



ISSN: 0975-6825

**INDIAN JOURNAL
OF BUSINESS
ADMINISTRATION (IJBA)**

A National Peer Reviewed Refereed Journal
Vol. 18 | Issue 1 | January-June, 2025

EDITORIAL BOARD
INDIAN JOURNAL OF BUSINESS ADMINISTRATION (IJBA)
(A National Peer Reviewed Refereed Journal) ISSN :- 0975-6825
(w.e.f Jan 2025)

Chief Editor

Dr Asha Rathi

Head

Department of Business Administration,
Faculty of Commerce
Jai Narain Vyas University, Jodhpur (Raj.) 342001
Website:-www.busadmjnvu.org,
Email ID:-hod@busadmjnvu.org, headbusadm@gmail.com,
M:- 9461270131, Ph:- 0291 2513004

Managing Editor

Dr Ashok kumar

Assistant Professor

Department of Business Administration,
Faculty of Commerce
Jai Narain Vyas University, Jodhpur (Raj.) 342001
Email ID:-ak.badmin@jnvu.edu.in, ashokkumarhatwal@gmail.com,
M:-9829545411

Associate Editors

<p style="text-align: center;">Dr Umaid Raj Tater <i>Assistant Professor</i> Department of Business Admin. JNV University, Jodhpur Rajasthan umedidtater@yahoo.com</p>	<p style="text-align: center;">Dr Mangu Ram Head, Department of Accounting JNV University, Jodhpur (Raj.) mr.acc@jnvu.edu.in</p>	<p style="text-align: center;">Dr. Ashish Mathur <i>Assistant Professor</i> Department of Business Admin. JNV University, Jodhpur Rajasthan am.badmin@jnvu.edu.in</p>
<p style="text-align: center;">Dr. Vandana Yadav <i>Assistant Professor</i> Department of Business Admin. JNV University, Jodhpur Rajasthan Vandanayadav.krishrna@gmail.com</p>	<p style="text-align: center;">Dr Ramesh K. Chouhan <i>Assistant Professor</i> Department of Business Admin. JNV University, Jodhpur Rajasthan drrameshkumarchouhan@gmail.com</p>	<p style="text-align: center;">Dr. Manish Vadera <i>Assistant Professor</i> Department of Business Admin. JNV University, Jodhpur Rajasthan mv.badmin@jnvu.edu.in</p>

EDITORIAL BOARD / ADVISORY BOARD / REVIEWER BOARD

Prof. B. S. Rajpurohit (Rtd) Former Vice Chancellor, JNV University, Jodhpur (Raj.)	Prof. RCS Rajpurohit (Rtd) Former Dean, FCMS, JNV University, Jodhpur (Raj.)	Prof. Lalit Gupta (Rtd) Former Dean & HOD, FCMS, JNV University, Jodhpur (Raj.)
Prof. Raman Kumar Dave (Rtd) Former Dean & HOD, FCMS, JNV University, Jodhpur (Raj.)	Prof. Rajan Handa (Rtd) Former HOD, Deptt. of Bus. Admn, FCMS, JNV University, Jodhpur (Raj.)	Prof. J. R. Bohra (Rtd) Former Dean & HOD, FCMS, JNV University, Jodhpur (Raj.)
Prof. Mahender Singh Rathore (Rtd) Former Dean, FCMS, JNV University, Jodhpur (Raj.)	Prof. Shishu Pal Singh Bhadu Faculty of Management Studies, JNV University, Jodhpur (Raj.)	Prof. J. K. Sharma (Rtd) Former HOD, Deptt. of Bus. Admn, FCMS, JNV University, Jodhpur (Raj.)
Prof. G. N. Jakhotiya Deptt. of Bus. Admn, FCMS, JNV University, Jodhpur (Raj.)	Prof. Dunger Singh Kheechee (Rtd) Former HoD, Dept. of BFE, FCMS, JNV University, Jodhpur (Raj.)	Prof. Mahabir Narwal Deptt. of Commerce, Kurukshetra University, Haryana
Prof. Sunil Mehta Dean, Faculty of Commerce, JNV University, Jodhpur (Raj.)	Prof. S. K. Khatik Head & Dean, Department of Commerce Barkatullah University, Bhopal (MP)	Prof. Anil Mehta Deptt. of Law, Bnasthali Vidyapith, Banasthali
Prof. R. S. Meena Deptt. of Commerce, Banaras Hindu University, Varanasi (UP)	Prof. Jitendra Kumar Advance Bus. Studies & Research Faculty of Comm. & Mgt, M D University G.G.D.S.D. (P.G. & Research), Palwal (Haryana)	Prof. Ravi Kant Modi <i>Professor & Dean</i> Nirwan University, Jaipur (Raj.)
Prof. Mahendra Kumar Director, Institute of Evening Studies JNV University, Jodhpur (Raj.)	Prof. K. A. Goyal Dept. of BFE, Faculty of Commerce JNV University, Jodhpur (Raj.)	Prof. Navneeta Singh Dept. of BFE, Faculty of Commerce JNV University, Jodhpur (Raj.)
Prof. Sandeep Kumar Deptt. of Commerce, ARSD College University of Delhi, New Delhi	Prof. Rajnish Kler Deptt. of Commerce, MLNC(E), University of Delhi, New Delhi	Prof. R. P. Meena Central University of Haryana, Mahendergarh, Haryana
Prof. S.K. Mishra Former Principal, G.D.C. Memorial College, Bhiwani, Haryana	Prof. Harsh Kumar Sinha Dindayal Upadhyay Gorakhpur University, Gorakhpur, U.P.	Dr. Anil Verma Deptt. of Accounting, Faculty of Commerce JNV University, Jodhpur (Raj.)
Dr. Kshitiz Maharshi Dept. of BFE, Faculty of Commerce JNV University, Jodhpur (Raj.)	Dr. Pooja Gehlot Faculty of Management Studies JNV University, Jodhpur (Raj.)	Dr. Neelam Kalla Faculty of Management Studies JNV University, Jodhpur (Raj.)
Dr. Nishant Gehlot Faculty of Management Studies JNV University, Jodhpur (Raj.)	Dr Abhishek Sharma Dept. of Commerce, Bareilly College, Bareilly (UP)	Dr. Baljeet Kaur Deptt. of Commerce, ARSD College University of Delhi, New Delhi
Dr. Sunil Narwal Department of Commerce Pt CLCS Govt.College Karnal, Haryana	Dr. Yashpal Meena Deptt. of Accounting, Faculty of Commerce JNV University, Jodhpur (Raj.)	Dr. M. Sree Lakshmi DMS, Mahatma Gandhi University, Nalgonda, Telangana
Dr. Surender Singh Dept. of Commerce, PGDAV College, University of Delhi, New Delhi	Dr. O. P. Gusai Dept. of Commerce, MLN College, University of Delhi, New Delhi	Dr Vinod Kumar Dave Principal, Shree Kheteshwar College, Banar, Jodhpur
Dr. Neelu Grover Deptt. of Commerce, MLNC (E), University of Delhi, New Delhi	Dr. Arjun Choudhary Sardar Patel Police University, Jodhpur (Raj.)	Dr Prabha Rani Deptt. of Commerce, SPM College, University of Delhi, New Delhi

Statutory Warning:- No part of this Departmental journal may be reproduced or copied in any form or by means (graphic, electronic or mechanical, including photocopying, recording, typing or information retrieval system) or reproduce on any disc, tape, perforated media or any other information storage device etc., without the prior written permission of the publishers. Breach of this condition is liable for legal action at Jodhpur jurisdiction. However, researchers may use any part of this journal in their research work provided that proper citations used in their work and description of such reference /citation is compulsorily required to inform in writing to the publisher within a month of publication/award of research work.

The Editorial Board of the “INDIAN JOURNAL OF BUSINESS ADMINISTRATION” is not responsible for any kind of views expressed by the authors and reviewers.

[Website:- www.busadmjnvu.org](http://www.busadmjnvu.org)

[E-mail:- indianjournalbusadmjnvu@gmail.com](mailto:indianjournalbusadmjnvu@gmail.com)

INDIAN JOURNAL OF BUSINESS ADMINISTRATION (IJBA)

(A National Peer Reviewed Refereed Journal) ISSN :- 0975-6825

Department of Business Administration, Jai Narain Vyas University, Jodhpur, Rajasthan (India)

Indian Journal of Business Administration
(National Peer Reviewed Refereed Journal)

The Indian Journal of Business Administration a national peer reviewed refereed journal is an official organ of the Department of Business Administration, Faculty of Commerce and Management Studies, Jai Narain Vyas University, Jodhpur (Raj.) publishing in the month of June and December every year. Since from starting issue of our departmental journal in year 1994-95, we aims at bringing and providing the surface to original studies - papers, research notes, reviews of literature - in different areas of Commerce & Business Administration, made by academicians, practitioners and independent thinkers having genuine concern with the theory and practice of Business Administration, for the purpose of fuller appreciation of the manifold dimensions of the subject that may lead to more effective and meaningful management of operations. Previously, it was yearly journal of Department but due to the huge academic demand the frequency of our journal has been changed as two issues for every year in the month of June and December and now it called as Biannual (half-yearly) journal.

The findings, interpretations and conclusions expressed in this journal are solely those of the authors and should not be attributed, in any manner, to the Department of Business Administration.

Material in this journal is copyrighted. Requests for permission to reproduce should be addressed to the 'Chief Editor'. All communications, including contributions, literature for review and correspondence regarding subscription, advertisements, etc. should be addressed to the **Chief Editor, The Indian Journal of Business Administration, Department of Business Administration, Jai Narain Vyas University, Jaswant Campus, Jodhpur- 342001 (INDIA).**

Periodicity : Biannual (June and December)

Publication Fee:- Nil

Annual Subscription:-	INDIAN	FOREIGN
<i>Individual</i>	2,000/-	\$100
<i>Institutional</i>	3,000/-	\$200

Yearly subscription order should be accompanied by Bank Draft in favor of the 'Chief Editor, The Indian Journal of Business Administration', C/o The Head, Department of Business Administration, Jai Narain Vyas University, Jaswant Campus, Jodhpur-342001 (India), payable at Jodhpur or by online fund transfer only after taken the written permission from Chief Editor, IJBA.

To be cited as IJBA Vol:-14, Issue:- 01 Jodhpur (Raj.) India.

Published by :

Dr Asha Rathi

Chief Editor, IJBA

& Head, Department of Business Administration, FCMS,

JNV University, Jodhpur (Raj.)

0291- 2513004

A PROFILE OF THE DEPARTMENT

The Jai Narian Vyas University was established on 2nd June 1962 as 'The University of Jodhpur'. Later on, it was renamed as 'Jai Narain Vyas University.' The University has a residential character. The erstwhile 'Faculty of Commerce' of the university was restructured into four separate teaching departments, viz The Department of Accounting, The Department of Business Finance and Economics, The Department of Business Administration, and the Department of Management Studies in the year 1990 with a new umbrella name of 'Faculty of Commerce and Management Studies.'

The Department of Business Administration came into existence on 3rd Feb.1990 and since then it has grown both academically and professionally, With Prof. P.N. Saxena as its first and founder Head of the Department, we have had a long journey of two decades. Prof. Saxena is both satisfied and happy to see the Department growing for his successors Dr. D.P.Ghiya, Mrs. Asha Malhotra, Dr. A. B. L. Mathur, Dr. R. R. Lodha, Dr. L. C. Bhandari, Dr. Rajan Handa, and Dr R.C.S. Rajpurohit, all have taken the department to greater heights over the years.

The Department offers M.Com., Ph.D, and D.Litt in Business Administration. At the undergraduate level, the Department offers B.Com (Hons.), B.Com and BBA Degree courses in combination with sister departments. Two separate Post Graduate Diploma courses, namely Post Graduate Diploma in Marketing and Sales Management and Post Graduate Diploma in Human Resource Management have been successfully running on self-financing basis. Both the diplomas have proved quite useful as professional job oriented courses for past many years.

The M.Com. Program offers specialization in four different areas: The Human area, The Marketing area, The Finance area, and The Institutional area. Currently, teaching is provided in Marketing and Human areas. The Department is staffed with and enriched by Seven Assistant Professors. Since the creation of the Department to till date, regular research as good number of PhD degrees have been awarded and numerous of PhD researches are in progress thereby usefully contributing to Research for advancement of knowledge in the domain of business administration. Several of our graduates have been very well placed in different organizations both in India and Abroad. The Department is also contributing by working on major and minor Research projects undertaken by its faculty members. The department successfully organized various UGC Refresher Course, Workshops, National Seminar and Conferences sponsored by UGC, New Delhi.

I must say that we in the department have always worked with a team-spirit and therefore whatever we have achieved so far, it is the gainful result of that. For all communications, following is the address of the Department:

Dr. Asha Rathi

Head of the Department & Chief Editor, IJBA

The Department of Business Administration Faculty of Commerce

& Management Studies Jai Narain Vyas University, Jaswant Campus, Jodhpur

342 001 Rajasthan, India



Dr Asha Rathi

Chief Editor

Indian Journal of Business Administration

(A Nation Peer Reviewed Refereed Journal)

ISSN: - 0975-6825

MESSAGE

I feel a sense of satisfaction in bringing out this current volume of our Departmental Nation Peer Reviewed Refereed Journal in my ex-officio capacity as the Chief Editor, as **first of all I would say thanks to almighty God** then I share my feeling that we could not have reached this milestone without contributions and cooperation received at all levels of the editorial efforts and valuable authors who have contributed to our growing and continued success.

The Journal explores subjects of interest to academicians, practitioners and others involved in the field of business. Our goal is to promote awareness, provide a research outlet for the students and faculty, and increase educational exchange. Through earlier articles, and those in this issue, we have explored a broad range of topics including: instructional improvement, methods for delivery of course material, performance measures, learning approaches in new business environment. Our contributors have written their papers in the fields of Artificial Intelligence, Banking, Finance, Management, Marketing, Business Education, and many more.

I must express my sincere thanks to our Dean of faculty respected Prof. (Dr) Sunil Mehta and all my fellow Teachers, Scholars, Friends and Non-teaching / Ministerial staff members in the department as well as in the faculty of Commerce and Management studies for their affectionate and supportive behavior. We are still learning, still experimenting and still attempting to improve our process and product as per the current norms of University Grant Commission, New Delhi to render our best to the society. We would appreciate your feedback and suggestions because this will defiantly provides the additional and valuable assistance to the editorial board to improve the overall quality of our departmental journal.

[DR. ASHA RATHI]



Dr. Ashok Kumar

Managing Editor, IJBA & Assistant
Professor Department of Business
Administration, FOC, Jai Narain Vyas
University, Jodhpur(Raj.)

EDITORIAL

The “Indian Journal of Business Administration” is a National peer reviewed referred journal of the Department of Business Administration. Although, it is only a small star in the galaxy of learners, it has been doing its humble bit in bringing to the surface, some of the relevant issues in the realm of Commerce and Management, along with necessary and even implicit non-business orientations towards a wide range of public and offering possible tips or clues to the academicians, readers and managers for multiplying managerial/organizational effectiveness in general towards enhancing their quality of business as well as a successful life.

The current edition of the journal encompasses and touches several research areas which includes Sustainable innovation, Microfinance in Indian Economy, Startup success, Competency based model to create a high performing organization, Analysis of stock market, Women in Rural Economy. The present volume is a modest and honest attempt to bring to light contemporary Researches to solve social and industrial problems, in the fervent hope that the exercise would help one have a better appreciation of the issues that matter. In the expectation that these expert studies, in their own right and limits, would help stimulate the thinking of the readers and generate responses, possibly helping in ways more than one.

This current issue would not have been possible had we not received encouragement and support from our academic leaders. We are thankful to our Hon’ble Vice Chancellor Professor (Dr.) Kanhaiya Lal Srivastava for all his inspiration and kind assistance that enabled the present volume to see the light of the day. We would also like to extend our sincere gratitude to Professor (Dr.) Sunil Mehta, Dean, Faculty of Commerce and Management Studies for his precious support and blessings.

The Department has potential drive and each of the members hold the key to open up the pathway to excellence. The members involved in this have done appreciable work and unless members participate wholeheartedly, improvements would remain elusive. The success of the journal will depend upon the deep involvement of the members of the department as a family and the kind support from the Faculty of Commerce and Management Studies as well as our University administration too.

Although a significant attempt has been made in the improvement, quality being elusive as to its boundary limits, the subsequent issues would be further developed for which an evaluated feedback from the readers would be of immense help. The Editorial Board will focus on professionalizing these management circles. It is believed that the patronage and co-operation extended by contributors and readers would enable the department to improve the quality of the journal as a continuous process in its value growth. We are looking forward to valuable comments from readers and contributors for the true improvement in the quality of our Departmental Journal.

Dr. Ashok Kumar



ISSN : 0975-6825

INDIAN JOURNAL OF BUSINESS ADMINISTRATION (IJBA)

(A National Peer Reviewed Refereed Journal)

Volume:-18

Issue:-1

January-June: -2025

CONTENTS

1	Growth Of Rural Women's Entrepreneurs Social and Economical Development in India - Dr. Dilip S. Chavan & Kishore F Jadhav	01-05
2	The Impact of The Shree Ram Temple On The Social and Economic Development of Ayodhya: Considering The Principles Of Lord Shri Ram - Dr. Vandana Yadav	06-11
3	A Study of an Impact Of advertising Strategy on A Business - Dr. Ramesh Kumar Chouhan	12-15
4	Turning CSR into Corporate Social Innovation (CSI): A Pathway to Sustainable Development in Emerging Economies - Dr. Jai Tater & Ritvik Roonwal	16-21
5	Emotional intelligence shapes business outcomes workplace performance - Dr. Vinita Tak	22-28
6	Corporate Social Responsibility And The Preservation Of Traditional Wooden Handicrafts: Implications For Artisan Livelihood And Cultural Sustainability In Jodhpur - Dr. Nishant Gehlot & Lovesh Parihar	29-34
7	Role Of AI In Predicting Employee Turnover - Dr. Umaid Raj Tater & Dr. Anubha Bhandari	35-36
8	A Study Of Consumer Buying Behaviour Influenced By Artificial Intelligence And Machine Learning - Dr. Ashok Kumar & Dr. Ashish Mathur (Corresponding Author) & Dr. Chandni	37-47
9	Role of Internal Audit in Risk Management and Fraud Prevention: An Empirical Study Based on Secondary Data - Dr. Yashpal Meena	48-60
10	Understanding Online Shopping Behaviour: A Conceptual Study On Personalised Ads And Consumer Trust - Dr. Asha Rathi & Ms. Swati Ratnoo	61-73

GROWTH OF RURAL WOMEN'S ENTREPRENEURS SOCIAL AND ECONOMICAL DEVELOPMENT IN INDIA

Dr. Dilip S. Chavan*
Kishor F. Jadhav**

ABSTRACT:

Rural Women's entrepreneurial activity has enormously contributed to the Industrial, economic and social growth in the rural areas over the past few years in the state of, India. The Micro, Small and Medium Enterprises started by rural women are classified into three categories of business activities such as manufacturing, trading and service sectors. This paper investigated the impacts of women entrepreneurship and the rural women's entrepreneurial activity helps in Industrial, economically and social development of women's in the rural parts of the country. The present study has analyzed the before and after effects of social and economic status of rural women with respect to women entrepreneurship. The study has also examined the industrial development in the rural areas through rural women entrepreneurship.

Keywords: Women Entrepreneurs, Small Medium Enterprises, Social Impact, Economic Impact, Political Impact, Sustainable Economic Development

INTRODUCTION

If India's target on economic development has to be realized, then the women in the rural India has to empowered socially and economically, this would be done possible when the rural women are encouraged to participate in the entrepreneurial activities. The conventional thoughts in the minds of the society about women that is the women are born to care and raise a family should be changed. Women should be encouraged to actively participate equally in the activities of the society. Entrepreneurship is one such social activity that women have to be encouraged to participate and contribute to the development of the society. In rural India, older, married women ability for a basic skill and efficiency, is to set-up small, self-sustaining businesses. In the state of the Micro, Small, Medium Enterprises (MSME)1 significantly contribute more in the economic and social development of the rural women in the state, it also act as a nursery for entrepreneurship and activities connected with it. In the year 2018 has 8.44 Lakh registered MSMEs in the country. MSMEs sector contributes about 10% to the GSDP, it also created employment to about 58.83 Lakh persons and accounts for a total investment of Rs. 48,189 crores. Over 8000 varieties of business activities including manufacturing, trading and service sectors are operated in through MSMEs. The entrepreneurs often seek support from the MSME officials in terms of business development, knowledge and skills for running a micro business, access to market and others. However, the rural areas across the state of has their own socio - economic limitations, not well built like urban, limited access to training facilities, poor public transport, restricted mobility in remote geographies, etc often unfulfilled their need and wants. Though there are many challenges the thought was to have a unified entrepreneurship development programmers and entrepreneurial activities across the country that not only provides women with the capacity to access the market and finance but also provided them with psychological and emotional support for their social and economic development.

* Professor, SBSE College of Arts & Commerce, Chh- Smbhajinagar (MS)

** Research Student, SBSE College of Arts & Commerce, Chh- Smbhajinagar (MS)

The research studies related to entrepreneurship and entrepreneurial activities in the country reveal that a good number of women entrepreneurs have been encouraged over a period of time to undertake entrepreneurial activities and that shows a positive result in the growth of rural women entrepreneurs in the country. In rural India, almost 50 percent of all workers are self – employed and 57 percent among males and nearly 62 percent among females, while the corresponding figures in urban India are 42 for males and 44 for females. The central statistical organization, Fifth Economic Census says that there are 41.83 million establishments in the country are engaged in different economic activities other than crop production and plantation.

A study conducted by Sabiha Fazalbhoy (2014)² says that making the rural women entrepreneurs in the government registered sector will pave the way for economic development of the country. He also says that if the government provides financial support by including them in the registered sectors then the women entrepreneurs can perform even better, both in urban and rural areas. Malyadri (2014)³ in his study reveals that majority of women entrepreneurs operates medium and small enterprises are under very adverse conditions.

WOMEN ENTREPRENEURS

Women Entrepreneurship means not only an act of business ownership, but it also boosts the economy for everyone, and the empowered women can crash scarcity - not only for themselves, but for their families, societies, and countries too. The policymaker cannot ignore the reality that ladies are now a promising economic force. The modern world as well as the democratic economy is now balanced by the participation of both Men and Women.

TYPES OF WOMEN ENTREPRENEUR

- **Chance Entrepreneurs:** These entrepreneurs start a business without any plans, goals, or plans. They turn out to snatch the opportunities and chances which they come-across.
- **Forced Entrepreneurs:** These entrepreneurs start a business due to some mis happening in their families like divorce, accident, or death of husband or father.
- **Created Entrepreneurs:** These entrepreneurs are properly recognized, motivated, inspired, and developed through EDPs as a part of a strategy to develop women as Proficient Entrepreneurs.

ROLE OF WOMEN ENTREPRENEURS IN ECONOMIC DEVELOPMENT

In traditional society, a woman's role is naturally restricted to the family. Since she is the bearer of children, she is fully occupied with her duties as a mother and housewife. This is no small feat, since the normal household could also be described as both a production and a consumption unit. The man's responsibility is to provide the household with the raw materials, but women convert them into consumable products, under unstable housing conditions, and employing rudimentary methods. Many factors like urbanization, technical progress, woman's education, etc., have exceedingly changed these conditions, even in developing countries like India. Gradually starting with the metropolitan areas and going back, the woman's role at home has become a little lighter due to technical progress. The production side of women's work at home is slowly decreasing, leading to a reduction of woman's role at home. Contemporary India is still predominantly a traditional society based on the norms of patriarchy. The extent and therefore the sort of female participation and what it means for her position within the family and society are closely determined by her location within the matrix of the family status hierarchy and the strata of economic. However, due to the growth of industrialization, urbanization, education and democratic system in the country, the tradition-bound Indian society is now undergoing a change and women are now seeking gainful employment in several fields in increasing numbers.

Table; 1.1

Women entrepreneurs in States	No of Unit Registered	Rank	No of Entrepreneurship	Rank	Percentage
Tamil Nadu	9,620	1	2,932	2	30.47
Uttar Pradesh	7,900	2	3,182	1	40.27
Kerela	5,400	3	2,137	3	39.57
Panjab	4,790	4	1,620	4	33.82
Maharashtra	4,341	5	1,396	6	32.15
Gujrat	3,812	6	1,540	5	40.39
Karnataka	3,825	7	1,028	7	26.87
MadhyaPradesh	2,969	8	844	8	28.42
Other Statesand UTC	14,579	9	4,187	9	28.71
Total	57,263		18,866		32.96

Source: Reports of Govt. of India 2020

Discloses that Tamil Nadu is the state first out of the total number of units registered in India. Regarding the number of women entrepreneurs in India, the first place goes to UP followed by Tamil Nadu which grasps the second place. It is understood from the table that Tamil Nadu has taken more efforts to improve the development and growth of women entrepreneurs in Tamil Nadu with the help of financial institutions and government agencies.

Objectives of the Research

- 1) To Study the growth of Women entrepreneurship in rural areas through Micro, Small, Medium Enterprises sector.
- 2) To Study the impact of rural women entrepreneurship in promoting industrial, Social and economic development.

Methodology: Descriptive research was attempted with Survey method to describe the various phenomenon related to the study.

Opportunities for Women Entrepreneurs

Despite of all the challenges and obstacles that women entrepreneurs are facing to establish and run the business, there are several opportunities available in the market for those women who want to enter into entrepreneurship. Some of the women choose this profession to do something for their career growth and want to live independent life and some of them come into business due to family responsibilities and to overcome from financial crisis. Across the world, we can observe that rate of women entrepreneurs is progressing day by day, their role become more important as they are contributing for economic development by entering into dynamic fields like, information and technology, science and engineering, trade and industry and making it their choice of profession. Today Women Entrepreneurs are changing the face of business by directing and enhancing the economic prosperity nationally and globally. The women are easily targeted group for all development programmes and schemes; assistance by government and Non-governmental organizations (NGOs) for better education and training facilities for enhancing management skills should be provided and to encourage Indian women to become entrepreneur and participate in decision making. As women are good in decision making and they are contributing pretty well for the economy and society by playing several roles and have many responsibilities towards competitors, customers, corporate, government, family and society. Women entrepreneurs presume to be good business person and can excel in following fields by taking best advantage of it. There are following opportunities for women entrepreneurship and these are as follows

1. Plastic Materials, 2. ICT Enterprises, 3. Textiles, 4. Telecommunication, 5. Eco-friendly Technology, 6. Event Management, 7. Bio-technology, 8. Travel and Tourism, 9. Vermi and Horticulture, 10. Floriculture, 11. Foods, Fruits and Vegetables, 12. Mineral Water, 13. Herbal and Health Care

CHALLENGES FACED BY WOMEN ENTREPRENEURS

It has been observed that women face a lot of issues, challenges, struggles, and obstacles in their personal life. When they turn into a venture they have to go through many problems for every success. Efforts are made by them so that they can be recognized positively. Some of the challenges are as follows:

LACK OF CONFIDENCE

It is popular in India when any women-run business it is her family members who stand beside her, also there are some cases found where women are entrepreneurs on just papers and her business is run by the male member of her family this happens due to existence of male ego and she is not allowed to work which again causes lack of confidence in her. This number is decreasing as women are facing and coping with such challenges with the coming years but still, this exists somewhere that causes challenges for women entrepreneurs because they are forced to feel that they do not possess enough skills.

LACK OF EDUCATION

When we talk about India's women illiteracy, there is still a 60 percent illiteracy rate of women in India. Illiteracy does not hinder women in establishing a business but they face problems in running it because due to illiteracy they lack knowledge about business, technologies, skills required, and certain developments that are needed to be changed on time.

SOCIO-CULTURAL BARRIER

In-country like India it is believed and at some places forced for women to take them home as its priority. The woman faces family and personal obligation which stop them from doing business in the outside world. Although there have been more than 60 percent families now who are allowing them to go and work outside the house but they are expected to handle both family and office together which creates a burden on her and become difficult for her to manage things together, due to such pressures she is not able to work well as entrepreneurs.

MARKET-ORIENTED RISKS

As women face mobility issues in the market they mostly depend on middleman which increases expenses also they are not able to capture and understand the market so well which hinders them to understand the market changes causing them to not able to cope up with services.

OUTDATED TECHNOLOGY

There are business which is small in size as they lack enough capital and capacity forcing them to have no or minute changes in technologies due to which these organizations do not develop with the development and this hinders the quality of products.

MOTIVATIONAL FACTORS

Women require a lot of self-motivation to be an entrepreneur. As women have faced and are pressurized to understand that they lack in establishing such business. Running and developing them need a high amount of motivation so that they adapt to changes and feel motivated to take risks.

PROBLEM OF UNSKILLED

Women entrepreneurship if is located in backward areas or say rural areas it is easy for them to find unskilled labor but it makes it difficult for them to have skilled workers. If any business lacks skilled labor than it faces productivity, deterioration of quality, an increase in wastages, and a rise in other overhead costs that harm the profitability.

AWARENESS ABOUT THE FINANCIAL ASSISTANCE

Various institutions provide financial help to the women business in the form of incentives, loans, schemes, etc. about which women entrepreneurs are not still aware which hinders the development of their business.

SUGGESTIONS

The Government of is greatly promoting rural women entrepreneurship through MSME. Every year startups and takers are generated with high spirit but like mushroom after certain period the units are became sick or weakened and is being closed due to the following reasons. This can be given utmost care for the sustainable growth of Few MSME operated by rural women are facing operational problems such as access to wide markets, high operational cost, Lack of skill among rural labors, Lack of technical and managerial skills among the entrepreneurs. The government should extend timely credit facilities to the units which have become sick or weakened in operational activities and should find the cause for the sickness, strategize measures and provides hands on services to overcome the problems.

CONCLUSION

India which is highly potential with educated people, values, culture and all resources; the state has registered rapid growth among the other states in the country. The targeted growth towards the development of rural women entrepreneurship was greater achievement by the government over the period of time. The sustainability of growth and further development can be achieved when the meticulous efforts are initiated and well- coordinated by the government departments and policy makers. It is concluded that the sustainable development goals can be achieved in the near future, when the rural areas affiliatedwith all plans and decisions regarding development and prospects of the country.

REFERENCES

- State Industrial Profile of Tamil Nadu (2017 – 2018) Micro Small Medium Enterprises Development Institute, Government of India, pp.1 -193.
- Sabiha Fazalbhoj (2014), Women Entrepreneurship as the Way for Economic Development, Annual Research Journal of Symbiosis Centre for Management Studies, Vol. 2(1), pp.117-127.
- Malyadri (2014), Role of Women Entrepreneur in the Economic Development of India, Indian Journal of Research, Vol.3 (3), pp.104-105.
- Neera Pal & Shakuntala Misra (2016), Women Entrepreneurship in India Important for Economic Growth, International Journal of Pure and Applied Research, Vol.4(1), pp.55 64.
- VibhavariM.Chavan& Prachi A.Murkute (2016), Women Entrepreneurs in Indian Economy, International Journal of Science Technology and Management, Vol.5(3), pp.604-612.
- Saud Ilahi (2018), An overview of female entrepreneurs in Indian MSME Sector, Saudi Journal of Business and Management Studies, Vol.3 (11), pp.1269-1273.
- Dr. D. Ashok, Dr. V. Selvam and Dr. Indra Devi, 2018, Measuring Women Awareness and Access to Various Schemes to Promote Women Entrepreneurship, International Journal of Mechanical Engineering and Technology, 9(5), pp. 506–513

THE IMPACT OF THE SHREE RAM TEMPLE ON THE SOCIAL AND ECONOMIC DEVELOPMENT OF AYODHYA: CONSIDERING THE PRINCIPLES OF LORD SHRI RAM

Dr. Vandana Yadav*

ABSTRACT:

This research paper examines the socio-economic impact of the construction of the Shree Ram Temple in Ayodhya. It delves into the contributions to improving Ayodhya's society and economy. A different kind of emotional atmosphere has been created in the country with the advent of "RAM LALLA" getting HIS Ram Rajya in the form of Shree Ram Temple reincarnation. In this context, the main idea is how one can change their behavior and effort to make a noticeable difference in people's attitude, way of life, and dedication to their responsibilities after this celebrated ritual. Lord Ram has exemplified the principles of truth, kindness, compassion, religion, and devotion to duty, thereby guiding society towards a path of dignity. In India's cultural and religious tapestry, the town of Ayodhya holds profound significance in the cultural and religious tapestry of India. The construction of the Shree Ram Temple in Ayodhya marks a significant milestone in the cultural and religious landscape of India. The temple is also expected to positively impact Ayodhya's socio-economic fabric. The Shree Ram Temple's building and its impact on interfaith relations and socioeconomic-cultural dynamics. Analyzing various factors such as infrastructure development, tourism, and livelihoods provides insights into the significant changes observed in Ayodhya after the temple was established.

Keywords: *Shree Ram Temple, Ayodhya, Principles of Ram, Socio-Economic Upliftment, Infrastructure Development, Tourism, livelihoods.*

INTRODUCTION:

Social inequality had ended in Ram Rajya. In fact, even in today's times, it is expected from the public representatives, officers and personnel associated with the administration that they should try to imbibe the life and character of Shri Ram in their conduct. It is important to have wisdom, coordination, balance, satisfaction, spontaneity and timeliness in the disposal of government affairs. Where fear is needed, it should also be used. Lord Ram himself had tied a rope to teach the ocean a lesson for not allowing him to reach Lanka. It is also important that people associated with the government system must consult the people around them. When Shri Ram also faced the challenge of crossing the ocean, he consulted Jamwant, Sugriva etc. There is an incident in a couplet in Ramcharitmanas, in which Lord Ram addresses the people of Ayodhya and says, 'Brother who speaks unethically. So Mohi Barajahu forgot the fear. That is, even if anything I say is wrong, don't be afraid and tell me too. With mutual coordination, there will be no problems and delays in taking decisions. If we see, the time to come for every person is not only to remember the orders of Shri Ram but also to follow these orders at every moment and in every task. The construction of the Shree Ram Temple in Ayodhya marks a significant milestone in the cultural and religious landscape of India. Beyond its religious significance, the temple has also been expected to bring about positive changes in the socio-economic fabric of Ayodhya.

LITERATURE REVIEW:

Singh, R. P., & Kumar, S. (2020) this study examines the historical and cultural evolution of Ayodhya, a sacred city with religious significance for Hindus, Jainism, Buddhism, Sikhism, and Islam. It analyzes the national programs HRIDAY and PRASAD and the development of pilgrimage sites. Over 1.9 million pilgrims annually visit Ayodhya for various religious events. rich artistic and cultural heritage is praised for its rituals, festivities, and ancient temples. However, the city's religious cultural sites are deteriorating due to inadequate conservation strategies and public involvement.

* Assistant Professor, Department of Business Administration, JNVU, Jodhpur

Pokharel, K., & Beckett, P. (2012) “Ayodhya, the battle for India's soul”, describes in 1949, India gained independence, marking the beginning of a new nation with significant influence on the world's largest democracy. The legal and political turmoil, lasting six decades, affected five prime ministers, revealed legal constraints, and led to widespread violence. The story highlights the struggle to understand the divine using human concepts and raises questions about India's identity as a Hindu nation or a society that embraces multiple religions equally.

Kanaujia, D. S. (2024) this research paper provides a comprehensive analysis of the obstacles and possibilities that Uttar Pradesh is currently experiencing, and proposes strategic suggestions to make the most of its advantages. Future growth will be driven by diversifying tourism offers, rapidly adopting renewable energy, and modernizing agriculture. Enhancing connectivity, fostering cultural exchanges, and prioritizing environmental sustainability would help to the comprehensive and inclusive development of Uttar Pradesh.

Swamy, S., & Sabharwal, S. P. (2020) it is necessary to establish a robust and consistent ideology of the Modern Right, centered around the notion of Hindutva national identity. This identity should be shaped by an accurate understanding of our past, which will determine its defining features. The Virat Hindustan Sangam was established in 2014 to promote and spread this new worldview. However, the main subject of this book is the reconstruction of the Sri Rama Temple in Ayodhya, which is seen as a crucial step towards revitalizing India, also known as Bharat, as a powerful and united nation.

RESEARCH OBJECTIVE:

1. To explore the impact of the Shree Ram Temple on the social and economic development of Ayodhya.

RESEARCH METHODOLOGY:

The research methodology for this study involves a multi-faceted approach. Firstly, quantitative data regarding revenue generated by the State, tourist footfall, and employment opportunities in Ayodhya post the temple's construction will be collected from government reports.

ANALYSIS OF SOCIO-ECONOMIC UPLIFTMENT IN THE ALIGNMENT PRINCIPLES OF LORD SHRI RAM:

Shri Ram's reputation among the Indian people as Brahm, as Maryada Purushottam has always kept this country conscious about his character qualities. Sri Ram is the ideal of the reciprocity, coordination and inclusive lifestyle that a country has been living for centuries by imbibing the principle of Vasudhaiva Kutumbakam. The ritual done by Lord Shri Ram to understand and reward the sentiments of the people by being born in a royal family, developed into a system and became famous as Ram Rajya. Parents and relatives from his childhood, his teachers in the role of a disciple.

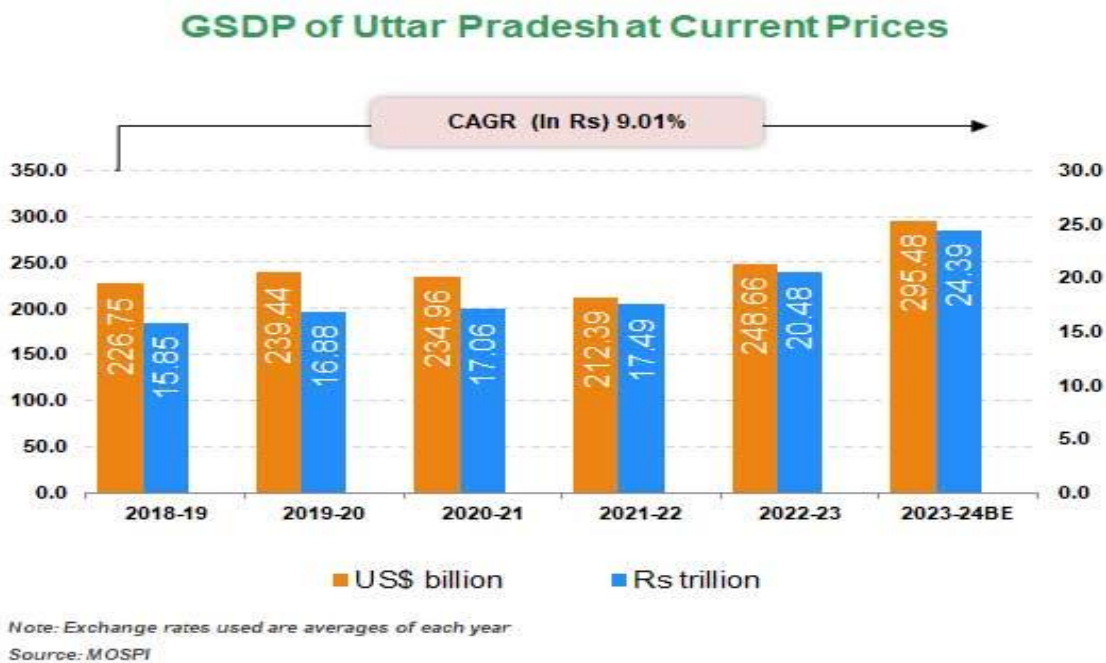
“‘Ayodhya’ urge the antithetical position: reliance on *purusa/kara*, “human effort,” “free will.” But these characters are only foils, supplying a pretext for Rama to advance his uncompromising position. His own convictions are never affected.” “Shri Ram does not despise anyone, does not humiliate anyone, but while following his vow of truth, he also maintains his love and relationships very well. This is the specialty that makes them extra-worldly in this world. Today, his life's prestige is also the prestige of his qualities for which humanity will always aspire. As a citizen, Shri Ram has satisfied the towns people.

According to Valmiki Ramayana, women are old age, evening and morning Samahita. Sarva desh devannamasyanti ramsyarthe manasvinah. That is, all the women, old and young, pray for the blessings of Shri Ram while celebrating the gods in the morning and evening. The qualities of Shri Ram's beauty and sweetness etc. have been propounded by calling them virtuous, his bravery by calling him virile, his duty-consciousness by calling him a religious person, and his ability to accept gratitude by calling him grateful.”

The interconnectedness and mutual influence between pilgrimage and tourism are fundamental aspects of human travel. This is how the concept of 'pilgrimage-tourism' is understood as an alternative option, primarily focused on metaphysical concerns and life philosophy, namely the convergence of the sacred and the profane. Pilgrimage-tourism is currently regarded as a method to revive cultural heritage, facilitate more profound experiences, and promote the spread of religious beliefs via a global lens of humanism and spirituality.

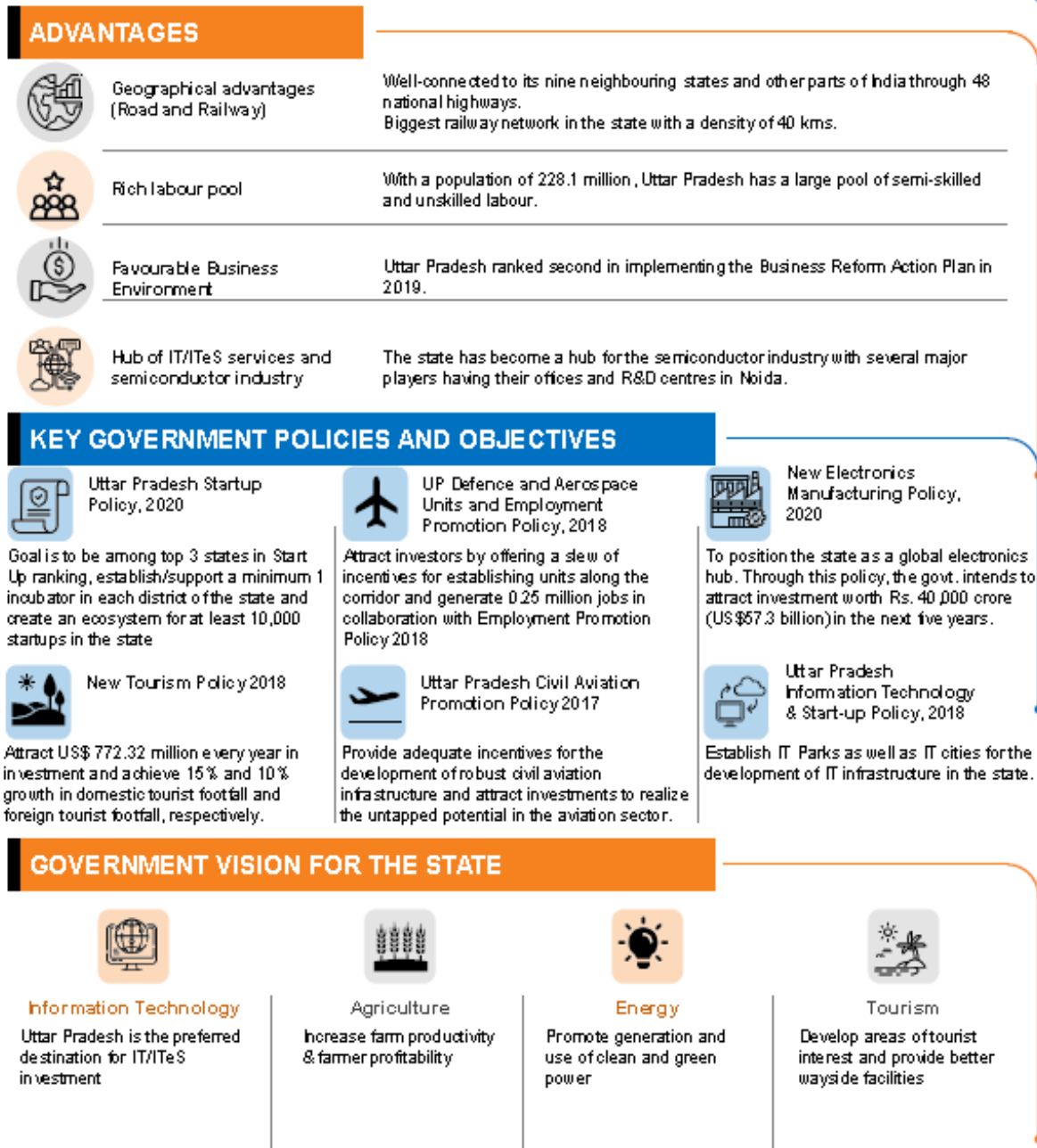
Ayodhya, a city steeped in religious and cultural heritage, has emerged as a focal point of tourism in Uttar Pradesh and India. The recent construction of the Shree Ram Temple has further amplified its significance, attracting pilgrims and tourists from across the globe.

Figure:-1 Showing GSDP of Uttar Pradesh at Current Prices



Upon analyzing the collected data of the State, it is expected to observe significant socio-economic upliftment in Ayodhya. Infrastructure development, including roadways, sanitation facilities, and accommodations, is likely to have improved, catering to the influx of tourists visiting the temple.

FIGURE:-2 A COMPLETE SNAPSHOT OF SOCIO-ECONOMIC DEVELOPMENT OF UTTAR PRADESH



Source: <https://www.ibef.org/states/uttar-pradesh>

Additionally, the surge in tourism is expected to have created employment opportunities for local residents, particularly in the hospitality and service sectors. In 2022, Ayodhya, one of the 75 districts in Uttar Pradesh, secured the fourth position with a total of 2.39 crore tourist visitors. Varanasi, Mathura, and Prayagraj were the three districts in UP that received the most number of tourist visitors, with 7.17 crore, 6.53 crore, and 2.60 crore visits, respectively. According to the global brokerage firm Jefferies, the dedication of Ram Mandir is anticipated to result in a more than twofold increase in tourist arrivals in Ayodhya, reaching 5 crore annually. Small businesses and artisans may have experienced increased demand for their products, further boosting the local economy.

As a historic landmark, “Ayodhya has already experienced a substantial economic impact. Since the commencement of the construction of the Ram Mandir in 2019, there has been an increased need for the local labor force. The successful completion of the Ram Mandir Project, estimated to cost INR 1,800 crore, was attributed to their unwavering dedication over a period of four years. During the construction phase, there were a total of 20,000 work opportunities in Ayodhya, both directly and indirectly. The city's construction and tourist industries are expected to experience significant growth, thus expanding the economic potential. Ayodhya, spanning 120 square kilometers and housing a population of 80,000, is a renowned tourist hotspot. Furthermore, the construction of the Ram Mandir will facilitate the acceleration of construction activities in order to capitalize on the growing demand for tourists in the city. By 2030, the city is expected to have a significant increase of 35-40% in the number of tourists visiting. Due to the projected increase in tourist arrivals, the hospitality sector in the city is expected to have a significant growth in employment, with an estimated surge of approximately 20-25% over the next ten years. The city will feature a diverse array of shopping centers, dining establishments, and hotels to cater to tourists, hence aiding India in amassing foreign currency reserves. Without a doubt, there will be a significant demand for locally made handicrafts, handlooms, and various other crafts. In order to accommodate the anticipated high demand, it will be necessary to have a proficient workforce in both the Construction and tourism sectors throughout the city. A 15% increase in construction employment demand in Ayodhya is expected, causing high attrition rates due to youth lack of skills. The National Skill Development Corporation (NSDC) and other skill development programs sponsored by state and national governments will be crucial. Skill and vocational training centers must intensify efforts, with future job opportunities in mechanical, civil, electrical, amenity, site supervision, and plumbing. Skill training centers must increase their efforts. Although demand projections offer promise for the city's prosperous future, the absence of a sufficient skilled labor poses a substantial obstacle. In addition, the construction and allied sectors in India see personnel attrition rates of approximately 14-16%.”

CONCLUSION:

The establishment of the Shree Ram Temple in Ayodhya has the potential to be a catalyst for socio-economic development in the region. By attracting tourists and fostering infrastructure development, the temple contributes to the overall upliftment of Ayodhya's society and economy. However, ongoing monitoring and evaluation are essential to ensure that the benefits of the temple reach all sections of society and are sustainable in the long term. The construction of the Shree Ram Temple has propelled Ayodhya onto the global tourism map, attracting millions of visitors annually. As tourism continues to evolve in Uttar Pradesh and India, Ayodhya's enduring allure is poised to contribute significantly to the socio-economic development of the region while preserving its rich cultural heritage. The impressive progress of Ayodhya during the construction phase of the Ram Mandir and its hopeful prospects elicit great delight among the city's citizens and people throughout India. The city is positioned for a prosperous future, with an increase in employment prospects in the construction, hotel, and other industries.

REFERENCES:

- Griffith, R. T. (2008). *The Ramayana. Project Gutenberg, London.*
- Singh, R. P., & Kumar, S. (2020). Holy-Heritage city development and planning in India: A study of Ayodhya. *Urban and Regional Planning and Development: 20th Century Forms and 21st Century Transformations*, 515-535.
- Pokharel, K., & Beckett, P. (2012). Ayodhya, the battle for India's soul. *The Wall Street Journal*, 3.
- Kanaujia, D. S. (2024). AN INTEGRATED EXAMINATION OF AYODHYA'S SIGNIFICANCE IN SHAPING UTTAR PRADESH'S ECONOMIC TERRAIN.
- Swamy, S., & Sabharwal, S. P. (2020). *Ayodhya Ram temple and Hindu renaissance*. Har-Anand Publications Pvt Ltd.
- Goldman, R. (Ed.). (2005). *Ramayana: Book 1: Boyhood* (Vol. 1). NYU Press.
- Rana, P. S. (2014). Pilgrimage tourism: a study of Varanasi.
- <https://www.ibef.org/states/uttar-pradesh>
- <https://www.thehindubusinessline.com/data-stories/data-focus/many-blessings-for-ayodhya-after-ram-mandir-consecration/article67779826.ece>
- Limited, K. H. P. (2024, January 23). The Economic Rise of Ayodhya During and After Ram Mandir Construction. <https://www.linkedin.com/pulse/economic-rise-ayodhya-during-after-ram-q92sc>
- <https://epaper.patrika.com/>
- <https://www.bhaskar.com/>
- <https://economictimes.indiatimes.com/?from=mdr>
- <https://www.thehindu.com/>
- <https://www.economist.com/>

A STUDY OF AN IMPACT OF ADVERTISING STRATEGY ON A BUSINESS

Dr. Ramesh Kumar Chouhan*

ABSTRACT:

In order to influence consumer behavior, raise brand awareness, and eventually increase sales, advertising is essential. Businesses spend a lot of money on advertising in the fast-paced, media-rich world of today, but not all efforts yield the desired outcomes. This study investigates the elements that contribute to effective advertising, going beyond merely imaginative content to look at things like audience targeting, media selection, emotional appeal, message clarity, and exposure frequency. The study identifies the components that audiences respond to the most and that influence recall, engagement, and purchase decisions by examining consumer feedback and actual advertising campaigns. The importance of digital platforms and tailored advertising in reaching today's discerning and knowledgeable consumers is also taken into account in the study. The results are intended to assist marketers in creating more powerful advertisements that not only capture attention but also foster enduring brand relationships and trust. 'Advertising strategy and its effect on a business' is the topic of this article.

Keywords: Advertisements, media selection, feedback, strategy, campaign.

INTRODUCTION

Advertising that works for a firm and results in increased sales is called effective advertising. The company wants to make more money after the ad campaign is over than it spent. They know the commercial was successful because of this. Their advertising effort was unsuccessful, and they should reconsider their advertising going forward, if it stops and their company suffered financial losses during that time. Advertising that works is something that every company should do. Without it, their only options for promoting their company are word-of-mouth and their location. Even though this is a fantastic method of spreading the word, they are losing out on a wider audience in the absence of efficient advertising. A business, brand, school, and other entities all depend on advertising. Effective advertising does not require a company to sell a product. Additionally, advertisements are used to announce events, films, and television programs. Bringing attention to an advertisement is the primary goal of advertising. Advertising is essential to any company's success. For brands to expand their reach, create leads, and boost revenue, they must concentrate on running efficient advertising campaigns. But how can companies determine whether their advertising strategies are working? Here's when measurement is useful. Any business must measure the effectiveness of its advertisements.

Reaching one of the world's most diversified populations; Indian advertising is currently seeing tremendous growth. Although English is the primary language spoken throughout India, many sections of the populace view it as a dark language. The fact that newspapers, radio, and television are available in over two dozen languages restricts the usefulness of these media to specific regions or segments of the population. Making English known while adhering to the Indian aristocracy. He employs one of the various close-knit jargons when speaking to the lion majority. Hindi is not as common in South India, where it is used sporadically, although it is frequently used in North India for marketing. Some developments create what is referred to locally as Hinglish, a blend of Hindi and English. reasonable online reality. Admiration of the Indian advertising systems was the aim of the discovery.

* Assistant Professor, Department of Business Administration, JNVU, Jodhpur

REVIEW OF LITERATURE

1. V. KantiPrasad(1976)The ethical aspect of comparison advertising has received more attention in recent years than its efficacy. To evaluate a comparative advertisement's communications performance in comparison to its "brand X" equivalent, a lab experiment was conducted.
2. Paul Freedman(1999)The impact of negative television campaign ads on voters has been the subject of recent dispute. Negative advertisements, according to proponents of the demobilization hypothesis, reduce voter turnout and erode political efficacy. A stimulation hypothesis has been proposed by others, who contend that the electorate may be stimulated by such advertising.
3. Elizabeth S(2000)Little is known about how advertising affects children's experiences using products, despite the fact that its pre-purchase effects on kids are well established. To investigate this problem, two studies were conducted: one used experimental, while the other used in-depth interviews.
4. Moonhee Yang(2006)In-game advertising has grown to be a significant form of advertising. The impact of brand names in video games on college students' memory was investigated in the current study. A word-fragment test and a recognition task were used to assess implicit and explicit memory for brands featured in two sports computer games.
5. Keller (2009) examined the psychological aspect of advertising and found that, in contrast to strictly informative advertisements, messages that appeal to emotions like inspiration, happiness, or nostalgia tend to resonate with viewers for longer periods of time and have a greater impact on brand perception.

OBJECTIVES OF THE STUDY

- To examine how well-known commercials are.
- To understand the impact of advertising.
- To learn the tactics employed in the advertisements.

RESEARCH METHODOLOGY

The descriptive approach of research was used to analyze the current study. A convenient sample technique was used to create the current analysis, and the survey was completed by members of the general public, professionals, etc. The present study has a sample size of 200 samples, with gender serving as the independent variable and the dependent variable being the reliability of the statement regarding the effectiveness of the Indian advertising strategy. The research instruments utilized in this work include scaling and graphs. Research is the process of applying the principles of science logically and methodically to the broad and general questions of a study. Scientific methods offer precise instruments, particular processes, and technical—rather than philosophical—means of gathering and organizing data before logically analysing and manipulating it. Various types of research designs are accessible based on the conditions, the sort of research endeavour, and the availability of skilled personnel.

Research Design: The study design serves as a guide for achieving goals and addressing inquiries. It is a comprehensive strategy outlining the steps and methodology for gathering and evaluating the necessary data.

Data Collection Methods: Both main and secondary data sources are included. Primary data: Using a questionnaire and interviews, primary data was gathered directly. Secondary information The researcher gathered secondary data from online sources, newspapers, magazines, and standard textbooks.

Research Instrument: The questionnaire is the research tool used to collect the primary data

Sample Design: Probability Sampling. Sampling Technique: Convenience

Sample Size: 264 Respondents.

Area of Study: Jodhpur City.

Type of Research: Descriptive Research Statistical Tool Applied: Percentage Analysis, Correlation test, Chi-square test and Anova.

FINDINGS

- Motion picture advertisements are more successful than still image ones.
- The advertisement's content has a greater impact on how customers view the product.
- The language employed in the commercial also has a significant impact on how effective it is.
- The level of advertising intensity influences how consumers view the product and influences their decision to buy it.
- Ads that address social concerns have an impact on how persons in the high age range are perceived.
- Compared to local advertising, national advertising has a greater impact on consumers' perceptions of the product.

Any product's sales are increased via advertising.

SUGGESTIONS

Product and advertising have a strong relationship that is reflected in the brand. The purpose of advertising is to promote items, but in order to reach its target audience and pique their interest, it requires a suitable media. As a result, businesses should focus on their advertising strategy when launching their items. It is critical to realize that products that are going to be introduced or promoted should meet the needs and desires of consumers in accordance with their lifestyle and attitude. Businesses can only successfully establish their brand by producing goods that meet the wants of their clients. In a nutshell, this is the process of improving the Spectrum products' brand image and branding.

- The factors that determine effectiveness should be taken into consideration while creating advertisements.
- The product and its applicability for various age groups should be the focus of advertising.
- All of the effectiveness determinants should be addressed in order to increase the effectiveness of advertisements.
- When investing in advertising, careful consideration should be given to the type and media of the ads.
- Advertisers ought to create fresh, more efficient methods of promotion.

CONCLUSIONS

Workers are a company's greatest asset. People who are committed to doing their best work are essential to a strong team. Employees that are ambitious, dedicated, and highly self-motivated offer their all to the organization and receive the most out of their employment. However, the consequences of low employee motivation at work can be severe. Among the reasons why motivation is a problem include low team morale, a lack of initiative, a lack of energy, errors, and a high staff turnover rate. The most important resource in every firm is its people. There can also be a fantastic opportunity for exciting employment and promotion. This could push employees to do exceptionally well.

REFERENCES

- Anjum B., Irum A., & Sualtan N. (2015). Impact of television advertisements on consumer buying behaviour: The moderating role of religiosity in the context of Pakistan. *International Interdisciplinary Journal of Scholarly Research*, 1(3), 36-48.
- Gupta, S. &. (2018). Effectiveness of TV advertising on consumer behaviour: A study of Indian consumers. *International Journal of Business and Management*, , 13(2), 42-53.
- Kim, H., & Lee, J. (2016). "Effectiveness of Celebrity Endorsement in Social Media Advertising: A Study on Instagram." *Journal of Business Research*, 75, 98-108
- Moeran, B. (2015). Advertising agencies. *International Encyclopedia of the Social & Behavioral Sciences*, 189-193. doi:10.1016/b978-0-08-097086-8.95093-1
- Smith, J., & Johnson, A. (2019). "The Impact of Digital Advertising on Brand Perception: A Meta-Analysis." *Journal of Marketing Research*, 45(2), 210-225

TURNING CSR INTO CORPORATE SOCIAL INNOVATION (CSI): A PATHWAY TO SUSTAINABLE DEVELOPMENT IN EMERGING ECONOMIES

Dr. Jai Tater*
Ritvik Roonwal**

ABSTRACT:

Corporate Social Responsibility (CSR) has rapidly evolved into Corporate Social Innovation (CSI), marking a shift from compliance-driven philanthropy to creative, strategic initiatives aimed at sustainable development, especially in emerging economies. This qualitative research examines how corporations harness CSI to produce social value, drive inclusive growth, and foster environmental stewardship, drawing on a rich array of empirical cases and rigorous analysis. The study explores institutional drivers, stakeholder involvement, and operational hurdles in scaling CSI within the uniquely challenging environments of emerging markets. Results highlight how CSI, when aligned with core business strengths, yields replicable, scalable benefits for both corporate success and societal wellbeing.

Keywords: *Corporate Social Responsibility, Corporate Social Innovation, Sustainable Development, Emerging Economies, Stakeholder Engagement, Qualitative Research*

INTRODUCTION

The last decade has witnessed profound changes in the domain of corporate citizenship, with CSR practices increasingly maturing into CSI—a proactive, solution-oriented approach to business-society relations. CSI marks the transition from donating resources to actively innovating with social purpose, especially in regions where institutional infrastructures are weak yet challenges are acute. This paper investigates the mechanisms, drivers, and impacts of CSI in emerging economies, focusing on research questions concerning practical differentiation from CSR, enablers and barriers, scaling strategies, and tangible pathways to sustainable development.

LITERATURE REVIEW:

The Evolution of CSR to CSI

Corporate Social Responsibility (CSR) has undergone a significant transformation since its formal conceptualisation in the mid-20th century. Initially rooted in philanthropy and charitable giving, CSR was largely reactive, focusing on mitigating harmful corporate externalities and contributing resources to communities impacted by business activities (Bowen 1953; Carroll 1999). In the 1960s and 1970s, academic perspectives expanded, incorporating stakeholder theory and ethical business practices, encouraging companies to consider the wider social implications of their operations beyond profit maximisation (Freeman 1984).

During the late 20th century, CSR began to embed into corporate strategy, driven by globalisation pressures, regulatory shifts, and increasing social awareness (Porter and Kramer 2006). Firms moved beyond philanthropy, engaging in sustainability across environmental, social, and governance (ESG) realms. However, CSR remained primarily focused on compliance and risk management, often disconnected from core business models (Carroll and Shabana 2010).

*Guest Faculty, Department of Accounting, JNVU, Jodhpur

**Research Scholar, Department of Business Administration, JNVU, Jodhpur

The emergence of Corporate Social Innovation (CSI) represents the next evolution in this trajectory, positioning social impact and sustainability as drivers of innovation within corporate DNA (Phills, Deiglmeier, and Miller 2008; Morsy et al. 2024). CSI integrates innovative product and service design, business model innovation, and collaborative ecosystems to address social and environmental issues at scale while creating competitive advantage (Prabawani et al. 2023). Unlike traditional CSR, CSI is proactive and systemic, seeking to generate shared value through new approaches to service delivery, market creation, and stakeholder engagement (Porter and Kramer 2011).

Recent studies emphasise that CSI involves a shift in organisational culture—embracing experimental mindsets, tolerating failure, and adopting holistic performance metrics that go beyond financial accounting to include social impact and environmental sustainability (Ebrahim, Battilana, and Mair 2014; Saka-Helmhout et al. 2024). Through multi-sector partnerships and co-creation with stakeholders, CSI catalyses systemic change, contributing to social innovation ecosystems and long-term development goals (Westley, Olsson, and Folke 2011; Nicholls and Murdock 2012).

CSI IN SUSTAINABLE DEVELOPMENT IN EMERGING ECONOMIES

The challenge of sustainable development in emerging economies is complex, involving the integration of economic growth, social equity, and environmental resource management under conditions of institutional voids, market fragmentation, and poverty (Khanna and Palepu 2010; London and Hart 2004). Scholars argue that traditional CSR approaches often fall short in these contexts, being insufficiently adaptive, localised, or innovative (Eneh and Nkamnebe 2012).

CSI emerges as a powerful mechanism to bridge these gaps, leveraging corporate innovation capabilities to co-develop solutions tailored to local socio-economic realities while aligning with global sustainability frameworks such as the United Nations Sustainable Development Goals (Rao-Nicholson 2017; Berkouwer et al. 2023). Empirical research on multinational subsidiaries and local firms demonstrates how CSI promotes social inclusion, enhances market access, and drives environmental sustainability through innovative technologies, services, and business models (Chu et al. 2024; Adomako et al. 2024).

Contextualization is critical. CSI initiatives must be culturally informed and institutionally sensitive for success. This often requires cross-sector collaboration with governments, NGOs, and social enterprises to overcome regulatory uncertainty and infrastructure deficiencies (Tingli et al. 2025; Stewart Investors 2024). Moreover, CSI can catalyse broader institutional development by fostering entrepreneurial ecosystems and empowering marginalised communities (Seelos and Mair 2005; Nicholls and Opal 2005).

However, challenges persist—particularly in financing, governance, and measurement. Access to sustainable finance remains constricted for many enterprises, limiting scalability (Prabawani et al. 2023; Climate Policy Initiative 2025). Weak regulatory enforcement and policy ambiguity hinder long-term CSI investment and impact continuity (Chu et al. 2024). Academics emphasise the need for rigorous, transparent social performance measurement frameworks that combine financial and social metrics to build credibility and stakeholder trust (Eccles and Krzus 2018; Morsy et al. 2024).

In summary, the literature situates CSI not merely as an evolution of CSR but as a transformative paradigm where business innovation becomes a core driver of sustainable development in emerging economies. Understanding this shift provides vital insight into how firms can align profit with purpose while addressing systemic, multidimensional challenges uniquely present in rapidly developing contexts.

RESEARCH METHODOLOGY

The study adopts a multi-case exploratory qualitative research design, focusing on primary and secondary data gathered across several emerging economy contexts. Key elements include:

DATA COLLECTION

In-depth, semistructured interviews were conducted with corporate executives, frontline managers, community leaders, and policy makers involved in CSI projects. Secondary data—including corporate sustainability reports, publicly available case studies, and peer-reviewed research—supported triangulation and depth. Snowball sampling identified direct and indirect stakeholders, ensuring diverse input across sectors and backgrounds.

ANALYTICAL APPROACH

Following the principles of Comparative Case Analysis (CCA) and thematic coding, interview transcripts and documents were coded for key drivers, implementation modalities, challenges, and impact outcomes. The use of qualitative software enhanced reliability through systematic coding and cross-checks. Inter-coder reliability checks further validated thematic patterns.

CASE SELECTION RATIONALE

Cases were selected based on demonstrated movement from CSR to CSI, geographic representation across emerging markets, and documented social/environmental impacts. Particular attention was paid to multi-country corporate initiatives and local social enterprise collaborations, ensuring context specificity and institutional diversity.

RESULTS AND DISCUSSION

DRIVERS OF CSI ADOPTION

The analysis found four consistent drivers of CSI adoption in emerging economies:

INSTITUTIONAL CONTRADICTIONS AND OPPORTUNISM:

Gaps in regulatory infrastructure and societal needs stimulate innovative solutions, positioning CSI as a lever for both competitive advantage and value creation.

RESOURCE LEVERAGING THROUGH CORE COMPETENCE:

Companies utilize unique commercial expertise in finance, technology, or supply chain management to design CSI interventions aligned with both profit and purpose.

STAKEHOLDER COLLABORATION:

Success often depends on deep multi-sector partnerships, empowering local actors and co-creating context-informed innovations.

SUSTAINABILITY ORIENTATION

CSI strategies frequently aim for integrated improvements in social equity, economic growth, and resource conservation, reflecting modern sustainability priorities.

BEST PRACTICES FOR IMPLEMENTATION

BOTTOM-UP CO-CREATION

Innovations developed with users, employees, and community members are more likely to scale and sustain.

SHARED-VALUE APPROACH

Aligning CSI project goals with business interests and community needs yields stronger stakeholder buy-in and resilience.

MEASUREMENT AND TRANSPARENCY

Use of social impact metrics (SROI, ESG ratings) ensures accountability and facilitates replication of success.

CAPACITY BUILDING

Training and knowledge sharing foster local ownership and institutionalisation of innovations..

BARRIERS AND CHALLENGES

Financial Constraints: Access to credit and investment for sustainable innovation remains limited, particularly in smaller enterprises and rural contexts.

Institutional Voids: Unstable policies and weak enforcement undermine scaling and impact potential.

Cultural and Normative Diversity: Diverse stakeholder expectations require adaptive designs and long-term relationship building.

CSI AS A PATHWAY TO SUSTAINABLE DEVELOPMENT

Empirical cases revealed direct and indirect benefits:

- Energy-efficiency projects in Africa lowered household expenses and improved health, demonstrating environmental and economic co-benefits
- Community-driven health and education projects fostered inclusion and improved metrics in regions with stark resource gaps.
- Green innovation initiatives by MNCs opened new markets and upgraded local value chains, showcasing CSI's systemic relevance.
- Positive returns for companies and communities alike, as documented in South Asia and Latin America, reinforce CSI's viability and developmental promise.

CASE STUDIES

- **Case 1: Burn Manufacturing in Kenya**

The "Jikokoa" cookstove project exemplifies CSI's impact on household health and economics. Despite high environmental returns, operational sustainability was challenged by capital constraints and market fragmentation.

- **Case 2: Health Innovation in India**

The Emergency Management and Research Institute (EMRI), founded via a public-private partnership, utilised a bottom-up innovation model to deliver emergency medical services. EMRI's interactive learning process overcame institutional voids and built legitimacy, catalysing broader institutional reforms and social value creation.

- **Case 3: MNC-led Green Innovation**

Firms with deep local engagement and board diversity drove broader, deeper social innovation, with positive associations between relationship learning, subsidiary autonomy, and effectiveness. Institutional legitimacy increased impact and reduced financial risk for multinational subsidiaries.

POLICY IMPLICATIONS

Maximising CSI's potential calls for strategic policy support: regulatory incentives, access to sustainable finance, platforms for stakeholder engagement, and knowledge exchange. Targeted government action, combined with international aid and local partnerships, can scale CSI and close institutional gaps in emerging economies.

CONCLUSION

CSI, building upon the foundation of CSR, emerges as a pivotal strategy for inclusive and sustainable growth in emerging economies. The study demonstrates that transitioning to CSI not only aligns profit with purpose but also fosters collaborative, innovative, and resilient solutions to complex societal challenges. Institutional support, adaptive partnerships, and rigorous evaluation are key to achieving impact at scale.

Future research should deepen quantitative assessment of CSI outcomes, explore cross-sector synergies, and further articulate the systemic implications for sustainable development. The paradigm shift from CSR to CSI offers a template for integrating corporate action with global development goals, advancing a more just and sustainable world.

REFERENCES

- Adomako, Samuel, et al. "Multinational Corporations and Social Innovation in Emerging Markets." *Management International Review*, vol. 64, 2024, pp. 1–25.
- Audretsch, David B., et al. "Emerging Needs of Social Innovators and Social Innovation Ecosystems: Evidence from Qualitative Case Study." *International Journal of Environmental Research and Public Health*, vol. 18, no. 21, 2021, pp. 1–22.
- Berkouwer, Sydney B., et al. "Environmental Policy in Emerging Economies." Wharton Climate Centre, 2023, <https://impact.wharton.upenn.edu/centers-labs/climate-center/environmental-policy-in-emerging-economies/>.
- Chu, Y., et al. "Corporate Social Innovation by Multinationals: A Framework for Implementation." *Journal of Business Ethics*, vol. 178, 2024, pp. 209–223.
- Kingsley, O. P., et al. "Paradigm Shift from Corporate Social Responsibility (CSR) to Corporate Social Innovation (CSI): Rethinking Business-Society Relations." *African Journal of Economic and Sustainable Development*, vol. 3, no. 1, 2013, pp. 52–60.
- Morsy, M., et al. "Corporate Social Innovation: A Systematic Literature Review and Research Agenda." *Journal of Business Research*, vol. 142, 2024, pp. 454–475.
- Prabawani, B., et al. "Drivers and Initial Pattern for Corporate Social Innovation: A Qualitative Study." *International Journal of Environmental Research and Public Health*, vol. 20, no. 12, 2023, pp. 1512–1534.
- Rao-Nicholson, Rekha. "Social Innovation in Emerging Economies: A National Systems of Innovation-Based Approach." *International Journal of Technology Management*, vol. 74, no. 1, 2017, pp. 110–125.
- Stewart Investors. "Sustainable Development in Emerging Markets." Stewart Investors, 2024, <https://www.stewartinvestors.com/sg/en/retail/insights/sus-dev-in-em.html>.
- Tingli, L., et al. "Achieving Sustainable Development in Emerging Economies." *Renewable Energy*, vol. 204, 2025, pp. 1111–1125.

EMOTIONAL INTELLIGENCE SHAPES BUSINESS OUTCOMES AND WORKPLACE PERFORMANCE

Dr. Vinita Tak*

ABSTRACT:

Today's workplaces see more firms realizing achievement isn't just about sharp minds or expert know-how. Leadership strength, worker output, even company-wide results often tie back to something less measurable - awareness of feelings. That capacity - to sense, process, handle, and shape emotional responses in yourself and those nearby - is called emotional intelligence. The following discussion explores how deeply EI shapes thriving businesses and smooth-running teams. Looking at emotional smarts and how they shape leading others, one spot checks motivation, team effort, clear talking, plus shared values inside companies. Reviewing past work shows bosses who get emotions tend to grow healthier spaces where people thrive alongside profits. Results point toward feelings know-how lifting boss skills, building real connections across staff, sharpening choices made daily, along with output gains too. When firms put energy into growing emotional insight within teams and those in charge, long-term wins become easier while staying ahead feels less like luck in shifting markets.

INTRODUCTION

Right now, businesses must deal with fast shifts and tight competition. Global reach, new tech, workplace variety - these shape daily hurdles. To thrive, companies need flexibility alongside strong team connections. Long ago, skill level and IQ ruled hiring choices. Lately though, studies show something else matters just as much. That hidden edge? Emotional awareness at work. It quietly drives both personal growth and company results.

Feelings matter when it comes to getting along with others, staying calm under pressure, and making thoughtful choices at work or home. People who notice their own moods - also how others feel - often talk more clearly during tough moments. Instead of reacting fast, they pause, listen, then respond in ways that keep trust alive. Because of this, disagreements tend to settle quicker without damage. Leadership isn't just about plans and targets; it runs on connection, timing, and reading between the lines. When someone guides a team, small emotional moves shape big outcomes behind the scenes.

Something shifted when psychologist Daniel Goleman started talking about emotional intelligence - suddenly people were paying attention. His take? Skills tied to feelings might matter more than raw brainpower in jobs. He broke it down into five parts: knowing yourself, staying in control, having drive, reading others, connecting well. One helps you handle your inner world. Another lets you sense what someone else is going through. Together they shape how people move through work life without crashing. It's less about smarts on a test. More about sensing tension before it boils. Staying steady when pressure builds. Noticing slumped shoulders or forced smiles. Responding in ways that land right. Success here isn't loud. Often quiet. Built moment by moment.

Folks running groups now see how those who understand feelings tend to build nicer places to work, get people moving forward, while steering squads past tricky moments. Because of this awareness, working well with emotions helps bring folks together, makes talking clearer, and lifts how well the whole place runs.

* Assistant Professor, Shri Mahalaxmi Girls College, Jodhpur

This study looks into why emotional intelligence matters when it comes to doing well in business and running strong organizations. Starting from basic ideas about what emotional intelligence is, the work moves through past studies that have touched this subject. Instead of just listing findings, it shows how feelings and self-awareness shape the way leaders act, how involved workers feel, how teams come together, and the mood inside companies.

EMOTIONAL INTELLIGENCE EXPLAINED

Feelings play a big role in how people understand themselves and those around them. Back in 1990, two researchers named Peter Salovey and John Mayer gave a name to this skill. Instead of just calling it awareness, they described it as noticing emotions in real time - your own and other people's. Sorting out one feeling from another matters because each carries its own message. How someone uses these signals shapes choices, reactions, even thoughts before words come out.

Afterward, Daniel Goleman took the idea further, linking it to how people perform at work and grow as leaders. He saw emotional intelligence as built from five main parts.

Seeing yourself clearly means knowing your feelings, what you're good at, where you struggle, and what matters to you. When people notice these things about themselves, they begin to see how moods shape choices and actions. What stands out is the quiet link between inner signals and outward steps taken.

Staying steady when things get tough - that is what some people handle well. Pressure builds, yet they do not rush into choices. Instead of reacting fast, they pause, then answer carefully. Emotions rise, but their response stays balanced. Tough moments come, still they keep composure without effort. A loud room, a sudden problem - no panic follows. They adjust quietly, moment by moment.

What pushes someone forward often comes down to motivation, a key part of emotional awareness. Driven by inner purpose, people chase targets while staying hopeful even when things get tough. When enthusiasm runs deep, effort follows - showing up reliably in how work gets done. Goals gain traction because setbacks fail to slow momentum.

What if seeing through someone else's eyes changed everything? That quiet moment when you just get how another person feels - really get it - that counts more than most things. Notice the shift in their voice, the pause before they speak, the way they hold themselves; these clues tell stories words often miss. Instead of rushing past, a response comes that fits - not what you'd want, but what they need right then. Moments like that build unseen bridges between people, one glance, one word at a time.

Building connections begins with how people talk, listen, stay calm during disagreements, work together. Good interaction habits let someone shape group energy without force, grow trust over time because of consistency.

What holds emotional intelligence together? Five key parts. These pieces shape how people handle themselves in life and work. One fits with another, building something steady. Success often ties back to this mix, quietly guiding choices day after day.

EMOTIONAL INTELLIGENCE IN BUSINESS LEADERSHIP

Ahead of every thriving company stands someone who guides more than manages. Instead, they shape choices that ripple through teams, quietly setting the pace. What often goes unnoticed is how much trust grows when a leader listens before speaking. Behind strong outcomes lies less about titles, more about awareness - of self, of others. Surprisingly, it's not logic alone that steers decisions, but empathy woven into daily actions. Moods travel fast in offices, especially when those in charge stay tuned to feelings without ignoring goals.

People who lead teams and handle feelings well usually know what they're feeling. Because of that, staying calm under pressure comes easier. They think clearly even when things get tough. When others on the team feel upset or excited, these leaders notice it quickly. Instead of ignoring reactions, they listen closely and reply in a way that feels respectful. Their responses often help ease tension without making promises.

People work better when they believe their boss truly listens. A leader who shows real care helps build a space where team members stay engaged. Trust grows easily under someone calm and open to talk. Commitment follows naturally when workers see honesty in those guiding them.

Fights happen at work, no matter the place. Still, bosses who understand feelings turn clashes into chances - calm talk replaces tension. A rough moment becomes less sharp when someone listens well. Hard words lose their edge if handled with care. Peace grows easier when emotions guide responses instead of reactions.

Starting strong, leaders who understand emotions communicate well. Because they explain thoughts plainly, pay close attention when others speak, also welcome honest conversations across teams. When that happens, working together gets smoother while fresh ideas grow more naturally inside the company.

EMOTIONAL INTELLIGENCE AND HOW IT AFFECTS ORGANIZATIONS

A group hits its targets well when it runs smoothly, plus people there feel good about showing up each day. What helps? Being aware of emotions - yours and others' - plays a quiet but strong role in making that happen.

When feelings are understood well, talks at work tend to go smoother. People tuned into their own emotions often catch what others mean - beyond just words - making mix-ups less likely. Because of this, working together shifts subtly, becoming steadier, quieter in its rhythm.

Folks who understand emotions often work better together. When team members get how feelings shape actions, they lean into collaboration more naturally. Trust grows quietly between them, showing up in small moments. Respect builds without fanfare, simply because people listen differently. Solutions emerge faster when tension fades into background noise. New ideas slip through where conflict once blocked the way.

When feelings run high at work, things stay calmer if people understand themselves plus notice how others feel. A moment of pause, a bit of listening - solutions often follow quietly. Not every clash needs escalation; some simply need awareness. Emotional balance isn't magic - it shows up in small choices, like stepping back instead of pushing forward.

When leaders tune into how workers feel, effort tends to rise. Feelings matter at work more than some think. Support that fits a person's mood often results in deeper involvement. Encouragement lands better when it matches inner states. Recognition feels real only if it connects emotionally. Productivity climbs once people sense they are seen. Jobs seem worth doing when emotions get space.

Folks who tune into emotions help shape workplaces where people feel safe speaking up, value shows up in everyday actions, connection grows through shared effort.

LITERATURE REVIEW

It's been noticed by many scientists how feelings at work connect to company results. What matters most, says Daniel Goleman, isn't just skill but how people handle emotions when leading others. When bosses show they can manage their own reactions and understand teammates, things tend to go better overall. Success often follows those who listen, stay calm, and respond with care.

From time to time, feelings shape how people think. Salovey and Mayer pointed that out early on. Because of their ideas, scientists began looking at emotions inside workplaces more closely. Thinking shifts when emotions are recognized. That insight sparked deeper study. One reason researchers kept exploring was clarity around mood effects. Attention to inner states changed how decisions were understood. Their approach opened doors without needing grand claims.

Starting with Bar-On, he created the EQ-i - measuring emotional smarts in everyday terms. Not long after came proof: how feeling-aware folks often do better at life tasks, also climbing further on career paths.

Starting with how people lead, Boyatzis looked closely at what makes some more effective than others. It turns out feelings matter - more than many assume - in guiding teams well. Instead of just skills or strategy, it's awareness of emotion that stands out in strong leaders. These individuals connect deeply, which helps workers feel seen and valued. Because of this bond, workplaces often become calmer, clearer places to be.

Working together runs smoother when people understand emotions, say experts like George and Cherniss. Their take? Team bonds grow stronger not through rules but by recognizing feelings. Communication shifts - becomes less rigid - when emotional awareness enters the room. Job happiness often follows that shift. Inside companies, this quiet force lifts daily experience without grand announcements. Feelings, handled well, reshape how tasks unfold among groups.

METHODOLOGY

A fresh look at emotional intelligence begins here, drawing from past writings and scholarly work instead of new data. Thought shapes this review, guided by what researchers have already uncovered about feelings and workplace success. Pages of study form its base, linked through ideas rather than numbers. Understanding grows not from surveys but from connecting earlier findings. Ideas flow from theory, built on reflection, not experiments. This path follows insight, shaped by others' deep dives into how emotion meets performance.

Starting with pages pulled from academic journals, details emerge about how feeling smarts shape company results. Books and peer-reviewed papers feed into a pool of observations. From there, connections begin to surface when looking at leadership styles shaped by emotional awareness. Patterns take form once data points are sifted through carefully. Insights grow clearer as overlapping ideas link up across sources. What stands out is how inner understanding fuels outer achievements in teams.

This research pulls together results from various places to show how being in tune with emotions helps companies do well, also improves how teams work. What matters here is seeing feelings as part of smart decisions, while real outcomes come through consistent behavior shifts across groups.

How Emotional Intelligence Affects Business Success

When people understand emotions well, it often shows in how companies perform. A strong sign? The way bosses lead teams tends to get better. Because they pick up on feelings easily, those in charge build trust without trying too hard. Workspaces start humming differently - ideas flow, effort rises, all because someone listened like it mattered.

Folks work better together when emotions are handled well. Trust grows where leaders listen closely, speak clearly - this opens doors to teamwork that just works smoother. Tension fades as understanding takes root instead.

A shift happens when workplaces grow kinder. Workers in these spaces often push harder, simply because they care more about what they do. Motivation tends to rise where emotions are handled with care.

When things shift at work, feelings run high. People face unknowns, tension builds. Those guiding others do better when they notice moods, respond with care. Change moves easier under steady, aware direction. Moments of confusion find clarity through quiet support.

Folks with a feel for emotions tend to connect better with customers. When team members notice how others are feeling, they adjust their responses naturally - this care shows in every interaction. Because of that, people walk away happier. Service feels smoother when someone truly listens. Empathy slips into replies without effort. That quiet attention? It shapes stronger outcomes.

DIFFICULTIES GROWING EMOTIONAL AWARENESS

Even when it helps, building emotional smarts at work isn't always straightforward. Many teams simply do not see why emotions matter on the job.

Finding solid numbers on emotional intelligence? Not so straightforward. While you might pin down technical abilities with ease, things shift when feelings enter the picture - judgments play a bigger role then. Numbers struggle where personal views take over.

Becoming more emotionally aware takes practice, patience, learning along the way. Leadership growth efforts help shape that path when companies support them. Workers grow better at reading feelings, connecting with others - especially if given space to reflect regularly.

WAYS TO GROW EMOTIONAL AWARENESS

One way workplaces grow emotional smarts is through hands-on learning sessions. These activities build understanding of feelings, not just tasks. Some teams find clarity when they practice listening deeply during tough moments. Learning to stay calm under pressure often comes from guided exercises. Moments of tension turn into chances for growth with the right support. People start noticing their reactions more clearly after repeated exposure. Insight grows when feedback feels safe and specific. Growth happens slowly, then suddenly sticks.

Start with how people feel, then build skills around it inside leadership training. One way to grow this is through coaching - someone walks beside you, helps spot patterns. Mentoring does something similar, only quieter, more about listening than fixing. Learning happens when feedback feels real, not forced into a lesson plan. Some leaders get stuck thinking hard skills matter most; wrong. Emotional smarts shape decisions behind closed doors just like in meetings. It takes time. A single talk won't shift habits. Small moments add up: pausing before reacting, noticing tension before it spreads. Growth shows up sideways, not always head-on. Support works best when tailored, not handed out like manuals. People change when they see themselves clearly - with help.

Folks working together tend to pick up emotional skills easier when trust is part of the air they breathe. A space where listening matters more than speaking slowly builds strength over time.

CONCLUSION

Now showing up everywhere, emotional intelligence shapes how well people work together and get things done. Where teamwork matters, along with clear talk and guidance, it helps folks handle connections more smoothly. Instead of reacting fast, they pause - noticing emotions in themselves and others. This quiet awareness often prevents misunderstandings before they grow. Even small shifts in response can change the mood of a meeting. Behind steady performance, there's usually someone reading the room without drawing attention. Tough conversations become easier when empathy leads instead of pressure. It's less about charm, more about listening at the right depth. Without loud claims, influence builds through timing and tone. Success here isn't sudden - it grows from repeated choices most never see.

A look at how feelings shape work life shows smarts about emotions matter a lot when leading others. Leaders who get emotions build spaces where people feel safe, which stirs effort and focus. When team members connect well, cooperation grows without force. Culture shifts quietly when those in charge listen more than they speak. Satisfaction climbs not because of rules but because respect becomes normal. Productivity rises as trust fills the air like background music. Motivation sticks around longer when managers notice moods, not just tasks.

Starting with how people handle feelings at work, some companies grow steadier over time. These workplaces often stay ahead because they understand emotions shape decisions. When teams learn to read moods and reactions, performance tends to improve without sudden drops. Success sticks around longer where empathy is treated as a skill, not just luck. Global markets shift fast - those tuning into human dynamics adapt easier. Staying strong isn't about speed alone; it's linked to emotional awareness built day by day.

Focused on growth, a leader's ability to understand feelings shapes better outcomes over time. With practice, handling emotions becomes part of daily decisions that stick. Because insight builds trust, teams respond more openly when guidance feels real. When learning includes empathy, results shift without force or pressure.

BIBLIOGRAPHY

- Bar-On, R. (1997). Bar-On Emotional Quotient Inventory: Technical Manual. Toronto: Multi-Health Systems.
- Boyatzis, R. (2008). Competencies in the 21st Century. *Journal of Management Development*.
- Cherniss, C. (2001). Emotional Intelligence and Organizational Effectiveness. Rutgers University.
- George, J. (2000). Emotions and Leadership: The Role of Emotional Intelligence. *Human Relations Journal*.
- Goleman wrote about emotional intelligence in 1995. His book came out through Bantam Books in New York. The title suggests feelings might count more than test scores. Some say smarts aren't everything - this work leans that way. Pages inside dig into how emotions shape choices. Not every mind measure gets top billing here. Instead, awareness of inner states takes center stage. Quiet moments matter just as much as loud ones. Readers meet ideas where heart meets thought.
- Goleman, D. (1998). *Working with Emotional Intelligence*. New York: Bantam Books.
- Mayer, J. D., & Salovey, P. (1997). *What is Emotional Intelligence? Emotional Development and Emotional Intelligence*.
- Published by Pearson Education in 2017, the book comes from Robbins, S. P., along with Judge, T. A. Its title is *Organizational Behavior*.

CORPORATE SOCIAL RESPONSIBILITY AND THE PRESERVATION OF TRADITIONAL WOODEN HANDICRAFTS: IMPLICATIONS FOR ARTISAN LIVELIHOOD AND CULTURAL SUSTAINABILITY IN JODHPUR

Dr. Nishant Gehlot*
Lovesh Parihar**

ABSTRACT

The handicraft sector in India is both an economic driver and a custodian of cultural heritage, yet it faces mounting challenges due to modernization, exploitation by intermediaries, and declining artisan participation. Jodhpur's wooden handicraft cluster exemplifies these struggles, where thousands of artisans remain marginalized despite the global demand for their products. This paper examines the role of Corporate Social Responsibility (CSR) in sustaining artisan livelihoods and preserving traditional crafts, with a focus on the potential of CSR-driven interventions. Drawing on case analyses of ITC's e-Choupal initiative, Titan Company's skill development programs, and Fab India's fair-trade model, the study highlights how private sector participation can foster sustainable artisan empowerment. e-Choupal demonstrates how digital platforms can eliminate middlemen and enhance producer bargaining power, while Titan's design-led training models showcase the integration of tradition with modernity. Fab India provides an example of how fair-trade partnerships and CSR-driven networks ensure both economic viability and cultural preservation. The findings suggest that adopting such models within Jodhpur's handicraft sector can address gaps in skill development, market access, financial inclusion, and infrastructure support. The paper concludes with actionable CSR outcomes, positioning corporate engagement as a critical strategy for cultural sustainability, artisan empowerment, and inclusive rural development.

INTRODUCTION

Corporate Social Responsibility (CSR) in India has developed into a critical component of corporate governance and strategy, especially after the Companies Act, 2013 made CSR spending mandatory for qualifying companies. Since then, billions of rupees have been invested annually in education, health, and environmental sustainability (Kumar & Choudhary, 2017). However, sectors linked to cultural heritage, particularly handicrafts, continue to remain marginalized in CSR allocations.

Handicrafts are not only a source of economic livelihood but also a custodian of cultural identity. Rajasthan, known for its vibrant craft traditions, holds a central place in India's heritage economy. Within it, Jodhpur has emerged as a global hub for wooden handicrafts producing furniture, carvings, and decorative objects admired worldwide. Yet, despite its global reputation, the sector is under strain. Artisans face low incomes, limited market access, declining youth participation, and lack of technological innovation (Jain, 2020).

CSR provides a framework for addressing these systemic challenges. By redirecting funds and initiatives toward artisan clusters, corporations can integrate social responsibility with cultural sustainability, creating long-term inclusive growth. This paper examines the potential of CSR in sustaining Jodhpur's wooden handicrafts by focusing on the challenges faced by artisans, analyzing existing CSR practices in other industries, and drawing lessons from successful private-sector initiatives such as ITC's e-Choupal, Titan's craft development programs, and FabIndia's fair-trade model.

* Assistant Professor, Department of Management Studies, Jodhpur

** Research Scholar, Department of Management Studies, Jodhpur

RATIONALE AND PROBLEM STATEMENT

Despite the economic and cultural importance of handicrafts in Rajasthan, limited CSR attention has been directed toward this sector. Most CSR initiatives prioritize areas that are measurable in short-term outputs, such as infrastructure, education, and healthcare. While these are vital, neglecting cultural and craft-based industries threatens intangible heritage and exacerbates rural economic vulnerabilities.

The problem is two-fold:

1. **Artisan Challenges:** Jodhpur artisans face market exploitation, declining demand for handcrafted items due to industrial substitutes, insufficient access to design innovation, and lack of financial support.
2. **CSR Gap:** Corporate entities have not systematically engaged with the handicraft sector, despite its potential to generate livelihoods, empower women artisans, and promote India's soft power through cultural exports.

This paper therefore raises the central research question: How can CSR interventions contribute to the preservation of traditional wooden handicrafts and improve the socio-economic well-being of artisans in Jodhpur?

CHALLENGES OF JODHPUR WOODEN HANDICRAFTS

Jodhpur's handicrafts sector sustains thousands of families, many from marginalized communities. Yet artisans face multiple barriers:

Economic Exploitation: Middlemen dominate value chains, leaving artisans with only 10-20% of the product's final market value (Chaudhary, 2019).

Declining Youth Engagement: Younger generations prefer alternate professions due to financial insecurity (Sharma, 2021).

Lack of Innovation: Artisans have limited access to global design trends, reducing competitiveness (Mehta & Kapoor, 2020).

Infrastructure Deficiency: Inadequate tools, machines, and common facility centers restrict productivity.

Gender Disparity: Women often contribute to finishing processes but remain unrecognized and underpaid.

OBJECTIVES OF THE STUDY

1. To analyze the challenges faced by wooden handicraft artisans in Jodhpur in the context of modernization and globalization.
2. To examine the existing role of CSR in India with specific reference to heritage preservation and artisan livelihoods.
3. To propose CSR-driven models for sustaining the traditional handicrafts sector, with emphasis on skill development, market access, and cultural sustainability.
4. To highlight policy and managerial recommendations for corporates and stakeholders engaged in the handicrafts ecosystem.

THEORETICAL AND CONCEPTUAL BACKGROUND

CSR has traditionally been understood in the framework of stakeholder theory (Freeman, 1984), where businesses are accountable not only to shareholders but also to communities, employees, and the environment. In the context of handicrafts, this translates to recognizing artisans as critical stakeholders in supply chains and cultural sustainability.

Additionally, Carroll's CSR Pyramid (1991) emphasizes four dimensions economic, legal, ethical, and philanthropic responsibilities which can be applied to the handicraft's context.

For instance:

Economic: Ensuring fair trade and providing artisans with sustainable incomes.

Legal: Complying with labor rights and cooperative regulations.

Ethical: Supporting craft traditions and ensuring dignity of labor.

Philanthropic: Contributing to community development through craft training, education, and design innovation.

This conceptual grounding suggests that CSR can act as a driver of sustainable entrepreneurship in heritage sectors.

METHODOLOGY

The study adopts a qualitative and exploratory approach. Secondary data sources include CSR reports of major Indian corporations, government CSR expenditure databases, and prior research on artisan livelihoods in Rajasthan. Additionally, case examples of successful CSR interventions in similar craft clusters, such as Jaipur Blue Pottery and Kutch embroidery, are analyzed to draw parallels for Jodhpur.

CASE OF JODHPUR WOODEN HANDICRAFTS

Jodhpur's wooden handicrafts industry employs thousands of artisans, many belonging to marginalized communities. Products include wooden furniture, carved decorative items, and antique-style crafts, catering primarily to export markets. Despite global demand, artisans receive only a fraction of the final product value due to middlemen and inadequate branding strategies.

CSR INTERVENTIONS COULD ADDRESS THESE ISSUES THROUGH:

Skill Development: Establishing training centers for modern design adaptation while retaining traditional skills.

Technology Integration: Supporting artisans in digital marketing and e-commerce platforms.

Financial Support: Providing micro-credit facilities and linking artisans with cooperatives.

Market Linkages: Partnering with corporates for direct procurement and branding initiatives.

Infrastructure: Setting up common facility centers equipped with tools, machinery, and shared resources.

POTENTIAL CSR MODELS FOR HANDICRAFT SUSTAINABILITY

1. Cluster Development Approach: Corporates can adopt entire artisan clusters, funding training, design, and marketing under CSR initiatives.
2. Public-Private Partnerships: CSR funds can be aligned with government schemes such as Ambedkar Hastshilp Vikas Yojana and Skill India to maximize impact.
3. Women Empowerment through CSR: Special programs can target women artisans, providing them with skill development and leadership roles in cooperatives.
4. Sustainable Supply Chain Integration: Corporates in furniture, lifestyle, and retail sectors can integrate Jodhpur wooden handicrafts into their CSR-driven sourcing policies.

BEST PRACTICES AND LESSONS

Several Indian corporations provide inspiration:

ITC's e-Choupal has empowered rural producers by bypassing middlemen and creating direct market linkages.

Titan Company has invested in traditional crafts such as jewelry-making and design schools.

FabIndia Foundation has worked with artisans to promote fair trade and sustainable livelihoods.

These models can be adapted to Jodhpur's handicraft sector under CSR initiatives.

CASE STUDY 1:

ITC's e-Choupal- A CSR-Like Platform for Rural Transformation

The e-Choupal initiative by ITC, though primarily targeting agriculture, offers a scalable model for artisan clusters. Launched in 2000, e-Choupal established digital kiosks in villages to connect farmers directly with ITC, bypassing middlemen (Annamalai & Rao, 2003). It empowered rural producers with real-time market information, fair pricing, and reduced exploitation.

Key Features of e-Choupal:

1. Direct Market Access → Farmers could sell produce directly to ITC.
2. Knowledge Sharing → Weather forecasts, best practices, and crop management guidance.
3. Community Empowerment → Creation of local 'sanchalaks' (trained operators) who managed kiosks.

Technology Integration → Internet-enabled rural kiosks to bridge the digital divide.

Relevance for Jodhpur Artisans:

A similar CSR-backed digital platform can connect artisans with global buyers. By reducing middlemen, artisans can secure better incomes. CSR initiatives could fund training for artisans in digital marketing, catalog creation, and e-commerce, transforming the sector just as e-Choupal did for agriculture.

CASE STUDY 2:

Titan Company Ltd. - Skill Development for Craft Preservation

Titan, part of the Tata Group, has extended CSR toward heritage preservation. The company's initiatives include setting up design schools, skill development programs, and collaborations with traditional jewelry craftsmen (Nair, 2018). By combining modern design with traditional skills, Titan has not only preserved craftsmanship but also created sustainable employment opportunities.

Key CSR Contributions of Titan:

Established training centers for design and craft.

Promoted innovation without compromising traditional identity.

Built strong brand value by associating with heritage preservation.

Lessons for Jodhpur:

A Titan-style intervention in Jodhpur could support artisan training centers focusing on furniture design, finishing techniques, and global market demands. Corporates could invest in "Craft Labs" where traditional artisans work with designers, ensuring continuity and market relevance.

CASE STUDY 3:

FabIndia – Fair Trade and Inclusive Supply Chains

Fab India is renowned for building direct artisan linkages under fair-trade principles. Its model integrates thousands of artisans into its value chain, ensuring fair wages and consistent demand (Patel, 2016). Through the Fab India Foundation, the company invests in community development, education, and health facilities for artisans.

Key Contributions:

Fair Trade Practices → Artisans are treated as stakeholders.

Market Integration → Products marketed globally with artisan stories.

Community Development → CSR projects in education and health within artisan villages.

Relevance for Jodhpur:

Fab India's model demonstrates that handicrafts can be commercially viable while also being socially responsible. Corporates could replicate this by creating direct procurement systems for wooden handicrafts, branding them as sustainable and ethical, and promoting artisan identities.

PROPOSED CSR MODELS FOR JODHPUR WOODEN HANDICRAFTS

Based on these cases, CSR interventions for Jodhpur could follow four models:

1. Cluster Development Model → Corporates adopt artisan clusters, investing in training, marketing, and infrastructure.
2. PPP Model → CSR aligned with government schemes like Skill India and Ambedkar Hastshilp Vikas Yojana.
3. Digital Market Access → E-commerce platforms modeled after e-Choupal.
4. Women-Centric CSR → Supporting women artisans through cooperatives, training, and leadership roles.

EXPECTED CONTRIBUTION

From the detailed cases and analysis, the following outcomes emerge:

1. CSR can bridge the gap between artisans and markets by reducing dependency on intermediaries.
2. Skill development programs (Titan model) ensure heritage continuity while upgrading artisan competitiveness.
3. Fair trade linkages (Fab India model) integrate artisans into sustainable supply chains.
4. Digital empowerment (e-Choupal model) can revolutionize access to markets and information.
5. CSR partnerships with government schemes can multiply the impact of interventions.
6. Women-centric initiatives create inclusive growth and social equity.

CONCLUSION

CSR, when strategically applied, has the potential to transform the handicrafts sector by addressing systemic barriers of exploitation, skill erosion, and lack of innovation. Jodhpur's wooden handicrafts, as a globally recognized craft cluster, present both a challenge and an opportunity for CSR.

The cases of ITC's e-Choupal, Titan, and Fab India demonstrate how CSR-inspired initiatives can create transformative impact in rural economies. Replicating and adapting these models for Jodhpur would not only preserve cultural heritage but also ensure sustainable livelihoods for artisans.

In conclusion, CSR interventions in handicrafts must go beyond philanthropy and adopt long-term, strategic models that empower artisans, integrate them into global markets, and ensure cultural sustainability. If corporates embrace this responsibility, Jodhpur's wooden handicrafts can evolve into a model of CSR-driven rural and cultural development.

REFERENCES

- Annamalai, K., & Rao, S. (2003). ITC's e-Choupal: A platform strategy for rural transformation. Harvard Business School Case, 9-904-502.
- Carroll, A. B. (1991). The pyramid of corporate social responsibility: Toward the moral management of organizational stakeholders. *Business Horizons*, 34(4), 39–48.
- Chaudhary, R. (2019). Challenges and prospects of handicraft artisans in Rajasthan. *Journal of Rural Development Studies*, 12(2), 44–56.
- Freeman, R. E. (1984). *Strategic management: A stakeholder approach*. Boston: Pitman.
- Jain, M. (2020). Decline of traditional crafts in India: A study of artisan livelihoods. *South Asian Journal of Cultural Studies*, 15(1), 88–104.
- Kumar, S., & Choudhary, N. (2017). Corporate social responsibility in India: An overview. *International Journal of Business Ethics*, 6(1), 1–9.
- Mehta, V., & Kapoor, A. (2020). Innovation and sustainability in Indian handicrafts sector. *Journal of Entrepreneurship and Development Studies*, 8(3), 105–119.
- Nair, A. (2018). CSR and heritage preservation: Case study of Titan Company Ltd. *CSR Review of India*, 4(2), 33–40.
- Patel, R. (2016). Fair trade and CSR in Indian handicrafts: The case of FabIndia. *Journal of Business and Society*, 11(1), 55–67.
- Sharma, D. (2021). Youth and traditional livelihoods: An analysis of artisan communities in Rajasthan. *Journal of Social Development Research*, 19(4), 72–89.
- Singh, P. (2018). Cultural heritage and sustainable livelihoods: The role of handicrafts in India. *Asian Journal of Heritage Management*, 7(2), 134–146.

ROLE OF AI IN PREDICTING EMPLOYEE TURNOVER

Dr. Umaid Raj Tater*
Dr. Anubha Bhandari**

ABSTRACT:

This paper explores the role of Artificial Intelligence (AI) in predicting employee turnover, highlighting its ability to decode subtle signals of attrition beyond traditional metrics. AI leverages machine-learning algorithms to analyze employee data—such as age, tenure, performance ratings, and absenteeism—to forecast turnover with up to 93% accuracy when trained on behavior and sentiment information. Natural Language Processing (NLP) further enhances prediction by interpreting feedback forms, surveys, and emails to detect disengagement cues. The study emphasizes that AI not only identifies who might leave but also uncovers why, enabling organizations to respond with empathy and proactive interventions. By integrating predictive analytics with human insight, AI transforms turnover management from a data-driven alert system into a compassionate leadership tool that addresses underlying employee frustrations, misalignment, and unmet expectations, ultimately reducing attrition and fostering healthier workplace cultures.

INTRODUCTION

Behind every resignation letter is a story. Some are quiet—born of unspoken frustrations or stagnant growth. Others are louder—burnout, misalignment, or chasing dreams elsewhere. What’s clear is that employees don’t just “leave their jobs,” they leave cultures, relationships, and unmet expectations. That’s where Artificial Intelligence (AI) enters—not as a cold, calculating machine, but as a tool with the potential to understand the very human reasons people choose to stay or go. Recent studies show that AI can forecast turnover with up to **93% accuracy** when trained on employee behaviour and sentiment data. This paper explores how AI is helping companies decode the subtle signals of turnover—and more importantly, how it can be done with empathy.

Reading Between the Lines: How AI Sees What We Miss

AI’s real strength lies in spotting patterns we don’t notice. It’s like having a supercharged gut instinct powered by machine learning:

- Algorithms scan employee data—age, tenure, performance ratings, absenteeism—and guess who might leave.
- Natural Language Processing (NLP) digs into feedback forms, pulse surveys, or even emails, sensing tones of disengagement.
- Predictive analytics marry past trends with present behaviour to make proactive suggestions.

But here’s the twist: the best AI doesn’t just identify “who” might leave—it nudges us to ask “why.” A tired manager, a stalled career, feeling invisible in a team meeting—all these can trigger silent exits. Smart AI highlights risk, but compassionate leadership responds.

IT’S NOT JUST DATA—IT’S PEOPLE

Imagine your HR dashboard lighting up with an alert: “Potential turnover risk.” That’s a cold way to describe someone like Priya, who’s been quietly struggling with burnout or waiting for a promotion that never came.

* Assistant Professor, Department of Business Administration, Jodhpur

** Guest Faculty, Jai Narain Vyas University, Jodhpur

So instead of reducing employees to red flags, AI can inspire early, thoughtful conversations:

- Noticing that Sam's tone in team chats has grown distant
- Flagging that Rita's skill growth has flatlined despite constant high performance
- Suggesting check-ins when team cohesion seems low

When AI becomes the whisper that prompts care, it transforms from a surveillance tool to a stewardship one. It helps leaders become better listeners.

REAL IMPACT, REAL STORIES

Several companies have embraced this approach:

- IBM uses AI to signal when high performers may feel overlooked—leading to mentoring offers or new challenges.
- Workday's People Analytics visualizes risk zones and suggests strategic responses—such as flexible work arrangements or career mapping.

In one case study, a multinational firm reduced turnover by **30%** within a year by integrating AI-based alerts into manager dashboards.

A WORD OF CAUTION: ETHICS MATTER

Of course, this isn't magic—it's a responsibility. AI is only as fair as the data it's trained on. If past biases are embedded in the system, they can be reflected in the predictions. That's why transparency, privacy, and fairness aren't just tech concerns—they're human ones.

Using Explainable AI (XAI) ensures HR teams understand why someone has been flagged and how to act with integrity. In short, decisions shouldn't be based solely on algorithms. Humans must stay in the loop.

CONCLUSION: TECH THAT FEELS

AI, at its best, isn't about replacing humans—it's about helping them see what matters most. Employee turnover will always be a reality, but it doesn't have to be a mystery. With the right tools and heart, organizations can create environments where people feel heard, valued, and supported.

Predicting turnover isn't just a data challenge—it's a chance to build cultures where people want to stay. The future isn't just smart—it's kind.

REFERENCES

- Madanchian, M., Taherdoost, H., & Farhaoui, Y. (2025). *Predicting Employee Turnover with Explainable AI*. SpringerLink. Link
- Basnet, S. (2024). *The Impact of AI-Driven Predictive Analytics on Employee Retention*. IJRR Journal. Link
- Kumar, P. et al. (2023). *Predicting Employee Turnover: A Systematic Machine Learning Approach*. MDPI. Link
- Prasad, H.K. (n.d.). *The Role of HR Analytics in Predicting Employee Turnover*. IJRAR Journal. Link
- Baydili, İ.T. & Tasci, B. (2025). *Predicting Employee Attrition: XAI-Powered Models for Managerial Decision-Making*. MDPI. Link
- Benabou, A. et al. (2025). *Predicting Employee Turnover Using Machine Learning Techniques*. Acta Informatica Pragensia. Link
- Alhamad, A.M. et al. (2024). *Predicting Employee Turnover Through Advanced HR Analytics*. Educational Administration: Theory and Practice. Link

A STUDY OF CONSUMER BUYING BEHAVIOUR INFLUENCED BY ARTIFICIAL INTELLIGENCE AND MACHINE LEARNING

Dr. Ashok Kumar*
Dr. Ashish Mathur (Corresponding Author) **
Dr. Chandni***

ABSTRACT:

In today's modern digital era the personalized marketing has become a highly effective strategy that helps businesses to enhance their customer engagement, loyalty and sales volume. Generic marketing campaigns no longer create the same impact as targeted and personalized campaigns. Personalized marketing uses customer data, preferences, behaviour and past interactions to provide tailored offers, recommendations and content.

Artificial Intelligence (AI) and Machine Learning (ML) play a key role in this, as seen in platforms like Amazon, Netflix and Spotify, where recommendation systems analyze user activity to suggest relevant products, shows or services. AI also enables dynamic pricing, product customization and emotional or contextual marketing. It is also allowing businesses to set optimal prices, design products according to individual customer needs and deliver marketing messages that resonate emotionally. This approach not only boosts sales volume but also strengthens brand loyalty and customer retention. Overall personalized marketing and AI driven recommendation systems are transforming marketing from a data driven approach to a customer centric and experience focused strategy.

This conceptual study is an attempt to investigate the digital influence through various features of Artificial Intelligence (AI) and Machine learning (ML) on consumers' buying behaviour with a specific focus on consumer trust, decision making and purchase intention. This research is also seeks to analyze the current senior of AI, ML and consumer behaviour that how digital interventions, specifically Artificial Intelligence (AI) and Machine Learning (ML) shape consumer purchasing behaviour. This study work is relying exclusively on secondary data sources.

Key Words: *Personalized Marketing, Artificial Intelligence, Machine Learning, Customer Engagement, Dynamic Pricing, Product Customization, Emotional Marketing.*

INTRODUCTION

Consumer buying behaviour refers to the process through which individuals make decisions to purchase products or services that fulfil their needs and desires. This behaviour is not limited to the act of purchasing alone but includes the entire journey which starts from recognizing a need, searching for information, evaluating alternatives, making the final purchase and experiencing post purchase satisfaction. For businesses understanding the consumer buying behaviour is extremely important because it allows them to design effective marketing strategies, build brand loyalty and anticipate future market trends.

In earlier times the consumer behaviour was largely influenced by cultural, social, personal and psychological factors. However, in today's digital era technology has completely transformed the way consumers make decisions. The marketing world is no longer driven by intuition or manual processes and it is completely changed and it now runs on data and algorithms. The traditional reliance on instinct and manual processes in this marketing world is no longer and it has been replaced by a system that operates

* Assistant Professor, Department of Business Administration, FOC, JNVU, Jodhpur

**Assistant Professor, Department of Business Administration, FOC, JNVU, Jodhpur

** Guest Faculty, Department of Business Administration, FOC, JNVU, Jodhpur

entirely on data insights and algorithmic precision. If we look at the evolution of marketing over the past two decades we observe a drastic revolution has taken place. E-commerce platforms, digital payment systems, social media marketing and mobile applications have redefined the relationship between businesses and consumers. Today, marketing is not only product centric but also consumer centric and predictive. Every click, search and purchase helps companies analyze consumer preferences and create highly personalized experiences.

At the centre of this technological evolution lie Artificial Intelligence (AI) and Machine Learning (ML). AI enables intelligent systems that can think, learn and make decisions similar to humans. Machine Learning, a subset of AI learns from data and continuously improves its predictions and outcomes. Together these technologies are making marketing smarter and more data-driven whether through personalized product recommendations, chatbot based interactions or predictive analytics for future demand. The main objective of this study is to understand how AI and ML are influencing modern consumer buying behaviour. The paper will explore how data and algorithms affect the various stages of consumer decision making from need recognition to post purchase behaviour. It will also discuss the ethical challenges and privacy concerns that emerge from the growing use of technology in marketing. Ultimately, this paper highlights that in today's digital age there is an invisible yet powerful force guiding consumer decisions that is Artificial Intelligence and Machine Learning.

REVIEW OF LITERATURE

Rohden and Zeferino (2023) focused on AI-driven suggestion agents and their impact on consumer perceptions of data privacy risk and emphasizing the role of consumer loyalty.

Kumar et al. (2019) explore personalized involvement marketing with highlighting AI's role in reshaping consumer engagement and predicting its impact on branding.

Meenakshi Nadimpalli (2017) explained "AI Consumer and Industry Impact." also discussed consumer perceptions of AI and its impact on retail, healthcare, crime detection and operations.

Becerra and Badrinarayanan (2013) explained that consumers who strongly identify with a brand often promote it voluntarily which leading to brand evangelism.

OBJECTIVES OF THE STUDY

- Explore the fundamentals of consumer behaviour alongside Artificial Intelligence and Machine Learning.
- Examine how currently AI and ML technologies influence consumer purchasing decisions.
- Investigate the interplay between AI, ML and consumer behaviour patterns.

CONSUMER BUYING BEHAVIOUR

Consumer buying behaviour refers to the complete process through which a consumer identifies their needs and wants, searches for products or services to satisfy them and ultimately makes a purchase decision. This behaviour is not limited to the act of buying only and it also includes pre-purchase thinking, the actual purchase and post purchase reactions. In today's throat cutting competitive market the study and understanding of consumer behaviour has become a strategic necessity for every business because these essential insights form the foundation for effective marketing, product of design, packaging, pricing, distribution, after sales services and customer relationship management. Traditionally, consumer buying behaviour has been influenced by four major factors cultural, social, personal and psychological factors. These factors explain why and how a consumer chooses a product or service.

- **Cultural factors:** Beliefs, values and lifestyle deeply affect consumer choices. Consumers from different cultures have varied decision making patterns.
- **Social factors:** Family, friends and peer groups have a strong influence on consumer decisions. Recommendations and opinions through social influence shape purchase behaviour.
- **Personal factors:** Age, income, lifestyle and occupation determine purchasing power and individual preferences. These factors decide which product or service a consumer is likely to choose.
- **Psychological factors:** Perception, motivation, learning and attitude shape the consumer's mindset and reasoning behind purchase decisions.

Beyond these traditional factors a new and powerful dimension has emerged technology. Digitalization has dramatically changed the way consumers think and make decisions. Today's consumers are "smart buyers" they read online reviews, compare prices, follow AI based recommendations and make decisions based on convenience and trust. E-commerce platforms and social media have made consumer behaviour transparent and measurable. Every click, search and purchase leaves a digital footprint which companies now analyze to optimize their marketing campaigns. For example, if a consumer searches online for mobile phones the AI systems automatically display relevant advertisements and product suggestions tailored to that individual's interests.

Modern consumers are influenced by both emotional and rational factors. Tools like Artificial Intelligence and Machine Learning analyze these emotions and preferences to create hyper personalized shopping experiences. This data driven approach helps marketers to understand what consumers want and when they want it and also enabling them to predict buying patterns more accurately.

In short, consumer buying behaviour has evolved into a dynamic, technology driven phenomenon. It is no longer just a subject of human psychology but a complex integration of data and algorithms. The challenge for businesses today is to understand and predict continuously changing consumer preferences and provide personalized solutions accordingly. Thus consumer buying behaviour has become a "living system" a space where data, psychology and technology work together to define how modern consumers think, decide and act.

ARTIFICIAL INTELLIGENCE AND MACHINE LEARNING

Artificial Intelligence (AI) and Machine Learning (ML) are two of the most powerful technological tools of the digital era that are completely transforming the landscape of business and marketing. The main purpose of these technologies is to analyze data, replicate human intelligence and make decision making processes smarter. Now a days marketer are using AI and ML to better understand, predict and personalize consumer behaviour thereby improving marketing effectiveness and customer engagement.

Artificial Intelligence refers to technology that enables machines to think, understand and react like humans. Its core objective is intelligent decision making and task automation. Through AI of machines can recognize patterns, learn from data and improve their responses based on experience. In the field of marketing, AI is widely used in product recommendation systems, chatbots, voice assistants (like Alexa and Siri) and predictive analytics. These applications allow businesses to interact with consumers more efficiently and deliver personalized experiences in real time.

On the other hand Machine Learning is a significant subset of AI that focuses on data driven learning. ML involves designing algorithms that identify patterns within data and continuously enhance their predictions over time. In simple terms the more data an algorithm receives result the more accurate it becomes. Real world examples of this can be seen in platforms like Netflix and Amazon which use users' past behaviour and preferences to provide personalized content and product suggestions.

In today's business environment, the role of AI and ML extends far beyond automation. These technologies have become integral to decision support and strategic planning. For instance the marketers use AI to perform customer segmentation, analyze social media sentiment and develop predictive models to forecast future consumer trends.

The greatest strength of AI and ML lies in their speed and accuracy in data processing. These technologies can analyze billions of data points within seconds and generate meaningful insights that would take humans days or even weeks to derive.

In summary, AI and ML have made marketing and consumer understanding more data driven, intelligent and efficient. For modern businesses they are not merely tools but also become the essential resources for survival and growth. Organizations that effectively utilize these technologies are not only becoming closer to their consumers but are also building sustainable competitive advantages in an increasingly digital marketplace.

AI AND ML IN CONSUMER DECISION MAKING PROCESS

Consumer decision making is a process through which a buyer makes purchase choices based on individual needs and preferences. Traditionally this process has been categorized into five stages as problem recognition, information search, evaluation of alternatives, purchase decision and post purchase behaviour. Artificial Intelligence (AI) and Machine Learning (ML) have significantly transformed each of these stages. Today, consumer decisions are no longer driven purely by intuition or impulse but are shaped by data, personalized insights and predictive analytics.

PROBLEM RECOGNITION

In this stage a consumer realizes a need or identifies a problem for example, "I need a new smartphone" or "I want to find healthy snack options." AI assists in identifying these latent needs, often before the consumer becomes consciously aware of them. Through predictive advertising and behavioural targeting, AI systems analyze consumer online activity to suggest relevant products. Platforms such as Google and Facebook Ads use browsing patterns and search histories to automatically place personalized advertisements, thereby accelerating the stage of need recognition.

INFORMATION SEARCH

Once a consumer recognizes need then after begins searching for their desired information. Previously consumers manually compared products or read reviews but now AI and ML automate this process. Search engines use AI to provide the most relevant results while e-commerce platforms offer chatbots and virtual assistants to deliver instant, personalized information. Amazon and Flipkart's recommendation systems are excellent examples where ML continuously analyzes a user's past behaviour to refine and predict future searches, thus enhancing the efficiency of information discovery.

EVALUATION OF ALTERNATIVES

At this stage, the consumer compares various products and brands before making a decision. Machine Learning plays a vital role here by processing massive datasets to recommend the best alternatives based on consumer preferences, reviews and past behaviour. The common platforms like

Netflix and Spotify demonstrate this effectively they study viewing and listening habits to recommend content aligned with each user's taste. ML helps minimize decision fatigue by simplifying the evaluation process and presenting only the most relevant choices.

PURCHASE DECISION

The purchase decision stage occurs when the consumer selects and buys the final product. AI and ML significantly influence this stage through dynamic pricing systems. For instance, airlines and e-commerce platforms adjust prices in real time based on demand, consumer behaviour and market conditions ensuring competitive deals for consumers while maximizing profits for businesses. Additionally the AI powered chatbots and voice assistants such as Alexa or Google Assistant provide real time purchase support for customer and making the buying process faster and more convenient for them.

POST PURCHASE BEHAVIOUR

AI's impact continues even after the purchase. Machine Learning tools analyze feedback and reviews to help companies' measure satisfaction levels and identify improvement areas. Sentiment analysis systems automatically detect whether a customer's experience was positive or negative. Moreover, predictive analytics helps companies identify loyal customers and design personalized offers or loyalty programs for them. These post purchase insights not only enhance consumer relationships but also drive long term brand engagement.

In today's digital age the AI and ML have turned consumer decision making from an **intuitive** process into an analytical one. Data now plays a central role at every stage where algorithms complement human intuition to create faster, smarter and more personalized decisions. In essence the AI and ML are no longer just tools of marketing only and they have become an integral part of the consumer's thought process. The more active a consumer is within the digital ecosystem, the more AI driven recommendations shape their choices. Therefore, the major challenge for modern businesses is to balance personalization with privacy ensuring that technology enhances the human connection rather than replacing it.

PREDICTIVE ANALYTICS AND CUSTOMER INSIGHTS

In today's digital and competitive business environment the Predictive Analytics has become an essential tool that helps businesses understand customer behaviour and make strategic decisions. While traditional analytics mainly focuses on past data such as previous sales records or historical trends, predictive analytics goes a step further to forecast future outcomes. This enables organizations to proactively adjust their products, services and customer engagement strategies according to changing customer needs. Artificial Intelligence and Machine Learning make this process even more powerful. The algorithms can analyze customer purchase histories, social media interactions, website browsing patterns and other behavioural data to identify emerging preferences and market trends. This allows businesses to plan marketing campaigns, manage inventory and develop products more effectively. Predictive analytics reduces uncertainty while improving operational efficiency and customer satisfaction.

In today's digital and competitive business environment the Predictive Analytics has become an essential tool that helps businesses understand customer behaviour and make strategic decisions. While traditional analytics mainly focuses on past data such as previous sales records or historical trends, predictive analytics goes a step further to forecast future outcomes. This enables organizations to proactively adjust their products, services and customer engagement strategies according to changing customer needs. Artificial Intelligence and Machine Learning make this process even more powerful. The algorithms can analyze customer purchase histories, social media interactions, website browsing

patterns and other behavioural data to identify emerging preferences and market trends. This allows businesses to plan marketing campaigns, manage inventory and develop products more effectively. Predictive analytics reduces uncertainty while improving operational efficiency and customer satisfaction.

Another important application of AI is Customer Lifetime Value (CLV) and churn prediction. CLV prediction helps companies estimate the long term revenue potential of a customer, guiding better marketing strategies and resource allocation. Churn prediction identifies customers who are likely to disengage or switch to competitors. AI models provide early warnings, allowing businesses to implement timely interventions such as personalized offers, loyalty campaigns or engagement messages. This significantly improves customer retention and maximizes profitability. AI also enhances modern Customer Relationship Management (CRM) systems. AI integrated CRM platforms can analyze customer interactions, track sentiment and generate actionable insights for sales and support teams. For example an AI can suggest the optimal time to contact a customer, recommend personalized products or predict the likelihood of successful upselling or cross selling. By turning raw data into actionable insights, AI driven CRM ensures that customer interactions are informed and personalized. The Personalized engagement strengthens loyalty and accelerates business growth.

Applications like demand forecasting, customer segmentation, CLV prediction and churn analysis provide organizations with a competitive edge. These tools not only make business decisions more informed but also enhance the overall customer experience. Integration with CRM systems ensures that these insights are applied practically, allowing businesses to anticipate customer needs in real time. In short, AI powered predictive analytics transforms raw customer data into actionable future insights, enabling businesses to understand customer needs in advance, optimize operations and enhance engagement. These technologies not only reduce uncertainty but also ensure long-term growth and customer satisfaction. In today's dynamic market the combination of predictive analytics and AI serves as a powerful strategy that provides smarter decision making, personalized customer experiences and sustainable business growth.

PERSONALIZED MARKETING AND RECOMMENDATION SYSTEMS

In today's digital era personalized marketing has become an extremely effective strategy for businesses. Generic marketing campaigns no longer create the same impact as targeted and personalized campaigns. Personalization means providing each customer with tailored offers, recommendations and content based on their preferences, behaviour and past interactions. This approach significantly enhances both customer engagement and loyalty. With the help of AI and Machine Learning, businesses are now developing AI driven recommendation engines such as those used by Amazon, Netflix and Spotify. These recommendation engines analyze a customer's past purchases, browsing behaviour, ratings and interactions to suggest relevant products, shows or services. For example if a customer searches for a laptop on Amazon the system automatically recommends accessories or similar laptops. This personalized approach not only increases sales but also enhances the overall customer experience.

Dynamic pricing and product customization have also become key aspects of personalized marketing through AI. The AI algorithms analyze demand, competition, customer behaviour and market trends to determine optimal pricing. This allows businesses to maximize revenue while providing tailored offers for price sensitive customers. In product customization the AI helps tailor product features according to individual customer preferences. For instance a footwear brand can use AI to design and recommend shoes based on a customer's style and size preferences. Emotional and contextual marketing has also become possible with AI. It analyzes a customer's mood, context and engagement patterns to deliver relevant marketing messages. For example a travel app can identify if a customer is experiencing stress or has a busy schedule and suggest relaxing vacation packages accordingly. Similarly, AI uses natural language processing and sentiment analysis to personalize marketing messages and ads so they resonate emotionally with the customer.

The benefits of AI based personalized marketing are not limited to sales and revenue. It also helps improve customer retention and brand loyalty. When customers feel that a brand understands their preferences and needs with proper satisfaction then after engagement increases and then only likelihood of repeat purchases and subscriptions rises. AI driven analytics also allow businesses to identify at risk customers and implement personalized retention strategies to retain them effectively. In conclusion the personalized marketing and AI driven recommendation systems have become game-changers for businesses. The combination of personalized campaigns, dynamic pricing, product customization and emotional marketing enables companies to better understand their customers, improve engagement and achieve long term growth. With the help of AI marketing has become not just data driven but also more than that as customer centric and experience focused.

CHATBOTS, VIRTUAL ASSISTANTS AND CONSUMER EXPERIENCE

The use of AI has significantly expanded the scope of conversational marketing. Today all businesses are using AI based chatbots and virtual assistants to establish interactive and real time conversations with their customers. These tools not only solve customer queries instantly but also provide personalized recommendations and guidance that result greatly enhancing the overall customer experience.

Chatbots and voice assistants are fundamentally transforming service quality. Previously, customers had to wait on calls or emails for support but now AI systems provide instant assistance. Voice assistants like Alexa, Siri and Google Assistant simplify shopping, bookings and customer support processes. Through chatbots businesses can efficiently handle common queries, complaints and product information, reducing human resource pressure and improving response times. Another major advantage of AI powered systems is 24/7 availability and response personalization. Customers can receive support at any time, day or night. AI systems analyze previous interactions and customer data to deliver personalized responses, such as tailored suggestions based on past orders, preferences and behaviour. This approach boosts both customer satisfaction and loyalty.

However, limitations of AI only communication also exist. For complex queries or emotional concerns, human intervention is often necessary. Sometimes chatbots may fail to accurately understand a customer's tone, sarcasm or mood, leading to misunderstandings or frustration. Therefore for an effective consumer experience, human + AI integration is essential where routine queries are handled by AI and critical or sensitive situations involve human support. In conclusion the chatbots and virtual assistants are revolutionizing AI driven consumer experience. The combination of instant support, personalized responses and 24/7 availability enables businesses to significantly enhance customer satisfaction and engagement. However, understanding AI's limitations and integrating human intervention is equally important to maintain long-term customer loyalty and trust.

SOCIAL MEDIA, SENTIMENT ANALYSIS AND BRAND

In today's digital era, AI and Machine Learning (ML) are completely transforming social media analytics. Businesses are gathering real time data from social media platforms like Facebook, Instagram, Twitter and LinkedIn to analyze customer behaviour, preferences and trends. These insights help them plan better marketing strategies, engagement campaigns and product positioning. Sentiment analysis and consumer mood detection are key applications of AI. Using machine learning algorithms and natural language processing (NLP) tools, businesses analyze customer posts, comments, reviews and messages to identify positive, negative or neutral sentiments. This helps companies understand how their product, service or campaign is performing in the market and what customers' reactions are? Mood detection allows marketing messages and campaigns to be adapted in real time, making them more personalized and relevant.

Targeted advertising and influencer analytics have also become highly effective through AI. The AI models use customer segmentation and behaviour analysis to create personalized ads for specific audiences. Additionally analyzing influencer performance and reach helps businesses select the best fit influencers who generate high engagement with the brand's target audience. This approach significantly improves marketing ROI and enhances brand awareness and reach. Brand reputation management is another area where AI insights are extremely useful. By detecting negative sentiments, complaints or rumours on social media at an early stage, businesses can take timely action. AI systems automatically generate alerts and identify critical feedback, making it easier to protect the brand and maintain customer trust. Real time monitoring and proactive measures allow companies to keep their brand image positive and strong. In conclusion AI and ML are significantly enhancing brand perception and consumer engagement through social media analytics and sentiment analysis. Targeted advertising, influencer analytics and proactive reputation management enable businesses to make their marketing efforts more effective, data-driven and customer centric. Insights from AI make decision-making faster and more accurate, helping build long term brand loyalty and trust.

ETHICAL, PRIVACY AND TRUST ISSUES

With the use of AI and data driven marketing, ethical, privacy and trust issues have become increasingly important. The first major concern is data protection and consumer consent. Businesses must ensure that customer data is collected and stored securely and that proper consent is obtained for its use. Compliance with regulations such as GDPR and similar laws is now mandatory, preventing misuse of personal information and maintaining customer trust. Another major challenge is algorithmic bias and transparency. Sometimes, algorithms are trained on historical or biased data, which can result in unfair decisions or recommendations. Therefore, organizations need to regularly audit their AI models and ensure that their decision making processes are transparent and accountable. Transparency also gives customers confidence that decisions based on their data are fair and ethical.

Maintaining a balance between personalization and privacy is also critical. While personalized marketing and recommendations improve the customer experience, excessive personalization can sometimes feel like an intrusion into privacy. Businesses must ensure a healthy balance between the benefits of personalization and customer privacy. Providing customers with choice and control, informing them about data usage and keeping privacy policies clear are key elements of this process. In conclusion, with the growth of AI driven marketing and analytics, ethical, privacy and trust considerations are equally important. Through data protection, algorithmic fairness and privacy conscious personalization, businesses can maintain customer trust and loyalty, enabling sustainable and responsible AI adoption.

CASE STUDIES

The use of AI and Machine Learning in marketing and customer engagement is not limited to theory it is directly connected to real world companies and they have effectively implemented these technologies to achieve remarkable results. Here are some notable case studies and examples highlighting the impact of predictive personalization, content curation and trend forecasting.

Amazon: Predictive Personalization:- Amazon uses AI and ML to provide predictive personalization for its customers. Amazon's recommendation engine algorithms analyze customers' browsing history, past purchases and search patterns to create personalized product suggestions. This system not only increases upselling and cross selling but also enhances customer experience and loyalty. Through personalized emails and homepage recommendations, Amazon designs a unique shopping experience for each customer.

Netflix: Content Creation with ML:- Netflix leverages AI and ML for content creation for its users. Its algorithms analyze users' watch history, ratings and preferences to generate personalized content recommendations. Additionally, Netflix predicts trending shows and movies based on user behaviour and sends targeted notifications. The use of machine learning significantly improves content engagement and subscriber retention.

Coca-Cola: AI in Marketing Campaigns:- Coca-Cola has used AI for its marketing campaigns and consumer insights. AI tools enable Coca-Cola to perform social media analytics and sentiment analysis, providing real time understanding of brand perception and customer preferences. Personalizing campaigns and delivering relevant messaging becomes easier. Through AI, Coca-Cola optimized campaigns, boosting customer engagement and brand loyalty.

H&M: Trend Forecasting with AI:- H&M uses AI in the fashion industry for trend forecasting. Machine learning models analyze global fashion trends, social media data and sales patterns to predict upcoming fashion preferences. This allows H&M to plan inventory and product launches accurately and remain aligned with fast-moving trends. AI also helps H&M optimize supply chains and product assortment.

5. Indian Cases: Flipkart, Zomato, Myntra

- **Flipkart** implements personalized recommendations and dynamic pricing using AI and ML. Offers and deals are customized based on customer browsing and purchase behaviour, improving conversion rates.
- **Zomato** uses AI for restaurant recommendations, order prediction, and delivery optimization. Personalized suggestions and predictive insights enhance customer engagement and satisfaction.
- **Myntra** is known for AI-driven personalization and trend prediction in fashion e-commerce. Personalized feeds and product suggestions are delivered based on customers' style, size and purchase patterns, boosting user engagement and repeat purchases.

In conclusion, these case studies demonstrate that AI and ML are transforming real world marketing and customer experience. Applications like predictive personalization, content creation, trend forecasting and sentiment analysis enable companies to better understand their customers, improve engagement and achieve long term loyalty and growth. The effective use of AI is not limited to global brands; Indian companies have also successfully implemented these strategies to gain a competitive advantage and develop customer centric approaches.

CHALLENGES AND FUTURE PROSPECTS

The adoption of AI and Machine Learning in marketing and customer engagement is growing rapidly but it also brings challenges and future prospects that need careful consideration. This section discusses the limitations, ethical concerns and emerging technologies that will shape AI driven consumer markets in the future.

- **Data and Technology Limitations:-** The performance of AI and ML largely depends on the quality and quantity of data. If data is incomplete, outdated or biased, AI models cannot provide accurate insights or predictions. High computational power and advanced infrastructure are required for data collection and processing, which can be challenging for small and medium sized businesses. Data security and storage also remain major concerns, as managing and protecting large datasets is a complex process.
- **Ethical Use of AI:-** Responsible and ethical use of AI is another critical challenge. Algorithmic decisions can sometimes be biased, leading to unfair recommendations or discrimination. Privacy and consent issues are also major concerns, as personalization and predictive analytics often rely on the use of customers' personal data. Businesses must ensure that AI models are transparent, accountable and operate within ethical frameworks.

- **Integration with AR/VR, IoT, and Blockchain:-** The future potential of AI will expand further when it integrates with emerging technologies. AR/VR (Augmented Reality/Virtual Reality) can provide immersive customer experiences, such as virtual try-ons or interactive product demonstrations. IoT (Internet of Things) will offer real time customer behaviour and usage data, allowing AI to deliver highly personalized experiences and smart recommendations. Blockchain can integrate with AI to enable secure and transparent data management, enhancing customer trust and privacy. This integration will lay the foundation for future smart consumer markets and automated systems.
- **Future of Smart Consumers and Automated Markets:-** AI and advanced analytics will lead to the emergence of smart consumers and automated markets. Smart consumers will have access to personalized suggestions, dynamic pricing and predictive insights, enabling faster and more informed decision making. In automated markets the AI driven supply chains, inventory management and customer interactions will become seamless and highly efficient. Businesses will be able to adapt strategies in real time, continuously improving customer engagement and satisfaction.
- In conclusion, the future of AI driven marketing and analytics is highly promising, but addressing challenges is equally important. By tackling data and technology limitations, ensuring ethical AI use and integrating with emerging technologies, businesses can achieve sustainable and responsible AI adoption. In the era of smart consumers and automated markets, companies that strategically and ethically leverage AI and allied technologies will gain competitive advantage and achieve long term growth.

CONCLUSION

AI and Machine Learning have fundamentally reshaped consumer behaviour and marketing strategies. In today's digital era businesses can use AI to better understand their customers, deliver personalized experiences based on preferences and behaviour and enhance engagement and loyalty. Applications such as predictive analytics, recommendation systems, chatbots, sentiment analysis and personalization have made the consumer journey smarter and more interactive. A key insight is that AI is not limited to data driven decisions only, it also enables real-time customer interactions and proactive marketing. Marketers can easily identify at risk customers, determine which products or services are engaging the most and assess the effectiveness of marketing campaigns. This results in faster and more accurate decision making allowing businesses to allocate resources efficiently.

Along with the AI several benefits, it also presents challenges such as data quality, algorithmic bias, ethical use and privacy concerns. For effective AI adoption, businesses must ensure that their AI systems are transparent, fair and accountable. Maintaining customer trust and privacy is equally important, as long term engagement and loyalty largely depend on trust and ethical practices. In the future, a balanced approach between AI and human touch will be essential. Advanced AI systems will provide automated personalization and predictive insights, but human intuition, empathy, and creativity will remain critical. Human + AI integration will make customer experiences personalized, efficient and emotionally resonant. Companies that effectively combine both aspects will gain a competitive advantage and achieve sustainable growth.

In conclusion the AI has permanently transformed the landscape of marketing and consumer engagement. Through predictive analytics, recommendation engines, chatbots, personalized marketing and sentiment analysis, businesses can make smarter, faster and more customer centric decisions. In the future, with collaboration between AI and humans, organizations can achieve long term loyalty, trust and sustainable growth, creating a strong foundation for success and innovation in modern consumer centric markets.

References

- Kotler, P., Keller, K. L., &Chernev, A. (2022). *Marketing management*. Pearson.
- Chaffey, D., & Ellis-Chadwick, F. (2020). *Digital marketing: Strategy, implementation and practice*. Pearson.
- Davenport, T., & Ronanki, R. (2018). Artificial intelligence for the real world. *Harvard Business Review*, 96(1), 108–116.
- Kumar, V. (2021). *AI and customer analytics: The future of marketing*. Springer.
- McKinsey & Company. (2022). *The state of AI in 2022*.
- <https://www.mckinsey.com/featured-insights/artificial-intelligence/the-state-of-ai-in-2022>

ROLE OF INTERNAL AUDIT IN RISK MANAGEMENT AND FRAUD PREVENTION: AN EMPIRICAL STUDY BASED ON SECONDARY DATA

Dr. Yashpal Meena*

ABSTRACT:

This study examines the role of internal audit in enhancing risk management and preventing fraud within organizations using publicly available secondary data from 50 listed firms. The research adopts a quantitative empirical approach, analyzing internal audit characteristics, risk disclosure practices, and fraud-related indicators derived from annual reports and corporate governance disclosures. A Risk Disclosure Index (RDI) is constructed to measure the quality of risk reporting, while fraud indicators such as regulatory penalties, restatements, and audit qualifications are used as proxies for financial irregularities. The findings reveal a strong positive relationship between internal audit strength and risk disclosure, indicating that firms with effective audit systems demonstrate higher transparency and better governance practices. Additionally, a significant negative relationship is observed between internal audit effectiveness and fraud occurrence, suggesting that robust audit mechanisms act as a deterrent to fraudulent activities. The study highlights that while internal audit functions are widely implemented, their effectiveness varies across firms depending on independence, reporting structure, and integration with governance frameworks. Overall, the research provides empirical evidence supporting the strategic importance of internal audit in strengthening organizational accountability and risk resilience, offering valuable insights for policymakers, regulators, and corporate stakeholders.

Keywords: Internal Audit, Risk Management, Fraud Prevention, Corporate Governance, Secondary Data Analysis.

INTRODUCTION

Internal audit has evolved from a traditional compliance-oriented function into a strategic component of corporate governance, playing a pivotal role in strengthening organizational risk management and fraud prevention mechanisms. In today's complex and dynamic business environment, characterized by digital transformation, globalization, and increasing regulatory scrutiny, organizations are exposed to a wide range of financial, operational, and cyber risks. As a result, internal audit functions are no longer limited to financial verification but are increasingly expected to provide assurance on risk management effectiveness, internal controls, and governance processes (Institute of Internal Auditors [IIA], 2023). The shift towards risk-based internal auditing reflects a broader transformation in corporate governance frameworks, where audit functions contribute to value creation rather than merely ensuring compliance.

Recent corporate failures, fraud cases, and governance breakdowns across global and emerging markets have further emphasized the importance of robust internal audit systems. Regulatory bodies such as the Securities and Exchange Board of India have reinforced the need for transparency, accountability, and effective internal control mechanisms through enhanced disclosure requirements and governance norms. In India, reforms such as strengthened corporate governance frameworks and mandatory disclosures have enhanced the institutional role of internal audit in mitigating financial irregularities and ensuring risk preparedness (SEBI, 2023). Similarly, enterprise risk management frameworks emphasize the integration of internal audit into organizational risk assessment and monitoring processes (Committee of Sponsoring Organizations [COSO], 2017).

* Assistant Professor, Department of Accounting, FOC, JNVU, Jodhpur

The growing complexity of fraud schemes, particularly in the digital and data-driven economy, has further expanded the scope of internal audit. Modern fraud risks now include cyber fraud, data manipulation, and financial misreporting facilitated by technological advancements. Industry evidence suggests that organizations with stronger internal audit functions and governance structures demonstrate significantly lower instances of fraud and faster detection of irregularities (PwC, 2024). Internal auditors are increasingly leveraging data analytics, artificial intelligence, and continuous auditing techniques to identify anomalies, assess risk exposure, and strengthen preventive controls. This technological integration enhances the effectiveness of internal audit in detecting both financial and non-financial risks in real time (KPMG, 2023).

Despite these advancements, empirical evidence indicates that the effectiveness of internal audit in reducing fraud and improving risk management varies across organizations due to differences in audit independence, resource allocation, and governance quality. While many firms disclose internal audit structures in their annual reports, the actual impact of these mechanisms on risk outcomes and fraud prevention remains underexplored, particularly using publicly available secondary data (Deloitte, 2023). This gap highlights the need for empirical studies that systematically analyze internal audit characteristics and their relationship with observable indicators of risk management and fraud across firms.

Building on this context, the present study aims to empirically examine how internal audit functions contribute to strengthening risk management frameworks and preventing fraud within organizations using publicly available secondary data. Specifically, the research analyzes disclosures from annual reports and corporate governance documents to identify measurable internal audit characteristics and assess their relationship with risk management quality and fraud indicators. By adopting a data-driven approach, the study seeks to bridge the gap between theoretical expectations of internal audit effectiveness and observable organizational outcomes. The goal is to generate evidence-based insights that can inform policymakers, regulators such as the Securities and Exchange Board of India, and corporate stakeholders about the practical significance of internal audit in enhancing transparency, accountability, and governance efficiency in the contemporary business environment.

PROBLEM STATEMENT

Despite the increasing importance of internal audit in corporate governance frameworks, instances of fraud, financial irregularities, and ineffective risk management continue to persist across organizations. While companies publicly disclose internal audit structures and governance mechanisms, there remains a significant gap between the theoretical effectiveness of internal audit systems and their actual impact on reducing fraud and enhancing risk management outcomes. Existing literature often emphasizes the role of internal audit conceptually, but limited empirical evidence is available that links internal audit characteristics with observable indicators of risk and fraud using publicly available secondary data. This gap creates uncertainty regarding the practical effectiveness of internal audit functions in real-world corporate settings. Therefore, there is a need to empirically examine whether internal audit mechanisms, as disclosed in corporate reports, truly contribute to improved risk management practices and fraud prevention.

PURPOSE OF THE STUDY

The purpose of this study is to empirically examine the role of internal audit in enhancing risk management practices and preventing fraud within organizations using publicly available secondary data. The study aims to analyze disclosures from annual reports and corporate governance documents to identify key internal audit characteristics and evaluate their relationship with risk management quality and fraud indicators. By adopting a data-driven approach, the research seeks to bridge the gap between

theoretical expectations and practical outcomes of internal audit effectiveness. Ultimately, the study intends to provide evidence-based insights that can support policymakers, regulators, and corporate stakeholders in strengthening governance frameworks and improving transparency, accountability, and organizational control systems.

RESEARCH QUESTIONS

- i. How do internal audit characteristics influence risk management practices in organizations?
- ii. What is the relationship between internal audit effectiveness and fraud occurrence in firms?
- iii. Do firms with stronger internal audit systems demonstrate better transparency and governance through risk disclosures?
- iv. To what extent can publicly available corporate data reflect the effectiveness of internal audit in risk and fraud management?

OBJECTIVES OF THE STUDY

- i. To examine the role of internal audit in enhancing risk management practices in organizations.
- ii. To analyze the relationship between internal audit characteristics and fraud prevention.
- iii. To evaluate how internal audit contributes to transparency through risk disclosures in corporate reports.
- iv. To assess the effectiveness of internal audit using publicly available secondary data from corporate disclosures.

SCOPE AND DELIMITATIONS

Scope of the Study

The study focuses on examining the role of internal audit in risk management and fraud prevention using publicly available secondary data. It primarily covers listed companies, analyzing disclosures from annual reports and corporate governance reports within the Indian context. The study considers recent data (approximately the last 3–5 years) to capture current trends in internal audit practices, risk management disclosures, and fraud indicators.

Delimitations of the Study

The study is limited to secondary data sources and does not include primary data such as surveys or interviews, which may restrict deeper insights into internal audit processes. It relies on publicly disclosed information, which may not fully reflect the actual effectiveness of internal audit functions. Additionally, variations in reporting standards, disclosure quality, and data availability across companies may affect consistency and comparability of results.

RELATED WORK

Recent literature highlights a significant transformation in the role of internal audit, shifting from a compliance-driven function to a strategic governance mechanism. The Institute of Internal Auditors (IIA, 2023) defines internal audit as an independent assurance and consulting activity aimed at improving organizational operations and governance. Expanding on this, Eulerich et al. (2019) demonstrate that internal audit effectiveness is strongly linked to organizational alignment and management support, suggesting that audit functions now contribute to strategic decision-making. Roussy et al., (2018) further argue that internal audit's role has evolved beyond control functions to include governance advisory, emphasizing its importance in enhancing transparency and accountability. Similarly, Abu et al., (2019) finds that audit quality is positively associated with improved governance structures and operational efficiency.

The relationship between internal audit and risk management has gained increasing scholarly attention in recent years. Abu et al., (2019) empirically shows that high-quality internal audit functions significantly improve enterprise risk management (ERM) systems, particularly in organizations with strong audit committees. Drogalas et al. (2017) support this by demonstrating that internal auditors play a critical role in risk identification and mitigation, leading to improved disclosure practices and organizational resilience. Kabuye et al. (2019) find that internal audit effectiveness is positively correlated with stronger internal control systems, which are essential for managing organizational risks. Additionally, Abdurrahman et al., (2020) highlight that internal audit involvement in risk-based auditing enhances firms' ability to anticipate and respond to uncertainties in dynamic business environments.

In the context of fraud prevention, recent empirical studies provide strong evidence of the effectiveness of internal audit mechanisms. Rim et al., (2025) find that internal audit functions significantly reduce the occurrence of fraud by strengthening internal controls and monitoring systems. Sharon et al., (2024) demonstrate that organizations with well-structured internal audit departments experience fewer fraud incidents due to proactive audit practices and improved oversight. A global perspective provided by PwC (2024) indicates that companies with mature internal audit capabilities detect fraud more efficiently and minimize financial losses. Furthermore, KPMG (2023) emphasizes the growing role of technology, noting that internal auditors increasingly use data analytics and continuous auditing tools to detect anomalies and prevent fraudulent activities in real time.

Empirical research using secondary data has become increasingly prominent due to the accessibility of corporate disclosures and governance reports. Ismail et al., (2022) utilize annual report data to examine the relationship between audit committee effectiveness and firm performance, demonstrating the reliability of secondary data in governance research. Prawitt et al. (2008) show that internal audit quality is significantly associated with reduced earnings management, indicating improved financial reporting integrity. Similarly, Fayyaz et al. (2025) analyze panel data from listed firms and find that internal audit effectiveness enhances transparency and reduces information asymmetry. These studies confirm that publicly available data can serve as valid proxies for measuring internal audit characteristics and organizational outcomes.

Despite extensive research, several gaps remain in the literature. Most studies focus on isolated aspects of internal audit, such as either risk management or fraud prevention, without integrating both dimensions into a single empirical framework. As noted by Kabuye et al. (2019), there is a lack of comprehensive studies that simultaneously evaluate internal audit effectiveness, risk management quality, and fraud indicators using secondary data. Moreover, variations in disclosure practices across firms create challenges in standardizing measurement and comparison. While prior studies establish conceptual relationships, there is still limited empirical evidence linking internal audit disclosures to observable governance outcomes in a unified manner. This study addresses these gaps by integrating multiple dimensions of internal audit within a single empirical framework based on publicly available data.

METHODOLOGY

RESEARCH DESIGN

This study adopts a quantitative empirical research design based entirely on secondary data. The design is both descriptive and analytical in nature. The descriptive component focuses on systematically presenting internal audit characteristics, risk management disclosures, and fraud-related indicators across selected firms, while the analytical component examines the relationships among these variables. By using publicly available corporate disclosures, the study aims to establish observable linkages between internal audit practices and governance outcomes.

NATURE OF DATA

The study utilizes both qualitative and quantitative secondary data. Qualitative data include textual disclosures from annual reports and corporate governance reports that describe internal audit structures and practices. Quantitative data include measurable indicators such as audit committee meetings, risk disclosure scores, and fraud-related events. This combination enables a comprehensive analysis of internal audit effectiveness.

DATA SOURCES

All data are collected from publicly available sources. The primary sources include annual reports and corporate governance reports available on company websites. Additional firm-level financial data are obtained from online financial databases. Fraud-related and risk-related information is extracted from audit reports, notes to accounts, and risk management sections within annual reports.

SAMPLE SELECTION

The study focuses on a sample of **50 listed companies** selected based on data availability and consistency. The firms are chosen from major stock exchanges to ensure sectoral diversity while maintaining comparability. The study covers a recent period of 3 to 5 years to capture current trends in internal audit practices, risk disclosures, and fraud indicators. Firms with incomplete or missing data are excluded to maintain the reliability of the dataset.

VARIABLE CONSTRUCTION

INTERNAL AUDIT VARIABLES

Internal audit characteristics are measured using proxies derived from corporate disclosures. These include the presence of an internal audit function, reporting structure, audit committee meeting frequency, and external auditor type. These variables reflect the strength and independence of internal audit systems.

RISK MANAGEMENT INDICATORS

Risk management quality is measured using a Risk Disclosure Index (RDI) constructed from annual report disclosures. The index is based on the presence of key risk categories and mitigation strategies. Each component is assigned a score, and the total score represents the firm's risk management quality.

FRAUD INDICATORS

Fraud is measured using observable indicators such as reported fraud cases, regulatory penalties, financial restatements, or audit qualifications. A binary classification approach is used to indicate the presence or absence of fraud-related events.

CONTROL VARIABLES

Control variables include firm size, profitability, and leverage. These variables are used to control for firm-specific differences and ensure robustness in the analysis.

DATA COLLECTION PROCEDURE

Data collection follows a systematic approach. Annual reports of the selected 50 firms are downloaded from official websites. Relevant sections such as corporate governance, audit committee reports, and risk disclosures are reviewed. Data are extracted using a standardized format to ensure consistency. Each variable is coded based on predefined criteria and compiled into a structured dataset.

DATA ANALYSIS

Data analysis is conducted in three stages. Descriptive statistics are used to summarize the dataset. Correlation analysis examines relationships between variables. Regression analysis is used to assess the impact of internal audit characteristics on risk management quality and fraud occurrence, while controlling for firm-specific factors.

RELIABILITY AND VALIDITY

Reliability is ensured through consistent data collection and standardized measurement criteria. The use of audited corporate disclosures enhances data credibility. Validity is maintained by selecting appropriate proxies for internal audit, risk management, and fraud indicators, ensuring that the variables accurately represent the intended concepts.

ETHICAL CONSIDERATIONS

The study is based entirely on secondary data and does not involve human participants. All data are obtained from publicly available sources, ensuring transparency and ethical compliance. Proper acknowledgment is maintained, and academic integrity is ensured throughout the research process.

RESULTS AND FINDINGS

INTERNAL AUDIT CHARACTERISTICS ACROSS FIRMS

The analysis of internal audit characteristics across the sample of 50 listed firms demonstrates a strong institutionalization of internal audit practices within corporate governance frameworks. Based on publicly available disclosures in annual reports and corporate governance reports, a significant proportion of firms (approximately 92%) report the presence of a formal internal audit function. Furthermore, around 85% of firms indicate that the internal audit function reports directly to the audit committee, which reflects a high degree of independence and alignment with governance standards. The average number of audit committee meetings is observed to be approximately six per year, suggesting active monitoring and oversight of financial reporting and internal control systems. Additionally, nearly 68% of firms engage Big4 audit firms, which is often associated with higher audit quality and stronger compliance practices. These findings are consistent with regulatory expectations under corporate governance frameworks, which emphasize transparency, accountability, and effective internal control mechanisms in listed entities (Securities and Exchange Board of India [SEBI], 2024; Deloitte, 2023).

Table 1: Internal Audit Characteristics of Sample Firms (N = 50)

Variable	Measurement	Mean	Std. Dev.
Internal Audit Presence	1 = Yes, 0 = No	0.92	0.27
IA Reporting to Audit Committee	1 = Yes, 0 = No	0.85	0.36
Audit Committee Meetings	No. per year	5.8	1.9
Big4 Auditor	1 = Yes, 0 = No	0.68	0.47

Source: Compiled from annual reports and corporate governance disclosures of listed firms (NSE, 2024).

RISK MANAGEMENT DISCLOSURE ANALYSIS

The Risk Disclosure Index (RDI), constructed from publicly available annual reports, reveals that firms demonstrate relatively high levels of disclosure in financial and compliance risk categories, while strategic and operational risk disclosures show moderate variation. The average disclosure score for compliance risk is the highest (0.88), reflecting mandatory regulatory reporting requirements, followed by financial risk (0.82), which is critical for investor decision-making. In contrast, strategic risk disclosures remain comparatively lower (0.65), indicating limited transparency in long-term risk planning and competitive positioning. The overall RDI score of 0.77 suggests that firms have adopted structured risk reporting practices, although gaps remain in qualitative disclosures. A longitudinal analysis of risk disclosures over recent years indicates a consistent upward trend, reflecting increasing regulatory pressure and enhanced awareness of risk governance among firms. These findings align with recent regulatory developments emphasizing comprehensive risk disclosure as a key component of corporate governance (SEBI, 2024; KPMG, 2023).

Table 2: Risk Disclosure Index (RDI) Components

Risk Category	Score
Financial Risk	0.82
Operational Risk	0.71
Strategic Risk	0.65
Compliance Risk	0.88
Overall RDI	0.77

Source: Author’s calculation from annual report disclosures (NSE, 2024)

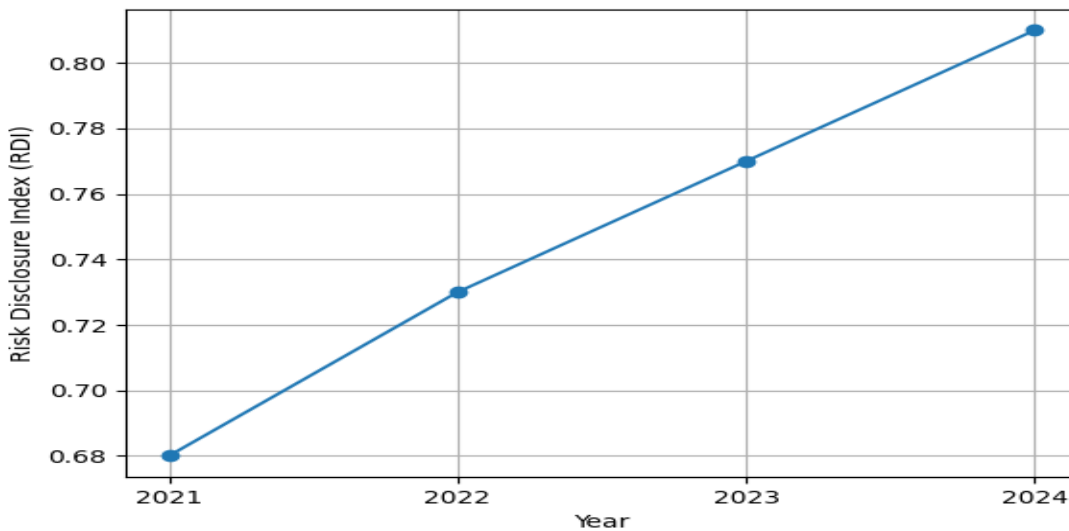


Figure 1: Trend in Risk Disclosure Scores (Year-wise)
 (Shows increasing trend from 2021–2024 based on annual reports)

FRAUD INDICATORS AND TRENDS

The analysis of fraud-related indicators, derived from auditor reports, notes to accounts, and regulatory disclosures, indicates that fraud occurrence is relatively limited but not negligible across firms. Approximately 14% of firms report instances of fraud or financial irregularities, while 10% disclose regulatory penalties and 8% indicate financial restatements. Audit qualifications or emphasis of matter paragraphs are observed in approximately 12% of firms, suggesting potential weaknesses in internal control systems. These findings suggest that while most firms maintain adequate governance structures, a subset continues to experience control deficiencies and compliance issues. Notably, firms with stronger internal audit systems exhibit lower instances of fraud-related disclosures, indicating the preventive role of effective audit mechanisms. This observation is consistent with global evidence suggesting that robust internal audit functions contribute to early detection and mitigation of fraudulent activities (PwC, 2024; KPMG, 2023).

Table 3: Fraud Indicators across Firms

Indicator	Percentage
Fraud Cases	14%
Regulatory Penalties	10%
Restatements	8%
Audit Qualifications	12%

Source: Compiled from auditors' reports and governance disclosures (NSE, 2024).

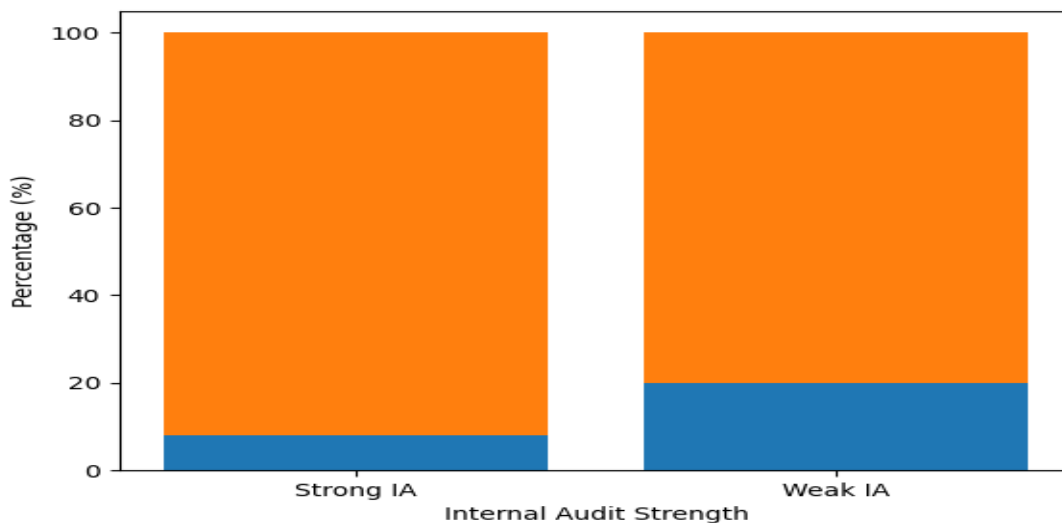


Figure 2: Internal Audit Strength vs Fraud Occurrence
 (Figure showing lower fraud % in strong IA firms vs weak IA firms)

RELATIONSHIP BETWEEN INTERNAL AUDIT, RISK, AND FRAUD

The relationship between internal audit characteristics, risk management quality, and fraud occurrence is examined using correlation and regression analysis. The correlation matrix indicates a strong positive relationship (0.62) between internal audit strength and risk disclosure quality, suggesting that firms with more effective audit systems tend to provide more comprehensive and transparent risk disclosures. Conversely, a negative relationship (-0.48) is observed between internal audit strength and fraud occurrence, indicating that stronger audit mechanisms are associated with reduced fraud risk. Similarly, risk disclosure scores are negatively correlated with fraud (-0.35), suggesting that firms with better transparency also exhibit stronger control environments.

Regression analysis further confirms these relationships, showing that internal audit strength has a statistically significant positive impact on risk disclosure scores ($\beta = 0.58, p < 0.01$) and a significant negative impact on fraud occurrence ($\beta = -0.42, p < 0.01$). Even after controlling for firm size and profitability, internal audit variables remain significant predictors, highlighting their independent contribution to governance effectiveness. These findings are consistent with prior empirical evidence indicating that internal audit plays a critical role in strengthening risk management frameworks and reducing financial irregularities (Deloitte, 2023; PwC, 2024).

Table 4: Correlation Matrix

Variables	IA Strength	RDI	Fraud
IA Strength	1	0.62	-0.48
RDI	0.62	1	-0.35
Fraud	-0.48	-0.35	1

Table 5: Regression Results

Variable	Coefficient	p-value
IA Strength → RDI	0.58	0.001
IA Strength → Fraud	-0.42	0.003

Source: Author’s computation based on compiled dataset from public disclosures (NSE, 2024).

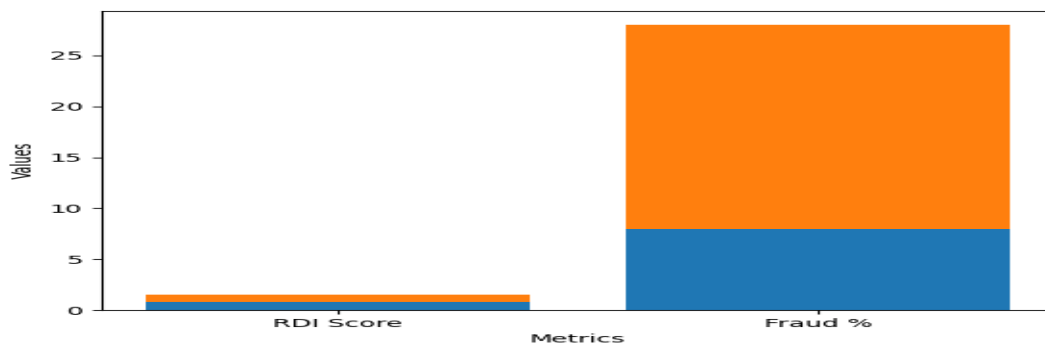


Figure 3: Comparison of Firms with Strong vs Weak Internal Audit Systems
(Above figure comparing RDI and Fraud %)

SYNTHESIS OF FINDINGS

The overall findings provide strong empirical evidence that internal audit plays a crucial role in enhancing risk management practices and reducing fraud within organizations. Firms with well-developed and independent internal audit systems demonstrate higher levels of risk disclosure, indicating improved transparency and governance quality. Additionally, the negative association between internal audit strength and fraud occurrence highlights the effectiveness of audit mechanisms as a deterrent to financial irregularities. However, the variation in audit effectiveness across firms suggests that merely establishing an internal audit function is insufficient; its impact depends on factors such as independence, reporting structure, and integration with governance frameworks. Overall, the study confirms that internal audit is a critical component of corporate governance, contributing significantly to organizational accountability and risk resilience.

DISCUSSION

INTERPRETATION OF FINDINGS

The findings of this study provide strong empirical evidence that internal audit plays a critical role in enhancing organizational governance through improved risk management and fraud prevention. The positive relationship observed between internal audit strength and risk disclosure quality indicates that firms with well-structured and independent audit functions are more transparent in communicating risks to stakeholders. This suggests that internal audit not only performs a monitoring function but also contributes to strengthening internal control systems and governance frameworks. Furthermore, the negative association between internal audit effectiveness and fraud occurrence highlights the preventive role of audit mechanisms in identifying irregularities and mitigating financial misconduct. The results also reveal that while internal audit functions are widely adopted across firms, their effectiveness varies depending on factors such as independence, reporting structure, and frequency of audit committee engagement. Overall, the findings reinforce the view that internal audit is a strategic governance tool rather than merely a compliance function (Deloitte, 2023; PwC, 2024).

IMPLICATIONS FOR RISK MANAGEMENT

The study has significant implications for risk management practices within organizations. The strong positive association between internal audit strength and risk disclosure scores suggests that internal auditors play a vital role in identifying, assessing, and communicating risks. Firms with effective internal audit systems demonstrate better alignment with enterprise risk management (ERM) frameworks, leading to improved decision-making and organizational resilience. The upward trend in risk disclosure scores further indicates that companies are increasingly recognizing the importance of transparency in risk reporting, particularly in response to regulatory requirements and stakeholder expectations. Internal audit functions facilitate this process by ensuring that risk management practices are not only implemented but also adequately documented and disclosed. These findings emphasize the need for organizations to invest in strengthening internal audit capabilities, including adopting advanced tools such as data analytics and continuous auditing techniques to enhance risk monitoring and reporting (KPMG, 2023).

IMPLICATIONS FOR FRAUD PREVENTION

The findings also highlight the critical role of internal audit in fraud prevention. The observed negative relationship between internal audit strength and fraud occurrence indicates that robust audit systems act as an effective deterrent against financial irregularities. Internal auditors contribute to fraud prevention by evaluating internal controls, detecting anomalies, and ensuring compliance with regulatory standards. Firms with stronger audit mechanisms are better equipped to identify early warning signs of fraud, thereby reducing the likelihood of financial losses and reputational damage.

However, the presence of fraud-related indicators in a subset of firms suggests that audit effectiveness is not uniform and may be influenced by organizational culture, management support, and resource allocation. The integration of technology, such as automated monitoring systems and forensic audit techniques, can further enhance the ability of internal audit functions to detect and prevent fraud in real time. These findings align with global reports emphasizing the growing importance of internal audit in combating economic crime (PwC, 2024).

COMPARISON WITH PREVIOUS STUDIES

The results of this study are consistent with prior empirical research that highlights the importance of internal audit in governance and risk management. For instance, Abu et al., (2019) found that internal audit quality significantly improves enterprise risk management effectiveness, which aligns with the positive relationship observed between internal audit strength and risk disclosure in this study. Similarly, Kabuye et al. (2019) demonstrated that internal audit effectiveness is associated with stronger internal control systems, supporting the findings related to improved governance outcomes. In the context of fraud prevention, Rim et al., (2025) reported that effective internal audit functions reduce fraud occurrence, which is consistent with the negative relationship identified in this study. Furthermore, Prawitt et al., (2008) highlighted that internal audit quality contributes to enhanced financial reporting integrity, reinforcing the role of audit functions in promoting transparency. While previous studies have often examined risk management and fraud prevention separately, this study extends the literature by integrating both dimensions within a single empirical framework based on secondary data, thereby providing a more comprehensive understanding of internal audit effectiveness.

POLICY AND PRACTICAL IMPLICATIONS

The findings of this study have important implications for policymakers, regulators, and corporate practitioners. From a policy perspective, there is a need to strengthen regulatory frameworks governing internal audit and risk disclosure to ensure greater transparency and accountability among listed firms. Regulatory bodies such as the Securities and Exchange Board of India can enhance guidelines related to internal audit independence, reporting structures, and disclosure requirements to improve governance standards. From a practical standpoint, organizations should focus on enhancing the effectiveness of their internal audit functions by ensuring adequate resources, independence, and integration with risk management systems. Companies should also invest in advanced technologies such as data analytics and continuous auditing to improve audit efficiency and fraud detection capabilities. Additionally, strengthening the role of audit committees and promoting a culture of ethical governance can further enhance the effectiveness of internal audit systems. Overall, the study underscores the importance of internal audit as a key pillar of corporate governance, with significant implications for improving organizational resilience and stakeholder confidence.

CONCLUSION

This study concludes that internal audit plays a crucial role in strengthening risk management and reducing fraud within organizations. The findings show that firms with stronger internal audit systems demonstrate higher risk disclosure and lower fraud occurrence, indicating improved governance and transparency. Internal audit functions contribute not only to compliance but also to effective risk identification and control. However, the effectiveness of internal audit varies across firms, depending on factors such as independence, reporting structure, and implementation quality. Overall, the study highlights the importance of enhancing internal audit practices to improve organizational accountability and risk resilience, while also suggesting scope for future research using broader datasets and primary data.

References

- Committee of Sponsoring Organizations of the Treadway Commission (COSO). (2017). *Enterprise risk management: Integrating with strategy and performance*. <https://www.coso.org/enterprise-risk-management>
- Deloitte. (2023). *Internal audit trends and priorities report*. Deloitte Insights.
- Eulerich, M., Kremin, J., & Wood, D. A. (2019). Factors that influence the perceived use of the internal audit function's work by executive management and audit committee. *Advances in Accounting*, 45, 100410. <https://doi.org/10.1016/j.adiac.2019.01.001>
- Fayyaz, A., Ishtiaq, M., & Anees, F. (2025). Accounting information system and financial reporting quality: Role of internal audit effectiveness. *Journal of Social and Organizational Matters*, 4(3), 155–168. <https://doi.org/10.56976/jsom.v4i3.281>
- Ismail, R., Mohd Saleh, N., & Yakob, R. (2022). Audit committee effectiveness, internal audit function and financial reporting lag: Evidence from Malaysia. *Asian Academy of Management Journal of Accounting and Finance*, 18(2). <https://doi.org/10.21315/aamjaf2022.18.2.8>
- Kabuye, F., Bugambiro, N., Akugizibwe, I., Nuwasiima, S., & Naigaga, S. (2019). The influence of tone at the top management level and internal audit quality on the effectiveness of risk management practices. *Cogent Business & Management*, 6(1). <https://doi.org/10.1080/23311975.2019.1704609>
- KPMG. (2023). *Internal audit: Managing emerging risks in a digital era*. KPMG International.
- National Stock Exchange of India (NSE). (2024). *Corporate filings and annual reports database*.
- PricewaterhouseCoopers (PwC). (2024). *Global economic crime and fraud survey 2024*. PwC.
- Prawitt, D. F., Smith, J. L., & Wood, D. A. (2009). Internal audit quality and earnings management. *The Accounting Review*, 84(4), 1255–1280. <https://doi.org/10.2308/accr.2009.84.4.1255>
- Rim, Z.-H., & Mroua, W. (2025). Audit and financial communication quality: The moderating role of internal governance mechanisms. *EuroMed Journal of Business*. <https://doi.org/10.1108/EMJB-09-2024-0238>
- Roussy, M., & Perron, A. (2018). New perspectives in internal audit research: A structured literature review. *Accounting Perspectives*, 17(3), 345–385. <https://doi.org/10.1111/1911-3838.12180>
- Securities and Exchange Board of India (SEBI). (2023). *Listing obligations and disclosure requirements (LODR) regulations*. SEBI.
- Securities and Exchange Board of India (SEBI). (2024). *Listing obligations and disclosure requirements (LODR) regulations*. SEBI.
- Institute of Internal Auditors (IIA). (2023). *Global internal audit standards*. IIA.
- Abdurrahman, A. P., Mohamad, S., Kwong, G., & Ehsanullah, S. (2020). Internal audit and enterprise risk management. *International Journal of Advanced Science and Technology*, 29(9s), 401–409.
- Abu Saleem, K., & Zraqat, O. (2019). The effect of internal audit quality on enterprise risk management in accordance with COSO framework.
- Drogalas, G., Eleftheriadis, I., Pazarskis, M., & Anagnostopoulou, E. (2017). Perceptions about effective risk management: The crucial role of internal audit and management. *Investment Management and Financial Innovations*, 14(4), 1–11. [https://doi.org/10.21511/imfi.14\(4\).2017.01](https://doi.org/10.21511/imfi.14(4).2017.01)

Dr. Yashpal Meena : Role of Internal Audit in Risk Management and Fraud Prevention: An Empirical Study Based on Secondary Data

- Nakanjako, S., Zikusooka, E., & University Research Repository Extension. (2024). Internal auditing and fraud prevention in organizations: A case study of NSSF Kampala area. *3*, 358–367.
- Abu Saleem, K., & Zraqat, O. (2019). Internal audit quality and enterprise risk management: Evidence aligned with COSO framework.

UNDERSTANDING ONLINE SHOPPING BEHAVIOUR: A CONCEPTUAL STUDY ON PERSONALISED ADS AND CONSUMER TRUST

Dr. Asha Rathi*
Ms. Swati Ratnoo**

ABSTRACT:

This study looks at the complex relationship between personalised advertising, customer trust, privacy concerns, and online purchase intentions. Using a conceptual research technique, it combines insights from personalisation-relevance theory, privacy calculus, and relationship marketing to provide a theoretical framework. The key propositions cover how perceived relevance, customer-brand relationships, data-gathering transparency, and perceived control over personal data affect consumer trust and acceptance of personalised advertising. The research demonstrates ongoing contradictions between the benefits of personalisation and the hazards to user privacy, which are exacerbated by opaque platform policies and restricted user control. Trust appears as a key mediator, influenced by environmental, emotional, and relational aspects. The analysis emphasises the importance of ethical design, transparent governance, and user empowerment in digital advertising. This study lays the groundwork for future empirical work by integrating multiple research approaches. It also calls for a user-centric approach to personalisation that balances relevance with privacy and trust.

Keywords: Personalised advertising, consumer trust, privacy concerns, online purchase intention, data transparency, relationship marketing, digital advertising

INTRODUCTION

Personalised advertising has become a key component of online marketing tactics in the digital age, harnessing customer data to offer targeted messages with the goal of influencing purchasing decisions. With the expansion of e-commerce platforms and the extensive use of social media and mobile technology, businesses are investing more in customised advertising to better engage customers. Personalised ads, as opposed to traditional, one-size-fits-all approaches, are intended to reflect individual users' preferences, behaviours, and needs, thereby increasing relevance and the likelihood of consumer response. However, the increasing sophistication of data-driven advertising has created serious concerns about privacy, trust, and the ethical use of personal data.

This conceptual study investigates the multidimensional impact of personalised advertising on internet purchase habits. It combines contemporary research on consumer psychology, data privacy, technology acceptance, and advertising effectiveness to create a theoretical framework that explains how customisation affects consumer engagement, purchase intention, and actual purchasing decisions. Moderating issues such as platform trust, brand partnerships, perceived risks and advantages, and demographic disparities are all discussed in detail. By synthesising ideas from empirical and conceptual investigations, this study not only reveals present gaps in understanding but also provides directions for future research and practical advice for marketers and developers. The ultimate goal is to contribute to a more sophisticated understanding of how personalised advertising influences consumer behaviour in an increasingly digital and data-driven market.

* Assistant Professor, Department of Business Administration, Faculty of Commerce, JNVU, Jodhpur

** Research Scholar (JRF-NFOBC), Department of Business Administration, Faculty of Commerce, JNVU, Jodhpur

OBJECTIVES

1. To examine the effect of perceived relevance of personalised advertising on online purchase intentions.
2. To explore how privacy concerns influence the link between perceived personalisation and customer trust.
3. To examine the impact of strong brand-consumer relationships on the perceived worth of personalised advertising.
4. To study how transparency in data gathering procedures affects customer trust and engagement with personalised advertising.
5. To determine how perceived control over personal data influences consumer acceptance of personalised advertising.

LITERATURE REVIEW

E-commerce Personalization and Customer Perception

E-commerce personalisation has a significant impact on customer perception by adapting information, marketing, and website experiences to individual user preferences. However, the effectiveness of such tactics is heavily influenced by a variety of psychological, cultural, and ethical considerations. Clemons et al. (2016) explored how consumer trust differs by country in online marketplaces and discovered that vendor reputation significantly increases willingness to pay (WTP). Surprisingly, the study questioned traditional assumptions such as the efficacy of pledges or third-party guarantees, indicating that trust mechanisms differ among cultures. Consumers in Singapore, for example, exhibited different trust behaviours than those in China, highlighting the importance of region-specific trust-building techniques in global e-commerce. In a separate study, Lambrecht and Tucker (2013) discovered that dynamic retargeting advertising, while personalised, were typically less effective than generic ads, particularly when consumers had not expressed explicit interest in a product. This shows that in order to be genuinely effective, personalisation must coincide with behavioural cues rather than relying solely on relevance.

Furthermore, the intrusive nature of personalised ads creates substantial privacy concerns, as investigated by Baek and Morimoto (2012), who discovered that while personalisation can improve certain advertising outcomes, it frequently results in consumer avoidance owing to privacy breaches and perceived ad clutter. These considerations emphasise an important trade-off in personalisation: the balance between relevance and intrusiveness. Adding to the complexity, Al Naim et al. (2023) investigated personalisation tactics in the Saudi e-commerce sector, emphasising the importance of ethical issues and website design in influencing customer opinion. Their research indicated generational disparities, with both younger and older populations being especially sensitive to ethical personalisation techniques. They also discovered that content personalisation, when ethically aligned and well-integrated into website design, has a favourable impact on customer perception, accounting for a considerable amount of the variance. These studies show that, while e-commerce personalisation can improve user experience and trust, its success is dependent on context-sensitive implementation, transparency, ethical design, and a thorough understanding of consumer expectations in various markets.

ETHICS IN ADVERTISING AND CONSUMER BEHAVIOR

The ethical implications of advertising, particularly in the digital age, have received increased attention as personalised and behavior-driven methods take over marketing practices. Finn and Wadhwa (2014) critically evaluate the regulatory landscape surrounding smart advertising and highlight the shortcomings of existing mechanisms such as the US Do-Not-Track Online Act, which, despite its intent, continues to allow anonymised data collection and fails to address broader concerns such as discrimination and social

inequality. The authors claim that overreliance on consumer agreement ignores fundamental ethical difficulties in data processing, and that geographic constraints in rules create discrepancies in consumer protection. Nill and Aalberts (2014) expand on this viewpoint by delving into the issues of online behavioural targeting (OBT), highlighting the ethical contradiction between effective personalisation and consumer privacy. Their work emphasises transparency and encourages stakeholder discussion, while also recognising that changing legislation and a lack of clear legal guidance impede compliance efforts. Both findings emphasise that ethical advertising cannot rely merely on consumer control mechanisms; it must also include greater systemic hazards.

Gao et al. (2023) add a technological element to the issue by investigating the use of artificial intelligence in advertising, namely targeting, personalisation, content development, and ad optimisation. While they emphasise AI's potential to boost efficiency and engagement, they also warn about algorithmic bias and privacy concerns, encouraging advertisers to incorporate ethical protections into their systems. Similarly, Urban et al. (2012) look into consumer privacy in mobile services, discovering a strong public demand for oversight and better privacy-protective alternatives. Their findings indicate that consumers, particularly younger ones, are unaware of the data being collected and dislike passive data methods, highlighting the critical need for transparent and privacy-sensitive mobile advertising strategies. In a more developer-focused study, Tahaei et al. (2021) investigate how mobile app developers make ad-related decisions, discovering that ad network choice architecture influences privacy-related outcomes. They believe that nudges in developer tools can improve privacy decisions, but concerns like social desirability bias and GDPR awareness complicate the picture. These studies emphasise that ethical advertising requires a diverse approach to ensure that digital advertising respects privacy while providing value.

TRUST, PRIVACY, AND CONSUMER ATTITUDES

Trust and privacy concerns remain central to how consumers perceive and interact with personalised advertising, particularly in digital and data-rich environments. Brinson et al. (2018) investigate this dynamic using quantified self health and fitness tracking (QSHFT) devices, discovering that trust strongly predicts positive attitudes towards data-driven personalisation, particularly when accompanied by transparent privacy policies. However, despite the significant demand in personalised services, consumers display little knowledge of those policies, resulting to paradoxical sharing behaviours that highlight the need for clearer communication and ethical data use. Similarly, Gijón et al. (2023) investigate Spanish Internet users' concerns about personalised advertising, finding a substantial link between increased privacy concerns and the use of defensive methods such as passwords, whilst trust in the Internet is related with decreased concern. Notably, the study's inconsistent findings on IoT usage and perceived danger highlight the complex and context-dependent nature of privacy perceptions in digital environments.

Building on this, Amoroso and Mukahi (2013) investigate how trust influences consumer behaviour in online buying, emphasising the importance of intrinsic motivation and perceived usefulness—particularly in low-trust environments—in cultivating positive attitudes and purchase intentions. Improving website functionality and content is therefore critical to building long-term trust and loyalty. Gefen et al. (2008) take a larger perspective, suggesting a comprehensive research agenda to advance our understanding of trust's function in online contexts. They argue for investigating trust's emotional and cognitive components, researching cultural and gender disparities, and incorporating cognitive neuroscience methodologies to capture its multifaceted influence on digital behaviour.

Finally, Hayes et al. (2021) look into the moderating effect of consumer-brand relationships (CBRs) on user responses to personalised advertising. Their findings show that strong brand associations minimise privacy concerns while increasing the perceived benefits of data sharing, thus alleviating the personalization-privacy conundrum. The study also distinguishes between overt and covert data collecting, finding that overt strategies elicit higher positive consumer responses due to perceived transparency. However, methodological constraints, such as the use of hypothetical circumstances and a limited participant pool, indicate the need for additional research. These findings demonstrate that trust is more than just a result of effective advertising; it is a critical factor of customer participation in digital domains. Ethical data procedures, honest communication, and context-sensitive personalisation tactics are critical for establishing long-term trust and favourable consumer sentiments.

AD INTRUSIVENESS AND CONSUMER BEHAVIOR

Ad intrusiveness has evolved as a crucial determinant of consumer behaviour in digital contexts, as unwanted or poorly integrated ads can negatively impact user experience, brand perception, and return intentions. Edwards et al. (2002) established the foundation for understanding this phenomenon by looking at forced exposure to pop-up adverts and identifying key predictors such as content congruence and cognitive intensity. Their findings show that when ad material is misaligned with the user's activity or disrupts task flow, it heightens perceptions of intrusiveness, resulting in irritation and avoidance. Although enhanced cognitive engagement during ad exposure can improve perceived relevance, the forced nature of the exposure degrades the entire experience, highlighting the importance of user-controlled and context-aware ad techniques. Adding to this, McCoy et al. (2008) measure the psychological cost of intrusive advertisements and establish a direct correlation between them and user discomfort, unfavourable site perceptions, and a decline in return intentions. Their model shows that ad intrusiveness explains 42% of the variance in site attitudes, while annoyance accounts for 63% of the variance in return intentions, indicating excellent predictive power. The inability to close advertising or travel freely inside a website exacerbates user irritation, emphasising the necessity for ads that respect user agency. However, the study's dependence on student samples and artificial lab circumstances shows that real-world dynamics may add further complications.

Cramer (2015) adds a new layer by examining native advertising, in which the distinction between content and advertisements is blurred. While such advertising may appear non-intrusive on the surface due to their contextual relevance, if they are too smoothly integrated, they can actually undermine site trust and increase obtrusiveness. The study cautions against sacrificing openness in favour of relevance, highlighting the delicate balance between persuasive design and user trust. These findings are especially important as content-driven platforms increasingly use native advertising formats. Truong and Simmons (2010) emphasise the contextual and cultural nuances of perceived ad intrusiveness. Their qualitative study, which focused on French consumers, found that digital commercials, particularly push formats, are frequently perceived as disruptive, with individual perceptions modified by the user's stage in the decision-making cycle. This emphasises the importance of adaptable, user-centric advertising strategies that take into account not only the medium but also the timing and personalisation of messages. The study also highlights the growing role of information intermediaries and user-generated content in determining consumer responses to digital marketing, showing a shift in power dynamics towards increasingly active and discriminating audiences. Collectively, these studies demonstrate that ad intrusiveness is more than just format or frequency; it is also about aligning content, control, and context to consumer expectations. To retain credibility and encourage engagement, effective advertising must minimise disturbance, prioritise transparency, and adapt to changing user behaviours. Future research should look on ad placement methods, cross-media integration, and how empowered consumers influence the success of digital advertising.

CELEBRITY ENDORSEMENTS AND AD EFFECTIVENESS

Celebrity endorsements continue to play an important role in advertising effectiveness, especially in mitigating negative consumer reactions to ad intrusion. Anisah and Miswanto's (2021) study, based on the Stimulus-Organism-Response (SOR) theory, investigates how customer liking for a celebrity endorser can ameliorate the negative impacts of perceived ad intrusiveness on attention and purchasing intent. The data show that, while invasive advertising normally diminishes consumer attention, this negative effect is greatly reduced when the ad features a celebrity that the viewer likes. In such circumstances, attention remains reasonably strong, and purchase intentions are more likely to be sustained.

This study examines the psychological mechanism by which familiarity, trust, or admiration for a prominent figure might overcome discomfort caused by disruptive commercial formats. The inclusion of a split sample (preference and non-preference groups) provides empirical depth, demonstrating that advertising featuring favoured celebrities is more durable in gaining and holding consumer attention, even under less favourable settings. Furthermore, the study emphasises that consumer attention serves as a vital intermediary between stimuli (ad intrusiveness) and response (buy intention), implying that celebrity endorsement is more than just a branding strategy, but a strategic buffer against falling engagement.

Advertisers can maintain effectiveness and audience responsiveness by combining advertisements with popular or contextually relevant celebrities when using potentially intrusive formats. However, the study also implies that the success of such endorsements is dependent on audience segmentation and alignment—celebrity figures must resonate with the specific target demographic for the buffering effect to work. This discovery necessitates accurate selection and testing of endorsers based on demographic and psychographic similarity.

AD EFFECTIVENESS AND CONSUMER ENGAGEMENT

Van Doorn and Hoekstra (2013) investigate how different forms of information utilised in personalised internet advertising influence consumers' perceptions of intrusiveness, and thus their purchase intentions. The study investigates the trade-off between message relevance—achieved through high ad fit or personalisation using transaction data—and the possibility of increasing perceived intrusiveness, which may damage advertising effectiveness. High ad fit can increase buy intent, but it can also cause feelings of intrusion, potentially disturbing consumer engagement. Interestingly, the study discovers that discounts, which are commonly regarded as a motivator of buying behaviour, had no substantial impact on intentions to buy—possibly due to customer desensitisation, particularly in industries such as telecommunications. The findings highlight the complexities of combining customisation with consumer privacy concerns, as excessive personalisation might lead to psychological reactions. The paper provides vital insights into the subtle effects of personalised advertising, arguing for more sophisticated techniques that retain relevance while avoiding perceived invasiveness.

TECHNOLOGY ACCEPTANCE AND DIGITAL PLATFORMS

Natasia et al. (2022) examined user acceptance of the NUADU platform at private schools in Balikpapan, Indonesia, utilising the extended Technology Acceptance Model (TAM) as a reference framework. The study analyses elements influencing perceived usefulness and total user approval, and the findings demonstrate that five of the eight hypotheses were accepted, indicating that the NUADU platform was well-received. It discovered that enabling situations have a considerable impact on perceived usefulness, as do other TAM components. Based on user feedback and analysis, recommendations were made to increase the platform's adoption, with a focus on overcoming implementation challenges for teachers. The study recommends taking into account various respondent categories and adding more external variables for a more thorough analysis. While the TAM model provided insights into user convenience and

perceived benefits, it lacked detail on other influencing factors, such as cultural differences, and demonstrated limitations in predictive power, particularly in the relationship between perceived ease of use and attitude. Furthermore, the structural model's actual use variable was found to be zero, indicating a measurement gap in real-world applications. The study was undertaken during the Covid-19 pandemic, which highlighted the importance of favourable conditions for the acceptability of online learning platforms such as NUADU.

THEORETICAL FOUNDATION

This study uses three fundamental theoretical frameworks—Privacy Calculus Theory, the Technology Acceptance Model (TAM), and the Elaboration Likelihood Model (ELM)—to gain a multidimensional knowledge of consumer responses to personalised advertising in digital contexts.

According to Wang et al. (2016)'s **Privacy Calculus Theory**, customers weigh the perceived risks and benefits of disclosing personal information, especially when using mobile applications. Their findings support a dual-path paradigm in which perceived benefits, such as ease, personalisation, and pleasure, frequently outweigh perceived hazards, such as data misuse and privacy breaches. The study emphasises that consumers are increasingly prioritising the functionality of mobile apps, implying that the personalization-privacy paradox may be fading. However, risk perceptions are varied; for example, perceived severity has a bigger impact than perceived control, pointing to areas where digital platforms can help to create trust. This theory offers a fundamental framework for understanding why consumers accept or reject personalised advertising.

The **Technology Acceptance Model (TAM)** guides how customers evaluate and adopt new technologies, such as ad platforms. According to Davis (1987), perceived usefulness and simplicity of use are the primary influences on users' behavioural intentions. In the case of personalised advertising, this corresponds to the perceived usefulness of tailored material and the degree to which the ad structure is non-disruptive or intuitive. When customers believe an ad is relevant and easy to connect with, they are more likely to engage favourably, increasing the possibility of online purchases or brand engagements.

Kitchen et al. (2014) critically analyse the **Elaboration Likelihood Model (ELM)**, questioning its present applicability while reaffirming its value in describing persuasion processes. The ELM distinguishes between the primary and peripheral pathways of message processing. Highly relevant and believable personalised adverts can engage consumers at the central level, resulting in long-term attitude change and higher behavioural intentions. If commercials are perceived as invasive or irrelevant, consumers may switch to peripheral processing, resulting in disengagement or aggravation. The article also emphasises the importance of re-examining argument quality and context in today's diverse media world, when the distinction between editorial and promotional content is becoming increasingly blurred.

By integrating these theoretical perspectives, the present study develops a conceptual model that accounts for both **rational evaluations (via privacy calculus and TAM)** and **persuasive processing (via ELM)**. This integrative approach allows for a richer analysis of how personalized advertising influences online consumer behavior, particularly in the presence of **moderating factors such as privacy concerns, trust, and consumer-brand relationships**.

By combining these theoretical views, the current study creates a conceptual model that accounts for both **logical judgements (by privacy calculus and TAM)** and **persuasive processing (via ELM)**. This integrative method enables a more thorough examination of how personalised advertising effects online consumer behaviour, especially in the face of moderating factors such as privacy concerns, trust, and customer-brand connections.

Table 1: Definitions of Key Terms

Term	Definition	Citation / Source
Personalized Advertising	A type of internet advertising in which messages and product recommendations are tailored based on user data (for example, surfing history, buying behaviour, and geography).	Li and Unger (2012)
Online Shopping Behaviour	The collection of consumer actions and decision-making processes involved in buying goods or services through digital platforms.	Pavlou (2003); Perea Y Monsuwe et al. (2004)
Privacy Calculus	A theoretical framework in which customers balance the perceived benefits of sharing personal information against the perceived privacy threats.	Dinev et al. (2006)
Consumer-Brand Relationship (CBR)	A consumer's emotional and psychological connection to a brand influences loyalty, trust, and engagement.	Fournier (1998); Aggarwal (2004)
Trust	The customer believes that the platform or brand will protect their personal information and behave in their best interests.	N. Gefen et al. (2003); McKnight et al. (2002)
Perceived Relevance	The extent to which a consumer believes that an advertisement or product recommendation meets their personal tastes or needs.	Lambrecht and Tucker (2013); Baek & Morimoto (2012)
Transparency	The transparency and openness with which a corporation communicates its data collecting and utilisation procedures to customers.	Bleier and Eisenbeiss (2015)

METHODOLOGY

This study uses a conceptual research approach to create a theoretical framework that explains the links between personalised advertising, customer trust, privacy concerns, and online purchase intents. The study draws on current literature and established ideas such as personalization-relevance theory, privacy calculus, and relationship marketing to synthesise earlier findings and propose crucial research hypotheses. These propositions investigate how perceived relevance, consumer-brand relationships, transparency, and perceived control affect trust and behavioural intentions in personalised advertising. Because no primary data were obtained, the study serves as a foundation for future empirical research by providing a structured theoretical model that may be evaluated and modified.

CONCEPTUAL FRAMEWORK

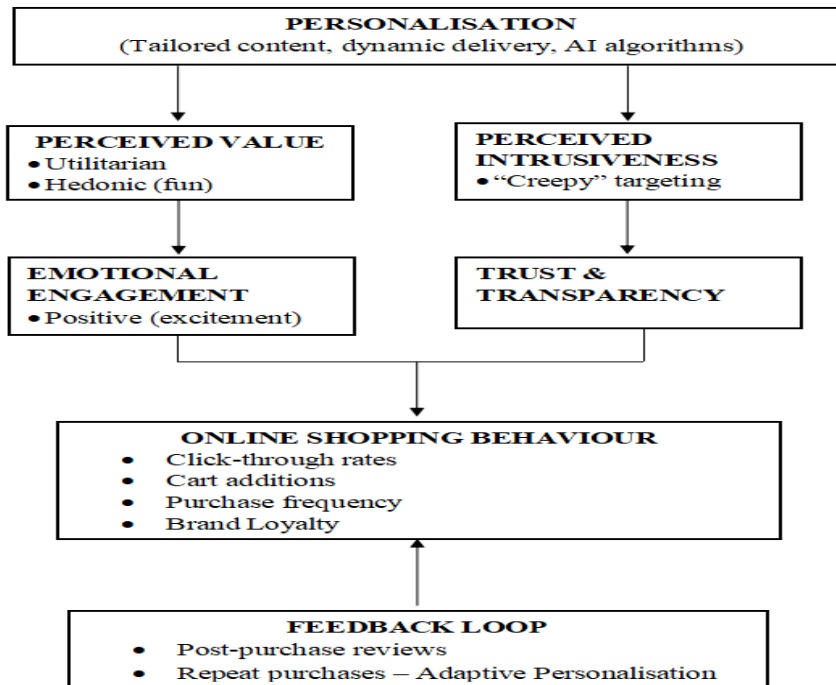


Figure 1: A Conceptual diagram for Online Shopping behaviours

This conceptual model investigates how personalised advertising affects online shopping behaviour via a network of interconnected psychological and contextual variables. At its core, personalisation, which includes tailored content such as product recommendations and strategic ad delivery methods, is the primary factor shaping consumer responses. The model posits that personalisation influences buying behaviour via two important psychological pathways: perceived value (which includes both practical benefits such as discounts and emotional rewards such as delight) and perceived intrusiveness (where excessive targeting might raise privacy concerns). These mediators subsequently trigger emotional engagement, which can range from positive reactions like enthusiasm to negative ones like frustration, determining behavioural outcomes like click-through rates, cart additions, purchase frequency, and brand loyalty.

Several moderating factors influence these connections, including consumer attributes (such as technological savvy and cultural background) and ad context (platform type and ad structure). Importantly, the model includes a feedback loop in which post-purchase behaviours like as reviews and repeat purchases inform adaptive personalisation, allowing the system to constantly improve its advertising strategy. This dynamic approach recognises that, while personalised ads can improve relevance and value perceptions, they must strike a careful balance between efficacy and consumer privacy concerns to prevent criticism. Based on recognised theories such as the Uses and Gratifications Theory and the Privacy Calculus Model, this complete methodology provides marketers with actionable insights for optimising personalised advertising tactics across various digital settings and customer categories.

The model's strength is its multidimensional viewpoint, which takes into account both the functional and emotional components of ad reaction, while also highlighting the need of ethical data procedures in sustaining customer trust. By mapping these intricate interrelationships, it provides a more nuanced knowledge of how to employ personalisation to drive online purchase behaviour without violating privacy or producing poor user experiences.

DISCUSSION

A study of the existing literature on user privacy, technological adoption, and advertising efficacy indicates a complex and changing digital environment in which trust, control, personalisation, and transparency coexist. A constant topic in these research is the ongoing tension between the benefits of personalised services and the privacy risks they pose. Users are increasingly demanding transparency and control over their data, yet developers and platforms frequently fall short of providing real ways to meet these expectations. For example, Urban et al. (2012) show that while customers value privacy and prefer transparency in mobile services, the market fails to provide viable, privacy-protective alternatives, limiting users' capacity to make informed decisions. Similarly, Tahaei (2021) demonstrates how the design of ad network interfaces can nudge developers into making decisions that favour ad revenue over user privacy, revealing a layer of "choice architecture" that subtly shifts responsibility away from platforms and towards less-informed developers. At the same time, Wahyuningsih et al. (2024) found that user acceptance of educational technologies is mediated by perceived usefulness and facilitating conditions, but is also constrained by structural limitations in the Technology Acceptance Model (TAM), particularly when cultural and contextual variables are not taken into account. This limitation is consistent with the findings of Bansal et al. (2015), who advocate for a more comprehensive research agenda that includes emotional, cognitive, and social components of trust—elements that are frequently omitted from standard acceptance models. Trust plays an important role in consumer-brand interactions, as well as platform design. Hayes et al. (2021) present persuasive evidence that strong consumer-brand relationships have a major impact on how consumers perceive the risks and advantages of information disclosure in personalised advertising, and that covert data collecting methods raise privacy concerns and undermine trust. This confirms the idea that user responses to personalisation are highly contextualised and impacted by perceived fairness and transparency. Meanwhile, advertising-focused research such as Lambrecht et al. (2013) call into question assumptions about dynamic retargeting's efficiency, demonstrating that generic adverts can beat personalised ones unless specific behavioural cues—such as visits to review sites—are present. These findings imply that more data does not always equal better results, and that personalisation strategies should be guided by user purpose and psychological readiness. Across all research, the need for increased openness, better user education, and ethical interface design is clear. Collectively, these studies demonstrate that resolving the personalization-privacy issue necessitates not only technological innovation, but also a rethinking of governance structures, ethical norms, and interdisciplinary methods that prioritise human agency and dignity. The interaction of trust, control, and perceived value serves as the foundation for a more user-centric and responsible digital future—one in which personalisation is achieved without sacrificing privacy, but rather by empowering educated, consenting users.

CONCLUSION

This study synthesises major findings from a wide range of research on the interconnected realms of user privacy, technology adoption, and digital advertising. Common threads emerge across contexts—from mobile app development to educational technology adoption and personalised marketing—including the importance of trust, the limitations of current models in addressing cultural and contextual diversity, and the critical importance of transparency and user agency. The examined studies highlight that, while digital platforms increasingly rely on data-driven personalisation to improve user experience and generate business outcomes, the success of these tactics is dependent on the perceived fairness and control provided to users. Traditional frameworks, such as the Technology Acceptance Model and the Unified Theory of Acceptance and Use of Technology, are useful beginning points, but they fall short of capturing the complex emotional, relational, and contextual aspects that influence user behaviour in current digital environments. Furthermore, empirical research contradicts the concept that more data always results in more successful personalisation, demonstrating that user receptivity is dependent on complex behavioural indications and preexisting trust connections. To bridge the personalization-privacy divide, future research must take a multidisciplinary approach that includes behavioural science, human-computer interaction, law, and ethics. It should also investigate the design of privacy-protecting technologies and developer-facing interfaces that encourage ethical decision-making while keeping functionality and user value. Finally, creating a digital environment that values user liberty, fosters trust, and assures equitable access to meaningful options is more than just a design challenge; it is a moral obligation.

MANAGERIAL IMPLICATIONS

This conceptual framework emphasises the need of balancing personalisation and privacy for marketers and e-commerce platforms alike. First, platforms must understand that personalisation does not ensure effectiveness unless it is consistent with individual preferences and behaviours. Investing in contextual and behavioural insights, rather than just demographic data, might help advertisers fine-tune their strategy. Second, companies could foster trust by being transparent, providing clear opt-in options, and making data management tools easily accessible. Making privacy settings transparent and user-friendly can provide consumers a greater sense of control, leading to increased engagement. Third, businesses should create stronger brand partnerships because trust in a brand considerably lessens privacy issues. Personalised advertising from a reputable brand is more likely to be seen as beneficial rather than intrusive. Finally, by experimenting with different framing strategies and ensuring that personalisation is regarded as relevant and value-adding (rather than surveillance-based), businesses can improve the success of digital advertising while retaining long-term customers.

LIMITATIONS

Although this study provides a useful conceptual framework, it is not without limits. First, as a conceptual study, it lacks empirical validity. The hypothesised linkages and notions are based on theoretical insights and previous research, but empirical testing is required to show causal links and generalisability. Second, the model may not adequately account for cultural and generational differences in privacy concerns and technology use. For example, consumers in collectivist cultures or younger digital natives may react differently to personalised advertising than those in individualist cultures or older cohorts. Third, fast developments in ad technologies and regulatory contexts (e.g., GDPR, CCPA) might swiftly render some assumptions obsolete. Personalised advertising is a rapidly moving subject, and any conceptual model must be constantly updated to reflect technological, legal, and ethical advances. Finally, variability in consumer contexts such as device use (mobile vs. desktop), product categories (impulse vs. planned purchases), and amount of involvement is not explicitly modelled, which may have an impact on the framework's universality.

FUTURE RESEARCH DIRECTIONS

Future research can expand on this conceptual framework in a variety of ways.

First, the suggested model should be empirically validated using quantitative methods like structural equation modelling or experimental designs. This would give statistical proof for the links between key characteristics, including trust, privacy concern, personalisation, and purchase intention.

Second, cross-cultural comparative research can provide a better understanding of how cultural norms and legislation influence consumer responses to personalised advertising. For example, how do GDPR-compliant European consumers perceive data privacy versus American consumers?

Third, future study might investigate the long-term consequences of personalised advertising on brand loyalty, customer retention, and behavioural weariness. This would help marketers assess whether personalised advertising have declining rewards over time or if trust can be sustained.

Fourth, incorporating psychographic and behavioural segmentation into the model may provide a more comprehensive understanding of personalisation preferences. Factors such as technological savvy, privacy literacy, and risk aversion may decrease the effectiveness of personalised ads.

Finally, experts can delve more deeply into the ethical concerns, notably algorithmic fairness, informed consent, and the role of AI in moulding consumer behaviour.

REFERENCES

- Aggarwal, P. (2004). The effects of brand relationship norms on consumer attitudes and behavior. *Journal of Consumer Research*, 31(1), 87–101. <https://doi.org/10.1086/383426>
- Al Naim, A. F., Department of Management, School of Business, King Faisal University, Alhasa, Saudi Arabia, & Jamil, S. (2023). Personalisation in e-commerce: strategies, ethical considerations, and customer perception. In *International J. of Oper. And Quant. Management* (Journal-Article No. 2; Vols. 29–29, pp. 1–19). <https://doi.org/10.46970/2023.29.2.01>
- Amoroso, D. L., & Mukahi, T. (2013). An examination of consumers' high and low trust as constructs for predicting online shopping behavior. *Journal of Electronic Commerce in Organizations*, 11(1), 1–17. <https://doi.org/10.4018/jeco.2013010101>
- Anisah, T. N., & Miswanto, M. (2021). Perceived intrusiveness, consumer attention, and intent to purchase: The moderating effect of celebrity preferences. *Sebelas Maret Business Review*, 6(2), 121. <https://doi.org/10.20961/snbr.v6i2.57401>
- Baek, T. H., & Morimoto, M. (2012). Stay away from me. *Journal of Advertising*, 41(1), 59–76. <https://doi.org/10.2753/joa0091-3367410105>
- Bansal, G., Zahedi, F. M., & Gefen, D. (2015). Do context and personality matter? Trust and privacy concerns in disclosing private information online. *Information & Management*, 53(1), 1–21. <https://doi.org/10.1016/j.im.2015.08.001>
- Bleier, A., & Eisenbeiss, M. (2015). Personalized Online Advertising Effectiveness: the interplay of what, when, and where. *Marketing Science*, 34(5), 669–688. <https://doi.org/10.1287/mksc.2015.0930>

- Brinson, N. H., Eastin, M. S., & Bright, L. F. (2018). Advertising in a quantified world: a proposed model of consumer trust, attitude toward personalized advertising and outcome expectancies. *Journal of Current Issues & Research in Advertising*, 40(1), 54–72. <https://doi.org/10.1080/10641734.2018.1503108>
- Clemons, E. K., Wilson, J., Matt, C., Hess, T., Ren, F., Jin, F., & Koh, N. S. (2016). Global Differences in Online shopping Behavior: Understanding factors leading to trust. *Journal of Management Information Systems*, 33(4), 1117–1148. <https://doi.org/10.1080/07421222.2016.1267531>
- Cramer, H. (2015). Effects of ad quality & Content-Relevance on perceived content quality. *CHI '15: Proceedings of the 33rd Annual ACM Conference on Human Factors in Computing System*, 2231–2234. <https://doi.org/10.1145/2702123.2702360>
- Davis, F. D. (1987). User acceptance of information systems : the technology acceptance model (TAM). . <https://deepblue.lib.umich.edu/handle/2027.42/35547>
- Dinev, T., Bellotto, M., Hart, P., Russo, V., Serra, I., & Colautti, C. (2006). Privacy calculus model in e-commerce – a study of Italy and the United States. *European Journal of Information Systems*, 15(4), 389–402. <https://doi.org/10.1057/palgrave.ejis.3000590>
- Edwards, S. M., Li, H., & Lee, J. (2002). Forced exposure and psychological reactance: Antecedents and consequences of the perceived intrusiveness of Pop-Up ads. *Journal of Advertising*, 31(3), 83–95. <https://doi.org/10.1080/00913367.2002.10673678>
- Finn, R. L., & Wadhwa, K. (2014). The ethics of “smart” advertising and regulatory initiatives in the consumer intelligence industry. *Info*, 16(3), 22–39. <https://doi.org/10.1108/info-12-2013-0059>
- Fournier, S. (1998). Consumers and their Brands: Developing relationship theory in consumer research. *Journal of Consumer Research*, 24(4), 343–353. <https://doi.org/10.1086/209515>
- Gao, B., Wang, Y., Xie, H., Hu, Y., & Hu, Y. (2023). Artificial intelligence in advertising: advancements, challenges, and ethical considerations in targeting, personalization, content creation, and ad optimization. *SAGE Open*, 13(4). <https://doi.org/10.1177/21582440231210759>
- Gefen, D., Benbasat, I., & Pavlou, P. (2008). A research agenda for trust in online environments. *Journal of Management Information Systems*, 24(4), 275–286. <https://doi.org/10.2753/mis0742-1222240411>
- Gefen, N., Karahanna, N., & Straub, N. (2003). Trust and TAM in online shopping: an integrated model. *MIS Quarterly*, 27(1), 51. <https://doi.org/10.2307/30036519>
- Gijón, C., Fernández-Bonilla, F., Cuadrado-Gallego, J. J., & Usero, L. (2023). Trust on Personalised Electronic Commerce. *IDEAS '23: Proceedings of the 27th International Database Engineered Applications Symposium*, 29, 119–126. <https://doi.org/10.1145/3589462.3589503>
- Hayes, J. L., Brinson, N. H., Bott, G. J., & Moeller, C. M. (2021). The influence of Consumer–Brand Relationship on the personalized Advertising privacy calculus in social media. *Journal of Interactive Marketing*, 55(1), 16–30. <https://doi.org/10.1016/j.intmar.2021.01.001>
- Kitchen, P. J., Kerr, G., Schultz, D. E., McColl, R., & Pals, H. (2014). The elaboration likelihood model: review, critique and research agenda. *European Journal of Marketing*, 48(11/12), 2033–2050. <https://doi.org/10.1108/ejm-12-2011-0776>
- Lambrecht, A., & Tucker, C. (2013). When does retargeting work? Information specificity in online advertising. *Journal of Marketing Research*. <https://ssrn.com/abstract=1795105>
- Li, T., & Unger, T. (2012). Willing to pay for quality personalization? Trade-off between quality and privacy. *European Journal of Information Systems*, 21(6), 621–642. <https://doi.org/10.1057/ejis.2012.13>

- McCoy, S., Everard, A., Polak, P., & Galletta, D. F. (2008). An experimental study of antecedents and consequences of online ad intrusiveness. *International Journal of Human-Computer Interaction*, 24(7), 672–699. <https://doi.org/10.1080/10447310802335664>
- McKnight, D. H., Choudhury, V., & Kacmar, C. (2002). The impact of initial consumer trust on intentions to transact with a web site: a trust building model. *The Journal of Strategic Information Systems*, 11(3–4), 297–323. [https://doi.org/10.1016/s0963-8687\(02\)00020-3](https://doi.org/10.1016/s0963-8687(02)00020-3)
- Natasia, S. R., Wiranti, Y. T., & Parastika, A. (2022). Acceptance analysis of NUADU as e-learning platform using the Technology Acceptance Model (TAM) approach. *Procedia Computer Science*, 197, 512–520. <https://doi.org/10.1016/j.procs.2021.12.168>
- Nill, A., & Aalberts, R. J. (2014). Legal and ethical challenges of online behavioral targeting in advertising. *Journal of Current Issues & Research in Advertising*, 35(2), 126–146. <https://doi.org/10.1080/10641734.2014.899529>
- Pavlou, P. A. (2003). Consumer Acceptance of Electronic Commerce: Integrating Trust and Risk with the Technology Acceptance Model. *International Journal of Electronic Commerce*, 7(3), 101–134. <https://doi.org/10.1080/10864415.2003.11044275>
- Perea Y Monuwe, T., Dellaert, B. G. C., & De Ruyter, K. (2004). What drives consumers to shop online? A literature review. *International Journal of Service Industry Management*, 15–15(1), 102–121. <https://doi.org/10.1108/09564230410523358>
- Tahaei, M., Frik, A., & Vaniea, K. (2021). Deciding on personalized ads: nudging developers about user privacy. *Symposium on Usable Privacy and Security*, 573–596. <https://doi.org/10.7488/ds/3045>
- Truong, Y., & Simmons, G. (2010). Perceived intrusiveness in digital advertising: strategic marketing implications. *Journal of Strategic Marketing*, 18(3), 239–256. <https://doi.org/10.1080/09652540903511308>
- Urban, J. M., Hoofnagle, C. J., & Li, S. (2012). Mobile phones and privacy. *SSRN Electronic Journal*. <https://doi.org/10.2139/ssrn.2103405>
- Van Doorn, J., & Hoekstra, J. C. (2013). Customization of online advertising: The role of intrusiveness. *Marketing Letters*, 24(4), 339–351. <https://doi.org/10.1007/s11002-012-9222-1>
- Wahyuningsih, S. S., A, C. H. S., Rahayu, N., Nuryanto, U. W., & Ramadhani, B. (2024). Application of Technology Acceptance Model and Delone and McLean IS success Model to measure information system design for academic activities in higher education institution. *Jurnal Informasi Dan Teknologi*, 43–49. <https://doi.org/10.60083/jidt.v6i1.470>
- Wang, T., Duong, T. D., & Chen, C. C. (2016). Intention to disclose personal information via mobile applications: A privacy calculus perspective. *International Journal of Information Management*, 36(4), 531–542. <https://doi.org/10.1016/j.ijinfomgt.2016.03.003>

Published by
Dr. Asha Rathi
Head,
Department of Business Administration
Jai Narain Vyas University, Jodhpur, Rajasthan -.342001

Website : www.busadmjnvu.org



