



Book of Abstracts



International Conference
on

**Reimagining Governance for Sustainable Futures:
Balancing Profit, Purpose, and People in the Age of AI**

5-7 February 2026

Venue: Xavier Institute of Social Service, Ranchi, Jharkhand, India



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Message from the Patron

It gives me great pleasure to extend a warm and heartfelt welcome to scholars, practitioners, policymakers, industry leaders, and students from across the globe to the International Conference on **“Reimagining Governance for Sustainable Futures: Balancing Profit, Purpose, and People in the Age of AI,”** scheduled to be held from **5–7 February 2026**, and organized by the **Xavier Institute of Social Service (XISS), Ranchi**.

We stand at a defining moment in human history. The rapid acceleration of Artificial Intelligence and digital technologies is reshaping economies, institutions, and societies at an unprecedented scale. As Peter Drucker aptly observed, *“The best way to predict the future is to create it.”* Yet, the future we create must be guided not only by innovation and efficiency, but also by ethics, inclusion, and sustainability. In this context, governance assumes renewed significance—as a moral compass that ensures technological progress serves humanity rather than sidelines it.

While AI offers transformative possibilities for productivity, decision-making, and growth, it also raises profound questions concerning equity, accountability, employment, data privacy, and ecological responsibility. As Amartya Sen reminds us, *“Development is not just about economic growth, but about expanding the freedoms that people enjoy.”* This conference seeks to provide a multidisciplinary and global platform to critically reflect on how governance frameworks—across governments, corporations, and civil society—can be reimagined to balance profit with purpose, and technological power with human dignity.

XISS, Ranchi, with its enduring legacy of academic excellence, social commitment, and ethical leadership, is uniquely positioned to host this important dialogue. Rooted in values that emphasize justice, compassion, and nation-building, the institution continues to contribute meaningfully to shaping responsible leaders for a complex and interconnected world.

I am confident that the deliberations, research insights, and shared experiences over these three days will enrich scholarly discourse, inform policy thinking, and inspire responsible leadership—particularly in the context of emerging economies and the Global South. As Mahatma Gandhi wisely stated, *“The future depends on what we do in the present.”* May this conference serve as a catalyst for thoughtful action and collective responsibility toward sustainable and inclusive futures.

I congratulate the organizers and collaborators for their vision and dedication, and I wish all participants a stimulating, enriching, and impactful conference.



Fr. Ajit Kumar Xess, SJ
Chairman, XISS-GB & BOG





Message from the Convener

It gives me great pleasure to present this *Book of Abstracts* on the theme “Reimagining Governance for Sustainable Futures: Balancing Profit, Purpose, and People in the Age of AI.” At a moment when artificial intelligence is reshaping economies, institutions, and everyday life, the question before us is no longer whether AI will influence governance, but *how* it will do so—and *in whose interests*.

Governance today stands at a critical crossroads. On one hand, AI promises unprecedented efficiency, innovation, and growth; on the other, it raises profound ethical, social, and ecological concerns. The challenge before academics, policy makers, administrators, practitioners, faculty, students, and all stakeholders is to ensure that technological advancement does not outpace our moral imagination, democratic values, and commitment to human dignity.

This volume reflects a rich diversity of perspectives that interrogate governance beyond narrow metrics of profit. It invites us to reimagine systems where profit is aligned with purpose, where people remain at the centre of policy and practice, and where sustainability is understood not merely as environmental stewardship, but as social justice, inclusion, and intergenerational responsibility. In contexts marked by inequality—especially in the Global South—the governance of AI must consciously amplify marginalized voices and bridge, rather than widen, existing divides.

At XISS, inspired by our Jesuit ethos, we believe that education and research must serve the larger good of society. The ideas presented here challenge us to think critically, act ethically, and collaborate across disciplines and sectors to shape governance frameworks that are humane, accountable, and future-oriented.

May this *Book of Abstracts* stimulate rigorous dialogue, informed policy, and transformative action toward sustainable futures where technology serves humanity—not the other way around.



Dr Joseph Marianus Kujur, SJ
Director, XISS





Message from the Conference Chair

It is a profound honour to welcome you to the International Conference on **“Reimagining Governance for Sustainable Futures: Balancing Profit, Purpose, and People in the Age of AI,”** hosted by the Xavier Institute of Social Service (XISS), Ranchi. As we celebrate our **Platinum Jubilee**, marking **70 years of academic excellence and social commitment**, this gathering serves as a critical platform for reflection, dialogue, and ethical transformation in an increasingly digital and interconnected world. The conference is envisioned as a meeting ground for scholars, practitioners, policymakers, and students to collectively interrogate the evolving nature of governance in the age of intelligent technologies.

In an era defined by **algorithmic decision-making and rapid technological disruption**, we are called to align innovation with **human dignity, social equity, and ecological well-being**. Rooted in our Jesuit tradition of being *“men and women for others,”* this conference explores how artificial intelligence and digital systems can be harnessed to foster **inclusive development, responsible leadership, and social justice**, rather than deepening existing inequalities or exclusions.

Our sessions engage with vital and contemporary themes, ranging from **Inclusive Development and Human Capital to Jesuit Values, Digital Transformation, and Governance in finance, marketing, and public systems**. Through keynote addresses, plenary discussions, and technical sessions, the conference seeks to generate interdisciplinary insights and actionable knowledge. We are privileged to host distinguished speakers and scholars from across the globe who bring diverse perspectives to chart a roadmap where **human values consciously guide technological progress**.

I extend my deepest gratitude to all contributors, reviewers, organizers, and delegates for their intellectual rigor and commitment. May the dialogues and deliberations over these three days inspire **governance models that are ethical, sustainable, and genuinely people-centric**, nurturing a future that sustains both humanity and the planet.

*Advancing excellence: XISS continues its mission of **nurturing professionals with a difference** through this International Conference.*



Dr Amar Eron Tigga

Conference Chair

Dean Academics & Professor, XISS.





About the Conference

In an era shaped by artificial intelligence, automation, and algorithmic decision-making, the global discourse on governance and leadership is being fundamentally redefined. The challenge before societies, institutions, and corporations today is not merely technological adaptation but ethical transformation – how to align profit with purpose and progress with people.

Reimagining governance in the age of AI requires a holistic rethinking of accountability, inclusivity, and sustainability. The integration of AI into public policy, business strategy, and social systems presents immense opportunities for efficiency and innovation, yet also poses profound questions regarding equity, human dignity, and environmental stewardship.

Rooted in the Jesuit tradition of forming “men and women for others,” this conference calls for a re-examination of governance and leadership in light of justice, sustainability, and human dignity. The Ignatian vision of discernment and social transformation provides a moral compass to navigate the complexities of AI-driven innovation, economic growth, and ecological responsibility.

As we stand at the intersection of technology and humanity, the challenge is not only to innovate but to do so ethically – to ensure that digital transformation leads to inclusive development, ecological balance, and the common good. This conference seeks to bring together Jesuit institutions, B-schools & higher education institutions, business leaders, scholars, policymakers, and social practitioners to reflect on how governance systems and leadership models can be reimagined to promote sustainable futures for all.

This conference seeks to bring together thought leaders, scholars, policymakers, entrepreneurs, and practitioners to explore pathways for ethical governance and sustainable development in a digitally driven world. Through critical dialogue and interdisciplinary collaboration, it aims to chart a roadmap where human values guide technological advancement, and profit serves the broader purpose of human and ecological well-being.



About XISS

Xavier Institute of Social Service (XISS), established in 1955 in Ranchi, has grown into one of India's premier institutions for business management education. Over the past seven decades, it has built a distinguished legacy of excellence in academics, research, consultancy, and development interventions. The institute offers AICTE-approved and NBA-accredited PGDM programmes in Human Resource Management, Rural Management, Financial Management, and Marketing Management. In addition, XISS runs a Doctoral Programme known as the Fellow Programme in Management (FPM), with specializations in Human Resource, Rural Management, Finance, Marketing, and Strategy. Other academic offerings include the Post Graduate Certificate in Geospatial Technology and Business Analytics for Managers, reflecting its commitment to contemporary and industry-relevant education.

With 70 years of glory and success, XISS continues to shape leaders who hold key positions in prestigious private and public sector organizations across the globe. Its alumni network stands as a testament to the institute's impact and contribution to society. Guided by its vision, XISS aspires to be a centre of academic excellence dedicated to creating a sustainable society rooted in peace, justice, and reconciliation. Its mission is to become a leading management school in India by offering a diverse portfolio of academic, research, social involvement, and outreach programmes. The institute strives to nurture leaders with conscience, compassion, competence, and commitment, empowering them to drive sustainable development and uplift marginalized communities.



Message from the Chief Guest



Mr Prabir Jha
Founder & CEO of Prabir Jha
People Advisory

I am delighted to know that as part of its milestone Platinum Jubilee celebrations, XISS Ranchi is hosting an International Conference on “Reimagining Governance for Sustainable Futures: Balancing Profit, Purpose, and People in the Age of AI”. There could not be a more apt and timely theme.

We live in BANI times. And tectonic shifts will not cease in the foreseeable future. It will call for immense reimagination to sculpt a sustainable future. It needs us not to deny contradictions, but learn to manage them. It is about the new rebalance. And it will need honesty and vulnerability, across organisations, industries, geographies and cultures.

At the core will be governance. How much and how transparently will we govern our institutions? The new age of AI and digital fluency will usher in information democracy. Gen Z and now Gen Alpha will be newer customers, suppliers, employees and myriad stakeholders.

HR then needs redefinition. It cannot remain an internal and only employee-centred function. I see this as a smaller yet a very strategic function, influencing issues both within and without. It must influence governance from new policy frameworks to Board composition and accountability. It must reimagine the future work and the workplace.

It must impact both upstream and downstream tangents to the main organisation. And it must build the courage to stand true and fair to all stakeholders.

I am sure this Conference will bring ideas and debates along all these lines and trigger a serious discourse on value-centred and governance-anchored disruption. I wish the conference and all delegates the best.

Profile

Prabir Jha is the Founder and CEO of Prabir Jha People Advisory and a globally recognized HR thought leader. An alumnus of St. Stephen’s College and XLRI, he began his career as a civil servant, spending nearly a decade overseeing human resources and industrial relations for the Indian Ordnance Factories. A recipient of the Director’s Medal in the Civil Services Foundation Course, he is the only Indian to have led the HR function at two Fortune 500 companies – Reliance Industries and Tata Motors. Following leadership roles at Cipla and Dr Reddy’s Laboratories, he now specializes in organizational transformation and executive coaching. Prabir is consistently honoured as an ET HRWorld Influencer and an SHRM Top HR Voice.

Message from Guest of Honour & Keynote Speaker

Congratulations to XISS for convening this vital conference, “Reimagining Governance for Sustainable Futures: Balancing Profit, Purpose, and People in the Age of AI.” This is a timely gathering! We are experiencing a historic transformation of our global economy and society, propelled by AI technologies. These innovations promise extraordinary gains in productivity and convenience, reshaping how we work, learn, and interact.

Yet, these benefits come with profound challenges. Foremost among them is widening inequality in access and use, as AI’s advantages remain concentrated among a limited set of actors. Other pressing concerns include environmental impacts, manipulation of public opinion, restrictions on free expression, cyber-attacks, and data privacy risks. Addressing these issues requires governance frameworks that uphold ethical principles, safeguard human rights, and ensure transparency and accountability.

Equally important is a commitment to human-centric design—AI should augment human capabilities rather than replace them. We must invest in education and reskilling to prepare the workforce for this transition and foster collaboration across academia, industry, and government to shape inclusive and sustainable solutions.

The opportunities and challenges posed by AI must be managed to advance human flourishing and strengthen the Common Good. I look forward to engaging with fellow participants and learning from their insights on these critical issues.



Prof Joseph M Phillips
Dean Emeritus, Professor of
Economics, Seattle University,
Washington DC, USA

Profile

Joseph M. Phillips served as the dean of the Albers School of Business and Economics at Seattle University from 2001 to 2025. Phillips is past president of the Western Association of Collegiate Schools of Business, past chair of the Association of Jesuit Colleges and Universities Business Deans, and past chair of the board of the International Association of Jesuit Business Schools. He has served on the boards of a credit union, farm credit association, and commercial bank. Currently, he is co-chair of the International Association of Jesuit Universities Taskforce on the Inspirational Paradigm for Jesuit Business Education and serves as Chair of the Initial Accreditation Committee of AACSB, the premier global accrediting body for business schools.



Message from Guest of Honour & Keynote Speaker



Mr Pankaj Bansal
Serial Entrepreneur, Investor &
Cofounder Caret Capital & Taggd

TTrue governance is more than board meetings, ESG reports, or audits. It's about real decisions that build lasting value. In this new world of work, we must start with a fundamental question: Are we integrating circular economy principles into our businesses? Or are we building businesses that are regenerative?

The answer begins with purpose. Purpose is at the core of any sustainable business. Staying true to your core means existing for reasons beyond profits. Defining your purpose is not a branding exercise; it is an essential governance tool. It ensures that every choice made is an informed one.

When you exist for a reason beyond the immediate bottom line, purpose acts as the bridge to responsible planning. It forces us to look past short-term gains and consider the legacy of our decisions. Take workforce management, for example. Economic cycles are real, and leaders often have to make hard calls. But a default "hire & fire" mindset is rarely a strategy. Strong governance is reflected in how early we see the signals, and how thoughtfully we respond. It means planning for capability and also owning the second-order impact of decisions—on culture, trust, and the communities that depend on the business.

Purpose also guides how we use AI. AI is a productivity amplifier. It can take away repetitive work and expand human capacity. It can help people focus on judgement, creativity, and high-value outcomes. When systems scale, strengths scale. But, so do blind spots. Bias, opacity, and diffused accountability can quietly become structural if we treat governance as a checklist. Governance must protect fairness and trust, while AI can be deployed to expand human capacity, not reduce human agency.

From my work across PeopleStrong, Taggd, Caret Capital, and KarmaYogi Bharat, one lesson stands out: sustainable outcomes emerge only when purpose is translated into measurable, ethical choices.

As XISS marks this significant milestone year, it is heartening to see these critical conversations happening early in the journey of our management students. It is a privilege to share these thoughts with young, future leaders who are preparing to lead businesses that don't just grow, but endure.

Profile

Pankaj is a visionary entrepreneur and Co-Founder of Caret Capital, a sustainability-focused Venture Capital fund, and Taggd, recruitment partner for several Indian companies. A person who believes in the power of work capital, i.e., deploying capital to give meaning and access to work, he successfully led the divestiture of two of his businesses – PeopleStrong to Goldman Sachs and Wheebox to ETS. Beyond his commercial ventures, he is the Founder Trustee of YouinYou, a charitable trust dedicated to educating underprivileged children. Nationally, Pankaj serves on the board of the Prime Minister's KarmYogi Bharat initiative and the Government of India's high-powered committee on exam reforms. An honorary PhD recipient from Manav Rachna, he also sits on the boards of Masters' Union and Sunstone Eduversity.

Message from Guest of Honour & Keynote Speaker

It is a privilege to associate with the Xavier Institute of Social Service (XISS), Ranchi, as it celebrates its landmark Platinum Jubilee. The theme of this International Conference, “Reimagining Governance for Sustainable Futures: Balancing Profit, Purpose, and People in the Age of AI,” is both timely and essential for the evolving industrial landscape.

As we navigate the complexities of the digital age, the integration of Artificial Intelligence is no longer just a technological choice but a strategic imperative. In the technical session on Human Capital, Technology, and Organisational Transformation, we will explore how organizations can balance automation with human-centric values. Our goal is to ensure that technology acts as a catalyst for creating inclusive, resilient, and ethical workplaces.

In my capacity at Coal India Limited, I recognize that the true potential of AI lies in human-machine collaboration and the continuous evolution of learning organizations. I congratulate XISS for fostering this critical dialogue among scholars and practitioners. I am confident that the insights shared here will provide a roadmap for leadership that prioritizes both organizational excellence and the common good.



Dr Vinay Ranjan
Director (Human Resource),
Coal India Ltd.

Profile

Dr Vinay Ranjan is the Director (Personnel & Industrial Relations) at Coal India Ltd., leading the workforce strategy for the world’s largest coal producer. With over 29 years of leadership experience across the public and private sectors – including pivotal roles at Tata, Reliance, and JSW Group – he is a recognized expert in industrial relations, talent management, and digital HR transformation. An alumnus of INSEAD, France, and a Ph.D. holder, Dr Ranjan serves on the Central Advisory Contract Labour Board and is the President of the All India Public Sector Sports Promotion Board. Ranked among Forbes India’s “100 Great People Managers,” his distinguished career is marked by prestigious accolades, including “CHRO of the Year” and “Asia’s Best Employer Branding Award.”



Message from the Chief Guest at Valedictory Session



Mr Kulandai Francis
Cofounder & President,
IVDP, Tamil Nadu,
Magsaysay Awardee

Reimagining governance for sustainable futures demands that we look beyond systems and technologies to the human foundations that make them work. Over four decades, the experience of the Integrated Village Development Project (IVDP) in rural Tamil Nadu has shown that sustainability is not built by scale alone, nor by finance or technology in isolation, but by trust, discipline, and shared responsibility.

IVDP's journey with women's Self-Help Groups demonstrates that governance begins at the grassroots, where ordinary people practise accountability long before it is formalised in policy. When women manage collective savings, maintain transparent records, take decisions together, and resolve conflicts democratically, they are not merely accessing credit—they are learning governance. These small, self-managed institutions have proven resilient across economic shocks, social transitions, and crises such as droughts and the COVID-19 pandemic.

In an age increasingly shaped by artificial intelligence, this experience offers a vital reminder: technology can enhance systems, but it cannot replace values. Profit must remain anchored in purpose, and efficiency must not eclipse dignity. Sustainable futures require governance models that balance growth with inclusion, innovation with ethics, and automation with human agency.

As this conference reflects on reimagining governance, IVDP's experience affirms a simple but enduring lesson: when people are treated as partners rather than beneficiaries, sustainability becomes not a goal imposed from outside, but a capacity built from within.

Profile

Kulandai Francis is the Founder and President of the Integrated Village Development Project (IVDP), Krishnagiri, and a pioneer of the self-help movement in rural Tamil Nadu. Educated at Annamalai University and Jnana-Deepa Institute of Philosophy, his mission to build self-reliant communities was shaped by early experiences of poverty and volunteering in refugee camps. In 1985, he founded the Annai Velankanni SHG, creating a disciplined financial model that now empowers over 250,000 women across 14,600 groups. For his visionary leadership in transforming rural lives through collective strength and financial dignity, Mr. Francis was honoured with the prestigious 2012 Ramon Magsaysay Award.

Message from Expert Speaker

Humanity stands at a critical crossroads, marked by unprecedented geopolitical shifts and technological disruption. In this rapidly changing context, artificial intelligence is transforming how we live, work, govern, and relate to one another. Yet, the most basic global challenges (hunger, poverty, inequality, and environmental degradation) persist and in many places have even deepened, reminding us that technological progress does not automatically translate into human progress. AI and digital innovation hold immense potential to help address these systemic problems and to build a more just, sustainable, and balanced world. At the same time, if guided only by profit or power, they risk widening existing divides and creating new forms of exclusion.

This conference on *Reimagining Governance for Sustainable Futures: Balancing Profit, Purpose, and People in the Age of AI* invites us to place the human person at the centre of our reflections and decisions. Rooted in the Jesuit tradition that links excellence with ethics and justice, it calls us to lead technological and institutional change with discernment, responsibility, and hope, so that innovation serves the common good and no one is left behind.



Prof Joaquin Tapial Arregui
Associate Dean,
Loyola Leadership School, Spain

Profile

Dr Joaquín García-Tapiál Arregui is a Tenured Associate Professor at Universidad Loyola, holding a PhD in Inclusive and Sustainable Development. He previously served as Associate Dean for Business Programs and led the Loyola MBA program for seven years. His distinguished professional career spans senior roles at Andersen Consulting (Accenture) and iBravo Consulting, alongside serving as Director of the School of Industrial Organisation (EOI) in Andalusia. A former President of the Andalusian Network of Independent Consultants, Dr García-Tapiál blends academic leadership with extensive consultancy expertise in organizational transformation, driven by a philosophy of innovation and the courageous pursuit of new ideas.



Message from Expert Speaker



Ms Ike Janita Dewi
Faculty Member at Sanata
Dharma University, Indonesia

In the current age of artificial intelligence, global societies confront intricate issues in harmonizing economic advantages, environmental stewardship, and appreciation of the socio-cultural norms. The dialogue surrounding sustainability has persisted for many years, conveyed through a multitude of viewpoints and focal points. Affluent nations typically exhibit a stronger inclination toward environmental safeguarding, while emerging economies frequently emphasize poverty alleviation. These differing perspectives do not inherently conflict, given that environmental deterioration and ecological catastrophes exert a disproportionate impact on impoverished populations.

We also reflect on the notion of sustainability which has achieved widespread acknowledgment over numerous decades. Indigenous knowledge systems embodying sustainability tenets are observable across various geographies, and religious doctrines have advocated for ecological repentance and conscientious environmental practices. Despite these underpinnings, consumer behaviour shows minimal alteration. This 'say-do' gap indicates that, despite individuals expressing support for sustainability, their actions do not consistently align with these stated beliefs.

This conference is highly pertinent for examining whether marketing and branding strategies can influence consumers to become conscious consumers who thoughtfully consider the environmental impact of their consumption decisions. Technology can serve as an enabler for marketers to cultivate consumer beliefs and foster conscious consumerism.

Profile

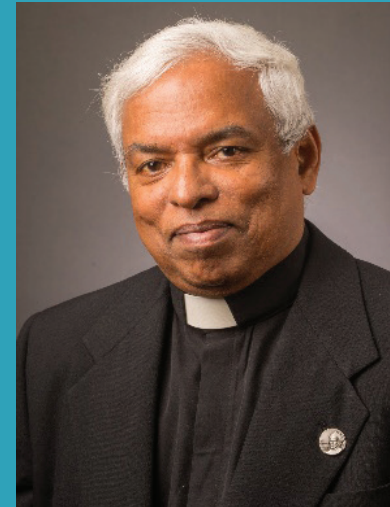
Ike Janita Dewi is currently a faculty member at Sanata Dharma University, Yogyakarta, Indonesia. She obtained her MBA from Edith Cowan University, Perth, Australia, in 1996, and her Ph.D. from the School of Business, National University of Singapore, in 2002. Her academic specialization is marketing, and she is actively engaged in research, government policy advisory work, and community development initiatives, particularly in the field of tourism development.

Message from Expert Speaker

I am pleased to welcome participants to the proceedings of the International Conference at XISS, Ranchi (5 – 7 February 2026), themed “Reimagining Governance for Sustainable Futures: Balancing Profit, Purpose, and People in the Age of AI,” organised by XISS, Ranchi. The conference arrives at a moment when governance is being tested on multiple fronts: accelerated technological change, deepening ecological stress, widening inequalities, and a growing crisis of trust in institutions. Against this backdrop, the programme’s intent is both timely and demanding—to move beyond slogans and ask what responsible governance looks like when algorithms, markets, and human vulnerability are all in the room.

The schedule signals a healthy breadth: pre-conference capacity-building workshops, plenary conversations, and technical tracks spanning human capital and organisational transformation, inclusive development, values-led and human-centred technology, sustainable marketing and innovation, and finance with digital transformation. Equally important is the conference’s insistence on dialogue across sectors and disciplines, bringing together scholars, practitioners, and institutional leaders.

May these papers extend the conference’s best spirit: rigorous thinking, respectful disagreement, and practical wisdom that can shape policies, organisations, and communities for the common good.



**Dr Fr. Kuruvilla
 Pandikattu SJ**
 Professor (Emeritus), XLRI –
 Xavier School of Management,
 Jamshedpur

Profile

Dr Kuruvilla Pandikattu SJ is a Jesuit priest of the Dumka-Raiganj Province. Formerly Professor of Physics, Philosophy, and Religion at Jnana Deepa, Pune, he is an acclaimed author of 37 books, editor of 33 books and has authored 240 academic articles. His work engages ethics (including business and applied ethics), science–religion dialogue, anthropology, artificial intelligence, life management, and transhumanism. He is professor (Emeritus), XLRI – Xavier School of Management, Jamshedpur, and Jnana Deepa, Pontifical Institute of Philosophy and Religion, Pune. He invites reflection that bridges disciplines, cultures, and convictions.



Message from Expert Speaker



Ms Nupur Mallick
Group CHRO, Tata Group,
Mumbai

I am delighted to be part of the International Conference on “*Reimagining Governance for Sustainable Futures: Balancing Profit, Purpose, and People in the Age of AI,*” hosted by the Xavier Institute of Social Service, Ranchi. XISS is my alma mater, and returning to a place that shaped how I think about work, people, and responsibility feels deeply personal.

We’re living in a time when AI and digital tools are transforming how organisations operate. They promise speed and scale, but technology by itself does not make organisations better - people do. If we do not pause to ask how these tools are governed and who they ultimately serve, we risk building efficient systems that quietly lose their soul.

For me, the real leadership challenge is not choosing between profit and purpose, but refusing to treat them as opposites. Strong cultures, trust, and learning are not “soft” ideas; they are strategic advantages. When people remain at the centre, technology becomes an enabler, not a substitute.

Profile

Nupur is the Chief Human Resources Officer at Tata Sons, a role she has held since 2018. A veteran of the Tata Group, she began her career at TCS in 1997, gaining vast global experience across talent acquisition, organizational change, and policy development. Previously, as HR Director for TCS UK & Ireland, she was twice recognized as the UK HR Director of the Year and was instrumental in launching “IT Futures,” a major CSR initiative for technology education. Deeply rooted in Tata’s culture, Nupur integrates business-driven talent strategies with a steadfast commitment to community impact and organizational excellence.

Message from Expert Speaker

It is a pleasure to extend my warm congratulations to XISS Ranchi on the occasion of its Platinum Jubilee and for hosting the international conference on “Reimagining Governance for Sustainable Futures: Balancing Profit, Purpose, and People in the Age of AI.”

At a time when technology is reshaping markets, institutions, and society itself, this theme is both timely and necessary. From a finance perspective, the challenge before us is clear: to move beyond short-term gains and build governance systems that create lasting value - financially, socially, and ethically. Use of digital media has increased exponentially over the years and today India holds the top spot in terms of digital payments. This has been made possible only through perfect amalgamation of technology, vision and the financial ecosystem.

XISS has consistently stood for values-driven education, and this conference reflects its commitment to thoughtful leadership in an increasingly complex world. I am delighted to be associated with this milestone event and applaud the institute for bringing together ideas, disciplines, and voices that matter. I wish the conference every success and congratulate XISS Ranchi on 75 years of meaningful contribution to education and society.



Mr Suresh Behera
Ex General Manager (System),
CCL

Profile

Mr Suresh Behera is a seasoned IT strategist with over 37 years of experience, formerly serving as the General Manager (System) at Central Coalfields Ltd. (CCL). His extensive expertise spans infrastructure planning, ISMS implementation, and Cybersecurity. A prolific thought leader with a long-standing association with the CMA fraternity, he frequently speaks on Digital Transformation, AI in Mining & Finance, and Prompt Engineering. He combines deep technical knowledge with a passion for emerging trends. Beyond the digital realm, Mr Behera is an avid trend spotter, writer, and film critic, actively engaging in literary and creative pursuits.



Message from Expert Speaker



Prof Javier Garcia
Entrepreneur, Consultant &
Professor, Spain

In these uncertain times we find ourselves in at all levels, where it seems that moral and ethical compass has been lost, and that power struggles and money control an increasingly dehumanised world, it is increasingly necessary to find guiding lights to help us rebuild the system with values.

There are many formulas for redesigning a more just, supportive, inclusive, equitable and sustainable future, but few that achieve all of this at the same time. Conscious collaborative economy networks are one of the best examples, and we are excitedly working on a model that is adapted to rural India and can be replicated in other areas.

We want to focus the efforts on maximising the development of this system as a mechanism for social justice and inclusive sustainable growth, where the rights and identities of minorities are respected and where the greatest added value of products remains as close as possible to the producers, and not in the hands of middlemen who take advantage of the situation, and at the same time, elevates quality of life of those most in need, their life expectancy, education, integral and holistic development, empower communities...

With the help of the latest technological tools, the system can be enhanced and scaled up more easily.

It is in our hands to be part of the problem or part of the solution. Which do you want to be?

Profile

Javier Garcia, Spanish entrepreneur, businessman, consultant and professor in International Trade, Fair Trade, business management, entrepreneurship, CSR among others areas, in different business schools and universities, for more than 30 years. He has worked for various organisations and institutions such as ICEX (Spanish Institute for Foreign Trade) and CITMA (Wood and Furniture Technology Centre), as well as for numerous companies in different countries. He has worked in Fair Trade, as CEO of the second Fair Trade organization in Spain, being one of the representatives of this country in the European Fair Trade Association (EFTA). He has master's degree in CSR, leadership and talent management, as well as specific training in Human Development and humanitarian project management.

Pre-Conference Workshops



Prof Joseph M Phillips

Dean Emeritus, Professor of Economics, Seattle University, Washington DC, USA

Understanding the AACSB Accreditation System and Process

The workshop is designed to provide participants with a comprehensive understanding of globally recognized standards for excellence in management education. The workshop aims to familiarize academic leaders, faculty members, and quality assurance teams with AACSB's accreditation framework, including assurance of learning (AoL), faculty qualification and engagement criteria, strategic management, and continuous improvement processes. Emphasis will be placed on aligning institutional mission, governance, and academic processes with international benchmarks.

The workshop is expected to enhance institutional preparedness for AACSB accreditation by building clarity around documentation, evidence-based assessment, and best practices adopted by accredited institutions worldwide.



Prof Himanshu Gupta

Assistant Professor, Department of Management Studies and Industrial Engineering, IIT(ISM) Dhanbad

Mastering the Art of Research Paper Writing: From Concept to Manuscript & Publication Strategies for Reputed Journals: Navigating the Path to Acceptance

The workshop on Research Writing and Publication aims to strengthen participants' research capabilities by addressing the entire research-to-publication lifecycle. The workshop focuses on developing high-quality research manuscripts, framing strong research questions, structuring papers effectively, and adhering to ethical research and publication standards. Participants will gain practical insights into identifying suitable journals, understanding editorial and reviewer expectations, and responding effectively to reviewers' comments.

The workshop is expected to improve the quality, clarity, and publishability of research output, particularly for early-career researchers, doctoral scholars, and faculty members. It also highlights strategies for increasing research impact, citations, and international visibility through reputed journals and indexing platforms. This workshop is highly relevant in the current academic environment, where quality research and publications play a critical role in academic advancement, institutional ranking, and global knowledge dissemination.



CONFERENCE COMMITTEES

Patron

Fr Ajit Kumar Xess, SJ
Chairman-Governing Body, XISS

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TRACK-1
**HUMAN CAPITAL,
TECHNOLOGY, AND
ORGANISATIONAL
TRANSFORMATION**

Advancing Employee Engagement Measurement: Developing a Psychometrically Robust Instrument for the Digital-Hybrid Workforce

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Abstract

Employee engagement has long been recognized as a critical driver of organizational performance, yet existing instruments such as the Utrecht Work Engagement Scale (UWES) and Gallup Q12 have been criticized for factorial instability, reliance on self-report data, and limited contextual adaptability. In the rapidly evolving world of work—shaped by digitalization, hybrid work models, the gig economy, and a multi-generational workforce—traditional measures fail to capture the complex, dynamic, and culturally diverse nature of engagement. This study seeks to advance the measurement of employee engagement by developing and validating a psychometrically robust, technology-integrated instrument tailored to the digital-hybrid workforce. Drawing upon theories from human resource management and organizational behaviour, the research will employ a mixed-methods approach, beginning with qualitative exploration to identify emerging engagement dimensions (e.g., digital collaboration, real-time interaction, and micro-engagement). Quantitative methods, including exploratory and confirmatory factor analyses, will be used to establish construct validity, reliability, and cross-cultural generalizability. Additionally, the study will integrate behavioural and digital trace data to complement self-reports, thereby addressing concerns of common method bias. The expected contribution lies in offering both a theoretical extension of engagement constructs for the future of work and a practical tool for HR managers to monitor engagement in real time through mobile-first and technology-enabled platforms. By bridging psychometric rigor with contextual sensitivity, this research aspires to provide a comprehensive framework that redefines how employee engagement is conceptualized and measured in the 21st century. To address common method bias and enhance measurement precision, behavioural and digital trace data will be integrated alongside self-reports. The research tests four core hypotheses: (1) traditional engagement instruments lack contextual relevance in digital-hybrid environments; (2) new dimensions of engagement form distinct, measurable constructs; (3) digital trace data improves reliability and predictive validity; and (4) the proposed instrument demonstrates psychometric robustness across diverse workforce segments. The expected contribution lies in extending theoretical understanding of engagement in the digital era and providing HR practitioners with a mobile-first, real-time monitoring tool. By bridging psychometric rigor with contextual relevance, this thesis offers a scalable framework for redefining employee engagement measurement in the 21st century.

Keywords: Employee Engagement, Measurement Instrument, Psychometric Validation, Digital-Hybrid Workforce, Generational Diversity, Cross-Cultural Adaptation, Technology-Integrated Assessment

Reimagining Employee Experience: Technological Disruption, Behavioural Shifts, and the Road Ahead

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Abstract

Employee experience (EX) has left behind notions of alienation and engagement to a strategic design that revolves around knowledge work and attachment of employees towards their work. EX contains five overlapping themes of modern literature, including well-being, safety, engagement, HRM systems, and organisational culture. These themes depict the application of EX in modern world of HRM in general. Empirical evidence on the industry has found that high EX leads to increased retention, motivation and customer advocacy are the desired results for the employee engagement, but they face challenges due to the gap in perception build between the employees and the leaders. In the present scenarios researchers indicate that EX has a much stronger predictive validity of job satisfaction, psychological safety and turnover intentions in the workplace as compared to traditional measures of organizational climate. Researchers have further projected EX to the emotional and relational aspects, where recognition cultures and emotionally intelligent leadership seem vital in the creation of commitment and innovativeness. In general, it can be seen in the literature that EX is a dynamic area due to the changing work models, digitalization, and the increased need of human-friendly offices. A combination of these results makes EX an organisational strategic requirement in organisational capability, organisational culture, and organisations performance. In the case of organisations, the second stage of advancement of EX needs design thinking, human-focused leadership, and digitally empowered experiences that need to be embraced by proactive organisations to invent meaningful, inclusive, and future-fit journeys to employees.

Keywords: Employee Experience (EX), Employee Engagement, Workplace Digitalization, EMX Framework, Organizational Culture, Employee Well-being



Platform Based Gig Workers and Digital Ecosystem

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Abstract

The rapid expansion of the platform-based gig economy has transformed traditional labour markets and accelerated the emergence of digitally mediated work ecosystems. Powered by algorithmic management, mobile technologies, and real-time data flows, digital platforms have reconfigured employment relations by creating flexible, on-demand work while simultaneously reshaping worker autonomy, labour control, and value creation processes. Situated within the broader digital ecosystem, platforms function not merely as intermediaries linking workers and consumers but as socio-technical infrastructures that govern access to work, pricing mechanisms, reputation systems, and the distribution of risks.

Drawing on interdisciplinary perspectives from economics, digital labour studies, and platform governance, this study analyses the structural dynamics of gig work with specific reference to the Indian digital labour market. Network effects, data-driven matching, and algorithmic incentives are examined to understand how they shape work conditions, reinforce worker dependence, and generate competitive asymmetries within the gig marketplace. The paper also explores the implications of expanding digital ecosystems for economic inclusion, skill formation, and income stability—particularly in developing economies where platform-based work increasingly substitutes for formal employment opportunities.

India, one of the world's fastest-growing digital economies, illustrates both the potential and paradoxes of this transformation. The rise of platforms such as Swiggy, Zomato, Uber, Ola, Urban Company, and Amazon Flex has created new avenues for flexible income generation even as it deepens precarity, erodes traditional labour protections, and exposes workers to opaque algorithmic decision-making. While digital labour markets enhance efficiency, consumer convenience, and operational flexibility for firms, they simultaneously introduce vulnerabilities related to income instability, limited social security, and unequal bargaining power.

The study concludes by emphasising the need for balanced regulatory frameworks, transparent algorithmic governance, and worker-centric digital policies to ensure that digital ecosystems evolve in ways that promote sustainable livelihoods, fair competition, and inclusive economic growth.

Keywords: Gig Economy, Platform-based Workers, Digital Labour Market

Human Capital Econometrics in Indian Corporations: A Lev–Schwartz Based Valuation of Selected Companies

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Abstract

In contemporary organizations, Human Resource Accounting has gained critical strategic significance, serving as a sophisticated framework for recognising, measuring, and disclosing the economic worth of human capital. Human resource valuation has been disclosed in the annual reports of few companies reporting intangible assets. Yet, differences in methods, assumptions, and reporting consistency within the Lev and Schwartz model limit its comparability and strategic application across firms. The present study employed The Lev and Schwartz (1971) Model estimating Present Value of Human Capital with particular emphasis on HPCL and Tata Steel for a period of two years from (2023-24) to (2024-25). The analysis of the financial and workforce data is based on their publicly available annual reports. The study identifies the impact of variation in staffing structure, skill, wage, and organizational HR policies on the value of human capital determined. The discounted future expected earnings of different workforce groups by age were based on the Lev and Schwartz valuation. ANOVA was used to compared significant difference in human capital value across age groups. Furthermore, the present study critically assesses the weaknesses of the model to represent variables such as employee productivity, training results, attrition and inflation in the Indian economic context. The study found and suggests that improved HRA reporting model using The Lev and Schwartz method, that is in line with the current business requirement in India and from the enhances informed decision making by the stakeholders to the emerging discussion on human capital recognition within the financial reporting.

Keywords: Stakeholders, Human Capital, Accounting, Present Value, Lev and Swartz, ANOVA



Competency Assessment of Nursing Staff Using Talent Analytics in Healthcare

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Abstract

The concept of nursing competency, conceptualised as an amalgamation of knowledge, skills, attitudes, and professional behaviours is essential to provide safe and effective patient-centred care. Over the years it has turned out to be a determinant of patient safety, quality of care and organisational excellence in contemporary healthcare service sectors. The study examines how relevant it is to systematically evaluate competency and apply talent analytics to enhance nursing performance in various healthcare services.

The study adopts quantitative study design where a sample size of 191 nurses was selected and involved for the data collection using digital assessment tools. The research identifies competency gaps, performance differences and gaps where nurses require enhancement. The study examined competency in a variety of areas, including technical skills, infection control, communication, digital literacy, and emergency response and established benchmarks of organisational excellence. The relationship between clinical experience and competency performance, including whether a longer period of practice corresponds with greater competency, is also discussed in the paper.

The quantitative analysis indicates significant variations in competency across different specialities, with different levels of performance. The results indicate that clinical experience is positively but insignificantly correlated with competency outcome. Digital literacy is a general weakness in all specialities, but strong points are in technical skills and interpersonal communication. According to these findings, I would suggest systematic competency monitoring, digital transformation initiatives, copying of successful best practices, and evidence-based professional development as per the requirements of accreditation. This talent analytics system will enable healthcare institutions to more effectively plan their workforce, enhance employee development, establish cultures of never-ending professional reliability and increase evidence-based HR execution.

Keywords: Nursing Competency, Performance Management, Talent Analytics, Digital Assessment & Literacy

Workplace Conflict and its Resolution Mechanism – A Framework for Implementation of Thomas Kilmann Conflict Management (TKCM) Model in Indian Organizations

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Abstract

Workplace Conflict is inevitable in any organization. It is an ongoing process which involves disagreements. Managing Workplace Conflict is a skill and crucial for maintaining a healthy and productive workplace. Conflicts are not automatically resolved. In any conflict situation, personality traits of many people are involved. Managers can't accurately predict the impact of variables like individual personality traits, interpersonal relationships etc. on individual and team dynamics. Thus, Traditional conflict resolution models can't effectively resolve modern day conflict. The "Thomas Kilmann Conflict Management" model developed by K. Thomas and R. Kilmann in 1974 provides a robust framework for understanding different conflict handling styles (competing, collaborating, compromising, avoiding, accommodating) based on two dimensions i.e. Assertiveness and Cooperativeness. This model talks about a pattern of ways which will in turn aid to resolve conflict. This model can help HR of organization to build conflict literacy. The different conflict handling styles will help HR to empower employees to choose the best approach for different situations, moving beyond fixed responses to achieve more productive and harmonious outcomes. It will improve communication, team building, leadership and overall organizational harmony by fostering self-awareness, flexibility and better conflict resolution strategies for individuals and teams.

In Indian context, attributes like cultural diversity, hierarchies and high rate of organizational change make conflict inevitable. Nevertheless, the empirical research indicates that the applications of TKCM-based approaches have not been systematic in India. This paper will present an Implementation Framework of TKCM in Indian organization, by providing systematic conflict-style analysis and developing flexible and context-sensitive approach to resolution. Through combining TKCM in Business, HR and training programmes, organizations, can develop teamwork culture, minimize destructive conflict, and enhance productivity and satisfaction.

Keywords: Workplace Conflict, Conflict Handling Styles, Assertiveness, Cooperativeness, Conflict Literacy, Teamwork and Organizational Culture



The Resilience Reservoir: A Configurational, Multilevel Model of How Leadership-HRM Alignment Enables the Emergence of OCB through Psychological Safety

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Abstract

Organizational resilience at a time of ongoing upheaval depends on employees who are prepared to put in extra effort through Organizational Citizenship Behaviors (OCBs). Although enabling High-Performance Work Systems (HPWS) and empowering leadership are recognized OCB antecedents, research ignores their integrated, lived reality for employees. The crucial gap of how their interaction impacts the resilience context is filled in this research. We provide the “Resilience Reservoir”—a Configurational, multilevel model that suggests that an enabling HPWS and empowering leadership that work together to generate a synergistic environment for the establishment of OCB, mediated by team psychological safety. We have combined situational strength theory with the Ability-Motivation-Opportunity (AMO) framework. Ability (training), Motivation (rewards), and Opportunity (participation) are provided by an enabling HPWS. Through delegation and trust, empowering leadership increases opportunity and motivation. When they work together, they produce a cohesive AMO package that creates a “strong situation” with consistent, unambiguous signs that cooperative initiative is safe and expected. Team psychological safety—the common conviction that interpersonal risks, such as seeking assistance or putting up novel ideas, would not be penalized—is fostered by this favorable circumstance. The key mechanism that lowers the perceived social risk of OCBs and permits their expression is psychological safety. On the other hand, a “weak situation” of contradictory messages results from misalignment (e.g., empowering rhetoric combined with a punitive, control-based HR structure). Because it stifles psychological safety and forces workers to save cognitive and emotional resources, this uncertainty depletes the reservoir by fostering perplexity, cynicism, and risk aversion.

To counteract this manager should audit for systemic coherence, ensuring that HR rules and leadership behaviors provide consistent signals to create the psychological safety required for a resilient workforce. In the end, the model also argues that intentional alignment of structural (HRM) and socio-relational (leadership) systems fosters lasting resilience rather than isolated “best practices”. By establishing the psychological safety needed for OCBs to arise, this alignment fills the Resilience Reservoir and gives companies a latent, renewable capacity to adapt and prosper in the face of adversity.

Keywords: Organizational Citizenship Behavior, Resilience, Organizational Culture, Leadership, HR Systems, Psychological Safety

Role of Ethical AI in Re-Engaging Gen Z and Building Future Skills

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Abstract

The evolving application of artificial intelligence mechanism in the global supply chains and export-oriented service industries has radically transformed the job tasks, job constitution and required domain knowledge for performance of aforesaid job in question. This seems eminent in the view that employees need to engage more proactively in crafting their jobs in view of ethical AI intrusion in decision making and manual task accomplishment space. As of now, we have limited knowledge about how the incumbent employees and why some sections of employees are more able to cognitively craft their jobs to accommodate ethical AI induced realities and adapt to changes being induced by ethical AI and whether it is feasible or not in Indian perspective. Recent discourses on ethical and pro-decision-making integration of ethical AI in day-to-day decision making is scattered and limited. The purpose of this research is hence to organize and recognize the probable implications of ethical integration of Gen AI and integration awareness on incumbent employee's re-indulgence in cognitive job crafting and self-employability revival; by analysing issue in high technology software sectors as reported in Harvard and INSEAD studies. Drawing on the resource-based view and event systems theory, and integrating digital Taylorism into the ethical AI literature through the conservation of resources (COR) framework, this study theorizes the effects of ethical AI-related events. It examines how ethical AI-induced ethical job crafting influences employees' psychological and cognitive sensemaking about transforming their self-employability, as well as the associated antecedents and outcomes. Using an empirical, multi-stage data research methodology the study seeks to assess the data base causal relationships and reflect upon the role of ethical AI in job crafting in evolving job market landscape. Likert scaling is being leveraged to quantify the phenomenon and subsequently structural equation modelling was deployed to ascertain causal relationships. Research observations point to proactive work behaviours as detrimental to self-employability resilience and countering layoff threat. New contributions to the literature include the framing of cognitive job crafting indulgence as viable tool for employee self-empowerment and autonomous career determination nestled under self-determination perspective. This is stark opposite to situation determined and self-directed modes of employability sustenance are being advanced in research as such. The study may be limited by the use of cross-sectional data and the reliance on self-reported and self-disclosed primary data, which may raise concerns about authenticity. Additional limitations include ad hoc scale development and the exclusion of factors such as technostress, algorithmic work determination, and other forms of job crafting, including task-based and relational job crafting. Research outcomes extend the resource-based view and event systems theory, digital taylorism, conservation of resources theory (COR), Bandura's self-efficacy, Bakker's JDR model; and owes implications for developmental HR policies. The research marks authentic contribution to ethical AI inclusion, work behaviour transformation and self-employability and vocational expertise formulation literature and about ways and means of leading ethically in digital age.

Keywords: Self Employability Behaviour, Ethical AI Integration Awareness, Cognitive Job Crafting Indulgence, Digital Taylorism, Second Half of Career, Gen Z Career Resilience





TRACK-2
**INCLUSIVE DEVELOPMENT,
RURAL MANAGEMENT
FUTURES, AND
TECHNOLOGICAL
EMPOWERMENT**

Paper Presentation

Tribal Communities, Democratic Decentralization and Women Empowerment: Towards An AI-Enabled Governance Under Panchayati Raj Institution in Jharkhand

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Abstract

This study explores the lived experiences, challenges, and leadership pathways of elected women representatives (EWRs). Drawing on a mixed-methods design that combines structured surveys with in-depth interviews in an Oraon tribal community region in Ranchi District, Jharkhand, the research examines how democratic decentralization (particularly after the 73rd Constitutional Amendment) has reshaped women's participation in grassroots governance. It examines socio-economic backgrounds, political motivations, decision-making autonomy, and the critical, emerging interface with ITC-enabled platforms, including AI-enabled governance platforms. Furthermore, it analyzes their complex interactions with both formal Panchayati Raj Institutions (PRIs) and traditional tribal governance structures, such as the Parha/Munda-Mahto system.

The findings reveal that while reservation policies have significantly increased numerical representation of women, especially among Scheduled Tribes, their qualitative participation remains constrained by patriarchal norms, kinship hierarchies, limited access to information technology, and persistent "proxy leadership" pressures. At the same time, many women report heightened confidence, increased mobility, and improved standing within family and community after assuming office. A key revelation is the dual role of technology: the study identifies uneven digital access as a new axis of inequality. Yet, it also finds that where available, ICT and data-driven Gram Panchayat Development Plans (governance technologies in general) help EWRs bypass informational gatekeepers, claim their authority, and enhance their administrative efficacy. The study argues that the intersection of AI-enabled ITC in governance and traditional governance creates a new, dynamic field of power that can be navigated by EWRs. To uncover this, the study attends to the complex power interface between elected institutions and customary authorities, demonstrating how tribal norms both support and restrict women's agency.

The paper concludes that meaningful decentralisation in tribal regions requires sustained institutional support, gender-sensitive capacity building, digital literacy, and a critical focus on "ethical AI" that is designed for low-literacy and multilingual contexts. This multi-faceted approach should be designed to bridge the gender and digital divide, rather than deepen them at one level, and to provide formal recognition of the interplay between traditional and modern governance systems on the other.

Keywords: Oraon Tribe, Gender and Governance, Political Participation, Democratic Decentralization, Women's Empowerment

A Study on The Impact of Rehabilitation and Resettlement Policies On Communities Displaced in Coalfields Areas Of Jharkhand State

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Abstract

This research examines the multifaceted effects of rehabilitation and resettlement (R&R) policies on communities displaced by coal mining operations in Jharkhand, India. Jharkhand's coalfields, rich in mineral resources, have witnessed extensive land acquisition and displacement of indigenous and rural populations, necessitating comprehensive resettlement and rehabilitation (R&R) interventions. Adopting a descriptive research design and mixed-methods approach, the study draws upon document analysis, case studies across coal mining districts, field visits, and informal interviews with affected families and stakeholders.

The research critically analyses the efficacy of the National R&R Act, 2013, and the sectoral Coal India Limited R&R Policy, 2012, frameworks in addressing economic, social, and cultural challenges posed by displacement. Findings reveal that while R&R policies have accelerated improvements in income stability, permanent housing, and access to basic services, significant gaps persist regarding fair compensation, livelihood restoration, and the preservation of social and cultural identities.

The study highlights issues including administrative delays, inadequate infrastructure maintenance, exclusion of non-title holders, and psychological distress among resettled populations. It also examines the specific vulnerabilities of tribal communities, gender impacts, and environmental consequences of coal mining. By assessing policy implementation challenges and community resilience, the research demonstrates the value of participatory planning, holistic livelihood restoration, and culturally sensitive resettlement strategies.

The study's insights and recommendations aim to guide the design of more equitable, sustainable, and human-centric R&R frameworks in resource-rich regions facing ongoing development-induced displacement.

Keywords: Rehabilitation and Resettlement (R&R), Coal Mining-induced Displacement, R&R Act, 2013, Livelihood Restoration, Tribal and Community Resilience



Socio Economic Determinant of Crime, Technology Enabled Policing, and Its Impact on Society

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Abstract

Technological development has influenced every part of human life. Governance is not unaffected of it. Use of technology has improved governance, citizen services, and effective delivery of services by the government. The government is also aware of the potential of technology in governance and is actively promoting its adoption. Similarly, the use of technology has also revolutionized the way policing functions in the country. It started with the digitisation of crime records through CCTNS (Crime, Criminal Tracking, and Networking System). However, now it has grown into linkages with the court, FSL, and prison, and matured as ICJS (Interoperable Criminal Justice System). This has also made online availability of citizen services possible through CCTNS. At the policy level, the government has also implemented a system of E-FIR and an online investigation and trial system. Similarly, ERSS (Emergency Response Support System) has revolutionized police response. One can contact the police emergency services by calling 112 or by getting in touch through email or SMS. In various states, emergency protection services and monitoring support systems have also been started. Use of CCTVs for surveillance and detection is quite prevalent. Socio-economic factors affect crime. In addition to classical factors, it is also necessary to consider factors such as the use of social media, acceptance, social pressure to use it, internet availability, sites or platforms that provide these services, and the impact of this interaction on human psychology. The impact of social media is evident in the Gen Z movement in neighbouring countries. Technological development has also opened up new avenues for committing crimes. Digital fraud and crime committed through the Internet have grown exponentially.

On the one hand, financial services are being provided to make people's lives easier, but the same facilities are being used by unscrupulous elements to commit crimes. GOI's initiative of I4C is worth mentioning here. The Jharkhand police has its own initiative named Pratibimb, which has been appreciated nationwide. It is also necessary to study the impact of these government initiatives. Both the Citizen Services System and ERSS have a feedback mechanism.

Statistical analysis of these responses has shown that citizen satisfaction has improved over time. The objective of this paper is to critically analyze the success of these initiatives, assess how far they have been able to address the challenges of cybercrimes, and suggest measures to further enhance these systems. The paper will also discuss the ethical issues surrounding individual rights and the violation of privacy through surveillance.

Keywords: Technology-Enabled Policing, CCTNS and ICJS, Cybercrime and Digital Fraud, Emergency Response Support System (ERSS), Privacy and Ethical Governance

Digital Pathways to Inclusion: Tribal, Rural, And Grassroots Development in India's Technology-Driven Era

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Abstract

This paper examines how Information and Communication Technologies (ICTs) are reshaping development outcomes in India's rural and tribal regions, where historical marginalization, infrastructural deficits, and socio-cultural complexity continue to impede equitable access to public services and markets. Anchored in Information and Communication Technologies for development (ICT4D) theory and institutional, socio-cultural, and localization frameworks, the study conceptualizes digital transformation not as a purely technological process but as one embedded within intersecting hierarchies of caste, tribe, gender, literacy, governance capacity, and trust. The purpose of the paper is to evaluate the developmental contribution of ICTs, identify structural and cultural barriers to digital adoption, analyse sectoral and tribal-specific case studies, and propose an equity-oriented research and policy agenda.

Using a systematic literature review methodology, the study synthesizes multi-sectoral scholarship across agriculture, health, education, governance, financial inclusion, and community media to uncover thematic patterns shaping technology adoption. Findings reveal that ICTs have expanded access to information, markets, welfare delivery, learning resources, and healthcare—evident in interventions such as e-Choupal, Digital Green, DIKSHA, eSanjeevani, Kudumbashree, and tribal-focused platforms like CGNet Swara. Yet these benefits remain uneven due to persistent connectivity gaps, linguistic barriers, gendered device access, socio-political exclusions, and low institutional trust, particularly within tribal communities.

The analysis shows that digital interventions succeed when mediated by trusted intermediaries, aligned with local sociolinguistic ecologies, and embedded within community knowledge systems; conversely, poorly localized, or top-down systems risk reinforcing existing inequalities. The paper argues that technology alone cannot drive development—rather, ICTs act as amplifiers of pre-existing social conditions and deliver impact only when paired with culturally grounded design, inclusive governance, and long-term community engagement. Implications highlight the need for participatory ICT models, decentralized data governance, intersectional inclusion strategies, and deeper research into emerging technologies such as AI, IoT, and blockchain in rural contexts. Overall, the study contends that India's digital future must prioritize development-led technology that centres community agency, linguistic diversity, and institutional equity to ensure that rural and tribal populations are not left behind in an increasingly digital nation.

Keywords: ICT4D, Digital Divide, Rural Development, Tribal Communities, Localization, Intermediaries, Digital Governance, Digital Inclusion



Data-Driven Educational Transformation: Scaling FLN Initiatives Through Technology in Rural Haryana

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Abstract

The integration of technology into education systems has transformed rural development. Haryana exemplifies how technology, when embedded in governance frameworks, can drive inclusive development. The Department of School Education, Haryana, has adopted a data-driven approach to enhance Foundational Literacy and Numeracy (FLN) across its 8,646 primary schools, ensuring equitable learning opportunities for all children. Under the NIPUN Haryana Mission, Haryana uses digital tools for classroom assessments and monitoring. In 7,515 rural schools, over 2.7 lakh children in Grades 1–3 are assessed annually through the NIPUN Haryana Teacher App. More than 20,000 teachers in these rural schools’ track teaching patterns using digital tools like workbooks and weekly trackers, helping identify gaps and implement necessary remediation. A comprehensive mentoring and monitoring framework supports this initiative. District Education Officers, Block Resource Person, and Assistant Block Resource Coordinators conduct regular classroom visits using the NIPUN Haryana Monitoring App, tracking key performance indicators (KPIs) such as the usage of teaching materials, completion of weekly trackers and spot assessments. The triangulation of data from teachers, mentors and monitors offers a holistic view of classroom practices, enabling evidence-based decision-making from state to cluster levels. This research draws on qualitative insights from DPIU review meetings, interviews with District Officers and FLN Coordinators, alongside quantitative data from the schools. The results highlight how digital tools have improved instructional delivery, increased accountability, and supported learning recovery post-COVID. ASER 2024 shows Grade 3 numeracy in Haryana rose from 26.1% in 2022 to 33.1% in 2024, surpassing the national average. PARAKH 2024 confirms a strong recovery in Grade 3 outcomes. These results demonstrate how technology, data-driven monitoring and inclusive development can create scalable educational systems, helping every child in Haryana move closer to becoming NIPUN.

Keywords: Technology Integration, Inclusive Development, NIPUN Haryana Mission, Data-Driven Approach, Foundational Literacy and Numeracy (FLN), Mentoring and Monitoring Framework

Livelihood Transformation and Modernization Among the Birhor Community

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Abstract

The Birhor community, recognised as a Particularly Vulnerable Tribal Group (PVTG), has long depended on forest-based livelihoods, such as rope making, honey collection, hunting, and gathering minor forest produce. In recent years, growing access to education, changing socio-economic environment, market forces, mobile technology, and government welfare programmes have begun to reshape their everyday lives and future aspirations. This study, “Livelihood Transformation and Modernization among the Birhor Community,” conducted in Hehal village of Ramgarh district, Jharkhand in twenty households, explores how these shifts are influencing their traditional livelihood patterns and socio-cultural identity.

Findings reveal a distinct shift away from exclusive forest dependence toward a mixed livelihood system involving wage labour, small-scale trading, and SHG-supported activities. Many Birhor men now work in nearby factories, construction sites, and small industries, securing a more stable income compared to the uncertainty of traditional forest occupations. Women involved in Self-Help Groups have begun producing handmade dolls, with men increasingly assisting in their sale, indicating evolving gender roles and shared economic responsibility. Around 70% of households have adopted modern livelihood options, mobile phone usage has reached 75%, and Aadhaar coverage is 100%; however, banking access remains very low at 15%. Education among children is improving, though poverty-related dropouts continue. While younger generations show steady educational gains, older adults and women still face significant literacy gaps.

Modernization has enhanced communication, introduced new skills, and provided more reliable income sources, but it has also weakened traditional knowledge, language, and cultural expression. The community is slowly drifting away from its cultural roots, a shift that raises concerns for long-term cultural continuity and identity preservation. Government schemes such as PM Awas Yojana and the PVTG Development Programme have improved housing, yet infrastructure gaps, especially water access, persist. Overall, modernization presents both opportunities and challenges, with the Birhor striving to balance emerging socio-economic changes with the need to protect their cultural heritage.

Keywords: Birhor, Livelihood Transformation, Modernization, Forest-based Livelihoods, Cultural identity



Challenges Encountered in Making Online Entries on the Panchayat Darpan Portal in Jabalpur District, Madhya Pradesh

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Abstract

E-governance has emerged as a vital instrument for strengthening democratic governance, improving service delivery, and enhancing transparency and accountability at all levels of administration. The World Bank defines e-governance as the use of information and communication technologies (ICTs) by government agencies to establish effective linkages with citizens, businesses, and other government departments. In India, the implementation of the National e-Governance Plan (NeGP) in 2006 marked a major initiative toward transforming governance by promoting citizen participation, improving administrative efficiency, and ensuring easy access to public information. Within this framework, Digital Panchayat initiatives aim to empower grassroots institutions by integrating digital platforms into the routine functioning of Panchayats.

The Panchayat DARPAN Portal is a key m-Governance initiative of the Panchayat and Rural Development Department, Government of Madhya Pradesh, developed by the National Informatics Centre (NIC), MP. The portal facilitates real-time capture and dissemination of authentic information related to Panchayat governance, including financial transactions such as e-payments and receipts, development works, salary payments, and bank statements. It enables citizens to access information on Gram Panchayats, village development activities, and ongoing projects without visiting government offices, thereby saving time, and promoting transparency.

Despite its advantages, the effective utilization of the Panchayat DARPAN Portal depends on digital capacity, infrastructure, and the operational environment at the grassroots level. The present study examines the challenges experienced in making online data entries on the Panchayat DARPAN Portal, with a specific focus on Jabalpur District of Madhya Pradesh.

The study is based on both primary and secondary data. Primary data were collected from 105 Gram Panchayats selected from seven development blocks of Jabalpur District, while secondary data were obtained from records of Zila, Janpad, and Gram Panchayats. The findings indicate a gradual institutionalization of digital governance, with most functionaries joining the system between 2011 and 2020. Respondents were graduates in the 31–40 age group, many possessing technical qualifications such as PGDCA. While E-Bhawan infrastructure, computers, and electricity were available, the absence of adequate power backup and limited awareness of all portal modules posed challenges. The study concludes that addressing infrastructural gaps and technical limitations is essential to enhance the effectiveness of Panchayat DARPAN at the grassroots level.

Keywords: E-Governance, Panchayat DARPAN Portal, Digital Panchayat, Grassroots Governance and Online Data Entry Challenges

Ethical Concerns, Human Costs, and Inclusive Development Deficits in Mining-Induced Displacement: Comparative Insights from Jadugoda and Saranda Forests of Jharkhand

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Abstract

This paper examines the ethical concerns, human costs, and inclusive development deficits associated with mining-induced displacement in Jharkhand through a comparative analysis of Jadugoda's uranium mining region and the Saranda Forests of West Singhbhum. Informed by Jesuit values of human dignity, social justice, and care for creation, the study moves beyond economic growth narratives to interrogate whether extractive development adequately safeguards the lives, livelihoods, and socio-ecological relationships of affected communities. Saranda Forest spans approximately 856 sq. km, of which 816 sq. km is reserved forest, and represents one of Asia's largest Sal (*Shorea robusta*) ecosystems and a critical elephant corridor. At the same time, the region contains 26% of India's iron ore reserves, with 10–15 million tonnes extracted annually, accounting for about 5% of national production. Recent 2025 Supreme Court interventions, directing the notification of substantial portions of Saranda as a wildlife sanctuary while addressing tribal rights, reveal prolonged governance delays and competing conservation–extraction priorities. These challenges parallel Jadugoda's experience, where uranium mining has generated long-standing ethical concerns related to health risks, displacement, and inadequate rehabilitation. The paper argues that both cases expose persistent inclusive development deficits, wherein technocratic governance frameworks marginalise Adivasi communities and obscure the human costs of resource extraction.

Keywords: Mining-Induced Displacement, Inclusive development, Ethical Governance, Jesuit Values, Tribal Livelihood





TRACK-2
**INCLUSIVE DEVELOPMENT,
RURAL MANAGEMENT
FUTURES, AND
TECHNOLOGICAL
EMPOWERMENT**

Poster Presentation

Constraints and Concerns in Dairy Digitalization Process: Empirical Evidence from Medha Milk Collection Centre (MCC), Ranchi

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Abstract

This study examines the practical challenges and farmer concerns arising from the implementation of digital interventions in a dairy cooperative in Ranchi district of Jharkhand. In this study, it investigates the transition from traditional, manual operations to technology-driven systems for milk quality assessment, payment, and record-keeping. The study uses data collected from the survey of sixty farmers and uses descriptive and inferential statistics to fulfil its objectives. It was found while digitalization aims to improve transparency, efficiency, and farmer profitability, this process is frequently hindered by local realities. The key hurdles for adoption include issues of low digital literacy, particularly among older demographics, and severe deficiencies in technological infrastructure, such as unreliable power supply and poor internet connectivity. The main concerns as expressed by the farmers are regarding the transparency and security of digital records which indicates trust deficit in fully automated system. Though farmers recognize the potential for technology to mitigate financial returns, the overall they prefer for a mix hybrid of both digital and manual systems to ensure accountability and familiarity during the transition phase. The findings indicates that successful digital transformation in this context requires just more than technology implementation but also systematic support like enhanced and targeted training programme, upgraded infrastructure, and a guarantee of faster and assured payments. This research provides crucial, grassroots-level insights for development practitioners and policymakers, indicating the need of adopting inclusive strategies for digitalization of dairy sector in the rural communities in this part of India.

Keywords: Dairy Digitalization, Farmer Concerns, Digital Literacy, Technology Adoption Barriers, Trust and Transparency, Rural Jharkhand

Assessment of Environmental Awareness and Knowledge among School Children: Empirical Evidence from a Government-Aided Primary School in Ranchi City

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Abstract

This study examines the environmental awareness of students in Classes 3, 4, and 5 at a government-aided primary school in Mahua Toli, Ranchi. The purpose was to understand students' level of knowledge about general environmental issues taught in EVS and how aware they are of the environmental condition of a pond (Madhukam Talab) located just adjacent to the school. The study also examines if students can connect their classroom teaching with real-life environmental situations. To assess and quantify the students' environmental knowledge and awareness in-general issues (GES) and regarding the local environmental (Madhukam Talab) issues (LES), a set of three test questions were developed separately for each class. A test was taken for all forty-eight students of three classes. The responses were analysed using basic statistical tools such as mean scores, percentage distribution, t-tests, and regression analysis. The findings show that students have moderate general environmental awareness, but their scores do not improve much with class level. In contrast, local environmental awareness increases steadily from Class 3 to Class 5. It suggests that students' local environmental knowledge increase with age and observation regarding their surroundings. Regression results also do not find any significant relationship between GES and LES indicating that, students' inability to connect local environmental issues with general environmental knowledge. Overall, the study concludes that environmental learning among primary students is influenced more by real-life experiences than by classroom teaching. The results highlight the need for schools to include more activity-based and local-context learning, especially by using Madhukam Talab as an educational resource. Strengthening practical exposure can help students better connect general concepts with their surrounding environment and develop stronger environmental awareness.

Keywords: Environmental Awareness, General Environment Awareness, Local Environment Awareness, Primary School Students, Environmental Education, Madhukam Talab



Extent and Determinants of Malnutrition Among Children Under 5 in the Slums of Ranchi

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Abstract

Child malnutrition, encompassing stunting, wasting, and underweight, remains a persistent public health crisis globally, with specific vulnerabilities found in economically marginalized urban settings. This study aimed to assess the prevalence and extent of malnutrition in two selected slums and identify the primary structural and socioeconomic determinants of nutritional status among children under five years of age residing in two selected urban slums in Ranchi, India, characterized by poor living conditions and economic precarity. The malnutrition status of the sixty-six children (total enumeration) was assessed by collecting data on their height, weight, and MUAC from the respective Anganwadi centre. The data on the household determinants were collected by a household survey. The study employs both descriptive and inferential statistics to understand the extent and determinants of malnutrition. It is found that stunting (28.8%) is the most prevalent form of malnutrition, followed by wasting (21.2%). Chi-square tests showed that different forms of child malnutrition were significantly associated with maternal literacy, antenatal care, family type, housing quality, and source of drinking water. The result of the logistic regression also shows that mothers' literacy level, household income, and mothers' employment have been found to be positively significant with the nutrition level of the children. These findings indicate the need for targeted interventions to improve nutrition among the children of the two selected slums.

Keywords: Child Malnutrition, Urban Slums, Stunting and Wasting, Maternal Literacy, Antenatal Care, Housing Conditions, Drinking Water Access

Assessment of Nutritional Status of Lactating Women and its Determinants in Rural Dhanbad, Jharkhand

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Abstract

Malnutrition among lactating women remains a persistent public health problem in India, particularly in rural areas where poverty, food insecurity, and access to inadequate healthcare are common. This paper aims to assess the nutritional status of lactating mothers and identify the various socio-economic, dietary, and environmental factors that influence their nutrition. A cross-sectional descriptive research design has been used in this study using the multistage sampling technique, which was conducted among lactating women residing in selected rural villages of Dhanbad district, Jharkhand. Out of the total of 10 blocks in Dhanbad district, three were purposively selected, named Tundi block, Baliapur block, and Govindpur block, based on their geographical diversity, variation in socio-economic conditions, and accessibility. From each selected block, three to four villages were randomly chosen. Structured questionnaires, anthropometric measurements, and 24-hour dietary recalls were used to collect primary data. Information from secondary sources included government records and relevant literature. The prevalence of undernutrition was very high among lactating women of the study area, as indicated by lower BMI and poor dietary diversity. Among the fifty respondents, 43.33% had low household income, 12% had limited education, and 36% lacked adequate awareness. Although the government has initiated several initiatives, such as POSHAN Abhiyan, ICDS, and Janani Suraksha Yojana, their outreach has remained limited due to inadequate implementation and gaps in awareness about these schemes in rural Dhanbad. It therefore emphasizes the urgent need for comprehensive community-based interventions, improved delivery of existing nutrition programs, and enhanced behavioral awareness related to maternal diet and health practices.

Keywords: Lactating Women, Anthropometric Measurements, Malnutrition, Rural Dhanbad, Community-based Interventions and Cross-sectional Study





TRACK-3
JESUIT VALUES, ETHICS,
AND HUMAN-CENTRED
TECHNOLOGY

Algorithmic Governance and Human Dignity: Reframing AI in Public Sector Decision-Making

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Abstract

As governments increasingly deploy AI and data-driven systems for welfare targeting, policing, credit scoring, and public service delivery, “algorithmic governance” is becoming a defining feature of contemporary public administration. While these tools promise efficiency, predictability, and scale, they also risk deepening opacity, bias, and dehumanisation—especially for already vulnerable citizens. This paper argues that ethical governance in the age of AI must be grounded not only in technical safeguards but in a robust understanding of the human person and human dignity.

The paper first maps key domains in which algorithmic systems shape public decision-making (beneficiary selection, risk prediction, eligibility assessment, and resource allocation), and synthesises emerging concerns related to bias, lack of explainability, and erosion of due process. It then brings these concerns into dialogue with traditions of ethics and social thought that view the human person as relational, responsible, and inherently worthy of respect, rather than as a datapoint to be optimised.

Building on this normative lens, the paper proposes a “Dignity-Centred Governance Framework” organised around four principles: (1) Recognisability – citizens must be seen and heard beyond their data profiles; (2) Contestability – people must have meaningful avenues to question algorithmic decisions; (3) Proportionality – the intrusiveness of data use must match the gravity of the public purpose; and (4) Co-responsibility – shared stewardship between designers, officials, and affected communities.

These principles are illustrated through conceptual cases from welfare schemes and predictive policing, showing how design choices in data selection, model use, and interface design can either protect or undermine dignity. The paper concludes by suggesting that, for the public sector, “good governance” in the AI era can no longer be defined solely by efficiency and outcomes, but must be evaluated by how it treats the most vulnerable persons under its care.

Keywords: Algorithmic Governance; Ethical AI; Human Dignity; Public Administration; AI in Public Policy; Algorithmic Bias

Women in Geospatial Industry – Empowered by Mentoring and Online Communities

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Abstract

Women have taken up various challenging roles since ages, and now no sector is left where they have not shown their talent and skill. Women in the geospatial field have also showcased their capabilities despite facing unexpected hardships during the pandemic and a little after. Job losses, lack of new skills, keeping updated about the new technology, added responsibility, limited budget, etc, are some of the issues. These obstacles were overcome by forming online groups and communities like Women+ in Geospatial, African Women in GIS, She leads and She inspires programme of Humanitarian Open Street Mapping and GeoSakhi.

Women of all ages, across countries, came together on a common platform where they could share their problems and find a solution while talking to a group of like-minded peers. Empowering each other by sharing of knowledge, resources, and opportunities helped women rise with courage and boldness to face the challenging scenario. Women were trained in all aspects of new technologies related to geospatial data and analysis through online MASTERCLASSES, training sessions, and a mentorship programme. Participation and access to resources created by women only, which were free to access, hence the advantage was taken by women (other genders as well) around the globe. Statistics reveal that Women+ in Geospatial has empowered 680+ members so far. Geosakhi mentored 500 + women across various countries. The She leads and She inspires programme of HOT aimed in training 100 young women in the field of mapping. Women related issues can be best addressed by women, hence many mapping projects were successful in bringing out a solution.

Online platforms play a major role in empowering women digitally, where they can access quality resources, within the boundaries of home.

Keywords: Geospatial, Women, Mapping, Empowerment, Leaders



Unorganized Human Capital in Jharkhand: Dilemma in Ethical Governance and Decision-Making in Complex Digital Systems

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Abstract

In Jharkhand, the unorganized and informal labor forces usually form both the urban and rural economies by providing the much-needed labor in the sectors of construction, manufacturing, transportation, and services. A significant part of the population in the capital of Jharkhand district, namely, Ranchi, which is actively urbanizing, lives on daily wage labor. These laborers often belong to the working classes, whose parents sometimes belong to the marginalized rural and tribal groups, of whom they perform physically arduous jobs without the assurance of a regular job, social security or even healthcare services. This paper is an attempt to know the socioeconomic problems faced by daily wage laborers in the rural areas of Ranchi district, and more specifically the conditions under which they must work, the instability in their incomes, their living standards, their health conditions, and the degree to which they take advantage of government welfare programs. Although an initiative like Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA), is in place. But it is unclear how well these schemes cover or hit this vulnerable population.

To examine the vulnerabilities, issues, challenges of this sector, an empirical reality has been taken into consideration for the study. Out of around 12 (twelve) places in Ranchi city, a total of 4 (four) places i.e Birsa Chowk, Durga Soren Chowk, Argora Chowk and Karamtoli Chowk (where the concentration of daily wage labor forces is out-and-out) are selected in the first phase of the study. In the second phase, as a sample total 80 (Eighty) number of laborers (equal number of male and female) from each place are selected for the study. The percentage method is used to analyze the quantitative data where a few case studies have been taken into consideration to substantiate the qualitative arguments. In the study, it is found that almost 100% of the labor force are having various social and economic issues, challenges and vulnerabilities with respect to regular jobs, social security, migration, education, healthcare services, and access to other minimum entitlements. The study has also recommended a progressive model and a complex digital system and AI for the solutions. If the recommendations including the proposed model are considered for execution, then Jharkhand would be better world for thousands of unorganized and informal labor forces. Nevertheless, the nitty-gritty of the research article is mentioned in the full-length paper on Unorganized Human Capital in Jharkhand: Dilemma in Ethical Governance and Decision-Making in Complex Digital Systems.

Key Words: Unorganized & Daily Wage Labor Force, Prevailing Issues and Challenges, Model for Resolution

Human-Centered Technology Rooted in Jesuit Values: An Ignatian Pedagogical Perspective

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Abstract

The modern education has radically changed with the development of digital technologies, including artificial intelligence, analytics, and online learning platforms. Although the technologies are supposed to be more efficient and offer more people an access to education, there is also a significant ethical issue in terms of human dignity, equality, inclusivity, and moral development. This is an emerging and common need of any technical institutions of higher learning to treat technology in a more humane manner as opposed to being artificially or immorally inclined. This paper is founded on Ignatian Pedagogy especially its core pillars in terms of context, experience, reflection, action and evaluation, and is supported by general Jesuit teachings of cura personalis, social justice, discernment, and service of faith, which produce love, peace and justice. Human-centered design methods would focus more on empathy, responsibility, and well-being to supplement this. This study examines how Jesuit principles and Ignatian Pedagogy can transform the design, implementation and assessment of learning technologies with the consideration of human-formative goal. This paper examines human centric technology as a shaping power that drives experiential learning instead of considering technology as a neutral tool. The paper also compares how human-centered technology using Jesuit principles would bring about discernment, a further clarification of contexts, and support holistic human development instead of concentrating on efficiency. This paper is a synthesis using a conceptual and interpretive approach, combining the most important literature in Jesuit education, technology ethics, and Ignatian Pedagogy using examples provided in Jesuit Educational Institute. The paper concludes that Jesuit institutions are in a unique position to be the first to set an example on how technology can be applied in a more human and an Ignatian approach in this new era of learning. The implication of applying Ignatian Pedagogy to technology decision making to the curriculum design, professional development, and institutional governance has great meaning. The paper finally argues that human-focused technology when informed with Ignatian Pedagogy Paradigm and Jesuit values may be one of the most transformative educational practices of teaching, which promotes human dignity, seeks social justice, and encourages more deeply socio-engaged learning.

Keywords: Human-Centered Technology, Jesuit Education, Ignatian Pedagogy, Technology Ethics, Cura Personalis, Transformative Education



Influence of Digital Era Educational Practices on the Resilience of B.Ed. Trainees

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Abstract

The digital era has significantly transformed pedagogical approaches, necessitating that prospective instructors exhibit greater adaptability, emotional resilience, and technological proficiency. B.Ed. candidates often encounter emotional stress, technological challenges, and academic pressure throughout the initial phases of their professional development, especially in digitally mediated learning contexts. In this context, resilience emerges as a crucial psychological attribute that aids trainees in navigating challenges and sustaining their commitment to their professions. The objective of the present study was to experimentally examine the impact of educational practices in the digital era on the resilience of B.Ed. candidates. The trial employed a control group design featuring a pre-test and post-test. Purposive sampling was employed to choose 60 B.Ed. applicants from St. Justin's College of Education in Madurai, Tamil Nadu, for the sample. Thirty trainees were assigned to the experimental group and thirty to the control group. A pre-test and post-test utilising a standardised Resilience Scale were administered to assess resilience levels. During a four-week period, the experimental group engaged with contemporary educational methodologies, encompassing blended learning, online collaboration, multimedia instruction, reflective journaling, and digital assignments. Concurrently, the control group underwent conventional teaching. Data analysis was conducted utilising statistical approaches such as mean, standard deviation, t-test, F-test, and chi-square test. The findings indicated that post-intervention, the experimental group's resilience levels markedly enhanced. The post-test outcomes of the experimental and control groups also shown a substantial disparity. Nonetheless, no significant differences in resilience were observed based on age, gender, or subject matter. The study's findings indicate that digital age teaching approaches considerably enhance the resilience of B.Ed. candidates. The findings underscore the importance of integrating technology-driven pedagogical approaches into teacher training programs to enhance future educators' mental well-being, adaptability, and professional readiness.

Keywords: Digital Era, Educational Practices, Resilience, B.Ed. Trainees, Teacher Education, Experimental Study

People Before Algorithms: Integrating Ignatian Wisdom to Foster Human-Centric Corporate Practices in the AI Era

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Abstract

Artificial intelligence (AI) is transforming the business landscape at an unprecedented pace, delivering efficiency and innovation. However, by ignoring the crucial role that people play in organisations, this AI-driven revolution presents serious difficulties. Industry 5.0 emerges as a crucial paradigm change that promotes a human-centric approach with the goal of balancing human creativity, empathy, and judgment with cutting-edge technologies. Industry 5.0, in contrast to the technology-focused Industry 4.0, places a higher priority on sustainability, human well-being, and meaningful human-machine collaboration. Spiritual wisdom provides a foundational perspective that goes beyond technical solutions to genuinely support these human-centric methods. Among the diverse forms of spirituality, Ignatian spirituality stands out as a profound and time-tested source of insight that focuses on caring for the whole person, making thoughtful decisions, leading with ethics, and serving others. These principles can serve businesses to navigate the complex challenges posed by AI and digital transformation. Despite limited studies in this area, integrating Ignatian spirituality into corporate frameworks has the potential to inspire ethical, sustainable, and people-focused business strategies essential for the resilient and responsible future envisioned by Industry 5.0. This conceptual paper investigates how Ignatian principles might be used for encouraging human-centric approaches to solve the issues raised by the swift transformation of AI in modern business settings. A conceptual analysis approach will be used, synthesizing literature from three areas: human-centric AI development, Industry 5.0 frameworks, and Ignatian spirituality and education. An integrative framework demonstrating how Ignatian principles can guide human-centric AI implementation will be proposed. This paper offers business leaders, technology designers, and organizational development experts a values-based roadmap to operationalize human-centric approaches in the AI-driven world.

Key Words: Artificial Intelligence, Industry 5.0, Ignatian Spirituality, Human-Centric Approach, Technology, Digital Transformation





TRACK-4
**MARKETING, TECHNOLOGY,
AND INNOVATION FOR
SUSTAINABLE GROWTH**

Marketing's Role in Building Conscious Consumerism

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Abstract

Sustainability has been a subject of scholarly and policy discourse for several decades. However, the subject of sustainability remains consistently relevant for several reasons. A primary concern relates to the discrepancy between attitudes and behavior, where consumers express agreement with sustainability principles yet their actions may not always align. This article offers a reflection on research findings and empirical observations concerning the role of marketing in fostering conscious consumerism, not only by cultivating positive attitudes but also by encouraging ethical and environmentally responsible consumption behavior. This paper proposes propositions based on the integration of the Norms Activation Model and the Theory of Planned Behavior, alongside the integration of the Signalling theory, Trust, and Brand equity. Additionally, this paper presents research findings concerning the influence of awareness and perceived importance on the implementation of sustainability principles in community-based tourism development in Indonesia. The objective of presenting these diverse perspectives is to gain an understanding of the various factors that can elucidate conscious consumption grounded in sustainability values.

Keywords: Marketing, Branding, Sustainability, Conscious Consumption

Understanding Consumer Behaviour and Societal Shifts in India's Electric Vehicle Adoption Journey

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Abstract

Electric vehicles (EVs) have progressed significantly since their start as experimental models. They are now being realised as a cleaner and efficient transportation option in the global automotive market. The Government of India has also taken various steps to facilitate the acceptance of electric vehicles in the country with FAME- Faster Adoption and Manufacturing of (Hybrid and) Electric vehicles being the Country's flagship scheme for promoting the adoption of the same (*NITI Aayog, n.d.*). The present study delves into the journey of EVs by aiming to provide a holistic understanding of the Consumer Behaviour and Societal Shifts shaping the Electric Vehicle Adoption Journey in India.

In order to understand what shapes the motives of customers towards buying electric vehicles, this study has adopted the systematic literature review method to provide useful insights. PRISMA flow method 2020 has been used which provides standardized reporting guidelines and demonstrates the rigor as well as quality of the review. The inclusion criteria comprised of open access peer reviewed articles from google scholar as it indexes a huge range of such studies. The query string "Battery Electric Vehicle" OR "Electric Vehicle" OR "EV" AND "Consumer Behaviour" AND "Societal Shifts" OR "Society" AND "India" AND "Consumer Behaviour" OR "Indian Consumer" AND "EV Adoption" were used for the search. Inclusion criteria focused on utilizing only peer reviewed research articles from the year 2015 to year 2025. The present review aims to explore the factors affecting perception and adoption of EVs in India. Additionally, it also aims to add value to the existing literature on EVs to help improve the overall EV ecosystem for both manufacturers and policy makers which shall lead to an increase in customer adoption and satisfaction with regards to EVs.

Keywords: Electric Vehicles, Battery Electric Vehicles, Consumer Behaviour, Customer Adoption, India, Indian Society



Digital Transformation in Regional Media to Develop the Effective Marketing Solutions Ecosystem for the Advertisers

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Abstract

India is witnessing a transformative change in the regional media organisations due to the shifts in consumer behaviour, advertiser demands based on accountability, and competition of digital first platforms. Although the legitimacy of vernacular newspapers remains high, their culture, heritage, and strong regional reach are experiencing mounting pressure of measurability, return on investment, specificity of contact, and intersectionality with the omnichannel. This paper examines the overall trends of digital transformation in regional media and how old print institutions are moving to digital one stop advertising solutions, which integrates print, digital media, events and radio.

Through mixed-method research design, advertiser surveys, interviews and secondary data, the research finds distinct indicators of market transformation. Seventy percent of respondents were ready to embrace bundled, multi-channel advertising packages, having convenience and one place to report about the campaign. The digital media are connected with shorter windows of RoI, whereas print and events are still used as credibility and brand-building channels.

But the preparedness of the regional media organisations is hampered by various factors, such as departmental silos, a lack of digital capability, insufficient analytic infrastructure, and the lack of built-in workflow systems. These limitations delay the adoption of newer platform-based, data-oriented communication ecosystems.

The paper contributes by introducing a strategic, scalable transformation model that can be applicable to regional media organisations. It highlights cross-functional integration, adoption of analytics, servicing of clients with CRM and diversification of content and innovation of products in forms of a bundle. It will help regional media houses to become more competitive and relevant within the fast-changing environment of the Indian advertising world.

Keywords: Media, Digital Transformation, IMC, Omnichannel, Bundling, Advertising, Branding

Algorithmic Sustainability Bias: How AI-Driven Recommendation Systems Influence Consumer Choices toward Sustainable Products in Developing Economies

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Abstract

With the growing influence of e-commerce infrastructure in determining consumers choices, a novel and insufficiently studied type of bias has cropped up that is jeopardizing the sustainability agenda in the emergent digital economies. Recent sources indicate that online platforms are considerably changing the consumption patterns (WEF, 2022). but the exact effect of algorithmic sorting on green products has not yet been studied. The policy discourses in India have also highlighted the problem regarding the necessity of responsible and transparent AI systems to reduce unintended effects on society (NITI Aayog, 2021). This study deals with the phenomenon of Algorithms Sustainability Bias, under which algorithms can change to the least cost, non-sustainable options at the expense of environmentally-friendly products, in order to get the most short-term use. This bias is dangerous in the sense that it will reverse national and international efforts towards promoting responsible consumption in the Global South.

In order to examine this, this paper takes the mixed-method method to study the connection between digital marketplace architecture and consumer preference. The research approach analyses the outcomes obtained at the major e-commerce sites that are currently functioning in the Global South, that is, product ratings, search visibility, and metadata of the platform. it is complemented by the testing of simulated user profiles in order to track the placement of sustainability-labeled goods relative to the general inventory in the algorithms. This architecture provides a fair evaluation of algorithmic impact not based on proprietary information of a platform.

The study seeks to prove a relationship between profit maximization parameters-in terms of click through rates- and invisibility of sustainable products. This study will be useful in the area of AI ethics and sustainable consumption as it defines and empirically tests the Algorithmic Sustainability Bias. Last but not least, it provides a policy analysis model that policymakers and designers can use to restructure recommendation systems to allow and not restrict sustainable consumer decision-making.

Keywords: Algorithmic Bias, Sustainable Consumption, AI Ethics, E-commerce, Global South, Recommendation Systems, Digital Markets



Balancing Personalization and Privacy: Ethical Marketing in the Age of the DPDP Act, 2023

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Abstract

In the age of digital marketing, the tension between hyper-personalization and privacy regulations has become a critical concern for businesses. This study investigates how Indian organizations can effectively navigate this challenge, balancing personalized marketing strategies with compliance to the Digital Personal Data Protection (DPDP) Act, 2023, while maintaining consumer trust. The objective of this study is (1) To assess Indian consumer perceptions regarding the ethical boundary between personalization and privacy; and (2) To develop an integrative ethical framework providing actionable guidelines for Indian organizations to navigate DPDP Act requirements while maintaining personalization efficacy through transparency, consent-driven practices, and algorithmic fairness. This study employs a mixed-method research design combining descriptive and exploratory approaches. The study targets Indian consumers (n≈500) selected via stratified random sampling across major Indian digital markets. Data will be collected through structured questionnaires utilizing validated scales adapted from prior research and new instruments developed specifically for the Indian and DPDP context. The study will employ multiple regression analyses using SPSS to examine relationships between data transparency and consumer trust. This study contributes an integrative ethical framework tailored specifically for Indian organizations, providing evidence-based guidelines for navigating DPDP Act compliance while maintaining marketing effectiveness. Unlike existing GDPR-informed frameworks, this framework addresses unique characteristics of the Indian regulatory environment, consumer expectations, and digital maturity levels.

Keywords: Social Media Marketing, Privacy Regulations, DPDP Act, Hyper-personalization, Consumer Trust, Ethical Marketing, Data Protection

Speed vs Sustainability: Environmental Consequences of Quick Commerce

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Abstract

The Indian quick commerce market has seen a phenomenal expansion, which has increased USD 3.34 billion in 2024 to USD 9.95 billion estimated in 2029 (India Briefing, 2025), ensuring the shift of urban culture in making consumers addicted to their purchase service via signalling rapid delivery within the city. Although this revolution has increased the levels of convenience, it has also triggered an alarming trend in impulse buying behavior characterized by considerable environmental consequences. This research paper is a critical analysis of the sustainability dilemma in the operations of quick commerce that awaits the fulfillment of the promise of 10-30 minutes delivery times to explore how the promise of speed creation of quick commerce initiates impulsive consumer activities, which result in massive carbon, packaging waste, and consumption of resources in the metropolitan India. The study combines the application of quantitative consumer behavioral analysis with an ecological impact assessment based secondary study to examine the conflict between immediate satisfaction and environmental sustainability. Statistically, it is shown that 75% of the quick commerce users have enjoyed more impulse buying in six months (Datum Intelligence, 2024), and platforms have supported the estimated 70% of purchases as unplanned or top-up purchases (MetricsCart, 2025; JM Financial, 2024). At the same time, the industry adds to the intensifying environmental decline due to fossil-based based delivery trucks emitting 285g CO₂/parcel (ESG Foundation, 2025), overuse of single-use hard plastic packaging, and dark-store logistics with high resource demands. The research reveals that the sustainable consumption practices have some vital gaps, though 96 percent of urban Indian Consumers are concerned with the environment (TGM Research, 2024), convenience always overrides environment factors in purchasing behavior. The study aims to contribute to the available literature as it suggests a balance model between commercial innovation and environmental responsibility. It also includes policy suggestions to fulfill sustainable urban consumption in the fast-digitizing Indian economy to institutions, policymakers, fast business platforms, and responsible consumers.

Keywords: Quick Commerce, Impulse Consumption, Environmental Sustainability, Carbon Footprint, Urban Consumer Behavior, Packaging Waste, Sustainable Logistics



Understanding Consumer Trust on Digital Payment Apps and its Impact on Usage Among College Students

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Abstract

The rapid expansion of UPI-based digital payment applications such as PhonePe, Google Pay, and Paytm has significantly influenced the payment habits of college students in India. The purpose of this study is to examine the level of consumer trust in digital payment apps and to understand its impact on their usage among college students. Consumer trust plays a vital role in the acceptance and continued use of digital financial services. The method adopted for this research is a descriptive research design. A stratified random sampling technique was employed to ensure a representative sample of college students across different regions and academic disciplines in India. This sampling method enabled the capture of diverse perspectives and usage behaviors, which are essential for drawing generalizable conclusions. Primary data were collected through a structured questionnaire distributed among college students who actively use UPI and digital payment applications. The questionnaire covered factors such as security, privacy, ease of use, transaction reliability, and past user experience. The data were analyzed using advanced statistical techniques, including factor analysis and regression models, to identify correlations between trust-related factors and the frequency of digital payment usage. The results highlight that trust in security, privacy, and transaction reliability positively correlates with frequent and consistent usage of digital payment applications. Students were found to favor apps that offer a seamless, secure experience, with a high degree of confidence in their functionality. However, concerns around cyber fraud, transaction failures, and data privacy were found to be significant deterrents, especially among younger users who may lack awareness of digital security practices. The findings suggest that addressing security and privacy concerns, improving user experience, and enhancing customer support could significantly boost the adoption and retention rates of digital payment apps.

Keywords: Consumer Trust, Digital Payment Apps, UPI, Usage Patterns, Security Concerns

Handwritten Customer Feedback Form Mining in the FMCG Sector Using Meta-Learning

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Abstract

For fast moving consumer good (FMCG) companies' customer feedback is a very important component, yet a substantial portion of this feedback is still collected in handwritten form through surveys, complaint registers, retail feedback cards, and field audits. The diversity of handwriting styles, scripts, languages, and noisy acquisition conditions poses significant challenges for large-scale automated analysis. These challenges are further amplified by the multimodal nature of feedback forms, which often contain tables, numerical entries, symbols, and company logos, making information extraction complex even from scanned printed templates.

This paper proposes a meta-learning-based Handwritten Text Recognition (HTR) framework for efficient mining of handwritten customer feedback in low-resource and real-world FMCG environments. The proposed system integrates a deep HTR architecture trained with Connectionist Temporal Classification (CTC) loss and enhanced through meta-learning to enable rapid adaptation to new writers, scripts, and domains using only a few labeled samples. The digitized text is subsequently processed using natural language processing techniques for sentiment analysis, aspect extraction, and trend analysis, enabling structured and actionable insights from previously unstructured handwritten data.

By leveraging meta-learning, the framework significantly reduces the dependency on large annotated datasets while maintaining robustness across handwriting variability and domain shifts. Experimental evaluation demonstrates faster adaptation, reduced Character Error Rate (CER), and improved recognition accuracy compared to conventional deep learning-based HTR systems without meta-learning.

The proposed approach supports scalable deployment across geographically diverse markets and enables near real-time analysis of customer feedback, facilitating faster decision-making, improved market responsiveness, and competitor benchmarking. Overall, this work bridges the gap between advanced HTR research and practical FMCG analytics, demonstrating the commercial viability of meta-learning-driven handwritten customer feedback mining systems.

Keywords: Handwritten Text Recognition, Customer Feedback Analysis, Meta Learning, YOLOv8, CRNN, OCR, BERT



A Comparative Analysis of Customer Segmentation Techniques Using K-Means, Hierarchical Clustering, and DBSCAN

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Abstract

In present day data driven marketing process customer segmentation is very important component so that institutions may understand diverse client behavior and undertake design inspired initiatives. Selecting Deciding best clustering technique is getting difficult due to availability of huge transactional data. In this article presenting a comparative analysis of three commonly used approaches of customer segmentation such as K-Means clustering, Hierarchical clustering, and Density-Based Spatial Clustering of Applications with Noise (DBSCAN). This study is based on the data set taken from Kaggle consisting of 541,909 records and eight variables. The customer label data which is aggregated from transaction-level to construct behavioral features based on Recency, Frequency, and Monetary (RFM).

Along with additional purchase behavior indicator to assess transaction and Principal Component Analysis (PCA) was applied prior to clustering for high scale sensitivity and high dimensionality. Study result shows that k-Means offer well separated stable clusters of large customer groups. Hierarchical clustering offers valuable insights of cluster structures and DBSCAN nicely diagnosed noise and atypical purchasing behavior at the same time sensitive to parameter selection in high density marketing data. DBSCAN gives higher silhouette scores (0.65), after eliminating noise points, which improves cluster compactness. K-Means shows robust performance with score of 0.56 and Hierarchical clustering gives a slightly less score of 0.51, signifying moderate cluster separation.

The study showcased the tradeoffs between algorithmic performance as well as business interpretability, giving guidance to marketing analyst enabling decision takers to decide suitable segmentation techniques.

Keywords: Customer segmentation, Marketing Analytics, Machine learning, Unsupervised Learning, Clustering Algorithms, Artificial Intelligence in Marketing



TRACK-5
**TRACK-5: FINANCE,
GOVERNANCE, AND DIGITAL
TRANSFORMATION**

Digital Divide and Fintech Literacy: UPI Challenges Among Women Vendors in Ranchi, Jharkhand

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Abstract

The study investigates how gendered disparities in digital access and financial-technology literacy affect the adoption of the Unified Payments Interface among women vendors in Ranchi, Jharkhand. While UPI has become the dominant payment infrastructure of India, recording 11.4 billion transactions in October 2024, the NPCI national data shows striking patterns of exclusion. According to the GSMA Mobile Gender Gap Report (2023), only 46 percent of Indian women own a smartphone as against 67 percent of men, while the EY-CII Financial Inclusion Report (2024) shows less than 40 percent of women in rural and semi-urban areas independently use digital payments even after having bank accounts. This study tries to investigate how these systemic gaps manifest within the informal vendor economy and impact women's engagement with digital payment forms using the case of Unified Payments Interface adoption in Ranchi, Jharkhand.

This research adopts a qualitative-analytical approach supported by secondary quantitative evidence drawn from RBI digital-payment statistics, NPCI reports, GSMA gender-technology indicators, NFHS-5 digital-access data and recent fintech-inclusion studies. These sources are triangulated to interpret patterns of access, capability, behavioural constraints, and trust deficits experienced by women vendors. Apart from secondary evidence, the analysis integrates primary field data sourced from 50 on-ground women vendors, thus allowing for grounded insights and enhancing the empirical reliability of findings.

Findings show three dominant structural impediments: first, limited device autonomy-with more than 55 percent of rural women using shared phones in national surveys, significantly constraining secure UPI use; second, digital-financial capability gaps-more than one-half of first-time women users report needing help to complete UPI transactions in multiple studies; third, and finally, issues of trust and safety are reflected in the increase, by 18 percent year-on-year, in complaints about digital fraud, noted in RBI's consumer-protection bulletin for 2024, disproportionately deterring low-literacy users. Evidence from fintech-training pilots indicates that women who get structured and context-specific training in digital payments are 2 to 2.5 times more likely to use UPI sustainably, and when women receive guided onboarding, the merchant digital-payment adoption increases by 20–30 percent.

The analysis shows that, despite the rapid expansion of digital payments in India, women vendors in Ranchi are unequal beneficiaries due to interrelated technological and literacy-related barriers intertwined with sociocultural constraints. The gaps in such areas must be addressed with an integrated approach: enhanced access to smartphones, gender-sensitive programs for digital literacy, and trust-building support mechanisms for small-scale vendors. This is important for empowering the women to participate meaningfully and safely in India's accelerating digital economy.

Keywords: Unified Payments Interface (UPI), Digital Gender Gap, Financial Inclusion, Women Vendors, Digital Literacy

Optimising Biomedical Waste Management Strategies through MCDM: Advancing Sustainability in Healthcare

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Abstract

The increased hazardous waste produced by healthcare facilities has intensified global imperatives for effective biomedical waste management. The problem directly connects to the United Nations Sustainable Development Goals, which focus on health care, environmental preservation, and climate change. Even with the latest technology, the healthcare industry faces ongoing problems linked to unsustainable behaviour, ethics questions, and environmental damage. Literature reveals a fragmented adaption of sustainable methods, with ongoing debates surrounding the balance between cost-effectiveness, safety and ecological responsibility. This study employs a compressive evaluation framework to assess various biomedical waste management alternatives, considering multiple criteria. The analysis identifies a hierarchy- preferred method, highlighting specific approaches as more suitable and ethically sound while others present higher risks and environmental concerns. The findings underscore the necessity for adopting sustainable management practices that align with SDGs. This research offers actionable insights for healthcare administrators and policymakers, emphasizing circular economy principles.

Keywords: Biomedical Waste Management, Sustainable Practices, Decision-Making, SDGs, Circular Economy, MCDM (Multi-Criteria-Decision Making)



From Cash to Clicks: Socioeconomic Determinants of Digital Payment Adoption among SHG Members of Sikkim

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Abstract

Present study empirically evaluates the socioeconomic factors influencing the adoption of digital payment platforms among Self-Help Group (SHG) members of Sikkim. Present study employed a multistage cluster sampling method to gather data from 253 SHG women from two districts—West Sikkim and South Sikkim—of Sikkim. Using a multivariate logistic regression model, the study finds that respondents with higher educational attainment, multiple income sources, landownership, and better housing facility are significantly more likely to adopt digital payment platforms while respondents with higher age, multiple loan uptakes and having higher number of dependents in their family are less likely to use digital payment platforms. Given the extant literature in the domain of digital finance, present study differentiates itself by focussing on digital payment adoption among SHG members—an overlooked segment at the grassroots of our society. Further, considering Sikkim as the study area adds uniqueness to present study as this area has remained academically unexplored in the present context.

Keywords: Self-Help Group, Grassroot Development, Digital Payment, North-east, Logistic-regression

The Invisible Price Tag: Unravelling the Economics and Behaviour Revealed by the Pink Tax and Gender-Based Marketing

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Abstract

The current research explores the intricate relationship between the Gender Disparities of Pricing, popularly known as the Pink Tax, and that of the Pink Marketing Strategies. Although the issue of the hidden costs of gender has been prominent in the public domain, the mechanisms that support such Socio-economic Disparities, from Gender Stereotypes to gender-oriented packaging, form an important subject matter of academic investigation. Firstly, the will paper look into how cultural associations between colour and gender in addition to trends in fashion over time have created an avenue for contemporary Price Discrimination to emerge. Secondly, it will also investigate how these associations in terms of gender through various brands function to influence consumer behaviour through social forces to an extent where people are willing to pay more for necessities perceived to belong to the feminine gender. Finally, it evaluates this influence in terms of loyalty using consumer knowledge through primary as well as secondary research.

The analysis brings out the role of transparency in pricing, together with the influence of gender-neutral alternatives, in acting as catalytic elements for behaviour's associated with brand-switching and the pursuit of Market Equity. At the root of this research, therefore, is the aim to set the paradigm for the maintenance of fiscal inequities within the system of advertising, along with the dynamics for making it more consumer-driven.

The enduring "Pink Tax," or the habit of charging women's products and services more than similar ones designed for men, remains a pressing but underappreciated systemic disparity. This financial disparity further perpetuates "Pink Marketing" trends, which utilize gendered designs, packaging, and communications in hopes of benefitting from societal patterns and gender stereotypes. In addition to the obvious financial cost inflicted on women, the current knowledge deficiency in pricing dynamics among the broader consumption community can no longer be ignored. Further, the social forces of "attractiveness" gendered patterns of value continue to penally obligate the consumption community by making gendered, and consequently more costly, products a matter of preferable purchasing patterns even when similar, but gender-neutral, products and services are readily available in the marketplace.

Keywords: Pink Tax, Gendered Marketing, Consumer Behaviour, Price Discrimination, Gender Stereotypes, Market Equity, Socio-Economic disparity



Entrepreneurship Economics of Women in India: A Comparative Analysis between Odisha and Jharkhand

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Abstract

Women's entrepreneurship has become central to India's inclusive growth strategy, particularly under the Start-up India and MSME policy frameworks, which explicitly target women-led enterprises for credit, incubation, and market access support. Yet regional variation in women's actual participation and enterprise quality remains stark. This paper investigates women entrepreneurs in Jharkhand and Odisha, two eastern states that combine high women-owned MSME shares with persistent structural constraints; to understand how national schemes translate into differentiated local outcomes.

The paper has two main objectives. First, it examines the scale, structure, and sectoral profile of women's entrepreneurship in Jharkhand and Odisha under Start-up India and MSME frameworks, focusing on ownership shares, enterprise size, and sectoral distribution. Second, it analyses how institutional quality, governance capacity, and state-level policy design mediate the relationship between national entrepreneurship schemes and women's economic agency, drawing on gender economics, institutional economics, and the capability approach. Descriptive statistics compare women-owned MSMEs and women-led start-ups across the two states by scale, sector, and participation shares: Jharkhand records 48% women-owned MSMEs versus 44% in Odisha, with over 90% remaining micro enterprises in both states. Qualitative institutional analysis examines Odisha's formal entrepreneurship and startup policies and Jharkhand's more implicit reliance on central schemes, using an institutional economics lens to interpret transaction costs, policy implementation gaps, and informal norms shaping women's entry and growth trajectories.

The significance of the study is threefold. Economically, women-led enterprises represent a major, underutilized engine of job creation and productivity gains; women-owned MSMEs already account for millions of jobs nationally but remain heavily constrained in access to formal credit and growth capital. From a gender and capability perspective, entrepreneurship expands women's substantive freedoms control over income, bargaining power, and occupational choice especially in states where female labour force participation is low and formal wage employment options limited. Regionally, Jharkhand and Odisha exemplify "resource rich, institutionally constrained" states where understanding how women use national schemes is critical for designing credible, state specific interventions.

The findings reveal a participation quality paradox. Jharkhand's higher share of women-owned MSMEs appears driven largely by necessity entrepreneurship in low productivity, informal activities, enabled by relatively low entry barriers but limited institutional support. Odisha's more elaborate start-up and entrepreneurship policies create better formal support structures incubation, interest subvention, and targeted schemes but also raise capability and compliance thresholds that many necessity-driven women entrepreneurs cannot meet, yielding somewhat lower participation but relatively better positioned opportunity driven ventures. In both states, women's enterprises remain overwhelmingly micro-scale, with persistent credit gaps, thin social networks, and strong time and care constraints impeding scaling, despite formal Start-up India and MSME provisions. Interpreted through the capability approach and institutional economics, the study concludes that formal schemes expand nominal opportunities but conversion into real entrepreneurial capabilities depends on localized institutional quality, transaction cost structures, and social norms. Policy implications include the need to differentiate support for necessity versus opportunity entrepreneurship, shift emphasis from entry to scaling, and design state-specific mechanisms that lower transaction costs and build conversion capabilities for women entrepreneurs in lagging regions like Jharkhand and Odisha.

Keywords: Women-Led Enterprises, Comparative Analysis, Women Entrepreneurs, Start-Up India



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