

Editorial

It gives us an immense pleasure to welcome you all to **Unnayan: International Bulletin of Management and Economics**, Vol. **XVIII**, Issue **I**, January 2026, J-Gate Indexed and listed in Lucknow Digital Library. Unnayan Editorial team has selected the best papers in the areas of psychological capital in the workplace, consumer behavior & brand attitude, corporate social responsibility & women empowerment, gig economy, financial resilience, social media & impulsive buying behavior, personalized marketing & artificial intelligence (AI), green commerce, diversity, equity & inclusion (DEI), health insurance, domestic violence, sustainable practices in academia, green awareness & sustainable adoption and mutual fund investments for publication in this issue. This issue comprehends both, conceptual and analytical research articles in the management and allied areas.

The first paper is authored by Dr. Pooja Singh and the title of the paper is “ANALYZING THE IMPACT OF FINANCIAL ADVERTISEMENTS ON THE PURCHASE OF MUTUAL FUNDS THROUGH THE S-O-R MODEL: WITH PARALLEL MEDIATION AND MODERATION ANALYSIS.” The study examines how financial advertisements and SMI shape mutual fund investment intentions, and how individuals' attitudes, awareness, and financial risk behaviors influence their investment decisions. Non-probability sampling technique was applied to gather the data from 191 respondents. The results have been derived using Pearson correlation and linear regression in SPSS Version 25 and PROCESS Macro v4.2 beta. The findings reveal that financial advertisements enhance informativeness and awareness about mutual funds, while trust in social networking sites remains low. Education and income do not significantly moderate investment intentions.

The second paper is titled as “EVALUATING THE FINANCIAL RESILIENCE OF HDFC BANK VIA AN ENHANCED CAMEL ANALYSIS: A SCHOLARLY PERSPECTIVE” and the authors of the paper are Ms. Shaily Jhawar and Dr. Jai Kishan Sahu. The authors have conducted a thorough investigation of HDFC Bank's market capitalization between the years 2019 and 2024. The study is based on secondary data collected from audited financial statements and regulatory documents and it examines core ratio trends which become important considering the developing economic environment after the pandemic alongside increasing banking industry competition. The study also implements an improved data normalization method and RBI benchmark comparison followed by a macro-economic environment analysis to upgrade ratio-based CAMEL assessment technique. The analysis reveals that HDFC

Bank upholds strong capital reserves along with sound liquidity levels and exceptional management integrity, yet profit margins slightly decrease and non-performing loans recorded minimal increments.

The third paper is authored by Ms.Nidhi Rajak and Dr. Ashu Jain and the title of the study is “DECODING THE SOCIAL MEDIA PARADOX: UNPACKING THE INTERSECTION OF SOCIAL MEDIA AND IMPULSIVE BUYING BEHAVIOR AMONG CONSUMERS.” The authors observed that the rise of social media has reshaped consumer behavior by introducing new interactive and persuasive elements that stimulate unplanned purchasing decisions. The prominent shift to online shopping has altered traditional business models and have introduced a new phenomenon of consumer research. The study has been conducted with an objective to examine the influence of mid-roll advertisements, influencer endorsements, and user comments and reviews on impulsive buying behavior. Sample size taken for this study is 500 randomly selected respondents who are also social media users. Chi-square tests is applied to evaluate the strengths of the association between digital stimuli and impulsive consumer actions. The findings revealed that all three factors significantly influenced impulsive buying, with user reviews emerging as the strongest predictor, followed by mid-roll advertisements and influencer endorsements. This study very well contributes to the understanding of the psychological and social mechanisms of digital consumerism and offers actionable implications for marketers, policymakers, and digital strategists.

The fourth paper is titled as “AN OVERVIEW OF SYSTEMATIC LITERATURE REVIEW ON PERSONALIZED MARKETING AND ARTIFICIAL INTELLIGENCE” and the author of the paper is Mr.Prashant Brahmane and Dr. Satyakam Dube. This paper represents the idea of recent advancements in personalized marketing and AI applications within marketing strategies. In-depth analysis of fifty research articles has been done to understand present trends, theories and models that are used in personalized marketing. By discussing AIDA model, the paper has proposed a model to understand role of AI in Personalized marketing.

The fifth paper is authored by Dr. Rajeev Jain and the title of the paper is “GREEN COMMERCE: PATHWAYS TO SUSTAINABLE BUSINESS PRACTICES.” According to this study green commerce is surfaced as a strategic framework that merges economic development with environmental conservation and social accountability. It underscores the importance of economic, environmental, and social performance, providing avenues for businesses to minimize their ecological impact

while remaining competitive. The study delves into the development, principles, and operational strategies of green commerce, emphasizing significant factors such as consumer awareness, regulatory policies, investor expectations, technological advancements, and international partnerships. It employs a conceptual and analytical approach, integrating findings from literature, industry analysis, and case studies across sectors including manufacturing, retail, IT, financial services, and tourism. The study has very well explored the key aspects of green commerce, such as green marketing, sustainable supply chain management, circular economy frameworks and green finance tools. It also addresses some obstacles such as high implementation costs, consumer skepticism, infrastructure challenges and the potential for greenwashing.

The sixth paper is titled as “THE ROLE OF AI IN MONITORING AND ENHANCING DIVERSITY, EQUITY, AND INCLUSION (DEI) THROUGHOUT THE EMPLOYEE LIFECYCLE” and the authors of the paper are Mr. Debabrata Sahoo, Dr. Smaraki Pattanayak and Dr. Phalgu Niranjana. According to the authors amalgamation of Artificial Intelligence (AI) and predictive analytics in Diversity, Equity, and Inclusion (DEI) inventiveness offers transformative opportunities to identify and mitigate biases, monitor inclusivity, and promote equitable treatment throughout the employee lifecycle. The study has used conceptual analysis approach supported by thematic synthesis of 2022-24 literature to explore the role of AI in enhancing DEI across recruitment, onboarding, career development, performance evaluation, and offboarding processes. By critically analyzing AI-driven tools and their applications, the paper addresses their potential benefits, limitations, and ethical considerations. The authors have also proposed a comprehensive framework for implementing AI in DEI initiatives, ensuring transparency, accountability, and inclusivity.

The seventh paper is titled as “BRIDGING GAPS IN HEALTH SECURITY: A SOCIO-DIGITAL ANALYSIS OF HEALTH INSURANCE ADOPTION TRENDS IN TAMIL NADU (2015–2024)” and the authors are Mrs. A. Sulthan Ammal, Dr. T. Uma Maheswari and Dr. M. Helen Mary Jacqueline. This paper studies the household insurance trends in Tamilnadu, India from 2015 to 2024 with a focus on the role of socioeconomic and digital factors in the adoption of health insurance. The study observed that the rate of insurance coverage has increased massively reflecting a wide gap between urban and rural areas, leading to uneven diffusion. The critical factors identified behind the scenario are digital illiteracy, limited smartphone access, infrastructural gaps and inequitable participation. The findings of the study have

provided evidence-based insights for inclusive, gender-sensitive, and digitally adaptive health insurance policy design, aimed at reducing structural and digital divides in access to health security.

The eighth paper is authored by Dr.Sanjay Rode and is titled as “DOMESTIC VIOLENCE AMONG EVER MARRIED WOMEN RELATED TO TECHNOLOGICAL ACCESS AND ASSET HOLDING IN INDIA: AN ECONOMETRIC ANALYSIS OF STATE LEVEL DATA.” The author has compared the data of National Family Health Survey (NFHS-5) 2019-21 for the states of India i.e. Bihar, Kerala and Maharashtra and observed that emotional, physical and sexual violence as a part of domestic violence, is higher among 25 to 44 years age group women in India. The study also observed that Bihar is a state that has higher domestic violence cases compared to Kerala and Maharashtra especially in Hindu religion. The logit regression technique was applied and it has been observed that any type of domestic violence among women in three states is negatively reported to ownership of assets such as radio, television, refrigerator and car. It is also negatively co-related to female headed households and internet use. The study suggests that more technical education among girls is required for developing skills and generating employment and government policies should be framed to help women to protect their rights.

The ninth paper is titled as “THE CHANGE IN THE PARADIGM OF THE TELECOM INDUSTRY AFTER THE ENTRY OF JIO: AN EMPIRICAL STUDY ON THE INDIAN TELECOM SECTOR” and the author of the paper is Mr.Sudhanshu Sekhar Panigrahi. This study investigates the structural transformation of India’s telecommunications market following the entry of Reliance Jio in 2016. The author has conducted the study using indicators such as the Herfindahl–Hirschman Index (HHI), subscriber-base trends, financial outcomes, and firm-level growth metrics. The pattern observed in the analysis indicates a clear competitive disruption driven by Jio’s aggressive pricing, rapid 4G rollout, and substantial FDI support. Policy implications emphasizes the need for enhanced regulatory safeguards to prevent anti-competitive behaviour and sustain long-term market diversity, consumer welfare, and innovation.

The tenth paper is titled as “OPERATIONAL RESTRUCTURING THROUGH MULTI-SHIFT EMPLOYMENT: A PARADIGM FOR REDUCING EDUCATED UNEMPLOYMENT AND REVITALIZING INDIA'S ECONOMIC FUTURE” and authors are Dr.Jayanta Majumder and Dr. Parimal Sarkar. The authors found that India’s paradox of a growing educated youth population coexisting with high unemployment signifies a critical underutilization of human capital. This study

proposes a nationwide operational restructuring through the systemic adoption of multi-shift employment systems (8-hour tri-shift or 12-hour bi-shift models) as a strategic intervention. Further, the study critically evaluates this paradigm's applicability within India's socio-economic context, assessing its potential for mass employment absorption, enhanced productivity, and optimal asset utilization.

The eleventh paper is authored by Ms.Aradhana Gupta and Dr. Ajai Prakash. The title of the paper is “**SUSTAINABLE PRACTICES IN ACADEMIA AND THEIR INFLUENCE ON CONSUMER BEHAVIOUR: A BIBLIOMETRIC REVIEW.**” This study contributes by bridging two domains-sustainability education and consumer behavior. The authors observed a limited bibliometric evidence available to link Education for Sustainable Development (ESD) research with behavioural outcomes such as sustainable consumption. The database has been extracted from Web of Science and SCOPUS and the authors have applied Bibliometric Analysis technique of review to understand scholarly trajectories in the field linking SDG 04 with SDG 12. 3737 articles were analyzed using PRISMA criteria and bibliometric tools such as VOSviewer and Biblioshiny. The results revealed three distinct research phases, with a sharp growth after the launch of the SDGs and eight thematic clusters ranging from sustainability education to consumer decision-making and circular economy showing an expanding multidisciplinary engagement.

The twelfth paper is titled as “**ASSESSING STUDENTS’ AWARENESS ON SUSTAINABILITY PRACTICES IN NAAC ACCREDITED HIGHER EDUCATION INSTITUTIONS**” and the authors are Dr. Ajai Prakash and Ms.Aradhana Gupta. This study aims to assess students’ awareness towards sustainability practices (SPr) in their Institute, in NAAC-accredited colleges of Lucknow, Uttar Pradesh. The data has been collected through a structured questionnaire constructed by identifying the sustainability indicators from Annual Quality Assurance Reports (AQAR) of these Institutes. The authors observed that students possess limited awareness and interest regarding their institutions’ sustainability efforts, and that such practices are not effectively communicated within campus communities. The study highlights the need for higher education institutions to enhance the visibility and engagement of sustainability initiatives, ensuring that students or future leaders are well-informed and actively involved in promoting sustainable development.

The thirteenth paper is authored by Mr.Sahidur Alom and the title of the paper is “EVALUATING PUBLIC RELATIONS EFFECTIVENESS IN TOURISM AND HOSPITALITY: A CRITICAL STUDY OF CORE ISSUES AND OPERATIONAL CHALLENGES.” The author of this paper observed that transparency, understanding and coherence are the foundations of a successful crisis communication effort that can restore public trust, and mitigate long-term damage to reputation and revenue. Social media as platform for digital space serves two functions namely, proactive destination promotion and real-time crisis management. The objective of this study is to investigate the needs of public relations in tourism industry and the challenges of implementing PR in tourism industry that the tourism sector faces in the current digital era. The results showed that in order to promote resilience, restore confidence and support sustainable destination branding, effective PR strategies in the travel and hospitality industries need to incorporate crisis preparedness, digital engagement, and consistent messaging.

The fourteenth paper is titled as “EXPLORING CONSUMER AWARENESS AND INFLUENTIAL MARKETING FACTORS AMONG YOUNG GIRLS: A STUDY ON CONSUMER KNOWLEDGE AND BEHAVIORAL CHANGE” and the authors of this paper are Dr. Vidisha Mishra, Ms.Rani Kumari, Dr. Ira Tripathi, Dr. Kusum Kumari and Dr. Shweta Priyadarshini. This study investigates the consumer awareness and behavior of young girls residing in the girls’ hostel at Bihar University, Muzaffarpur with a focus on their understanding of consumer rights, product labeling, standardization, market concepts, and awareness of unethical practices such as adulteration and black marketing. The study has also measured the existing awareness and evaluate the impact of an educational intervention using visual aids. Application of t-test indicates strong statistical significance and the findings highlight the importance of targeted consumer education interventions for empowering young girls as informed future decision-makers.

The fifteenth paper is titled as “A COMPREHENSIVE STUDY OF DATA-DRIVEN APPROACHES IN MARKETING AND CONSUMER DYNAMICS” and authored by Dr. Archana Dwivedi and Dr. Vaibhav Sharma. The study observed that data-driven marketing has gained prominence now days, yet there remains a gap in understanding how integrated data analytics frameworks directly influence consumer dynamics across diverse market segments. The study has been conducted with an objective to examine how data-driven approaches enhance marketing effectiveness, consumer engagement, and brand loyalty. A mixed method approach that combines case study analysis, secondary data review, and empirical insights has been gathered through structured

surveys. The study explores fundamental components such as consumer segmentation, predictive analytics, and real-time data tracking while addressing challenges related to skill requirements, data integration complexities, and privacy concerns. The findings of the study indicate that data-driven marketing significantly improves customer segmentation accuracy, enhances predictive capabilities, and supports real-time decision-making, ultimately leading to higher customer satisfaction and retention.

Paper sixteenth is titled as “CSR AND WOMEN EMPOWERMENT ASSESSING THE IMPACT OF CORPORATE PROGRAMS ON GENDER EQUALITY IN INDIA” and authored by Mr.Pramod Yadav and Dr. Vinita Parashar. This paper analyzes the gender gap in India and how the CSR programmes undertaken by corporates such as Hindustan Unilever, Tata Motors and ITC benefit rural and urban women of India with their initiatives in education, healthcare, rural development, gender equality etc. The authors suggest that companies must spend 2% of their average net profits to CSR programmes to promote financial literacy, skill development, healthcare access, and livelihood creation among rural and urban area women. The study emphasizes the need for comprehensive policies that bridge socio-economic disparities and promote equitable development to empower women in rural and urban India.

Seventeenth paper is titled as “KEY PERFORMANCE INDICATORS OF THE GIG ECONOMY IN QUICK COMMERCE ERA” and the authors are Dr. Deevya Agrawal and Mr.Yogesh Yadav. According to the study the biggest challenge that lies in front of e-commerce platforms is quick delivery. This paper explores the role of the gig economy in transforming the economy into a quick economy. The study identified factors such as income stability, work satisfaction, job availability, digital platform efficiency, and economic contribution as primary KPIs. Also, a comparative analysis with traditional employment models provides insights into the sustainability of the gig economy. The paper concludes with policy recommendations to enhance gig workers' welfare while optimizing economic benefits.

The eighteenth paper is titled as “A QUALITATIVE COMPARATIVE ANALYSIS OF PAID, OWNED, AND EARNED MEDIA: KEY ATTRIBUTES SHAPING CONSUMER BRAND ATTITUDE ON SOCIAL MEDIA” and authored by Ms.Priyanka Sharma and Dr. Amit Kumar. This study investigates POEM (paid, owned, and earned media) framework to build a positive brand attitude of consumers. The objective of the study is to understand how these media types work together and influence consumer perception. The study applies fuzzy set qualitative comparative

analysis (fsQCA) a method used to identify patterns and conditions that lead to positive brand attitudes and SEM model to understand the structural relationship of each media combination with the formation of brand attitude. Sample size for the study is 189 and the sampling technique applied to select respondents is stratified sampling technique. The results represent that three media combinations i.e PM-OM, OM-EM and EM-PM where PMOM focuses upon promotion of brand intent through relevant and continue information spreading to the consumers, OMEM media focused upon 'brand association' and EMPM help brands to earn consumer sponsored communication and build an informal brand community which advocate the brand at social platforms.

The nineteenth paper is titled "PREDICTORS OF POTENTIAL: A SYSTEMATIC REVIEW OF THE ANTECEDENTS INFLUENCING PSYCHOLOGICAL CAPITAL IN THE WORKPLACE" and authored by Mr. Manish Ramnani and Dr. Sangeeta Jain. Authors observed that Psychological Capital, also called as PsyCap is a critical construct in management research and enhances organizational competitiveness. The objective of the study is to critically synthesize the research on the antecedents of Psychological Capital (PsyCap), highlighting its pivotal role in enhancing organizational resilience and competitiveness by conducting a systematic review. PRISMA framework has been used along with the bibliometric analysis using VOSviewer to assess studies focusing on PsyCap antecedents. The study indicates a concentration on job characteristic models and recent attention to leadership variables, such as authentic and transformational leadership, as frequent antecedents of PsyCap. The paper also suggests that future research should address the cultural dimensions of PsyCap, enhancing its applicability across diverse organizational landscapes.

The above selected papers are very well constructed and provide new dimensions for further research. New dimensions in research are been explored by the researchers in a very effective manner. We welcome new research articles, papers and cases from our academic and industrial fraternity for next edition.