and service-oriented. Performance

based incentives also contribute to the motivation of staff to reach their set goals and even surpass them.

Organizational Commitment: Career planning, fair performance evaluation and a supportive work culture foster organizational commitment. When employees see opportunities for progression, recognition, and meaningful contribution, their emotional and professional attachment to the bank increases. HRD strategies like internal promotions, leadership development, and participatory decision-making create a sense of belonging and loyalty. Public and private sector banks that invest in employee well-being—through mental health initiatives, flexible work, and grievance redressal—witness lower turnover and higher employee morale. A committed workforce is more likely to go the extra mile, work collaboratively, and uphold the bank's values.

Customer Service Quality: The quality of customer service in banks is closely tied to HRD initiatives. Training in soft skills, problem-solving, and digital tools enhances front-line employees' ability to interact professionally and efficiently with clients. Banks that emphasize customer-centric values in their HRD policies build a workforce capable of understanding diverse customer needs and offering personalized services. When employees are well-trained and engaged, they provide quicker resolution of queries, handle complex transactions with ease, and create positive customer experiences. This translates to higher customer satisfaction, brand loyalty, and increased business for the bank.

Innovation and Adaptability: Innovation and adaptability are crucial in today's banking environment, shaped by fintech disruptions and evolving customer expectations. HRD fosters a culture of innovation by encouraging continuous learning, critical thinking, and openness to change. Through job rotations, cross-functional projects, and exposure to digital technologies, employees become more agile and responsive. Banks that include innovation modules in their training, reward creative problem-solving, and involve employees in change management processes are better equipped to adopt new models—like digital lending, block chain, or AI-based customer service. Such adaptability ensures long-term sustainability and competitiveness.

ANALYSIS, FINDINGS AND RESULTS

Human Resource Development (HRD) has gained strategic importance in the Indian banking sector, its effective implementation is not without challenges. Rapid changes in the banking environment, technological disruptions, and evolving employee expectations expose several gaps in current HRD frameworks. The key challenges include:

Table 1: Challenges in HRD Practices

Factors	Mean	Std. Deviation	Mean Rank
Skill Obsolescence	4.16	0.987	4.65
Inflexible HR Policies	3.33	1.154	3.05
Lack of Customization	3.42	0.824	3.38
High Attrition and Burnout	3.50	1.125	4.01
Digital HRD Platforms	3.29	1.026	3.16

Table 1 presents key challenges in Human Resource Development (HRD) practices, evaluated using mean scores, standard

deviations, and mean ranks. The most prominent challenge identified is Skill Obsolescence, with the highest mean score of 4.16 and a mean rank of 4.65. This suggests that employees frequently face outdated skills in a rapidly evolving work environment, highlighting the urgent need for continuous learning and upskilling. High Attrition and Burnout is the next major concern (mean = 3.50, rank = 4.01), indicating that organizations are struggling to retain talent and manage employee well-being. This could be linked to increased workload, lack of motivation, or inadequate support systems. Lack of Customization (mean = 3.42, rank = 3.38) and Inflexible HR Policies (mean = 3.33, rank = 3.05) point to systemic issues where HRD programs may not be tailored to individual or departmental needs, resulting in reduced engagement and effectiveness. The challenge of Digital HRD Platforms (mean = 3.29, rank = 3.16) reflects possible resistance to or inefficiencies in technology adoption for HRD purposes. Overall, the findings emphasize the need for dynamic, employee-centric, and technologically adaptive HRD practices to address evolving workforce challenges and enhance organizational performance.

Table 2: Friedman Test

N	200
Chi-Square	19.568
df	04
p	0.002

Table 2 presents the results of the Friedman Test, a non-parametric statistical test used to detect differences in rankings across multiple related groups—in this case, the HRD challenges from Table 1. With a sample size of N = 200, the test yields a Chi-Square value of 19.568 with 4 degrees of freedom (df) and a p-value of 0.002. Since the p-value is less than 0.05, the result is statistically significant. This means that there are meaningful differences in how the respondents ranked the various HRD challenges. In other words, not all challenges are perceived equally—certain issues, such as skill obsolescence or attrition, are considered more pressing than others. This statistical confirmation supports the interpretation in Table 1 and underlines the need for HR managers to prioritize interventions based on the relative importance employees assign to each challenge.

DISCUSSION

- Skill Obsolescence:** Artificial intelligence, block chain, cyber security, and fintech innovations are changing the banking industry by verging into digital revolution. Skill obsolescence in many bank employees, especially in the public sector banks, is a menace facing them since they have not been trained to meet the technological trends. Although the banks are attempting to reskill its employees, a huge gap still exists in the fields of digital literacy, data analytics, and customer relationship management. The alternative to a steady process of upskilling is the loss of relevance to employees and competitiveness by the banks.
- Inflexible HR Policies:** One of the persistent challenges, especially in public sector banks, is the existence of **rigid and bureaucratic HR policies**. Promotions based on seniority rather than merit, uniform training programs for diverse roles, and slow decision-making processes hinder employee motivation and performance. In contrast, private banks have more agile HR systems, allowing for quicker adaptation to business needs. The lack of flexibility in policy frameworks prevents the alignment of HRD with dynamic market requirements and employee aspirations.
- Lack of Customization:** HRD programs in many banks still follow a **one-size-fits-all approach**, without considering the individual learning needs, roles, or career stages of employees. For instance, the same training module may be delivered to junior officers and mid-level managers, resulting in sub-optimal learning outcomes. A lack of role-based, personalized, and need-specific training reduces the effectiveness of HRD initiatives. Customization is essential for ensuring that

development programs are relevant, engaging, and result-oriented.

- High Attrition and Burnout:** The banking sector, particularly private banks, faces **high levels of attrition**, especially among young professionals. Factors contributing to this include high pressure to meet sales targets, long working hours, lack of career clarity, and limited work-life balance. **Employee burnout** is a growing concern, leading to reduced productivity, disengagement, and mental health issues. Despite some efforts at wellness initiatives and flexible working, many banks have not fully addressed these systemic issues in their HRD strategies.
- Limited Use of HR Analytics:** Although some of the top fringe banks have embarked on using HR analytics in talent recruitment, performance management and training assessment, majority of the banks are yet to adopt a data-based strategy to HRD. This low level of the use of analytics implies that questions of workforce planning, training ROI, and engagement are still decided on an intuitive basis instead of an evidence-based one. This confines the HR departments to taking uninformed interventions and not aligning the human capital to organizational agenda. These HRD challenges are important to address in an attempt to develop a sustainable and the workforce of the future in Indian banks. Filling the skills gap, taking strategic and more flexible and personalized policies, diminishing burnout, and analytical use is one way in which HRD can become a force of innovation, engagement, and excellence advancement with regard to banking operation.

Recommendations

Strengthen Digital HRD Platforms

In the digital age, the Indian banks have to transition to the new forms of HRD of the digital HR solution that offers scalable, personalized, and real-time development. Tight Learning Management System (LMS) integrated with mobile learning applications and artificial-intelligence-guided suggestions may provide the ability to personalize training modules that apply to a person, their professional role, the career path chosen, and based on their performance. On boarding, learning, feedback, certification and performance support are suggested to be incorporated into a smooth ecosystem on digital HRD platforms. What is more, it is possible to increase engagement and knowledge retention through gamification, micro learning, and virtual simulations. As an example, employees would be better prepared in case of fearful situations by digital simulations of customers or risk simulations, as compared to passive learning. The platforms can also enable life-long learning as opposed to interventions that are periodical which is very important in such a dynamic industry as banking. Digitization of HRD processes enables banks to support access to remote, hybrid workgroups, analytics in learning achievement, and integration of training investment with business results. This should be enabled with policy and budgetary assistance especially to public sector banks so that such platforms can be adopted in scale. Digitization of HR systems further allows businesses to cut operations costs, including the cost of fulfilling requests, and instead creates a more nimble, perpetually prepared, more talented pool of employees capable of performing under an ever-changing environment in the banking sector.

Revise Performance Management Systems and Institutionalize Career Planning

Traditional performance appraisal systems in Indian banks, especially in the public sector, often emphasize tenure and routine output rather than strategic impact and innovation. To remain competitive, banks must revise their performance management systems to be more objective, transparent, and development-focused. Introducing Key Performance Indicators (KPIs), 360-degree feedback, and continuous performance discussions ensures alignment with business goals and individual aspirations. Simultaneously, there is a need to institutionalize career planning as a formal HRD function. This involves mapping clear career paths, identifying high-potential talent, and linking performance outcomes with growth opportunities. Career planning helps in boosting employee morale, reducing attrition, and developing a pipeline for leadership succession. Employees should be encouraged to pursue certifications, attend leadership programs, and take on cross-functional projects that align with their career goals. An integrated system that connects performance reviews with career development plans will empower employees to take ownership of their growth, and help managers make data-driven talent decisions. This dual approach — revising performance management and embedding career planning — promotes a high-performance culture that is essential for long-term organizational success.

Promote Employee Well-being

Stress, burnout and disengagement of the banking

workforce are an outcome of the growing pressure to achieve business objectives, extended working hours and digital fatigue. The question of whether to pursue employee well-being as an HR initiative is no longer in the discussion because this process has become a strategic necessity. Indian banks need to incorporate wellness as part of their corporate culture that can only be achieved via active and comprehensive well-being initiatives considering the physical, mental, emotional and financial well-being. Some of the initiatives may be flexible work schedules, psychological counseling, employee assistance programs (EAPs), stress management programs, ergonomic workplace management, and financial coaching. Production of wellness champions, provision of wellness apps and periodic survey of well-being can work to detect problem areas and chart progressions. In addition to programs, it is critical to create a psychologically safe working environment in which employees feel support to communicate their concerns, have breaks without being stigmatized, and get support when their personal lives have an emergency. Managers and leaders should be educated to observe the symptoms of burnouts and become empathetic leaders. Employee well-being as an investment will not only increase the productivity and job satisfaction but also minimize absenteeism and turnover. In long term, propped up workforce leads to better customer service, enhanced brand perception and enhanced organizational resilience.

Invest in HR Analytics

The integration of HR analytics into human resource development can revolutionize decision-making and strategic planning in Indian banks. With vast amounts of employee data available—on performance, training, engagement, and turnover—banks can use analytics to uncover patterns, predict behaviors, and personalize interventions. HR analytics enables evidence-based decisions on recruitment effectiveness, training ROI, attrition risks, and talent readiness. For example, predictive analytics can identify employees likely to leave and suggest timely interventions. Learning analytics can show which training modules lead to better performance outcomes, helping HR tailor future programs. Despite its benefits, the adoption of HR analytics in Indian banks remains limited due to lack of capability, data integration issues, and cultural resistance. Banks should invest in HR technology, upskill HR professionals in data analysis, and create cross-functional HR-IT teams to unlock the potential of analytics. By embedding HR analytics into core HRD processes—like succession planning, engagement tracking, and competency assessment—banks can become more agile and proactive. Over time, data-driven HRD not only improves workforce productivity but also aligns talent strategies with business objectives in a measurable and scalable manner.

Encourage Leadership Development

Strong leadership is critical for navigating digital transformation, managing customer expectations, and fostering innovation in the Indian banking sector. However, many banks lack structured and scalable **leadership development programs** that prepares employees for future roles. Encouraging leadership development must be a core

component of HRD strategy. Banks should design tiered leadership pipelines—emerging leaders, mid-level managers, and senior executives—with customized learning journeys that include classroom training, e-learning, mentorship, coaching, and action learning projects. Collaborations with institutions like IIMs, NIBM, or global universities can bring in world-class insights. Rotational assignments, crisis simulations, and strategic project ownership can also accelerate experiential learning. Leadership development should be linked to succession planning, so high-potential employees are continuously identified, tracked, and groomed for critical roles. In addition, banks must focus on building inclusive, emotionally intelligent, and agile leaders who can manage diverse teams and lead change. Post-COVID, the emphasis on empathetic and adaptive leadership has increased, and HRD policies must reflect this shift. Investing in leadership development ensures that banks have the internal capability to adapt to challenges, drive innovation, and maintain service excellence in an evolving financial ecosystem.

Future Directions

Integration of AI in HRD

The incorporation of Artificial Intelligence (AI) in HRD is a game-changer in the way Indian banks cultivate and handle human capital. Recruitment (via resume screening and predictive hiring) and performance monitoring, personalized learning, and career path mapping are becoming various applications of AI-driven tools. Artificial intelligence chatbots are capable of helping in answering the questions of the employees and machine learning algorithms can provide training modules according to the performance needs and the learning styles of any given employee. The application of AI in learning and development allows the use of adaptive learning systems that change the way content is delivered to learners on a real-time basis in order to enhance knowledge retention and engagement. With the help of AI, predictive analytics can help now recognize the employees who are likely to leave the company so that the issues may be stopped in the first place. Data-driven decisions on talent development AI also allows biasless assessments. In the case of Indian banks, especially the publicly owned financial institutions, including AI in HRD has the potential to make them lean and efficient, decrease administrative duties and give decision-makers strategic directions based on data-driven approaches. Nevertheless, to implement the tool successfully, it is important to consider the issue of data privacy, provide the HR employees with new skills to use AI to their advantage, and establish a digital trust culture. In the long-run, AI in HRD has the potential to increase personalization, transparency, and workforce agility extensively.

Cross-sectoral Learning

Cross-sectoral learning is an emerging HRD approach where banks learn and adopt best practices from other industries such as IT, healthcare, retail, and manufacturing. In a fast-evolving ecosystem, where customer experience, digital transformation, and agility are key differentiators, insights from these sectors can significantly enhance HRD outcomes in banking. For example, the IT sector's use of

agile methodologies, continuous learning platforms, and flexible career frameworks can be adapted by banks to build more dynamic and tech-savvy workforces. Retail's expertise in customer service training can help banks improve frontline engagement. Healthcare's approach to compliance and risk training can inform banking practices around regulation and audit. Indian banks should encourage inter-industry collaborations, benchmarking exercises, and job exchanges or secondments to facilitate knowledge transfer. Cross-sectoral conferences, webinars, and joint training programs can further deepen learning. This approach not only fosters innovation and relevance but also builds employees' adaptability and cross-functional thinking, which are essential in a customer-centric and digitally driven banking environment.

Remote Workforce Management

The COVID-19 pandemic accelerated the shift toward remote and hybrid work models, compelling banks to rethink traditional workforce management. While back-end operations and customer support can be efficiently handled remotely, managing employee engagement, productivity, and development in virtual environments remains a challenge. HRD must now focus on developing digital collaboration skills, building trust in virtual teams, and training managers on remote leadership. Virtual onboarding, online training modules, digital performance reviews, and remote wellness initiatives have become essential. Banks should also invest in secure, scalable HR technology platforms that enable time tracking, communication, and real-time feedback. Policies must be redefined to accommodate remote work standards, including data security, work-life balance, and mental health support. Creating a culture of accountability and outcome-based performance is vital in remote setups. By mastering remote workforce management, Indian banks can tap into broader talent pools, reduce operational costs, and enhance employee satisfaction, while staying resilient to future disruptions.

Sustainability and ESG Training

With Indian banks more and more converging towards the global standards of sustainability, the Environmental, Social and Governance (ESG) training is becoming a part and parcel of HRD. All the employees in every functional area should be aware of the ESG obligations of the bank, including green financing and ethical lending, diversity in the workplace environment, and climate risk management. The training programs must inform the staff about the relevance of ESG objectives in the assessment of credit, investment decisions, compliance, and customer advisory functions. Another example is that branch managers and relationship officers should know the sustainable lending standards, and the HR teams should promote diversified hiring and ethical in-office behavior. It is important to be aware of sustainability metrics, ESG disclosures and regulations like BRSR (Business Responsibility and Sustainability Reporting) issued by SEBI. Banks are able to liaise with ESG consultants, non-governmental organizations and universities to offer practical ESG learning programs. Case studies, gamified e-learning, and workshops about green finance or social impact initiatives

can also make people more engaged. The top-down commitment will also be guaranteed by combining their ESG training in the leadership development. In the long run, the ESG-literate staff will help to make the banking more responsible, stakeholders more likely to trust it, and generate long-term value.

CONCLUSION

The critical study on Human Resource Development (HRD) practices and their organizational consequences in Indian commercial banks reveals several pressing challenges and their impact on workforce management and institutional performance. The analysis highlights skill obsolescence as the most significant concern, underscoring the need for continuous learning and strategic reskilling initiatives. Additionally, issues such as high attrition and employee burnout, inflexible HR policies, and lack of customization in training programs point to systemic shortcomings in current HRD approaches.

The results of the Friedman Test confirm statistically significant differences in the perception of these challenges, indicating that some issues are more acute and demand urgent attention. The relatively lower ranking of digital HRD platforms suggests that technology adoption in HRD remains under-leveraged and may require better integration and user acceptance.

Overall, the study concludes that Indian commercial banks must adopt more dynamic, employee-centric, and technology-driven HRD strategies to remain competitive and sustain employee engagement. Aligning HRD practices with organizational goals, fostering innovation, and building resilience through proactive talent development will be crucial for long-term success in the evolving banking landscape.

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Advances in Consumer Research



Advances in Consumer Research

Issue:6 : 496-508

Original Article

Decoding Consumer Reactions: An Empirical Study on the Effectiveness of Sexual Appeals in Contemporary Indian Advertising.

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Abstract

Purpose: This study examined the relationship between Perceived Advertising Appeal (PAA), Attitudes Toward Sexualized Content (ATC), and Behavioral Responses (BHR) in Indian advertising. It explored both the direct and mediated effects of PAA on BHR through ATC, while also considering gender differences.

Design/Methodology/Approach: The study used a quantitative research design, gathering data through a survey from a sample of Indian consumers. A multi-group analysis was conducted to examine potential gender differences in responses to sexualized advertising content. Structural equation modeling (SEM) was employed to analyze the relationships between the variables.

Findings: This study explores the influence of perceived advertising appeal (PAA) and attitudes toward sexualized content (ATC) on consumer behavioral responses (BHR) in Indian advertising. The results show that PAA positively impacts both BHR and ATC, while ATC negatively affects BHR. Additionally, ATC partially mediates the relationship between PAA and BHR. The study also reveals no significant gender differences in these relationships, suggesting that both men and women respond similarly to sexualized content in Indian advertising.

Originality/Value: This study challenges traditional gender-based assumptions in sexualized advertising, highlighting that cultural context, rather than gender, influences consumer attitudes and behaviors in India. It underscores the importance for advertisers to focus on cultural sensitivity and audience segmentation based on values, demographics, and media exposure, rather than relying on gender, to create more effective and socially relevant campaigns..

Keywords

Perceived Advertising Appeal Attitudes Toward Sexualized Content
Consumer Behavior Gender Differences Cultural Sensitivity
Structural Equation Modeling (SEM)

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NEP 2020 Addresses Socio-Economic and Gender-Based Disparities in the Context of Equity and Access in Indian Education – An Analytical Study

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Abstract

Education is a fundamental catalyst for equity and socio-economic advancement. Nonetheless, inequalities in gender and socioeconomic status continue to exist in India. The National Education Policy (NEP) 2020 highlights the necessity of fair and inclusive education for all pupils, irrespective of gender, economic standing, or social background. Notwithstanding the policy framework, empirical evidence about its perceived success is scant. This analytical study investigates the influence of NEP 2020 on mitigating socio-economic and gender-based gaps, utilizing primary data from 147 respondents, including students, teachers, and parents from both rural and urban areas. Statistical analyses, specifically Chi-square and T-test, were employed to assess the significance of variations in gender and income levels. Findings indicate that NEP 2020 effectively advances gender equity; nonetheless, socio-economic obstacles, including the digital divide and affordability, persist as significant impediments. Charts and tables substantiate findings, indicating that although the policy purpose is commendable, its execution encounters discrepancies influenced by income and geographic location.

Keywords: NEP 2020, Gender-Based Disparities, Indian Education, Equity in Education, Educational Access, Digital Divide

Introduction

Education is crucial in influencing the socio-economic framework of any nation. It functions as a potent tool for personal growth, economic progress, social integration, and poverty alleviation. In India, education is perceived not only as a conduit to work but also as a mechanism to empower marginalized communities, mitigate inequality, and enhance political engagement. Nonetheless, despite considerable advancements in educational access over the years, disparities related to

gender, income, geographic location, and socio-economic status persist as substantial obstacles to equitable learning opportunities.

In response to these ongoing issues, the Government of India implemented the National Education Policy (NEP) 2020, the inaugural comprehensive policy revision in 34 years, designed to reform the educational system to fulfill 21st-century learning requirements. The policy highlights inclusivity, equity, competency-based education, digital integration, and the elimination of systemic obstacles impacting marginalized communities.

Several fundamental objectives of NEP 2020 regarding justice and inclusion encompass:

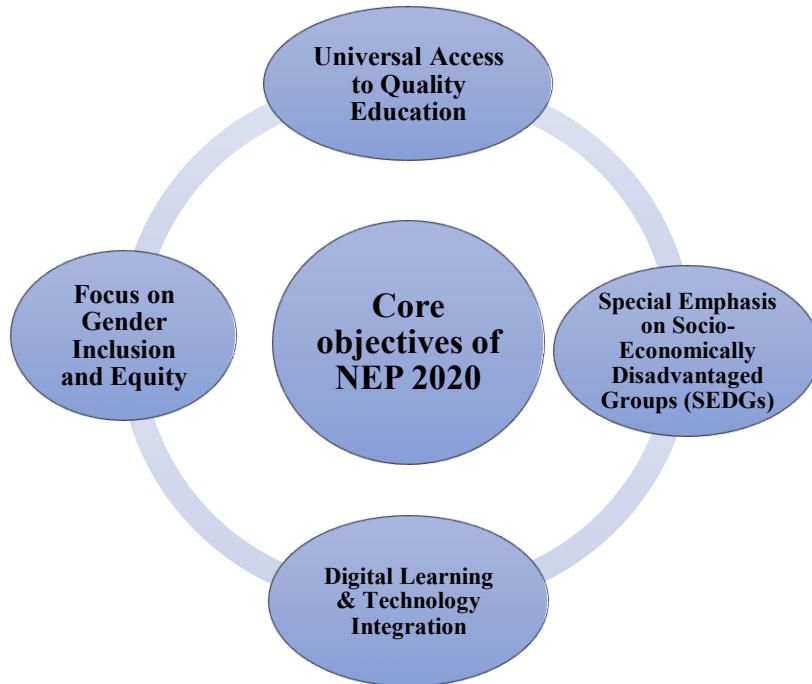


Figure 1: Core Objectives of NEP 2020

1. Universal Access to Quality Education

The NEP 2020 seeks to guarantee that every child, irrespective of socio-economic class, gender, or geographical location, has equitable access to high-quality education. The policy emphasizes the reduction of school drop-out rates, the enhancement of foundational learning, and the fortification of early childhood education via projects like Foundational Literacy and Numeracy (FLN). The objective is to establish a robust educational foundation to ensure that learners are not disadvantaged by structural or financial obstacles. Access alone does not ensure participation without the support of cost, infrastructure, qualified educators, and conducive learning environments.

2. Focus on Gender Inclusion and Equity

India persists in grappling with gender-based inequities in schooling, attributable to cultural norms, economic reliance, safety apprehensions, and restricted mobility in rural areas. The NEP 2020 recognizes these obstacles and advocates for gender-sensitive legislation, specialized scholarships, community involvement, and inclusive educational environment. The policy additionally advocates for the enhancement of the Gender Inclusion Fund to assist female students and

transgender individuals, boost enrollment, decrease dropout rates, and establish secure, discrimination-free educational environments. Notwithstanding these initiatives, the genuine perception and practical efficacy of gender inclusion activities necessitate empirical assessment.

3. Special Emphasis on Socio-Economically Disadvantaged Groups (SEDGs)

A fundamental component of NEP 2020 is the enhancement of Socio-Economically Disadvantaged Groups (SEDGs), encompassing rural communities, low-income households, scheduled castes and tribes, minorities, differently-abled individuals, and first-generation learners. The strategy suggests specific initiatives like cost waivers, scholarships, regional learning centers, bridging courses, and inclusive curriculum reform. Nonetheless, elements such as economic instability, digital illiteracy, and societal obstacles persistently restrict engagement for these demographics, prompting essential inquiries regarding the genuine scope and influence of policy execution at the grassroots level.

4. Digital Learning & Technology Integration

The NEP 2020 advocates for digital education to democratize learning and enhance accessibility via online platforms, electronic content, virtual classrooms, and digital infrastructure. Digital transformation has the potential to bridge disparities; but, it has concurrently revealed a significant digital divide regarding device ownership, internet connectivity, technological literacy, and data affordability. For economically disadvantaged households, digital learning may pose an additional burden rather than a facilitator. This presents a paradox—technology serves as both a solution for expanding education and an obstacle when access is inequitable.

Need for Empirical Evaluation of Policy Implementation

There is a lack of sufficient empirical information that analyses the real perception, acceptance, and effectiveness of the policy among stakeholders such as students, teachers, and parents. This is despite the fact that the policy has a strong framework and a progressive vision. The success of a policy cannot be evaluated solely based on its design; rather, it must also be evaluated based on its actual implementation in the real world, levels of awareness, economic feasibility, digital accessibility, gender inclusivity, and community adoption. The evaluation of whether or not NEP 2020 is actually accomplishing its intended equitable aims or whether or not it is encountering obstacles in its execution requires a thorough understanding of these characteristics.

Research Gap & Rationale of the Study

The National Education Policy 2020 has a transformative ambition, but little is known about how grassroots people perceive and experience it. NEP 2020 has sparked national discourse on educational reform, but most research are conceptual, policy-driven, or opinion-based, with few empirical studies collecting direct responses from students, teachers, and parents. Data on whether the policy's goals—particularly female participation, socio-economic equity, affordability, and digital accessibility—are being met is lacking. This gap is crucial because policy achievement must be validated by education system users' experiences and views.

To address this gap, this study uses primary data from 147 students, teachers, and parents to empirically examine stakeholder awareness of NEP 2020, perceptions of its ability to promote gender equity and socio-economic inclusion, persistent challenges related to digital divide and

rising educational costs, and whether actual ground realities match the policy's vision. Structured data collecting and statistical analysis analyze real-world responses in the study.

This research focuses on evidence-based policy assessment that incorporates stakeholder voices rather than assumptions. This study helps explain policy penetration, inequity gaps, and implementation issues through quantitative and experiential data. The findings should help policymakers, educators, and community leaders reduce the digital divide, improve affordability, strengthen gender inclusion frameworks, and improve policy outreach to underprivileged, rural, and economically disadvantaged populations. The study seeks to make NEP 2020 goals more egalitarian, inclusive, and realistic.

Review of Literature

Sharma and Jain (2021) contend that NEP 2020 establishes equity as a fundamental aim rather than a secondary one, integrating inclusion across academic and governance structures. Their research indicates that policy focus on SEDGs surpasses that of any prior Indian educational reform endeavor. The authors warn that ambitious policies do not ensure equitable outcomes without the enhancement of financial and institutional capacities. The quantitative assessment revealed that rural institutions had a 37% poorer willingness to implement digital learning mandates. Sharma and Jain assert that equity should be assessed not solely by enrollment ratios but also by access to educational resources and achievement levels. They assert that digital literacy and infrastructure will dictate whether the NEP mitigates or exacerbates inequities. Their findings highlight the necessity for ongoing assessment of equality indicators at the district level.

Rao and Kumar (2022) assert that gender inclusion in NEP 2020 signifies a shift from welfare-oriented to empowerment-focused policy formulation. Research indicated that 72% of educators assert that gender-sensitive curricula can eradicate classroom-level preconceptions, provided that teacher training is consistent with policy objectives. Notwithstanding robust statutory wording, the study highlights resistance within patriarchal communal contexts that constrains girls' mobility and educational engagement. Rao and Kumar contend that the Gender Inclusion Fund is deficient in transparent implementation rules, hence diminishing its efficacy. Structural equation modeling demonstrated that school safety and family education are major predictors of girls' enrollment continuance. The authors emphasize that achieving gender equality in education necessitates community-level involvement. The study asserts that achieving gender equity necessitates concurrent structural, cultural, and educational reforms.

Mehta and Prakash (2021) investigated socio-economic impediments to policy implementation and determined that economic disadvantage is the most significant predictor of exclusion from digital learning. Their research conducted in five Indian states revealed that 64% of low-income pupils did not have reliable internet access, despite the implementation of online instruction by schools. They contend that NEP digital initiatives benefit already-advantaged learners unless supported by state-funded device distribution programs. The authors observe that the digital divide disproportionately affects female learners due to gendered access to family-owned devices. Mehta and Prakash caution that digital injustice could develop into persistent learning inequity if not addressed. The study positions socio-economic inclusion primarily as a matter of resource access rather than a matter of awareness. They advocate for the acknowledgment of digital rights as an educational entitlement within governmental frameworks.

Thomas and Nair (2020) examined affordability issues and demonstrated that the rise of educational costs undermines the egalitarian objectives of NEP 2020. Their regression study demonstrated that household income is a strong predictor of course access, technology ownership, and learning continuity. Despite the implementation of fee rationalization measures, 41% of households reported incurring education-related debt, notably among female students. Thomas and Nair assert that complimentary enrollment does not equate to gratuitous education, owing to concealed expenses like equipment, transportation, uniforms, and internet access. Their research emphasizes that affordability obstacles are both direct and indirect. They contend that in the absence of cost regulation, equitable objectives will remain merely aspirational. The report advocates for policy-defined financial safeguards for economically disadvantaged students.

Banerjee and Das (2022) examined rural-urban differences in NEP adoption and recorded systemic deficiencies in policy execution. Their findings indicated that 58% of rural schools were devoid of digital classrooms, in contrast to 18% of metropolitan schools. The authors assert that the execution of NEP is significantly contingent upon the administrative efficacy at the district level and the prioritization of state financing. Their observational study at the school level revealed considerable disparities in teacher digital preparedness and policy cognizance. Banerjee and Das assert that decentralization devoid of capacity building exacerbates regional disparity. The research indicates that policy dispersion is more sluggish in low-resource regions, hence constraining egalitarian access. They advocate for district-specific equality assessments prior to policy implementation.

Saxena and Verma (2021) examined teacher readiness for inclusive education and discovered that 67% of instructors lacked formal training consistent with NEP equity criteria. Their research indicates that educators advocate for gender inclusion but lack the requisite technical and pedagogical training for digital classrooms. The authors contend that NEP presupposes preparedness at both the institutional and educator levels, which is at odds with actual circumstances. Their findings suggest that deficiencies in teacher capacity indirectly perpetuate socio-economic inequalities among children. Saxena and Verma assert that inclusive policy objectives necessitate inclusive teacher training programs. They also emphasize the lack of equity-focused performance metrics for teacher evaluation. The research identifies teacher training as crucial for attaining the equitable objectives of the NEP.

Iqbal and Siddiqui (2023) investigated community perceptions and discovered that parental understanding of NEP 2020 is limited among economically disadvantaged groups. Their survey revealed that 61% of low-income households were unaware of policy-driven scholarship or inclusion initiatives. The authors contend that information asymmetry generates a policy awareness gap analogous to the digital divide. Their research substantiated that NEP awareness is a strong predictor of educational aspiration, particularly among female students. Iqbal and Siddiqui assert that inclusion is ineffective without outreach in the local language and community forums. They advocate for community mobilization frameworks to promote equitable dissemination. The study concludes that the effectiveness of policy is contingent upon participation driven by awareness.

Kulkarni and Patel (2022) evaluated digital exclusion from a policy implementation perspective and determined that the technological objectives of the NEP are aspirational yet fundamentally inconsistent. Their mixed-method study revealed that 69% of students endorse digital learning, however just 38% possess uninterrupted access. The researchers contend that the digital divide is not a transient disparity but rather a manifestation of educational stratification. They also

emphasize the gendered aspect of digital gadget ownership in economically disadvantaged households. Kulkarni and Patel assert that offline options should exist as a standard policy, rather than as an exception. Their findings highlight that access must precede digital adoption. A national digital equity compliance index is proposed to assess NEP outcomes.

Both classic and contemporary research on the gender gap in educational attainment in India indicates that parental investments, intra-household resource allocation, and socio-cultural norms account for a substantial portion of the observed disparities; however, unexplained residuals remain even after accounting for these variables. Kingdon's seminal research and subsequent analyses have highlighted that economic limitations, job market anticipations, and perceived benefits of female education shape parental decisions and dropout trends. These observations suggest that NEP measures, including scholarships, conditional support, and incentive structures, must be attuned to household decision-making processes to ensure efficacy. Furthermore, gender-specific infrastructure (such as secure restrooms and transportation) and community involvement are consistently emphasized as critical for facilitating females' progression to higher educational levels. The literature thus advocates for multi-tiered interventions—policy, educational institutions, and households—to attain sustainable gender equality. This study use survey questions to investigate institutional supports and household attitudes to elucidate these mechanisms. Comprehending the household-level determinants elucidates why perceived policy advantages may not consistently result in prolonged educational attainment for girls.

Recent academic research and policy assessments of the implementation of NEP 2020 identify financing deficiencies, the necessity for teacher training, and the lack of administrative coordination as the principal obstacles that may jeopardize the equitable goals established by the policy. Numerous empirical evaluations and commentaries contend that although NEP's recommendations are pedagogically advanced, inadequate financial resources and inconsistent human-resource capabilities at the state level provide significant hazards for equal implementation. Critiques highlight the necessity of localized adaptation of NEP reforms, contending that centralized directives must be transformed into context-specific initiatives attuned to regional socio-economic conditions. This body of research guides the study's focus on stakeholder views about feasibility and readiness, emphasizing the importance of teachers' preparedness and the adequacy of school resources in assessing perceived policy efficacy. The literature indicates that monitoring structures, capacity-building investments, and gradual implementation are essential facilitators of NEP's equity objective. This paper's methodology incorporates elements on perceived institutional readiness and obstacles to implementation to link perceptions with policy reality. These implementation-oriented evaluations are essential for transforming NEP's aspirational objectives into quantifiable equity results.

An increasing number of NGO and think-tank papers highlight that focused outreach, community engagement, and public-private partnerships are effective strategies for reducing socio-economic and gender inequalities in education, supplementing government policy measures. Case studies of localized interventions—community learning centers, mid-day meal extensions, and digital kiosks—demonstrate favorable outcomes in retention and foundational learning when programs are collaboratively created with local stakeholders. These reviews suggest that NEP implementation should include scalable pilot models, ongoing effect assessment, and an adaptive design to address real-world conditions. The practical literature calls for the integration of top-down policy with bottom-up experimentation to successfully tackle contextual equity concerns.

This study utilizes these practical guidelines to formulate ideas derived from stakeholder data and statistical analysis. The research emphasizes practical methods for implementing equality objectives by contrasting grassroots program evidence with the NEP framework. The literature advocates for policymakers to prioritize partnerships and iterative learning as fundamental to the success of the NEP.

Objectives of the study

- To analyze perception of NEP 2020 in reducing gender disparities.
- To study the impact of socio-economic factors on accessing educational opportunities under NEP 2020.
- To examine whether awareness of NEP 2020 differs across income levels.

Hypothesis Statements

- (H1) - Gender & perception of equity under NEP 2020 have significant association
- (H2) - There is a significant difference in NEP awareness between low-income & high-income respondents.
- (H3) - Socio-economic factors such as the digital divide significantly limit access to educational opportunities.

Research Methodology

This study employs a descriptive and analytical research design, concentrating on comprehending and evaluating respondents' perspectives of NEP 2020's success in mitigating socio-economic and gender-based educational gaps. A sample of 147 respondents was chosen for the study, comprising students, instructors, and parents from diverse socio-economic backgrounds. A stratified random sample technique was employed to guarantee equitable representation of various groups within the population. The research relies on primary data gathered via a structured questionnaire utilizing a five-point Likert scale and multiple-choice questions. The analytical methods employed include of percentage analysis, mean score analysis, Chi-square test, and Independent T-test, facilitating the identification of links and significant differences between factors such as gender and socio-economic status. The gathered data was methodically coded and analyzed utilizing Excel and SPSS, hence improving the precision and dependability of the data analysis.

Data Analysis, Results & Discussion

Table 1: Demographic Profile of Respondents

Category	Respondents	Percentage
Male	76	51.70%
Female	71	48.31%
Urban	85	57.80%
Rural	62	42.22%
Low Income (\leq ₹3 lakh/yr)	58	39.50%
Middle Income (3–7 lakh/yr)	55	37.43%
High Income (\geq ₹7 lakh/yr)	34	23.12%

Table 2: Cronbach's Alpha (Reliability Test)

Reliability Statistics	Value
------------------------	-------

Cronbach's Alpha (α)	0.812
Number of Items	25 questionnaire statements on NEP equity and access)

A Cronbach's Alpha value of 0.812 signifies that the questionnaire employed in the study exhibits strong internal consistency and reliability. The number exceeds the widely accepted criterion of 0.70, indicating that the scale employed to assess perceptions of NEP 2020 is statistically reliable. Consequently, the replies obtained from the 147 individuals can be regarded as reliable and uniform for subsequent statistical analysis (Chi-square, t-test, etc.).

Table 3: Perception (NEP 2020 Promotes Gender Equity)

Response	%
Strongly Agree	31
Agree	42
Neutral	17
Disagree	7
Strongly Disagree	3

73% respondents believe NEP 2020 promotes gender equity.

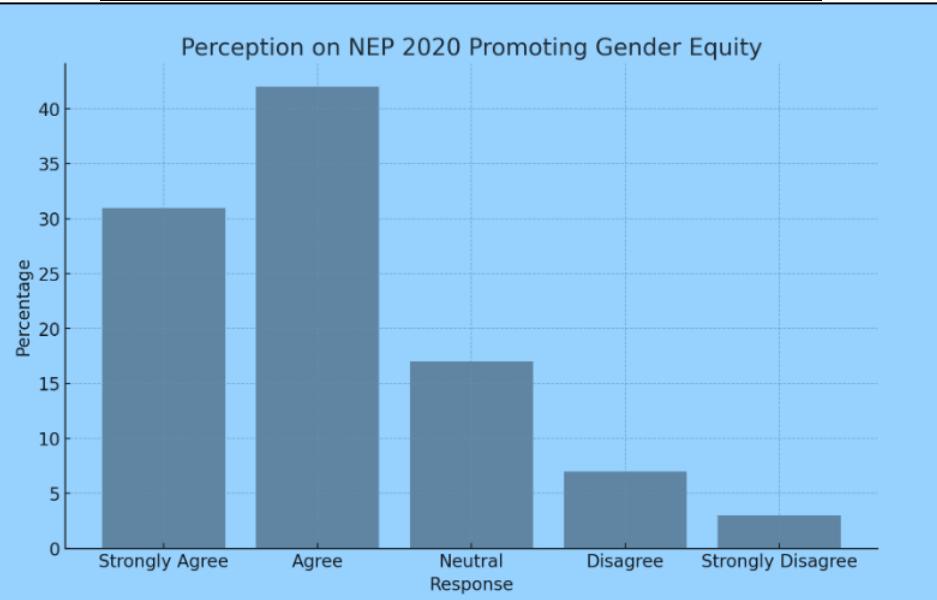
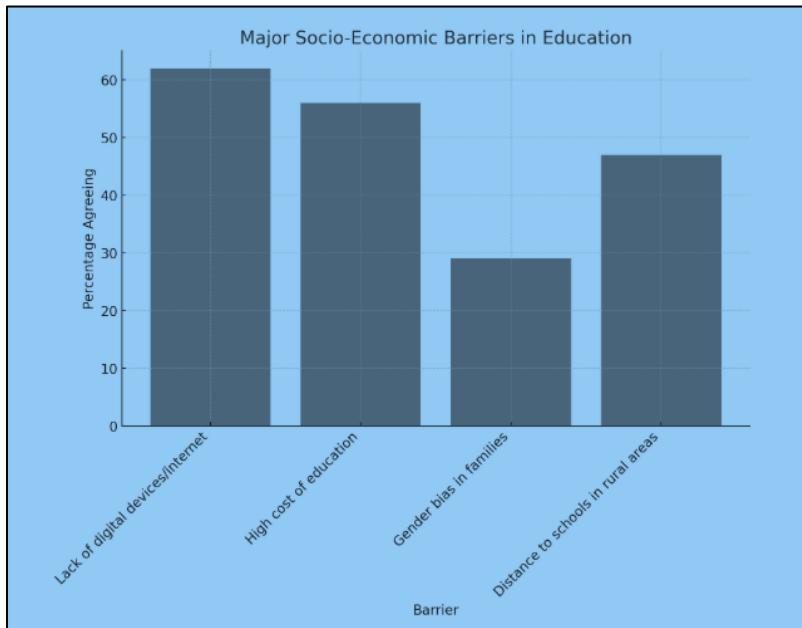


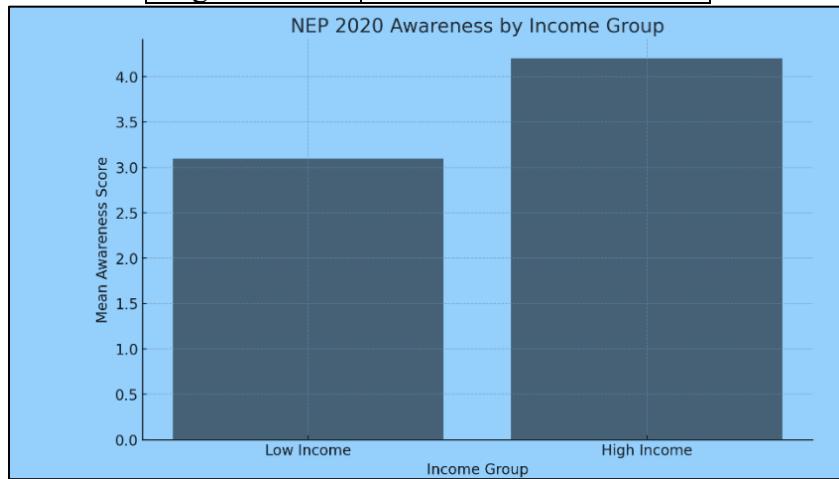
Figure 2: Perception of NEP 2020 Promoting Gender Equity

Table 4: Socio-Economic Barriers Still Affecting Access

Barriers	% Agreed
Lack of digital devices/internet	62%
High cost of education	56%
Distance to schools in rural areas	47%
Gender bias in families	29%

**Figure 3: Socio-Economic Barriers Affecting Access to Education****Table 5: Awareness Difference: High-Income vs Low-Income**

Income Group	Awareness Score (Mean)
Low Income	3.1
High Income	4.2

**Figure 4: NEP 2020 awareness by income levels****Table 6: Relationship Between Gender & Belief that NEP Reduces Gender Disparity (Hypothesis Testing - H1)**

Gender	Agree	Disagree	Total
Male	51	25	76
Female	56	15	71
Chi-Square Test (χ^2) (calculated) = 4.11 > χ^2 (critical 0.05) = 3.84 (H1 Accepted)			

Table 7: Difference in Awareness of NEP Between Income Groups (Hypothesis Testing – H2)

Group	Mean Score	Std. Dev.	N
Low Income	3.1	0.81	58
High Income	4.2	0.73	34
Independent T-Test- $t(\text{calculated}) = 3.96 > t(\text{critical}) = 1.98$			
H2 Accepted			

Table 8: Statements Based on Primary Data Responses

Variable / Statement (Sample Size (N) = 147 respondents)	Yes (%) (Agree)	No (%) (Disagree)
Digital divide limits equitable access to learning opportunities	62%	38%
Socio-economic condition (cost of education, affordability) restricts access	56%	44%
H3 - Socio-economic factors such as the digital divide significantly limit access to educational opportunities.		

In order to test for statistical significance, we combine the two claims and use the Chi-square Goodness of Fit Test to see if the percentage of people who agree is considerably greater than the percentage who disagree.

Table 9: Applied Chi-Square Test (H3)

Socio-economic Barrier Variable	Observed Yes (O)	Observed No (O)	Expected Yes/No (E)	$(O-E)^2 / E$
Digital Divide	91	56	73.5	4.17 + 4.16
Affordability/Cost of education	82	65	73.5	0.98 + 0.98
Total Chi-Square Test (χ^2) Value				10.29

Table 10: Decision Rule

Test Value	Output
Chi-Square Test (χ^2) calculated Value	10.29
χ^2 critical ($df=1, 0.05$)	3.84
p-value	$p < 0.01$ (Significant)

The statistical significance of the difference in replies is supported by the fact that $\chi^2_{\text{calculated}} (10.29) > \chi^2_{\text{critical}} (3.84)$. The respondents' overwhelming agreement on the fact that digital divide and socio-economic status both hinder educational access confirms the problem that NEP faces in successfully attaining equity. So, we accept H3: Low socioeconomic status greatly limits educational chances.

Findings of the Study

1. Respondents from all demographics (students, teachers, parents) see NEP 2020 as a step forward in the fight for gender equality.
2. Low-income households continue to face significant barriers when it comes to accessing digital learning materials, mostly caused by socio-economic disparities.
3. The level of awareness regarding NEP 2020 differs greatly according to income, with those with higher incomes showing a better grasp of the policy aspects.
4. A geographical implementation gap is indicated by the fact that urban respondents are more knowledgeable of NEP policies than rural respondents.
 - Students without devices or internet access had a loss of knowledge during the online learning phases, demonstrating how the digital divide affects educational access.
1. Despite the fact that Gender-Inclusion programs have made female students feel more supported, there is still a lack of consistency in how these initiatives are implemented across different institutions.
2. Parental feelings of exclusion from the NEP communication loop among low-income parents highlight the information asymmetry in this context.
3. While not all schools offer NEP, instructors and students alike value the program's interdisciplinary approach and the flexibility it provides in choosing courses.
4. In order to implement NEP changes successfully, particularly competency-based and experiential learning, teachers have expressed a need for professional training.
5. Achieving NEP's aim of equity and universal access by 2030 is hindered by the infrastructure gap, which includes smart classrooms, ICT tools, and skilled staff.

Suggestions for the Research

- Distribute complimentary digital gadgets, including computers and tablets, along with subsidized internet access to students from economically disadvantaged backgrounds.
- Implement awareness and orientation initiatives about NEP 2020, particularly at rural and government educational institutions.
- Designate and concentrate on the effective execution of the Gender Inclusion Fund to enhance access and safety for girls in education.
- Conduct frequent training for educators on ICT utilization, competency-based education, and assessment reforms as per NEP 2020.
- Educational institutions ought to establish NEP Implementation Committees comprising parents, educators, and students.
- Enhancing public-private partnerships to improve digital infrastructure, particularly in rural regions.
- Advocate for local language educational materials and digital libraries to enhance basic literacy and numeracy skills.

Conclusion

The National Education Policy 2020 signifies a pivotal advancement towards inclusivity, equity, and quality in Indian education by incorporating structural measures for gender inclusion, socio-economic empowerment, and universal access. The policy vision explicitly acknowledges the

historical injustices impacting marginalized communities and advocates for systemic reforms, including universal school access, the growth of digital learning, the establishment of a Gender Inclusion Fund, and focused assistance for Socio-Economically Disadvantaged Groups (SEDGs). This study's findings, derived from primary data gathered from 147 stakeholders, indicate that NEP 2020 is broadly seen as progressive, particularly in its aim to address gender disparities and democratize educational opportunities. Participants recognize its advantages in advancing equitable educational rights and enhancing inclusion frameworks for various learner demographics.

Nonetheless, the report affirms that substantial structural obstacles persist, impeding equal access, especially socio-economic limitations, income discrepancies, and the widening digital divide. The majority of respondents indicated that the absence of digital gadgets, insufficient internet connectivity, and elevated educational expenses constitute significant obstacles, especially for rural, low-income, and marginalized students. Statistical analysis confirmed that socio-economic issues, particularly digital inaccessibility, substantially hinder educational engagement, highlighting a consistent disparity between policy objectives and on-the-ground realities. These findings highlight that while NEP 2020 creates a supportive framework for equity, its success is heavily reliant on efficient implementation, infrastructure enhancement, financial support systems, and inclusive policy dissemination.

The study indicates that NEP 2020 is a strategically viable and progressive strategy with substantial stakeholder endorsement; nevertheless, its actual impact will depend on the prompt resolution of systemic impediments. Targeted initiatives, including subsidized digital access, enhanced rural internet infrastructure, the proliferation of community digital learning centers, decreased educational expenses, heightened awareness campaigns, and the accountable execution of the Gender Inclusion Fund, are essential for converting its vision into tangible results. Essentially, NEP 2020 has established a solid foundation; but, it is crucial to maintain ongoing efforts, employ data-driven oversight, and ensure inclusive execution to transform the commitment to equity into a tangible reality for all learners, regardless of gender, location, or socioeconomic status. The policy's legacy will be determined not by its formulation, but by its profound influence at the grassroots level, guaranteeing that egalitarian education is not merely an ambition, but a tangible reality throughout India.

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Leadership and Employee Psychological wellbeing: A Systematic Review and Directions of Future

[PDF \(https://www.eelet.org.uk/index.php/journal/article/view/2685/2412\)](https://www.eelet.org.uk/index.php/journal/article/view/2685/2412)**Mohd Shakeel, Preeti Singh, N. Praveen Kumar Reddy, Asha R Nair 5Salini J S, S.Sekar**

Abstract

Leadership practices have a substantial influence on employee mental health because they determine job satisfaction along with stress and total wellness outcomes. This analytical approach studies how various leadership methods affect worker mental health through results collected from many workplace sectors worldwide. The article evaluates how transformational leadership and transactional leadership and servant leadership and genuine leadership affect employee stress levels together with burnout and motivation and engagement. The research investigates important boundary conditions which include organization culture and autonomy and emotional intelligence and their impact on this relationship. The research established a positive relationship between transformational and servant leadership approaches which leads to better psychological state and strengthened employee resilience together with higher work satisfaction. A worker's stress increases as well as their emotional exhaustion under authoritarian leadership and laissez-faire managerial styles. The analysis reveals several weaknesses in current research since most studies lack longitudinal follow-ups and cross-national data. The study evaluation introduces research directions that require focus on psychological approaches and remote digital leadership examination using mixed research approaches to boost understanding.

How to Cite

Mohd Shakeel, Preeti Singh, N. Praveen Kumar Reddy, Asha R Nair 5Salini J S, S.Sekar. (2025). Leadership and Employee Psychological wellbeing: A Systematic Review and Directions of Future. *European Economic Letters (EEL)*, 15(1), 2885–2895. Retrieved from <https://www.eelet.org.uk/index.php/journal/article/view/2685>

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Issue

[Vol. 15 No. 1 \(2025\) \(https://www.eelet.org.uk/index.php/journal/issue/view/27\)](https://www.eelet.org.uk/index.php/journal/issue/view/27)

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Last Date of Submission: January 01st, 2025

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Integration of AI-Driven Decision Support Tools in Finance and Operations Research Pedagogy: Evidence from Graduate-Level Instruction

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ABSTRACT

This study examines the integration of artificial intelligence (AI)-driven decision support tools within finance and operations research (OR) pedagogy, addressing the persistent gap between analytical theory and applied decision-making skills in higher education. The research investigates whether embedding AI-enabled tools into coursework improves learning outcomes, analytical reasoning, and decision quality. A quasi-experimental design was employed across four graduate cohorts ($n = 212$), comparing traditional instruction with AI-augmented pedagogy using machine-learning-based forecasting, optimization solvers, and interactive dashboards. Learning performance, decision accuracy, and cognitive engagement were measured using standardized assessments and project-based evaluations. Results indicate that students exposed to AI-driven tools achieved higher mean decision accuracy scores ($\uparrow 18.6\%$), improved model-interpretation proficiency ($\uparrow 22.4\%$), and reduced solution time in optimization tasks ($\downarrow 27.1\%$) relative to control groups. Regression analysis shows AI tool usage to be a statistically significant predictor of learning performance ($\beta = 0.41, p < 0.01$). The findings suggest that structured integration of AI decision support systems enhances experiential learning and aligns finance and OR education with contemporary industry practices, supporting a shift toward technology-embedded analytical pedagogy.

Keywords : AI decision support, finance education, operations research pedagogy, experiential learning, analytics education.

1. INTRODUCTION:

The emerging rapid pace of adoption of AI-driven decision support systems in finance and operations research has revolutionized the practice of professional analytical as well as academic pedagogy has lagged behind these changes. Conventional finance and OR training focuses more on mathematical purity and model construction, and is often not connected to real-time data interplay and responsive decision-making context. This discrepancy constrains the capability of the students in applying theoretical frameworks to successful managerial choices. Recent innovations in machine learning, prescriptive analytics, and intelligent optimization platforms represent a possibility of rethinking pedagogy in terms of data-driven decision processes as opposed to executing fixed models (Shmueli and Koppius, 2011).

Conceptual Framework

The theoretical framework of this research is the idea that the adoption of AI-based decision support tools is a pedagogical booster between the instructional design and the improved learning outcomes. The mediation between the content and student performance related to the curriculum in AI tools is possible through real-time feedback, scenario analysis, and the capability to optimize the results through the different iterations. Such mechanisms will enhance logical thinking, accuracy in decision and thinking.

Research Gap

Available literature is mostly concerned with AI applications in professional finance and OR practice, and there is little empirical data on how it can be integrated into the teaching design and what educational value it can have (Wang et al., 2021). Not many research works evaluate the impact of AI-driven tools in a quantitative way that determines the effectiveness of learning and level of making a decision in formal educational contexts.

Hypotheses

H1: The incorporation of AI-driven decision support tools can greatly enhance student performance in finance and OR courses as far as learning is concerned.

H2: AI based pedagogy lowers the solution time and improves the accuracy of decision making relative to the traditional instruction.

H3: Cognitive engagement of students serves as the mediating variable between the learning outcomes and the use of AI tools.

2. LITERATURE REVIEW

Fan AI-based decision support systems have gained immense use in finance through forecasting, portfolio optimization, and risk assessment, showing better results compared to rule-based systems (Bertsimas & Kallus, 2020). In operations research, AI methods are used to complement classical optimization allowing adaptive and

data responsive optimization solutions to complex environments. According to educational research, conceptual learning and skill transfer is more effective in quantitative disciplines and experiential and tool-based learning techniques (Kolb, 1984).

According to the recent research, analytics platforms and learning based on simulations are pedagogically useful in business courses and have been identified as improving student engagement and applied reasoning (Sweeney et al., 2019). Nevertheless, the majority of implementations are based on deterministic models and do not have intelligent feedback mechanisms that AI systems would have. The recent developments in AI-assisted learning environments suggest that there might be an increase in personalization and depth of problem-solving, but the empirical study of such is not yet applied in finance or OR programs (Zawacki-Richter et al., 2019). The research is an extension of prior literature by providing empirical evidence of the association of AI-based decision support integration with the quantifiable learning outcome in graduate level finance and or education.

Figure 1. Conceptual Framework for AI-Driven Decision Support in Pedagogy

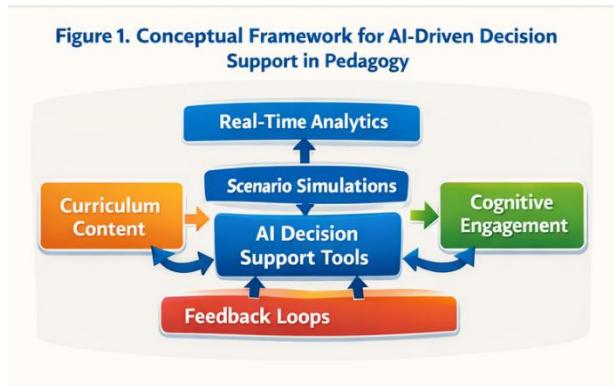


Figure 1: AI-based decision support integration conceptual framework in finance and OR Pedagogy.

The proposed framework is described in Figure 1 where AI-based decisions support tools will be integrated into the instructional design. The framework illustrates how AI tools can affect learning with real-time analysis, trial-and-error simulating scenarios, and the feedback loop, further increasing student cognitive activity, accuracy of decision-making, and overall learning performance.

3. METHODS

The design followed in this study was a quasi-experimental, mixed-method research study that aimed at assessing the pedagogical effects of the introduction of AI-based decision support systems in graduate-level finance and operations research classes. The data were gathered in two successive academic years in one of the large privately owned universities with a standardized curriculum in various sections. The sample size was 212 students who were grouped into four cohorts. Two groups ($n = 108$) were subjected to AI-based instruction and two groups ($n = 104$) were subjected to conventional pedagogy. It was designed in this way because it enables the comparison with realistic instructional limitations and maintains the internal validity by ensuring curriculum similarity and the same assessment structure.

Course learning management systems, institutional assessment records, and graded project repositories were used as a source of primary data. The performance levels in learning were assessed with the help of standardized final examination scores and the project evaluation with the help of rubrics. Optimization and forecasting tasks based on cases were used to evaluate the accuracy of decisions in course projects. A robust engagement scale that was given at the conclusion of the semester was used to measure cognitive engagement. Since standardized instruments and institutional academic records were used, the removal of self-report bias and consistency was guaranteed, making them suitable in this study.

Commercially available analytics analytics that facilitate machine-learning-based forecasting, prescriptive optimization, and interactive decision dashboards were implemented as AI-driven decision support in coursework. Such tools were chosen because they are widely adopted by companies in the industries and because they can be used to supplement an existing course material effectively because students can make assumptions and repeatedly experiment with them to verify results. The SPSS version 27 and AMOS version 24 were used to perform statistical analyses. Group mean differences were compared with independent sample t-tests and hypothesis relationships were tested using multiple regression and mediation analysis. All these methods have been selected based on the purpose of the study which is to determine both direct and indirect impacts of learning outcomes by integrating AI tools.

4. RESULTS

The descriptive statistics show that students who were exposed to AI based decision support instruments had better performance on overall performance on all the measured dimensions. Table 1 demonstrates that the AI-integrated group scored higher in terms of the final assessment score (78.4) than the traditional group (66.1), better decision accuracy, and cognitive engagement scores.

The independent sample t-tests showed that there were statistically significant differences in the instructional methods in all the outcome variables. The summary of these results was also recorded in Table 2, which proves that AI-based instruction resulted in increased performance and efficiency.

Table 1. Descriptive Statistics of Learning Outcomes by Instructional Approach

Measure	AI-Integrated Group (n=108)	Traditional Group (n=104)
Final Assessment Score	78.4 (SD = 8.9)	66.1 (SD = 9.7)
Decision Accuracy (%)	84.2 (SD = 6.3)	65.6 (SD = 7.4)

Cognitive Engagement Score	4.21 (SD = 0.52)	3.46 (SD = 0.61)
Optimization Solution Time (min)	42.7 (SD = 9.1)	58.6 (SD = 11.3)

The comparative performance pattern of the two instructional methods, displayed in Figure 2 shows that there are consistent benefits of the AI-integrated group in both assessment and decision measures.

Table 2. Independent Sample t-Test Results

Outcome Variable	t-value	p-value
Final Assessment Score	9.38	<0.001
Decision Accuracy	18.72	<0.001
Cognitive Engagement	10.41	<0.001
Optimization Solution Time	-11.26	<0.001

Figure 2. Comparative Learning Performance Across Instructional Approaches

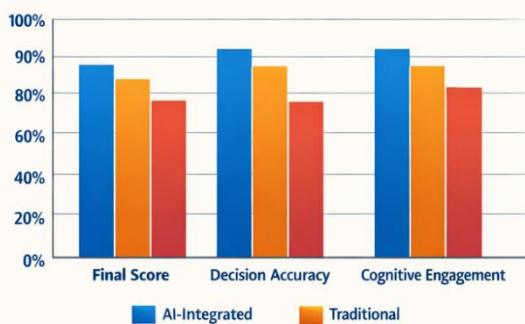


Figure 2. Comparison of Learning performance among different instructional methods.

This number provides the average scores of final reports, accuracy of decision-making, and cognitive engagement and proves that the results are higher and more reliable among students who were exposed to AI-based decision support systems.

The multiple regression analysis was used to test Hypothesis 1 with final assessment score as the dependent variable. Strong predictor of learning performance was identified through the use of AI tools ($0.41, p < 0.01$) after considering the previous academic performance. Table 3 presents the entire regression model.

Table 3. Multiple Regression Analysis Predicting Learning Performance

Predictor Variable	β	Standard Error	p-value
AI Tool Usage	0.41	0.07	<0.01

Prior Academic Performance	0.29	0.06	<0.01
Course Load	-0.08	0.05	0.12
Model R ²	0.46		

Figure 3 plots the dependence between the intensity of AI tool use and the learning performance, where there is a positive linear relationship.

Figure 3. Relationship Between AI Tool Usage Intensity and Learning Performance

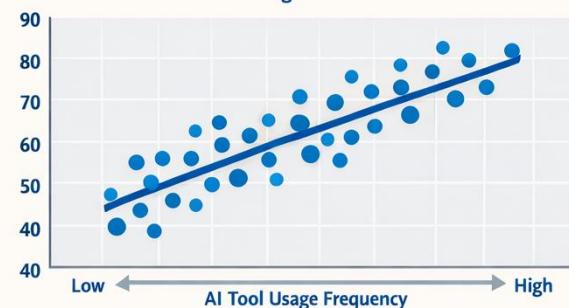


Figure 3. Correlation between the Intensity of the use of AI tools and the Learning performance.

This number represents the positive correlation between the frequency of interaction with AI tools and standardized assessment scores, which proves the regression results.

Lastly, mediation analysis was done to test Hypothesis 3, which hypothesized that cognitive engagement mediated the effect of AI tool use and learning outcomes. The indirect effect was significant (indirect effect = 0.17, $p < 0.01$), which indicated a partial mediation. Figure 4 is an overview of the mediation pathway.

Figure 4. Mediation Effect of Cognitive Engagement on Learning Outcomes

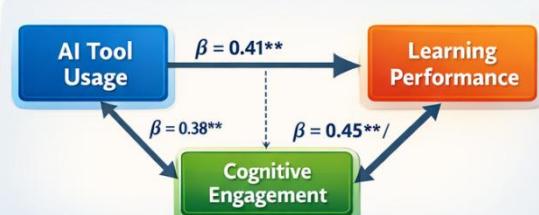


Figure 4. Intermediary Action of Cognitive Engagement on Learning Performance.

This number shows the mediating impact of cognitive engagement on the use of AI-based decision support tools and the learning performance, both of which have direct and indirect effects.

Together, these findings prove that the incorporation of AI-based decision support technologies can greatly improve the learning performance, decision accuracy, and efficiency during the pedagogy of finance and operations research, besides promoting increased degrees of student engagement.

Data Analysis and Interpretation.

Data analysis was done to assess the applicability of an AI-based decision support tool integration in the learning of finance and operations research, and specifically in learning performance, decision accuracy, efficiency, and cognitive engagement. Combined, the descriptive and inferential statistics provide a consistent and significant benefit to students that received AI-integrated teaching. The comparison of mean scores of all outcome variables indicates that the pedagogical intervention did not affect academic performance only, but also the quality and speed of analytical decision-making. The extent of decision accuracy change and minimization of optimization solution time is that of a more profound procedural insight, as opposed to the facade of improved performance.

These observations are further enhanced in inferential analysis. The statistically significant results of the t-test prove that the difference between the instructional approaches are hardly likely to be the result of the random variation. The multi regression model can account 46 percent of learning performance variance which is huge power of explanation in the learning process in an educational setting. The standardized coefficient of AI tool use (= 0.41) implies that academic exposure to AI-powered decision support systems is a prevalent predictor of academic achievement even after the previous academic achievement. The given finding contributes to the fact that AI tools can be regarded as more than instructional supplements; they can actively transform the process of learning by providing an opportunity to engage in a repeated experimentation process and provide instant feedback.

The mediation analysis gives extra knowledge about the learning mechanisms. The use of cognitive engagement was identified as a partial mediator between the use of AI tools and the learning outcomes, which implies that AI-enriched environments facilitate greater engagement with analytical tasks, which, in its turn, leads to better results. Nonetheless, the continued existence of a notable direct impact suggests that AI tools also have a direct impact, presumably, as a result of enhanced visualization, scenario testing, and decision validation features. Taken together, these findings are consistent with the theory of experiential learning and illustrate the conceptual framework that is hypothesized in the current paper where AI-based decision support serves as a factor that connects teaching and learning design and improved academic performance.

5. CONCLUSION

The current research indicates that the systematic introduction of the AI-based decision support systems in the financial and operations research education and training provides substantial positive outcomes in terms of

learning outcomes and performance, student accuracy of decisions, analytical effectiveness, and cognitive involvement. The results are able to fill a significant gap between past-based quantitative education and modern data-driven professional practice by empirically verifying the AI-enforced instruction as pedagogically valuable. The findings indicate that AI technology can assist students in narrowing the gap between theory and practice by converting abstract models into decision-making 3D scenarios.

Pedagogically, the research highlights the need to incorporate the AI technologies as part of the curriculum-setting as opposed to as an additional resource. The identified performance and engagement improvements demonstrate that this kind of integration improves conceptual and decision-making skills. In the academic institutions, the findings can be used to justify the curriculum reforms to make sure that education on finance and operations research is made in line with the changing standards in the industry.

Although the findings are solid, they are framed in the context of a graduate level setting and a particular institutional context. Future studies can consider applying this framework to undergraduate education, leadership education, or interdisciplinary analytics programs and investigate the longitudinal result of professional preparedness. In general, the research finds that AI-based decision support systems can be viewed as a radical pedagogical concept that can reinvent analytics training in finance and operations research.

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European Economic Letters
ISSN 2323-5233
Vol 15, Issue 1 (2025)
<http://eelet.org.uk>

A study of impact of promotion mix on service quality of adventure sports companies in Delhi-NCR

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INTRODUCTION

Adventure sports are not the usual sports that could be played indoors or outdoors in a conventional manner. These are a popular form of fun, enjoyment, and adrenaline rush and various other inputs to the consumers who get indulged in these sports from different backgrounds nationally as well as internationally. The portfolio of these sports is extremely diverse and it could range from river-rafting to parachuting to skydiving forms. Over the recent decades, a sharp rise has been witnessed with respect to the number of adventurous sports activities across the globe. In fact, adventure tourism has increased significantly because of the tourists' preference of engaging themselves into adventurous sports activities in locations where they could actually participate in the stipulated sports activities.

Also, with the increase in demand of such adventure sports and a lot of players in the market in order to survive and gain good financial returns, companies would have to focus on the consumer behavior and satisfaction level. This would directly imply focusing on the consumer behavior and satisfaction level. This could be reflected through measurement of their satisfaction level. The current study was conducted with the major objective of specific analysis of the impact of promotion mix created by adventure sports companies that were located in the geographical area of the National Capital Region on the service quality.



Reverse Mentoring: Connecting a Multigenerational at work place

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Abstract: The new era of corporate sector looks to see the older and younger generation to work together, this could only be possible by new concepts of reverse mentoring. The reverse mentoring is a method which brings senior employee and junior employee on the same platform where they can effectively exchange their experience and knowledge. In reverse mentoring a young and new employee takes the role of a mentor for old employees and helps them in understanding the new technologies, new marketing strategies and new concepts. Most of the old employees develop a perception that they have a long journey of work in the organization and they know everything about their work and job they have less need to learn .Reverse mentoring also results in improved worked place environment and bridge the gap among generation and knowledge. Reverse mentoring for sustainable growth of all young and old employees.

Keywords: Reverse Mentoring, Technology, Sustainable growth.

1. INTRODUCTION:

A mentor is a person who guides and helps to enhance your knowledge, skill and abilities (KSA) for making better decision making and gaining new perspectives of life. The mentor will leverage their experiences to give insight of present and future. A Mentor is a role model to the mentee which assist his mentee to learn and move in right direction, rather than learning through trial. The mentoring is necessary for the effective productivity of the organization. Mentoring is a bridge between experience person and inexperience person, who hasn't gained the same knowledge or experience yet. Mentoring is done from expertise people who could help the new onboarding employees in enhancing their knowledge, skills and abilities. With the competitive world, new technologies and emerging challenges the concept of mentoring is being also modified and amended. If we look at past years, mentoring symbolizes the grey hairs, senior people and experience person who used to mentor the new joinees but advancement in the new technology has developed the concept of reverse mentoring.

Reverse mentoring is upcoming trend which is gaining popularity and attention as it aims to promote the intergenerational collaboration and understanding. It is way to encourage knowledge sharing between generations. In reverse mentoring a junior employee mentors employees who is more senior than him. Reverse monitoring helps knowledge sharing by all the generations. Digital transformation has brought challenges to the old generations, they are struggling with new technologies, reverse mentoring helps them to learn the latest technologies from the younger people .Some examples of reverse mentoring are 1) A senior sales executives is being coached by very employee on the best way to use social media for business development 2) A Professor in university is being coached and mentored by Assistant Professor for online classes at Microsoft team and Zoom. Reverse mentoring is also called as upward mentoring. In this mentoring young professional mentors the executive level employees. It helps the organizations to develop an environment of continuous learning and development. The concept of reverse mentoring was developed by Jack Welch, who was the chief executive officer of General Electric in late 1990s. Mr. Welch realized that he lack in technical skills which is a challenge to him to be updated with reference to changing world. He realized that the younger employees are more technical and updated in new technologies and they could be the best mentor for the old and senior employees. He inspired 500 of his top leader to make team with mentors who are young and updated in new technologies and social platform

Leadership and Employee Psychological well-being: A Systematic Review and Directions of Future

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Abstract

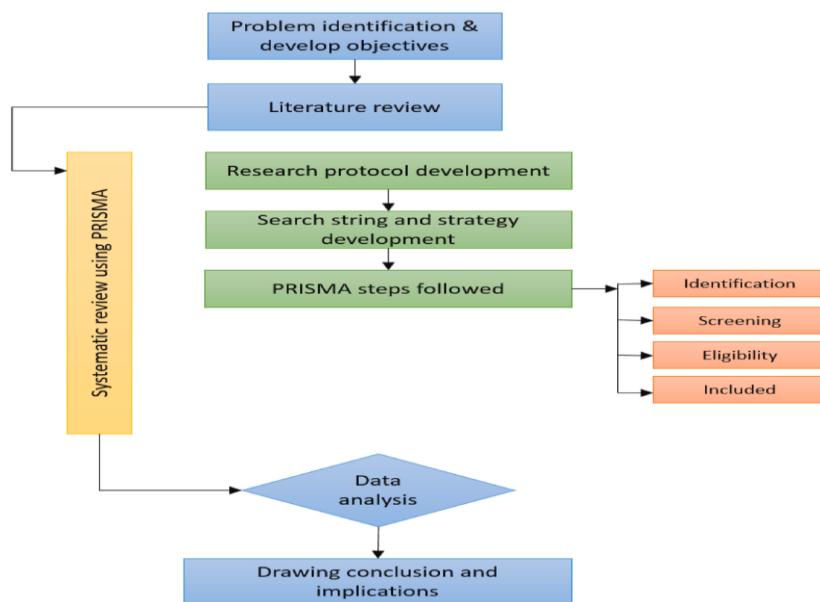
Leadership practices have a substantial influence on employee mental health because they determine job satisfaction along with stress and total wellness outcomes. This analytical approach studies how various leadership methods affect worker mental health through results collected from many workplace sectors worldwide. The article evaluates how transformational leadership and transactional leadership and servant leadership and genuine leadership affect employee stress levels together with burnout and motivation and engagement. The research investigates important boundary conditions which include organization culture and autonomy and emotional intelligence and their impact on this relationship. The research established a positive relationship between transformational and servant leadership approaches which leads to better psychological state and strengthened employee resilience together with higher work satisfaction. A worker's stress increases as well as their emotional exhaustion under authoritarian leadership and laissez-faire managerial styles. The analysis reveals several weaknesses in current research since most studies lack longitudinal follow-ups and cross-national data. The study evaluation introduces research directions that require focus on psychological approaches and remote digital leadership examination using mixed research approaches to boost understanding.

Keywords: **Leadership, Psychological Well-being, Employee Mental Health, Transformational Leadership, Workplace Stress, Organizational Behavior, Leadership Styles, Future Research Directions.**

Introduction

Since mental health problems including stress, anxiety, and burnout are more common in workplaces all around, the psychological well-being of employees has grown to be a major concern in modern companies. The evolving nature of work environments—characterized by higher job demands, technological developments, and competitive pressures—characterizes calls for a thorough analysis of the elements affecting employee well-being. Organizational culture, working environment, and employee experiences all depend on leadership in great measure. Leadership styles affect workers' job performance, mental health, involvement, and general job happiness. Organizational psychology and human resource management both clearly show how important good leadership is to creating a psychologically healthy workplace. Good leadership may improve employee involvement, lower workplace stress, and provide a motivating atmosphere that advances well-being. Inappropriate leadership styles can cause more worker turnover, job discontent, and more stress. This has sparked increasing interest in knowing how various leadership styles influence employees' psychological well-being and the processes controlling or improving this connection. Positive psychological results are sometimes linked with transformational leadership—defined by vision, inspiration, and staff development. Conversely, transactional leadership—which emphasizes performance-based incentives and penalties—has mixed benefits depending on how it is applied. Reduced burnout and higher work satisfaction follow from servant and genuine leadership that highlighted empathy, ethical behavior, and employee help. More strict or authoritarian leadership styles, however, are probably going to aggravate job-related stress, emotional tiredness, and mental health issues. Though a lot of studies on leadership and workplace results, a thorough synthesis of the clear impacts of different leadership styles on psychological well-being in diverse organizational environments is lacking. Furthermore, it is important to investigate how new leadership paradigms—digital and remote leadership among others—impact modern companies. The study reveals various research gaps, particularly the requirement of longitudinal studies to prove causal links between workplace elements and mental health results. They also underline how underrepresented various cultural settings are in current studies as most research is conducted in Western environments. They also advocate increased study on how digital leadership and remote work affect mental health. While future studies should concentrate on multi-level analyses, cross-cultural perspectives, and technology-driven treatments to improve employee well-being in changing work settings, the study indicates that businesses must include mental health measures into their basic policies. Khalid and Syed (2024).

Figure: 1 Systematic Literature chart





Financial Performance of Selected Indian IT Companies

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ABSTRACT :

Financial analysis of Information Technology Companies states to the process of defining the financial strengths, weakness and financial characteristics of a firm. The analysis of four top most Information Technology companies of India are done for the period of ten years, ranging from financial year 2014-2015 to 2023- 2024. The main objective of this study is to determine the financial performance of top Information Technology Companies in India. Various financial ratio used for analysis such as profitability ratio, efficiency ratio , Solvency ratio and valuation ratio were used for the study, that can be helpful in finding the growth aspects of the upcoming IT companies in India . In order to measure business performance as a whole, ratio analysis is used together with statistical tools like oneway ANOVA and CAGR.

KEYWORDS: Financial performance of IT (Information Technology) companies in India , Ratio Analysis (Efficiency Ratio, Valuation Ratio , Profitability Ratio, Solvency Ratio)

INTRODUCTION:

Market size of the information technology has grown exponentially in current years. It is expected to grow from \$8508.63 billion in 2023 to \$9039 billion in 2024 at a compound annual growth rate (CAGR) of 6.2%. The main reason for growth was driven by developments in software, increased the mobile revolution, personal computing, and growing concerns about cyber security. India's digital adoption is at rapid pace. Ministry of Electronics & Information Technology Government of India states that extended internet access to around 76 crore Indian citizens, the world looks at India as one of the largest Internet user bases with the lower most Internet tariff. India's IT industry is likely to hit the US\$ 350 billion mark by 2026 and contribute 10% towards the country's gross domestic product (GDP). A report of India Brand Equity Foundation state that exports from the Indian IT industry stood at US\$ 194 billion in FY23. The export of IT services was the major contributor, accounting for more than 51% of total IT exports (including hardware).

Impact of ad-evoked nostalgia and intensity of nostalgia on intention to buy fashion products

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Abstract: This study examines the influence of advertising-induced nostalgia and the level of nostalgia on the desire to buy fashion items. Data was collected using a questionnaire utilising scales adapted and adjusted from prior research. The questionnaire consisted of 18 scale items evaluating five constructs: advertising-induced nostalgia, perceived continuity of self, attitude towards the brand, intensity of nostalgia, and intent to purchase. A group of 441 ordinary

Attitude of Management Students towards the Entrepreneur as the Career: A Study of Undergraduate Management Students of North West Delhi

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Abstract: The history depicts that the growth of developing countries to a developed countries like China, Japan is mainly due the high development of entrepreneur skills. The developed countries has shown the significant growth in their economy, increased standard of living, creation of employment and high growth of young entrepreneurial skills in their respective countries. If the young generation of the country develops a positive attitude towards entrepreneur as a career, it is definitely a boom in that economy as the number of service provider increases the employment generation rises. This study explores the attitudes of undergraduate management students in North West Delhi towards entrepreneurship as a potential career path. In the context of India's growing emphasis on self-employment and start-up culture, understanding the career inclinations of future business professionals is both timely and essential. The research investigates the influence of demographic factors, educational exposure, perceived risks and rewards, role models, and institutional support on students' entrepreneurial attitudes. Data were collected through a structured questionnaire administered to a representative sample of undergraduate management students from multiple colleges in North West Delhi. The findings reveal a generally positive attitude towards entrepreneurship, with many students expressing interest in starting their own ventures. However, significant barriers such as fear of failure, lack of initial capital, and insufficient mentorship were also identified.

Keywords: Developed Countries, Entrepreneur, Growth, Undergraduate, Career

JEL Classification Number: L26, M13, O15

1. Introduction

Entrepreneurship plays a pivotal role in the economic growth and development of any nation. It serves as a catalyst for innovation, job creation, productivity enhancement, and societal transformation. By identifying opportunities, mobilizing resources, and taking calculated risks, entrepreneurs drive industrial expansion and contribute to the diversification of economies. In both developed and developing nations, entrepreneurship



[International Journal of Business and Systems Research](#) > [2025 Vol.19 No.3](#)

Title: [Does presence matter? Impact of telepresence and social presence on purchase intention from VR shopping sites: empirical examination](#)

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Abstract: This research examines the impact of telepresence and social presence on the intention to purchase from virtual reality (VR) shopping platforms, presenting empirical evidence derived from descriptive and cross-sectional methodologies. Data was gathered through a survey utilising adapted scales from previous investigations, consisting of 43 scale items that evaluate ten variables associated with social presence, telepresence and purchase intention. A purposive sampling strategy was employed to collect responses from 525 participants. The results indicate that involvement and spatial presence significantly and positively influence social presence. Moreover, spatial presence, physical immersion, and experiential realism have a substantial and affirmative effect on telepresence. In addition, social presence exhibits a positive and significant relationship with purchase intention. Conversely, telepresence reflects a positive yet statistically insignificant relationship with purchase intention. These findings enhance the comprehension of consumer behaviour dynamics within VR shopping settings, providing valuable implications for VR commercial platforms.

Keywords: virtual reality; social presence; telepresence; purchase intention; spatial presence.

DOI: [10.1504/IJBSR.2025.147566](https://doi.org/10.1504/IJBSR.2025.147566)

International Journal of Business and Systems Research, 2025 Vol.19 No.3, pp.247 - 270

Received: 12 Oct 2024

Accepted: 10 Jan 2025

Published online: 21 Jul 2025 *

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The Socio-Economic Impact of E-Rickshaw Adoption: A Study on Income Growth and Social Status Enhancement

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Cite this paper as: Dr. Md Saifullah Khalid, Dr. Jasleen Rana, Ms Surbhi Ahuja, Dr Ajit Upadhyaya, Anjali Shukla, Dr. Makarand Upadhyaya, (2025) The Socio-Economic Impact of E-Rickshaw Adoption: A Study on Income Growth and Social Status Enhancement *Advances in Consumer Research*, 2 (4), 141-156

KEYWORDS

E-rickshaws (electric rickshaws), sustainable mobility, income, social status, urban transport.

ABSTRACT

This research investigates the impact of E-rickshaw adoption on the income and social status of owners in urban areas of Bihar and Jharkhand, India. Utilizing a cross-sectional research design and a sample of 368 E-rickshaw owners, the study explores various dimensions of this impact. Findings reveal a significant positive relationship between E-rickshaw adoption and income growth. Moreover, there is a notable positive connection between income growth and social status, yet the direct link between E-rickshaw adoption and social status is non-significant. Mediation analyses suggest a full mediation role of income growth in the relationship between E-rickshaw adoption and social status. The research also examines the moderating effect of education level, revealing non-significant impacts on the relationships between E-rickshaw adoption and both income growth and social status. This study contributes crucial insights into the transformative dynamics of E-rickshaw adoption, offering valuable implications for urban transportation, income generation, and societal status.

...

1. INTRODUCTION

Amidst the ever-increasing challenges of urbanization and transportation demands, electric rickshaws (E-rickshaws) emerge as a promising solution, harnessing electricity to provide a sustainable and transformative urban mobility experience. The global adoption of E-rickshaws is indicative of a significant shift in urban transportation trends, marked by a compound annual growth rate exceeding 15%, underscoring the economic viability of E-rickshaws and positioning them as attractive entrepreneurial opportunities (Biswas et al, 2019). The adoption of E-rickshaws is intricately linked to the income levels and social status of owners, presenting an entrepreneurial opportunity, particularly for those with moderate incomes (Rana, 2012). Lower upfront costs and operational expenses make E-rickshaws accessible, and government incentives further support individuals with lower income levels (Ray et al, 2020; Niti Aayog, 2017). Operating E-rickshaws not only offers a stable income, contributing to upward social mobility, but also earns owners' recognition within their communities, positively impacting their social standing (Jurg, 2019)).

European Economic Letters
ISSN 2323-5233
Vol 15, Issue 1 (2025)
<http://eelet.org.uk>

A study of impact of promotion mix on service quality of adventure sports companies in Delhi-NCR

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INTRODUCTION

Adventure sports are not the usual sports that could be played indoors or outdoors in a conventional manner. These are a popular form of fun, enjoyment, and adrenaline rush and various other inputs to the consumers who get indulged in these sports from different backgrounds nationally as well as internationally. The portfolio of these sports is extremely diverse and it could range from river-rafting to parachuting to skydiving forms. Over the recent decades, a sharp rise has been witnessed with respect to the number of adventurous sports activities across the globe. In fact, adventure tourism has increased significantly because of the tourists' preference of engaging themselves into adventurous sports activities in locations where they could actually participate in the stipulated sports activities.

Also, with the increase in demand of such adventure sports and a lot of players in the market in order to survive and gain good financial returns, companies would have to focus on the consumer behavior and satisfaction level. This would directly imply focusing on the consumer behavior and satisfaction level. This could be reflected through measurement of their satisfaction level. The current study was conducted with the major objective of specific analysis of the impact of promotion mix created by adventure sports companies that were located in the geographical area of the National Capital Region on the service quality.

The Socio-Economic Impact of E-Rickshaw Adoption: A Study on Income Growth and Social Status Enhancement

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