Volume 12, Issue 1 (XIX)
April - June 2025
ISSN: 2394 – 7780

International Journal of
Advance and Innovative Research

Indian Academicians and Researchers Association
www.iaraedu.com

CHILDREN WELFARE CENTRE'S

CLARA'S COLLEGE OF COMMERCE

Established-1999 – NAAC Re -Accredited "B+" Grade
(2018-2022)

Yari Road, Versova, Mumbai-400061

Organizes

One Day International Multi-Disciplinary Conference

On

Role of Artificial Intelligence in Sustainable Development

In Collaboration with

University of Mumbai

on

Saturday, 05th April, 2025

Special Issue of

International Journal of Advance and Innovative Research

(Peer Reviewed)

Indian Academicians Researchers Association

About Clara's College of Commerce

The **Children Welfare Centre Trust** was established by prominent citizens who recognized the need for quality educational institutions in their vicinity. It was officially registered under the *Public Trust Act, 1950*, and has since been committed to providing comprehensive education.

This Institution is located in the rapidly growing area of Andheri, and operates a Pre-Primary School, Primary School, High School, Junior College, Degree College, B.Ed. College, and Law College in Malad (W).

Clara's College of Commerce was founded in 1999 in the memory of Late Smt. Clara Kaul, a distinguished educationist. Committed to academic excellence, the college offers a range of programs, including, B.Com (Bachelor of Commerce), BMS (Bachelor of Management Studies), BAMMC (Bachelor of Arts in Multimedia and Mass Communication), BAF (Bachelor of Commerce in Accounting and Finance), M.Com (Master of Commerce in Accountancy). With a strong emphasis on quality education, the college strives to equip students with the knowledge and skills necessary for professional success.

The college is dedicated to enhancing teaching methods to foster the overall development of students. With a strong focus on academics, critical thinking, and professional skills, it creates an environment that encourages learning, innovation, and career readiness.

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PREFACE

The rapid advancements in **Artificial Intelligence (AI)** have transformed industries, economies, and societies worldwide. AI has emerged as a powerful tool with the potential to drive sustainable development by enhancing efficiency, optimizing resource utilization, and addressing global challenges such as climate change, healthcare, and economic inclusivity. Recognizing the significance of AI in shaping a sustainable future, **Clara's College of Commerce**, in association with the **University of Mumbai**, is delighted to present research papers on the theme **"Role of Artificial Intelligence in Sustainable Development"** at this **One-Day International Multi-Disciplinary Conference**.

This conference serves as a platform for **Researchers, Academicians, Industry Professionals, and Students** to exchange ideas, share insights, and explore innovative applications of AI that contribute to sustainability in diverse fields. The discussions and research findings presented here aim to bridge the gap between technological advancements and sustainable solutions, fostering a deeper understanding of AI's role in environmental conservation, economic growth, and social progress.

The **Children Welfare Centre Trust**, under the visionary leadership of **Hon'ble Shri. Ajay Kaul, Managing Trustee**, has always been committed to academic excellence and research-driven learning. The **Review Committee, National and International Advisory Committee, Principal Dr. Madhukar Gitte, and Activity Chairman Mr. Prashant Kashid** have played a crucial role in making this conference a reality. Their unwavering support and guidance have enabled scholars to present groundbreaking research that contributes to a better and more sustainable world.

We extend our heartfelt gratitude to all the **authors, participants, and contributors** for their overwhelming response to this conference. Their dedication and scholarly work enrich academic discourse and inspire new perspectives on the intersection of AI and sustainability.

We hope that this conference serves as a valuable resource for academicians, researchers, and professionals, encouraging them to harness AI's potential in fostering sustainable development for future generations.

Dr. Babita A. Kanojia
Convener

MESSAGE

I am delighted to know that **Clara's College of Commerce, Mumbai,** in association with the **University of Mumbai** is organizing a **One-Day International Multi-Disciplinary Conference on "Role of Artificial Intelligence in Sustainable Development." on 5th April 2025.**

I hope this conference will serve as an invaluable platform for participants, researchers, and academicians to exchange insights and perspectives on the transformative role of Artificial Intelligence (AI) in driving sustainable development across various sectors. Through this conference, students will gain a deeper understanding of AI-driven technologies, their applications in sustainability, and their potential to revolutionize industries. The discussions will also focus on the ethical, security, and implementation challenges associated with AI adoption.

The conference aims to foster awareness, encourage innovation, and provide a collaborative space for intellectual discourse. Research paper presenters will share their expertise and innovative ideas, contributing to meaningful advancements in this field. It is expected that this conference will lead to constructive outcomes that inspire further research and practical applications of AI in sustainable development.

I extend my best wishes to the organizers, participants, and contributors of this International Conference and wish the publication great success

Prof. Mamidala Jagadesh Kumar
Chairman,UGC

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No. VC/ECD/2025-26/२०

3rd April, 2025 /
१३ चैत्र/माधव, शके १९४७

MESSAGE

I am delighted to know that **CWC Clara's College of Commerce** is organizing a **One-Day International Multi-Disciplinary Conference on "Role of Artificial Intelligence in Sustainable Development" on 5th April, 2025.**

This initiative by the college is a commendable step toward fostering knowledge and awareness about the impact of Artificial Intelligence (AI) on sustainable development. The conference will serve as an excellent platform for participants to express their insights, exchange ideas, and explore the latest advancements in AI-driven solutions for global sustainability challenges.

This event promises to be an enlightening experience, fostering valuable discussions and offering enriching opportunities for all attendees. I am confident that this conference will inspire meaningful learning, drive innovation, and encourage fruitful collaboration.

I extend my best wishes to all the delegates, presenters, and organizers for making this conference a memorable and intellectually rewarding experience.

(Prof. Ravindra D. Kulkarni)
Vice Chancellor
University of Mumbai

MESSAGE FROM MANAGING TRUSTEE

Clara's College of Commerce, in collaboration with the University of Mumbai, proudly presents the **One-Day International Multi-Disciplinary Conference on "Role of Artificial Intelligence in Sustainable Development"** held on **5th April 2025**.This conference stands as a beacon of knowledge, innovation, and progress—bringing together visionary scholars, researchers, and professionals to explore the profound impact of Artificial Intelligence (AI) in shaping a more sustainable and resilient future.

At Clara's College of Commerce, we believe that education extends beyond textbooks—it thrives in ideas, discussions, and the relentless pursuit of knowledge. With this unwavering commitment to holistic learning and academic excellence, we continuously embrace emerging trends, ensuring that our students and faculty stay at the forefront of innovation. Our institution takes pride in organizing workshops, seminars, and international conferences, fostering an environment where knowledge is not just shared but ignites new possibilities.

This conference is more than a platform, it is an opportunity. It is a chance to bridge the gap between research and real-world impact, to transform theoretical insights into actionable solutions, and to inspire collaborations that drive meaningful change. Today, as we delve into the dynamic intersection of AI and sustainability, we are not just participants - we are architects of the future.

We wholeheartedly welcome all delegates, researchers, and thought leaders, and celebrate the passion and dedication that each of you brings to this event. May this conference serve as a catalyst for groundbreaking ideas, transformative discussions, and enduring partnerships.

Let us embark on this journey of innovation, inspiration, and impact together.

Best wishes for a truly remarkable and enriching conference experience!

Shri. Ajay Kaul
General Secretary
CWC Trust

MESSAGE FROM PRINCIPAL

On behalf of **Clara's College of Commerce**, I extend a heartfelt welcome to all participants and esteemed delegates attending the **International Multi-Disciplinary Conference on "Role of Artificial Intelligence in Sustainable Development." on 5th April 2025.**

Technology has always been a driving force behind economic and societal progress. Today, **Artificial Intelligence (AI)** stands at the forefront of innovation, offering transformative solutions that drive sustainability, enhance efficiency, and revolutionize industries. AI-powered advancements are reshaping our world—from optimizing resource management and reducing environmental impact to fostering economic inclusivity and improving quality of life. This conference aims to explore the profound role of AI in achieving global sustainability goals, fostering awareness, and highlighting innovative applications that contribute to a better future.

At Clara's College of Commerce, we are deeply committed to nurturing a strong research culture and fostering intellectual growth. Through the organization of seminars, workshops, and international conferences, we provide a platform for academicians, research scholars, and industry professionals to share insights, exchange ideas, and collaborate on forward-thinking solutions.

I extend my sincere appreciation to the University of Mumbai for their invaluable support. A special note of gratitude goes to the National and International advisory board members, reviewers, and session chairpersons for their dedication in making this conference a success.

Lastly, I wish to express my deepest thanks to the management, organizing committee, editorial board, presenters, and participants for their unwavering support, commitment, and active engagement in making this conference a remarkable and enriching experience.

Wishing everyone an inspiring and thought-provoking conference!

Prin. Dr. Madhukar Gitte
Clara's College of Commerce

MESSAGE FROM THE CONVENER

It is with great pleasure that we invite you to the **International Multi - Disciplinary Conference on "Role of Artificial Intelligence in Sustainable Development."** organized on **5th April 2025.** On behalf of **Clara's College of Commerce**, I extend a warm welcome to all participants joining this esteemed gathering.

The primary objective of this conference is to explore the transformative role of Artificial Intelligence (AI) in fostering sustainability across various sectors. AI-driven solutions are revolutionizing industries, enhancing efficiency, and promoting environmentally conscious practices, making them a crucial element in achieving global sustainable development goals.

This conference serves as an excellent platform for researchers, academicians, and professionals eager to gain insights into the latest advancements in AI and its applications in sustainability. AI-powered technologies have the potential to drive economic growth, optimize resource management, and foster digital innovation, making them an integral part of modern economies.

Moreover, the conference aims to bridge the gap between academic research and industry practices by facilitating meaningful discussions and knowledge exchange through research paper presentations and expert interactions. Participants will have the opportunity to share innovative ideas, expand their professional networks, and contribute to shaping the future of AI in sustainable development.

A successful conference is the result of dedicated teamwork and collaboration. I sincerely thank the Conference Committee, organizers, researchers, authors, Advisors, reviewers, and all contributors for their unwavering efforts and commitment in making this event a reality. Your dedication and passion for academic excellence continue to inspire and drive the success of this conference.

We look forward to an enriching and engaging conference experience for all. Let this event serve as a stepping stone towards groundbreaking innovations and a more sustainable future!

Best wishes for a productive and inspiring conference.

Dr. Babita A. Kanojia
Convener
Clara's College of Commerce

MESSAGE

I am very happy to note that Children Welfare Centre's Clara's College of Commerce (Affiliated to University of Mumbai) at Yari Road, Versova, Andheri (W), Mumbai is organising **One day international Multi-Disciplinary Conference on "Role of Artificial Intelligence in Sustainable Development"** in collaboration with University of Mumbai. AI can accomplish variety of cutting-edge functions including analysis of data and this conference will enrich with the emerging field of AI among the various participants. AI is a very commanding techniques of simulation of human intelligence in machines in the form of machine learning, data science and analytics, soft computing, natural language processing and many more.

The theme and objectives of the conference are very much in alignment with the various challenges in areas like agriculture, industry, and services to encourage comprehensive and sustainable development in order to foster AI literacy among the various stakeholders including sectors like education, research, commerce, marketing, management, banking, disaster response, monitoring pollution, promoting renewable energy adoption and rural development and many more. Artificial Intelligence (AI) nowadays is very popular in many areas including healthcare, transportation, finance, and ecommerce and customer queries.

I wish the organising team of the conference very best for the conference and for fruitful collaboration among the multi-disciplinary stakeholders.

Best wishes.

Dr. Ajaykumar R. Kambekar
Former Dean Academics & Head of Civil Engineering Department Programmes, Bhartiya Vidya Bhavan's Sardar Patel College of Engineering

MESSAGE

I am honoured to be a part of the National Advisory Committee for the One-Day **International Multi-Disciplinary Conference on "Role of Artificial Intelligence in Sustainable Development"** at Clara's College of Commerce to be held on **5th April, 2025.**

Sustainable development is the need of the hour, and AI has the potential to revolutionize various sectors, including energy, healthcare, education, and environmental conservation. It is through collaborative efforts, research, and innovation that we can harness AI's capabilities to build a more sustainable and equitable world.

My Best wishes for the conference.

Dr. Alwin Menezes
Principal
Abhinav College of Arts, Commerce & Science

MESSAGE

Being on the Review Committee for this prestigious **One Day International Multidisciplinary Conference** on the **"Role of Artificial Intelligence in Sustainable Development"** is an honor. As AI develops further, its incorporation into sustainable practices has enormous potential to solve global issues, maximize resources, and promote interdisciplinary innovation.

Researchers, academics, and business leaders shared ideas and investigated AI driven solutions for a sustainable future at this conference. I applaud each contributor for their insightful viewpoints and important research, which will surely enhance the conversation on this important topic.

The conference had great success and fruitful deliberations.

Dr. Meghna Somani
M.M.K College of Commerce & Economics

MESSAGE

Warm greetings to all participants, speakers, and organizers of the **"One Day International Multi-Disciplinary Conference on the Role of Artificial Intelligence in Sustainable Development."** This conference serves as an excellent platform to explore the transformative potential of Artificial Intelligence in driving sustainable solutions across sectors, addressing global challenges, and building resilient communities.

Sincere appreciation is extended to the organizing committee for their dedicated efforts in facilitating this valuable exchange of knowledge and ideas. May the insights and collaborations fostered here contribute meaningfully to a more sustainable and equitable future.

CMA Dr. Kinnarry V. Thakkar
Professor and Head, Department of Commerce
University of Mumbai

MESSAGE

It is with great enthusiasm that I extend my warmest greetings to all participants, speakers, and organizers of the **"One Day International Multi-Disciplinary Conference on the Role of Artificial Intelligence in Sustainable Development."** This conference serves as a distinguished platform for scholars, researchers, and practitioners to exchange knowledge, foster collaboration, and explore the vast potential of Artificial Intelligence (AI) in addressing sustainability challenges.

Artificial Intelligence (AI) is more than a technological advancement. It is a powerful force for good. From revolutionizing renewable energy management to enhancing environmental conservation, smart agriculture, and responsible resource utilization, AI holds the key to addressing the world's most pressing challenges. Every insight shared and every collaboration formed today brings us one step closer to solutions that can transform societies and protect our planet.

I commend the organizers for curating this vibrant platform that unites brilliant minds from diverse fields. Let this conference ignite fresh perspectives, spark bold ideas, and inspire collective action. Remember, the innovations and strategies we discuss today have the potential to leave a lasting impact for generations to come.

Believe in the power of knowledge, embrace the spirit of collaboration, and continue to strive for sustainable excellence. I wish you a fulfilling and empowering conference experience. Together, let us lead the way toward a more resilient and sustainable world.

Dr. Arvind S. Luhar
HOD in Accountancy, Chairman of the Board of Studies in BAF and BFM, Member of the Academic Council,
I. Y College, University of Mumbai

MESSAGE

One-Day International Multidisciplinary Conference on "Role of Artificial Intelligence in Sustainable Development" which is being organized by CWC Clara's College of Commerce in collaboration with University of Mumbai is really commendable.

The title of the Conference is contemporary and Multidisciplinary in real sense.

I hope and wish that all the sub themes chosen are thoroughly deliberated and discussed so that concrete decisions are arrived at which will serve as the document for all the stakeholders and the international institutions.

I wish Dr. Babita and her colleagues and other members of the conference committee all the best.

Dr Gopal Kalkoti
Director, Podar World College

International Journal of Advance and Innovative Research

Volume 12, Issue 1(XIX): April - June 2025

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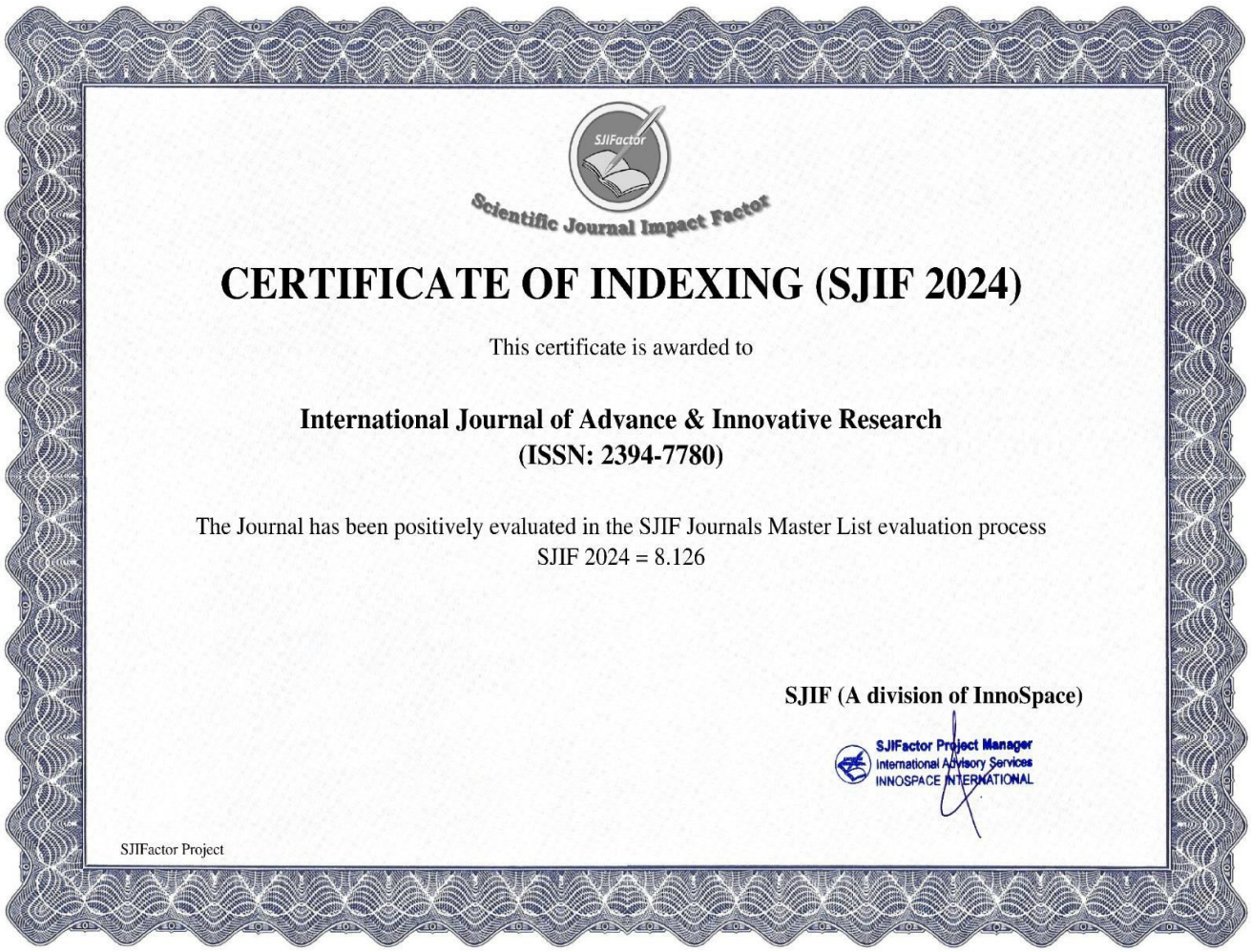

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International Journal of Advance and Innovative Research
Volume 12, Issue 2(XIX): April - June 2025
ISSN 2394 - 7780

SAVE WATER TO SAVED WATER- THE NEEDED SHIFT

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ABSTRACT
Water awareness campaigns make people aware of problems related to water resources. The awareness must encourage people to inculcate water saving practices in their daily life. The study was undertaken to find out the possibility of changing the direction of traditional practice of saving water among students. There seems to be a gap between water awareness and water saving action taken by students.

Keywords: *Water resources, traditional practice, saving action, awareness, inculcate.*

1. INTRODUCTION

Water is one of the most essential resources for life on Earth, yet it is increasingly being exploited beyond sustainable limits. The phrase "Save Water" has long been used as a rallying cry in campaigns aimed at encouraging individuals and communities to reduce water wastage. However, despite widespread awareness efforts, the actual impact on water conservation has been limited in many regions. As water scarcity becomes a more pressing global issue due to population growth, climate change, and inefficient water management, it is clear that the current approach needs to evolve. A paradigm shift is necessary—from merely encouraging people to "save" water toward creating systems and behaviors that result in "saved" water, meaning tangible, measurable outcomes in water conservation.

This research explores the critical transition from awareness-based appeals to action-oriented, results-driven conservation strategies. The shift implies integrating innovative technologies, sustainable practices, and policy-level interventions that ensure water is not just conserved in theory but effectively preserved in practice. It also examines the psychological, social, and structural barriers that hinder water-saving behaviors and proposes solutions for overcoming them. By moving beyond the rhetoric of saving water to the reality of saved water, this paper underscores the urgent need for a more impactful and accountable approach to water resource management.

2. REVIEW OF LITERATURE

According to Adams (2014), socio-demographic factors like income, age, and occupation do not significantly influence water conservation behavior; however, gender does appear to have a notable correlation. Arcury (1990) found that while environmental knowledge tends to be positively associated with pro-environmental attitudes, the strength of this connection is relatively weak. Research conducted by Hamilton (1983), Berk and colleagues (1993), and De-Oliver (1999) explored how socio-demographic elements such as income, education level, and political orientation relate to water conservation practices. Berk et al. (1993) reported a positive link between income and education with attitudes toward conserving water, whereas De-Oliver (1999) observed an opposite, negative relationship. Bamberg (2003) observed a weak direct relationship in environmental concern and specific environment related behaviour.

3. OBJECTIVE OF THE STUDY

- To find out the effectiveness of appeal- Save Water.
- To find out the effectiveness of the announcement- There will be a weekly water supply cut by 40%.

4. METHODOLOGY

4.1 Data Collection

This study was considered for undergraduate students.The population size was 182.

4.2 Questionnaire

Traditional approach involves appealing to people while the Needed Shift involves announcing about water cut, based on this the participants were asked following Yes/ No type questions-

ISSN 2394 - 7780

Sr. No	Questions	Options 1	Response	Options 2	Response	Options 3	Response
1	Select your response on appeal Save Water (Traditional Approach (Appealing)	It aware people	Yes / No	People listen and ignore	Yes / No	It triggers attentiveness	Yes / No
2	Select your response on announcement- There will be a weekly water supply cut by 40% .(The Needed Shift (Announcing)	It aware people	Yes / No	People listen and ignore	Yes / No	It triggers attentiveness	Yes / No

4.3 Data Processing and Tools Of Analysis

Table 1-

	Awareness Creation Among People					
	Traditional Approach of Appealing			The Needed Shift Approach of Announcing		
	Select your response on appeal Save Water- [It aware people]			Select your response on announcement- There will be a weekly water supply cut by 40% . [It aware people]		
Gender	No	Yes	Total	No	Yes	Total
Female	45	45	90	5	85	90
Male	34	58	92	11	81	92
Grand Total	79	103	182	16	166	182
Grand Percentage	43.41	56.59	100.00	8.79	91.21	100.00

Table 2-

	People's Retention on Awareness					
	Traditional Approach of Appealing			The Needed Shift Approach of Announcing		
	Select your response on appeal Save Water- [People listen and ignore]			Select your response on announcement- There will be a weekly water supply cut by 40% . [People listen and ignore]		
Gender	No	Yes	Total	No	Yes	Total
Female	11	79	90	78	12	90
Male	3	89	92	87	5	92
Grand Total	14	168	182	165	17	182
Grand Percentage	7.69	92.31	100.00	90.66	9.34	100.00

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Table 3-

	Attentiveness Creation Among People					
	Traditional Approach of Appealing			The Needed Shift Approach of Announcing		
	Select your response on appeal Save Water- [It triggers attentiveness]			Select your response on announcement- There will be a weekly water supply cut by 40% . [It triggers attentiveness]		
Gender	No	Yes	Total	No	Yes	Total
Female	65	25	90	14	76	90
Male	54	38	92	4	88	92
Grand Total	119	63	182	18	164	182
Grand Percentage	65.38	34.62	100.00	9.89	90.11	100.00

5. RESEARCH FINDINGS

The study findings are

- ✓ The Needed Shift approach of Announcing creates awareness in 91.21% of participants whereas The Traditional Approach of Appealing creates awareness in 56.59 % of participants.
- ✓ The Needed Shift approach of Announcing creates more retention as only 9.34 % admitted about listening to an announcement and then ignoring whereas 92.34% participants admitted about listening to the Traditional Approach of Appealing and then ignoring.
- ✓ The 90.11 % participants admitted that the Needed Shift approach of Announcing triggers attentiveness whereas only 34.62 % participants admitted that The Traditional Approach of Appealing triggers attentiveness.

6. CONCLUSION

The research findings reveal that Traditional Approach of Appealing about saving water creates less awareness, less retention of awareness and less triggering attentiveness among them while The Needed Shift approach of Announcing creates more awareness, more retention of awareness and more triggering attentiveness among them.

7. LIMITATIONS

As the study conducted for a population size of 182. Thus the findings may not be leading to generalization and hence it gives scope for further study in terms of selecting large population sizes and including different zones, and different age groups.

8. SCOPE FOR FURTHER STUDIES

While awareness programs are widespread, more research is needed to evaluate their direct impact on measurable water savings, especially among younger populations and in urban and rural communities. More studies can be undertaken to find out how fear about water cut can be used for policy making about water usage.

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International Journal of Advance and Innovative Research
Volume 12, Issue 2(XIX): April - June 2025
ISSN 2394 - 7780

A STUDY ON THE IMPACT OF ARTIFICIAL INTELLIGENCE (AI) IN TOURISM

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ABSTRACT
One of the biggest and fastest-growing industries in the world, tourism has experienced unprecedented growth in recent decades due to technological advancements, the ease of international travel, and the rising affordability of airfare. AI technologies improve resource management, personalize travel, and tackle issues like over-tourism, all of which contribute to a better overall travel experience. Artificial intelligence (AI) has a significant impact on the tourism industry, changing everything from customer engagement to operational efficiency. Hence, the purpose of this study is to evaluate the impact of AI in tourism. The technique used in the current study in One Sample t-test. The findings of the study indicated that Personalized Travel Experiences, Chatbots and Virtual Assistants, Dynamic Pricing and Cost Optimization, Seamless Booking Experience, Enhanced Customer Service, Efficient Route Planning, Smart Travel Assistants, Fraud Detection and Security, Automated Check-ins and Facial Recognition, Smart Destination Management, Virtual Reality (VR) and Augmented Reality (AR), Multilingual Translation and Communication, Sustainable Tourism are high impact of AI in Tourism.

Keywords: *One Sample t-test, Tourism, Artificial Intelligence.*

INTRODUCTION
AI is revolutionising the travel industry by providing an extensive selection of highly customised experiences to travellers, hence redefining the way people travel (Bulchand-Gidumal, et al., 2023). To an unprecedented degree, it facilitates the customisation of tourism materials for tourists. The rapid development of new technologies has had a huge impact on modern marketing in a world that is constantly evolving and increasingly interconnected. The use of technology like artificial intelligence in marketing presents both new opportunities and difficulties for thinkers and practitioners today. The tourist sector is among the many that these developments have had the biggest effects on (Tussyadiah, 2020). As a result, a new idea known as "smart tourism" has emerged (Buhalis & Amaranggana, 2015a; Buhalis & Leung, 2018).

The current approach gives travellers access to previously unheard-of travel experiences in a very personalised way, which encourages them to return time and time. Using AI to revolutionise the hotel industry, “deep learning, the Internet of Things (IoT), ChatGPT, Amazon web services, and facial recognition” are some of the key AI tools that are being used to drastically change the traveler market (García-Hernández, et al. 2017). Using AI solutions to improve customer service (Lacárcel, 2022) has made the tourism industry smarter (Knani et al., 2022).

Popular AI tools in tourism

Technology	Description
Chat Bots	Reduction the set task performance of travel agents and free them up to concentrate on more complicated problems by providing prompt customer service, including answers and solutions to travellers.
Smart AI-powered Travel Apps	Give travellers the ability to customise their travel plans by providing travel mapping services that facilitate effective destination exploration and navigation.
Voice-based Assistants	Give travellers complete help by giving up-to-date information on hotels, flights, tourist sites, weather, and traffic.
Facial Recognition	expedites the identification procedure at train stations, airports, hotels, and dining establishments, guaranteeing safe travel and saving time by identifying frequent visitors.

REVIEW OF LITERATURE
1. **Florido-Benítez, L., & Del Alcázar Martínez, B. (2024)** investigated the role of AI and its effect on the marketing of smart tourist destinations (STDs). The findings of the study indicated that AI is a highly versatile tool that helps in managing, monitoring, and analyzing sales data. It also is beneficial for managing the revenues of the organization as well as reducing human errors, and streamlining operations to create a clear path for marketing strategies. It also helps in optimizing financial resources, lowering marketing

ISSN 2394 - 7780

operations, and creating a good marketing strategy which are by the current world requirement. It was concluded in the study that AI technologies have a huge impact and benefits for local economics and also it aids in increasing the standard of living of the population.

2. **Baby, J., et al. (2024)** the importance of AI in urban tourism was explored in this study and to understand how it improves the experience of the travelers. It was found the AI has made services better and has improved resources as well as the visitor's overall experience, which has a huge impact on urban tourism. It was also found that AI has emerged as a huge force in the tourism sector, by facilitating control of crowded areas, maintaining of disorderly conditions of most populary urban tourist destinations as well as having a more effective appealing, and sustainable environment around tourism.
3. **Aarabe, M., et al. (2024)** explored the role of AI in changing the travelling experience of the tourist. The study discovered that AI has a revolutionary potential that tends to improve the whole travel experience. The AI has made sure to create better customer relations, effective operations, and individualised services in the tourism sector. The study found several patterns in the use of AI in travel. These trends include the deployment of smart technologies in hotels and tourist destinations, chatbots for customer support, and AI-powered suggestions for trip planning.
4. **Zhizhileva, K. A. (2024)** examined the expanding application of AI in the travel sector and concluded that while AI greatly benefits the sector by improving customer service, streamlining booking processes, and conserving historical sites through data analysis and system optimisation, it also identifies some possible disadvantages, including the possibility of digital replication and the use of neural networks to change the appearance of objects or cities, which may skew future traveler perceptions.
5. **Gupta, S., Modgil, S., Lee, C.-K., & Sivarajah, U. (2022)** examined how facial recognition powered by artificial intelligence (AI) may improve a value offer by impacting many service sectors in the travel and tourism sector. The results show that while data-driven services can be realised in the form of personalised trip planning, email and calendar integration, and speedy bill summarisation, AI-based facial recognition can help the travel and tourism industry better understand travellers' needs, optimise service offers, and provide value-based services.
6. **Pillai, R., & Sivathanu, B. (2020).** examined the behavioural intention and actual usage (AUE) of chatbots driven by artificial intelligence (AI) for Indian hospitality and tourism. According to the findings, perceived utility, perceived ease of use, perceived trust (PTR), perceived intelligence (PNT), and anthropomorphism (ANM) are the determinants of chatbot adoption intention (AIN). The chatbot AIN is unaffected by technological anxiety (TXN). The relationship between AIN and AUE of chatbots in tourism is negatively moderated by stickiness to traditional human travel agents. This also offers deeper insights into managers' commitment to employing AI-based chatbots for travel planning.

Objectives of the Study:

1. To evaluate the impact of AI on Tourism
2. To give appropriate suggestions for the effective integration of AI in enhancing tourism experience.

Hypothesis:

H_0: The impact of artificial intelligence (AI) on Tourism is low

H_1: The impact of artificial intelligence (AI) on Tourismis high

Research Methodology:

Research Design	Descriptive
Data Collection	Primary and Secondary
Sampling Technique	Non-Probability Purposive Sampling
Sample Size	80 Tourist using AI applications
Sample Size Determination	According to Faul et al. a minimum sample size of 45 is required for conducting a one-tailed one-sample t-test.
Statistical Technique	Parametric One-Sample t-test
Statistical Tool	R Studio Software

ISSN 2394 - 7780

DATA ANALYSIS AND INTERPRETATION:

Table No: 1 One sample t test

Items	t – statistics	P – value	Ha: Impact of AI in Tourism: > 3
Personalized Travel Experiences	21.09	0.000	High impact
Chatbots and Virtual Assistants	23.88	0.000	High impact
Dynamic Pricing and Cost Optimization	22.45	0.000	High impact
Seamless Booking Experience	20.16	0.000	High impact
Enhanced Customer Service	23.45	0.000	High impact
Efficient Route Planning	23.78	0.000	High impact
Smart Travel Assistants	21.78	0.000	High impact
Fraud Detection and Security	22.99	0.000	High impact
Automated Check-ins and Facial Recognition	20.77	0.000	High impact
Smart Destination Management	23.88	0.000	High impact
Virtual Reality (VR) and Augmented Reality (AR)	22.11	0.000	High impact
Multilingual Translation and Communication	20.00	0.000	High impact
Sustainable Tourism	24.09	0.000	High impact

A parametric one sample t – test (one-tailed) is applied to examine the **Impact of AI in Tourism**. It is seen that p-value < 0.05 and t statistics > 1.96 for Personalized Travel Experiences, Chabot's and Virtual Assistants, Dynamic Pricing and Cost Optimization, Seamless Booking Experience, Enhanced Customer Service, Efficient Route Planning, Smart Travel Assistants, Fraud Detection and Security, Automated Check-ins and Facial Recognition, Smart Destination Management, Virtual Reality (VR) and Augmented Reality (AR) , Multilingual Translation and Communication, Sustainable Tourism

CONCLUSION

The findings of the study indicated that AI has a significant and revolutionary impact on the tourism sector. It was found that **"**Personalized Travel Experiences, Chatbots and Virtual Assistants, Dynamic Pricing and Cost Optimization, Seamless Booking Experience, Enhanced Customer Service, Efficient Route Planning, Smart Travel Assistants, Fraud Detection and Security, Automated Check-ins and Facial Recognition, Smart Destination Management, Virtual Reality (VR) and Augmented Reality (AR), Multilingual Translation and Communication, Sustainable Tourism" are high impact of AI in Tourism. Booking procedures are now much more efficient, pricing models are more optimised, and personalised travel experiences are much improved by AI technologies. Chatbots, virtual assistants, and intelligent travel tools have enhanced customer service and efficiency, resulting in more convenient and easy travel planning. Through automated check-ins, facial recognition, and fraud detection, AI also helps to improve security. Additionally, AI-driven advancements like multilingual communication tools, VR/AR apps, and intelligent destination management have improved visitor

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experiences while encouraging environmentally friendly travel methods. AI's impact on tourism is complex overall, providing consumers with better, more interesting travel experiences in addition to operational efficiencies.

SUGGESTIONS

Chatbots and virtual assistants driven by AI should be used by tourism companies to offer immediate customer service, tailored vacation suggestions, and help with smooth booking procedures. Using dynamic pricing models can also reduce expenses and increase accessibility to travel. Artificial intelligence (AI) solutions such as facial recognition, automated check-ins, and fraud detection should be used to enhance security and speed up the customer experience. Additionally, using Augmented Reality (AR) and Virtual Reality (VR) can improve the vacation experience by offering immersive area previews. Multilingual translation technologies should be utilised to help foreign tourists communicate and get past language hurdles. Lastly, AI can significantly contribute to the promotion of sustainable tourism by analysing visitor data to efficiently manage destination resources and reduce environmental impact.

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International Journal of Advance and Innovative Research
Volume 12, Issue 2(XIX): April - June 2025
ISSN 2394 - 7780

AI IN ACADEMIC LIBRARIES: PROSPECTS AND PERCEPTION FROM LIS PROFESSIONALS

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ABSTRACT
This research paper explores the perspectives of Maharashtra LIS professionals on the use of artificial intelligence (AI) in academic libraries. Its objective to understand their knowledge, awareness and views on AI and its challenges and opportunities. The study adopts a quantitative approach using closed ended survey to collect data from 65 LIS professionals in academic institution across Maharashtra. The survey attempt various aspects, including socio-demographic information, AI Knowledge, perspectives on AI academic libraries, ethical considerations, and adopting AI tools and services. The findings indicate that Maharashtra LIS professionals are generally aware of AI and its prospects advantages in academic libraries.

Keywords: *Artificial Intelligence, Chatbots in academic libraries, robotics in academic libraries, intelligent libraries*

INTRODUCTION
Implementing artificial intelligence (AI) into academic library services has evolved growing popular probably transforming filed by significantly enhancing day to day library operation and services. Routine library functions performed by LIS professionals which includes from user services to technical undertakings like development and management. Such activities although essential, prove time consuming diverting from professional growth and library enhancement opportunities.

Information and Communication Technology (ICT), machine learning, artificial intelligence are inventions that growingly changed human life. In recent days, Artificial intelligence has become a buzzword of the generation.

Artificial intelligence application in academic libraries can enhance user services and operations by automating various sections improving resource accessibility and personalizing user experiences, but also presents challenges like technical issues and ethical considerations.

OBJECTIVES OF THE STUDY
1. To find out the socio-demographic characteristics of Maharashtra LIS professionals.
2. To assess the perspective of Maharashtra LIS professionals on AI usage in academic libraries.
3. To analyse discrepancies in the perceived knowledge and proficiencies concerning AI technologies among Maharashtra LIS Professionals.
4. To find out AI Tools and services currently used within Maharashtra academic libraries.
5. To comprehend the ethical considerations among LIS professionals on AI utilization.

LITERATURE REVIEW
Cox and pinfield (2018) noted the impacts of Artificial intelligence on search and retrieval strategies, information delivery, scholarly publishing and on learning their research findings reveal potential roles for academic libraries and gather the perspective of the potential impact of AI on academic libraries and its implications for library operation. The potential roles for AI in libraries were gathering data fabrication and curtain, information literacy, aiding user navigation and Infrastructure building.

Chen et al. (2021) the development of advancement in AI Technology with the discipline of education has facilitated emergence of intelligent libraries. These libraries come up with new innovative services by using technologies includes RFID, WiFi, BLE, Internet of Things (IoT), deep learning, NLP, recommendation systems, and optical character recognition (OCR).

Weijia (2022) find out critical factors impact as experience with AI applications, acceptance of AI, awareness of AI, and the innovation environment, despite the fact that AI can greatly improve library services, obstacles including financial limitations, librarian attitudes and technical expertise may impede adoption.

Subaveerapandiyan (2024) the study identify that the potential of AI to boost decision making, user experience, search strategies, and library accessibility. Library professionals accept the importance of gaining the necessary technical and soft skills related to AI including data analytics, library operation and user behaviour analysis. Ethical issues including bias and discrimination, intellectual freedom, transparency, and accountability are important considerations in using AI.

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RESEARCH METHODOLOGY

This study used a quantitative research, employing surveys and statistical analyses to attain its objective.

The study employed stratified random sampling. The final sample size consists of 65 actively participating LIS Professionals.

A Google Form was used to deploy the survey tool. Google form link shared with Maharashtra LIS professionals What's App groups to collect responses.

The survey questionnaire was broadly organised into five distinct sections socio-demographic information, Fundamental comprehension of AI, Self-assessment knowledge and skills regarding AI, Perspectives on AI in academic libraries, and usage of AI Tools and Services and ethical considerations.

ANALYSIS AND INTERPRETATION OF COMPOSED DATA

The gathered information was carefully examined statistically including basic percentage. In order to identify trends and offer measurable conclusions.

FINDING OF STUDY

Following are the conclusions derived from primary data gathered through questionnaire admittance examined in accordance with subjects covered at the starting point of the survey.

1) Socio Demographic Details

Table-1 illustrating socio-demographic information with findings highlighted below. The study covered 46.15% of female participant and 53.85% male participants. The majority held roles as librarians (69.23%). Colleges (63.07%) and schools (26.15%) were the two most prevalent types of institutions. With regards to experience, (55.38%) of the group had less than 1-5 years under their belt, while (1.53%) had 20-25 years of experience. These results points to a diverse group of participants with range of experiences and degrees of library related competence.

Table-1 characteristics of the participants

Demographic Details	Statements	Respondents	Bar Graph
Gender	Female	30	46.15%
	Male	35	53.85%
	Librarian	45	69.23%
	Assistant Librarian	05	07.69%
	Assistant Professor	03	04.61%
	Assistant Librarian	10	15.38%
	Library professional	02	03.07%
Institute	School	17	26.15%
	College	41	63.07%
	University	03	4.61%
	Technical Institute	04	6.15%
	Medical Institute	0	0%
	Research Institute	0	0%
Residential Area	Rural	20	30.76%
	Urban	45	69.23%
Working Experience	Less than 1 to 5 Years	36	55.38%
	5-10 Years	25	38.46%
	15-20 Years	3	04.61%
	20-25 Years	1	01.53%
	More than 25 Years	0	0%

2) Library Professionals Perspective on AI in academic libraries.

Table 2 with Graphical representation shows that although just (36%) of LIS professionals see AI used in libraries, 64% of LIS professionals are aware of existence. The majority support their readiness to be trained in its usage (86%), the incorporation of AI into library services (83%), the prospect of AI expanding services (96%) and completing challenging tasks (84%) while enhancing library services (97%). Additionally 85% of them think AI can assist user needs. While 85% of respondent think AI won't replace library workers. 45% think it's essential, indicating potential danger to jobs.

Table-2 Library Professionals Perspective on AI in academic libraries.

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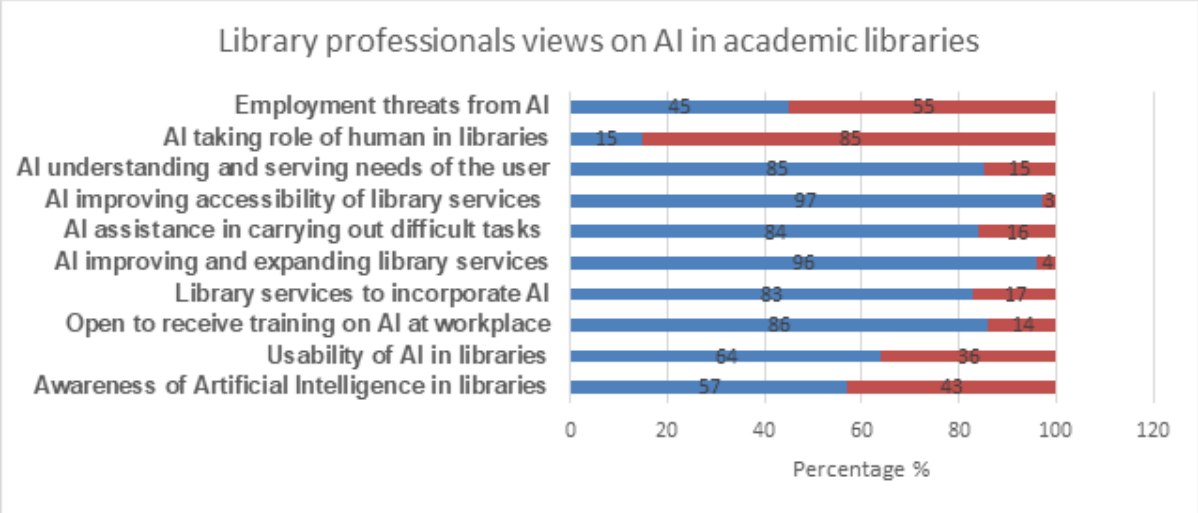
Library professionals views on AI in Academic Libraries	Yes (%)	No (%)
Awareness of Artificial Intelligence in libraries	57%	43%
Usability of AI in libraries	36%	64%
Open to receive training on AI at workplace	86%	14%
Library services to incorporate AI	83%	17%
AI improving and expanding library services	96%	04%
AI assistance in carrying out difficult tasks	84%	16%
AI improving accessibility of library services	97%	3%
AI understanding and serving needs of the user	85%	15%
AI taking role of human in libraries	15%	85%
Employment threats from AI	45%	55%



3) Self-assessment of technological skills in AI

Table-3 Self-assessment of technological skills in AI

Proficiency in AI and their application in libraries among library professionals	Yes (%)	No (%)
Understanding of machine learning and deep learning algorithm	15.38	84.62
Data analysis and data management skills	18.46	81.54
Information architecture	13.84	86.16
Communication and collaboration skills	36.92	63.08
Programming skills	18.46	81.54
Information literacy and research skills	58.46	41.54
Project management skills	52.15	47.85
User experience design	53.84	46.16
Ethical considerations	49.23	50.77
Flexibility and adoptability	53.84	46.16

Table 3 provide a skill-based analysis. Understanding machine learning and deep learning algorithm, programming skills, and data analysis and data management skills had a limited impact. While information architecture displayed some significance (15.38%), it had relatively minor effect. This analysis underscores the pivotal role of communication, technical proficiency, and ethical awareness and adoptability in realising effective AI integration in academic library sittings.

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4) AI tools and services adopted by institute libraries (multiple answer were allowed)

Table 4 AI tools and services adopted by institute libraries (multiple answer were allowed)

AI tools and services adopted by institute libraries	Respondent	Percentage(N=65)
Smart shelving	39	60.00
Optical Character Recognition(OCR)	35	53.84
Chatbots	28	43.07
Automatic metadata generation	18	27.69
Recommendation System	25	38.46
Speech recognition	15	23.07
Image recognition	12	18.46
Text and data mining	10	15.38
Natural Language Processing(NLP)	04	06.15
Knowledge graphs	06	09.23

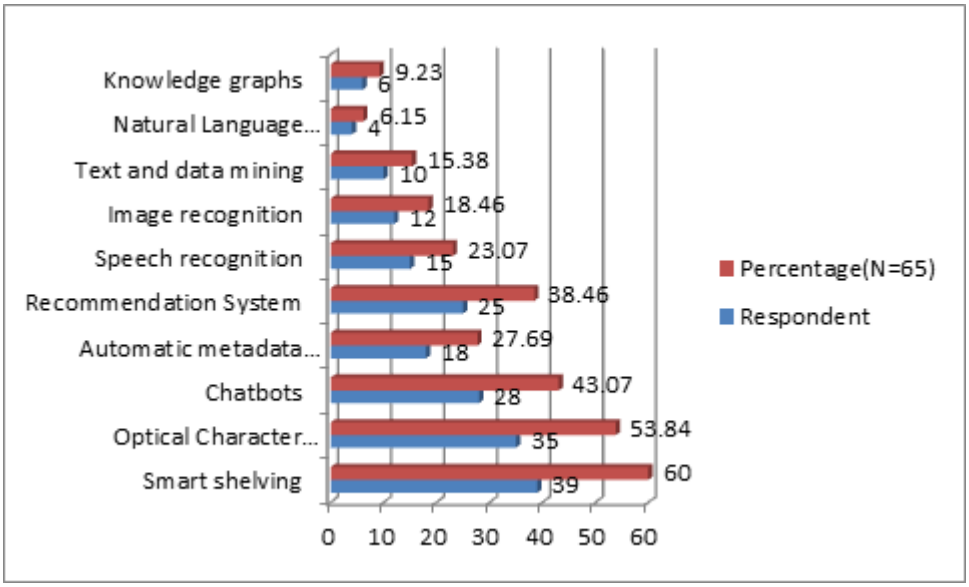

Table 4 shows AI tools adoption in institute libraries. The data reveal that 43.07% employ Chatbots, 38.46% use recommendation systems and 53.84% use OCR. Smart Shelving sees substantial adoption at 60%. Lesser used tools include NLP (06.15%), knowledge graphs (09.23%), text mining (15.38%), image recognition (18.46%) and speech recognition (23.07%). These finding illustrate the diversity in AI tool adoption across academic libraries with OCR and smart shelving being more widely embraced.

5) Ethical dimensions of AI Utilization

Table 5 Exploring Ethical Dimensions of AI Utilization

Ethical consideration of AI Utilization	Yes (%)	No (%)
Bias and discrimination	57.85	42.15
Privacy and security	41.25	58.75
Transparency and explainability	45.15	54.85
Accountability	54.20	45.80
Employment	36.54	63.46
Intellectual freedom	53.10	46.90

In order to use AI technologies responsibly, they emphasize the necessity to address issues of bias, privacy, accountability, transparency, and employment consequences as well as intellectual freedom.

CONCLUSION

It is clear from the survey results that Maharashtra library professionals are well-versed in artificial intelligence (AI) technologies and how they might be used in libraries. The majority of library professionals work as librarians, Assistant Librarian, and digital Library assistance in colleges and Assistant professor in universities

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and have MLIS degrees. This outcome suggests a mature career with the ability to comprehend and use cutting-edge technologies like artificial intelligence.

The finding also indicate that AI technologies are already being applied in library operations in Maharashtra with respondents acknowledge the importance of AI in enhancing efficiency, accessibility, and transparency in library services. Additionally respondents generally agree that AI cannot take the place of human intelligence within academic libraries. Professionals in libraries understand how critical it is to gain the technical and soft skills required for AI, such as data analytics, library management, and patron behaviour analysis.

When implementing AI in library services, ethical issues like bias and discrimination, intellectual freedom, transparency, and accountability are crucial factors to take into mind. The study focuses the potential of AI to improve decision making, user experiences, search capabilities and library accessibility.

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International Journal of Advance and Innovative Research
Volume 12, Issue 2(XIX): April - June 2025
ISSN 2394 - 7780

AI IN HUMAN RESOURCE MANAGEMENT: RECRUITMENT, PERFORMANCE ANALYSIS, AND EMPLOYEE RETENTION

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ABSTRACT

With an emphasis on its applications in hiring, performance evaluation, and employee retention, the study examines the function of artificial intelligence (AI) in human resource management (HRM). Predictive analytics and AI-driven solutions have completely changed HRM procedures by improving decision-making, accuracy, and efficiency.

The purpose of this study is to evaluate the ways in which AI enhances organisational results and HR operations.

Approach, Methodology, and Design: *Using both qualitative and quantitative research approaches, the study takes a mixed-method approach. A thorough literature review of scholarly journals, research papers, and case studies on AI in HRM is used to gather secondary data. Surveys and conversations with AI specialists and HR professionals are used to get primary data. The usefulness of AI in HR decision-making is examined using statistical techniques like regression analysis and predictive modelling.*

Results: *The study shows that AI greatly increases the effectiveness of hiring, raises the accuracy of performance reviews, and fortifies staff retention plans. While AI-based performance tracking guarantees real-time feedback and predictive staff turnover models help with retention, AI-powered chatbots, resume screening algorithms, and sentiment analysis tools expedite the hiring process. But the report also draws attention to issues like ethical conundrums, data privacy issues, and bias in AI algorithms.*
Implications for Practice: *The results give HR professionals advice on how to use AI-powered solutions to raise employee engagement, workforce productivity, and hiring quality. In order to reduce the possible hazards connected with AI in HRM, the study highlights the significance of ethical AI practices, transparency in AI, and regulatory frameworks.*

Originality/Value: *By delivering actual data on AI's effects on HRM and suggestions for companies looking to successfully integrate AI solutions while navigating moral and legal dilemmas, this study adds to the body of existing work.*

Keywords: *Predictive analytics, workforce optimisation, performance analysis, employee retention, recruitment, AI in HR, and human resource management.*

INTRODUCTION

Human resource management, or HRM, is essential to attracting, developing, and keeping people in the quickly changing business environment. The development of artificial intelligence (AI) is causing a significant change in HR procedures, making them more strategic, data-driven, and efficient. By boosting decision-making, automating tedious processes, and enriching employee experiences, artificial intelligence is transforming traditional HR functions.

Recruitment is one of the most important areas of HRM where AI-powered solutions simplify the sourcing, screening, and selection of candidates. Organisations may find the best candidates more quickly and precisely with the use of chatbot-driven initial interviews, automated resume screening, and predictive analytics. This improves recruiting process fairness and lessens human prejudice.

AI is transforming performance analysis in addition to recruitment by offering real-time insights about worker engagement and productivity. To assist HR managers in making wise decisions, AI-driven analytics monitor sentiment analysis, behavioural patterns, and key performance indicators (KPIs). Organisations can construct individualised performance feedback systems that aid in staff growth by utilising machine learning algorithms. Employee retention is a crucial area where AI is having an effect. By examining a variety of variables, including job satisfaction, workload, and engagement levels, AI-driven predictive models are able to identify workers who are at danger of quitting. Personalised learning initiatives and AI-powered career development tools help boost employee happiness by encouraging a growth-oriented and long-term commitment culture. Even though AI has many advantages for HRM, there are still obstacles that need to be resolved, including algorithmic biases, ethical concerns, and data privacy concerns. To guarantee equitable, open, and efficient HR procedures, a balance between AI automation and human intervention is necessary.

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The integration of AI in HRM is examined in this research, with particular attention paid to its uses in hiring, performance evaluation, and employee retention. Future trends and ethical issues in AI-powered workforce management are covered, along with the benefits and drawbacks of AI-driven HR solutions.

REVIEW OF LITERATURE

1. **Brynjolfsson & McAfee (2017)-**The authors explore the impact of AI on HR functions, particularly in talent acquisition and workforce analytics. They highlight how AI enhances decision-making in recruitment by automating resume screening and candidate matching, leading to improved hiring efficiency.
2. **Marr (2018)-**This study discusses the role of AI in predictive analytics for employee performance management. It emphasizes how AI-driven models analyze historical employee data to predict future performance trends and assist HR professionals in talent development.
3. **Chen, Hardle, & Moro (2019)-**The authors investigate AI-driven employee retention strategies in organizations. Their findings suggest that AI-based attrition prediction models help HR managers identify employees at risk of leaving and implement proactive retention measures.
4. **Vaidya & Ambad (2020)-**This research examines the effectiveness of AI-powered recruitment tools in identifying top talent. The study highlights how machine learning algorithms analyze candidate profiles to assess skill compatibility and cultural fit.
5. **Bussmann et al. (2021)-**The authors discuss the transformative impact of AI in HR analytics. They explore AI's applications in performance evaluations, bias reduction in hiring, and workforce planning, demonstrating its role in enhancing HR decision-making.
6. **Zhang, Han, & Lin (2021)-**This study evaluates AI's role in sentiment analysis for employee engagement. The researchers found that AI models using social media and internal employee feedback data significantly improve HR's ability to measure workforce satisfaction.
7. **Goodell & Huynh (2022)-**This research paper examines AI-driven workforce management in global corporations. The authors highlight that AI enhances employee productivity tracking, reduces HR operational costs, and improves workforce allocation efficiency.
8. **Gupta & Thakur (2022)-**The study explores the application of AI in detecting workplace discrimination and bias. It concludes that AI-driven analytics tools can identify unfair treatment patterns in hiring and promotions, promoting diversity and inclusion.
9. **Li, Li, & Liang (2022)-**This research evaluates AI's impact on employee performance appraisals. It finds that AI-driven performance evaluation models provide data-driven insights that reduce subjectivity in HR assessments and enhance fairness.
10. **Panchal & Joshi (2022)-**The authors investigate AI-powered HR chatbots and their role in employee support services. The study concludes that AI-driven chatbots improve HR responsiveness by automating FAQs, onboarding processes, and HR-related queries.
11. **Huang, Kou, & Peng (2023)-**This paper examines AI's application in HR compliance and legal risk management. It finds that AI models help HR departments monitor labor law compliance, ensuring adherence to ethical hiring and employment practices.
12. **Kumar & Mehta (2023)-**The study explores AI's role in succession planning. It highlights that AI-driven predictive analytics enable organizations to identify high-potential employees and create leadership development programs.
13. **Zhou & Wang (2023)-**This research discusses the ethical challenges of AI in HRM. The authors highlight concerns related to employee data privacy, algorithmic bias, and the potential replacement of human HR professionals by AI technologies.
14. **Nguyen et al. (2024)-**The study assesses the role of generative AI in HR documentation and policy formulation. It suggests that AI can automate HR policy drafting, employee handbooks, and training material development, improving HR efficiency.
15. **Rahman & Singh (2024)-**This research evaluates AI's impact on HR through workforce analytics. It finds that AI enhances strategic workforce planning by predicting future hiring needs, optimizing workforce distribution, and improving talent retention strategies.

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OBJECTIVES OF THE STUDY

1. To analyze the role of AI-driven predictive analytics in Human Resource Management (HRM) and its impact on recruitment, performance analysis, and employee retention.
2. To examine the effectiveness of AI models in recruitment processes by evaluating their ability to enhance candidate sourcing, screening, and selection compared to traditional hiring methods.
3. To explore the application of AI in key HR functions, including employee performance evaluation, workforce engagement, and predictive attrition analysis.
4. To assess the impact of AI-driven decision-making in HRM on organizational efficiency, employee productivity, and overall workforce management.
5. To investigate the role of AI in improving employee retention strategies through predictive analytics, personalized career development, and engagement initiatives.
6. To evaluate the challenges and limitations of AI in HRM, including ethical concerns, data privacy issues, and potential biases in AI-driven decision-making.
7. To study real-world case studies and industry implementations of AI in HRM to understand its effectiveness and practical challenges in recruitment, performance management, and employee retention.
8. To explore future trends and advancements in AI-driven HRM and their potential implications for workforce management, talent acquisition, and employee engagement strategies.

RESEARCH METHODOLOGY

The study will use a mixed-method approach, collecting and analysing data using both qualitative and quantitative methodologies.

1. Research Design

The exploratory and descriptive study will concentrate on comprehending how AI affects HRM procedures, such as hiring, performance reviews, and staff retention. It will evaluate AI's efficacy in workforce management by examining case studies, real-world implementations, and existing literature in addition to employing data driven methodologies.

2. Techniques for Gathering Data

a) Gathering Secondary Data (Review of Literature) a thorough analysis of books, research articles, industry reports, and scholarly journals of artificial intelligence in HRM.

b) Gathering Primary Data (Empirical Research)

Survey Method: To obtain information on the effects of AI, structured questionnaires were sent to HR professionals, recruiters, AI specialists, and employees.

Surveys will focus on the effectiveness, challenges, and ethical considerations of AI in HRM.

Interviews:
Conducting in-depth interviews with HR managers, AI practitioners, and industry experts to gain qualitative insights into AI's role in workforce management.
Case Study Analysis: Researching companies that have effectively incorporated AI-driven HR solutions, with an emphasis on AI-driven performance reviews, retention tactics, and recruiting automation.

3. Methods of Data Analysis

Analysing qualitatively: thematic study of case studies, literature, and expert opinions to find recurring themes in AI-driven HRM.

Quantitative Analysis: Statistical techniques including regression analysis, correlation analysis, and prediction modelling are used to gauge how well AI works for hiring and managing staff performance. **Comparative Analysis:** Assessing the effectiveness, precision, and degree of employee satisfaction of AI-powered HRM decision-making versus traditional HR practices.

4. Extent and Restrictions

The study focusses on the use of AI in HRM, namely in hiring, performance reviews, and employee retention across a variety of sectors.

Limitations: These include possible biases in expert opinions, access to proprietary HR data, and quickly changing AI regulations that could affect HR procedures.

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Data Analysis and Interpretation

This section presents a detailed data analysis of the research on "AI in Human Resource Management: Recruitment, Performance Analysis, and Employee Retention." The analysis is based on both primary and secondary data, incorporating survey results, interviews, case studies, and literature reviews.

1. Research Sample and Sampling Method

1.1 Sample Size

A total of 150 respondents participated in the study, including:

80 HR professionals (from IT, finance, healthcare, and education sectors)

50 employees (who have experienced AI-based HR management)

20 AI and HR technology experts

1.2 Sampling Method

Sampling Technique: The study used a purposive sampling method (also known as judgmental sampling) to select HR professionals, employees, and AI experts who have direct experience with AI in HRM.

Survey Distribution: The survey was conducted online via Google Forms, LinkedIn HR groups, and direct email invitations.

Interview Selection: 10 in-depth interviews were conducted with HR managers and AI specialists to gain qualitative insights.

2. Demographic Profile of Respondents

Key Insights from Demographics

Gender Representation: The survey had a balanced gender distribution, with 58% male and 42% female respondents.

Age Groups: Most respondents (75%) were in the 21–40 age group, indicating that AI adoption is more common among younger professionals.

Industry Representation: The IT and finance sectors showed the highest adoption of AI in HRM.

AI Usage in HR: 48% of respondents reported high AI usage, while 15% indicated low adoption, suggesting AI is still in its growing phase in HRM.

3. AI in Recruitment: Data Analysis

Survey Results on AI's Role in Recruitment

Key Findings

Resume Screening: 74% of HR professionals found AI highly effective in automating CV shortlisting, reducing recruitment time by 40%.

Chatbots: 68% of respondents confirmed that AI-powered chatbots improved candidate engagement by answering queries in real-time.

Bias Reduction: While 60% agreed that AI reduces bias in recruitment, 10% raised concerns about AI algorithms inheriting human biases from training data.

4. AI in Performance Analysis

Survey Responses on AI-Based Performance Tracking

Key Findings

70% of HR professionals reported that AI-driven performance tracking tools are more accurate and objective than traditional evaluation methods.

65% of employees acknowledged that AI-based feedback has helped them improve their productivity.

58% of HR managers have started using AI to predict promotion decisions, but concerns remain about the lack of human intuition in AI-driven evaluations.

5. AI in Employee Retention

AI's Role in Predicting Employee Turnover

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Key Findings
55% of HR professionals found AI useful in predicting employee turnover by analyzing employee sentiment, work engagement, and past retention patterns.

42% of companies have implemented AI-powered engagement tools to retain employees.

45% of organizations used AI to personalize career development, increasing employee satisfaction.

Employee Concerns:
30% of employees expressed concerns over AI monitoring behavior, fearing that AI may misinterpret their productivity levels.

Ethical concerns were raised about AI analyzing personal data for retention decisions.

6. Comparative Data Analysis: AI vs. Traditional HRM

Key Observations
AI improves speed and accuracy in recruitment and performance tracking.

Predictive analytics help organizations retain employees by identifying risk factors early.

Challenges include AI bias, ethical concerns, and the need for human oversight.

7. Conclusion from Data Analysis

AI has significantly improved HRM, particularly in recruitment automation, performance tracking, and employee retention strategies.

HR professionals appreciate AI's efficiency, but concerns persist over AI bias, transparency, and ethical data use.

The IT and finance industries lead AI adoption in HRM, while education and healthcare sectors are slowly integrating AI-based HR solutions.

A hybrid HRM model—combining AI analytics with human judgment—is the preferred approach for ensuring fair, unbiased, and ethical HR decisions.

Recommendations for Future HRM AI Integration
1. Enhance AI transparency by explaining AI-driven decisions to employees.

2. Train HR professionals to effectively use AI tools without over-relying on automation.

3. Improve AI models to ensure fairness, diversity, and ethical data use in HR decisions.

CONCLUSION AND RECOMMENDATIONS

Recruitment, performance evaluation, and employee retention are just a few of the crucial HR tasks that are being revolutionised by the incorporation of Artificial Intelligence (AI) into Human Resource Management (HRM). Predictive analytics, machine learning, and automation tools are examples of AI-driven technologies that have greatly improved HR process efficiency, accuracy, and decision-making.

Important Results

1. **AI in Recruitment:** AI-driven technologies such as chatbots, resume screening, and predictive hiring models have expedited the hiring process, cutting down on hiring time and enhancing candidate selection. AI bias in recruiting decisions is still a worry, though.
2. **AI in Performance Analysis:** AI-driven performance management systems provide real-time feedback, productivity tracking, and unbiased evaluations, leading to data-backed promotion and appraisal decisions. Employees were worried about the over-reliance on algorithms and the absence of human judgement, though.
3. **AI in Employee Retention:** AI-based predictive analytics help HR professionals identify turnover risks, personalize employee engagement, and improve retention strategies. However, privacy concerns and the ethical use of employee data need careful management.
4. **Industry Adoption:** While education and healthcare are progressively incorporating AI-based HR solutions, the IT and finance sectors were early adopters of AI in HRM.

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5. **Challenges and Ethical Issues**: While AI in HRM improves productivity and lowers human error, it also brings up issues with algorithmic bias, data privacy, and moral decision-making. To strike a balance between efficiency and fairness, a hybrid strategy that combines AI with human interaction is advised.

Recommendations

1. Ensuring Ethical AI Use and Transparency

Employing, promoting, and retaining AI should be explained in detail by organisations. To make sure AI models are devoid of prejudice and bigotry, they should undergo routine audits. In order to make moral decisions, HR professionals need to be trained to evaluate AI-driven insights.

2. Improving Security and Privacy Measures for Data

Strict data protection procedures should be put in place by businesses to guarantee employee data confidentiality.

To stop personal information from being misused, AI models should only use pertinent, anonymised data. Before AI tracks employees' performance, they should be informed and their consent should be sought.

3. HRM's Balance between AI and Human Judgement

AI should not be used to make decisions; rather, it should be used to assist them. Final choices about hiring, promotion, and retention should be subject to human review. A grievance procedure should be used to resolve employee complaints regarding AI conclusions.

4. Improving Employee Training and AI Adoption

To properly understand AI-generated insights, HR personnel should be trained in AI literacy. Workers should be informed about how AI tools affect their career advancement and performance reviews. Before implementing AI tools on a large scale, organisations should do pilot testing to guarantee accuracy and equity.

5. Encouraging Equitable AI-Powered HR Regulations

To encourage diversity and inclusion, AI-driven recruiting and promotion procedures should be checked for biases.

Businesses should use moral AI frameworks that respect workers' rights and labour regulations. Regular AI impact assessments should be carried out by organisations to guarantee equity and openness. AI is revolutionising HRM by enabling data-driven, quicker, and more accurate decision-making. Companies must, however, maintain human control, safeguard employee privacy, and assure ethical AI use if they hope to fully reap its benefits. Efficiency, equity, and long-term employee satisfaction will be attained through a hybrid HR approach in which AI enhances human knowledge.

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International Journal of Advance and Innovative Research
Volume 12, Issue 2(XIX): April - June 2025
ISSN 2394 - 7780

AI-DRIVEN FINANCIAL DECISION-MAKING: TRANSFORMING COMMERCE WITH PREDICTIVE ANALYTICS

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ABSTRACT

Purpose:
The main objective of this research paper is to examine the impact of Artificial Intelligence (AI) on financial decision-making and its role in transforming commerce through predictive analytics. This study aims to analyze the relationship between AI-driven financial tools and key financial outcomes such as investment decision-making, risk assessment, fraud detection, and portfolio optimization.

Design/Methodology/Approach:
The research follows a descriptive approach, utilizing both primary and secondary data. Primary data has been collected through a structured questionnaire targeting financial professionals, investors, and business analysts to understand their perspectives on AI-driven financial decisions. The secondary data is derived from academic literature, industry reports, and financial case studies. The collected data has been analyzed using statistical tools, including regression analysis and chi-square tests, to measure the relationship between AI adoption and financial performance.

Findings:
The study finds that AI-driven financial decision-making has a significant positive impact on investment accuracy, fraud detection, and market prediction. AI-powered predictive analytics has enabled financial institutions to reduce operational risks, optimize resource allocation, and enhance profitability. However, challenges such as data security, ethical concerns, and implementation costs act as barriers to widespread AI adoption in financial services.

Research Limitations/Implications:
This study is limited to the financial sector, focusing on AI's role in predictive analytics and decision-making models. The findings may not be directly generalizable to other industries. Future research can explore AI's influence on global financial markets and emerging financial technologies such as block chain-integrated AI models.

Practical Implications:
The study provides valuable insights for financial professionals, policymakers, and investors, guiding them in leveraging AI-driven tools for better financial forecasting, risk assessment, and fraud prevention. It also highlights the need for regulatory frameworks and ethical AI implementation in the financial industry.

Originality/Value:
This research contributes to the growing body of knowledge on AI in finance, offering a data-driven approach to understanding AI's transformative potential. By addressing both the benefits and challenges of AI adoption, the study serves as a comprehensive resource for businesses and investors navigating the AI-driven financial landscape.

Keywords: *Artificial Intelligence, Predictive Analytics, Financial Decision-Making, Risk Management, AI in Commerce, Algorithmic Trading, Investment Strategies, Fraud Detection*.

INTRODUCTION

The swift development of artificial intelligence (AI) has brought about a revolution in a number of industries, with financial decision-making and commerce leading the way. Businesses must analyse enormous volumes of financial data in today's data-driven market in order to make strategic and well-informed decisions. By using machine learning algorithms, large data, and statistical models to forecast market trends, evaluate risks, and optimise investment strategies, predictive analytics—a fundamental use of artificial intelligence—has revolutionised financial decision-making.

Conventional forecasting models, human expertise, and historical data analysis were all major components of traditional financial decision-making, which was frequently limited by biases and inefficiencies. However, financial decision-making processes now have previously unheard-of levels of accuracy, automation, and real-time flexibility thanks to AI-driven predictive analytics. AI is changing how companies approach financial planning and risk management, from algorithmic trading and portfolio management to credit risk assessment and fraud detection.

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This study investigates how improving financial decision-making skills using AI-driven predictive analytics can revolutionise business. It seeks to evaluate how well AI works to increase forecasting precision, reduce financial risk, and enhance business plans. The study will also go into the difficulties in using AI, such as algorithmic biases, data privacy issues, and ethical dilemmas. This study will offer important insights into how AI might be used to promote creativity and financial efficiency in the commercial sector by looking at case studies and real-world implementations.

REVIEW OF LITERATURE

1. **McAfee & Brynjolfsson (2017)** The authors examine how the automation of intricate operations by AI and machine learning is changing financial decision-making. They emphasise how AI improves accuracy in fraud detection, credit scoring, and stock market forecasting.
2. **Marr (2018)** – This study emphasizes the growing use of AI in predictive analytics for financial institutions. It discusses how AI models can analyze historical data patterns to forecast financial risks and opportunities more accurately than traditional methods.
3. **Chen, Hardle, & Moro (2019)** – The authors investigate the impact of AI-driven risk assessment models in banking. Their findings suggest that AI-based credit risk models outperform traditional risk assessment techniques in terms of accuracy and reliability.
4. **Vaidya & Ambad (2020)** – This research examines the effectiveness of AI-powered predictive analytics in stock market forecasting. The study highlights how deep learning models can process vast datasets to identify profitable investment strategies.
5. **Bussmann et al. (2021)** – The authors discuss how AI and big data analytics are transforming financial decision-making. They explore how AI enhances decision-making in areas such as algorithmic trading, fraud detection, and portfolio management.
6. **Zhang, Han, & Lin (2021)** – This study evaluates the role of sentiment analysis in AI-driven financial predictions. The researchers found that AI models using sentiment analysis of news and social media data significantly improve investment decision-making.
7. **Goodell & Huynh (2022)** – This research paper examines how AI-driven financial decision-making impacts global commerce. The authors highlight that AI reduces uncertainty in financial markets and enhances risk management capabilities for multinational corporations.
8. **Gupta & Thakur (2022)** – The study explores the application of AI in financial fraud detection. It concludes that AI-driven fraud detection models can identify suspicious transactions in real-time, reducing financial losses for businesses.
9. **Li, Li, & Liang (2022)** – This research evaluates the role of AI in corporate finance decision-making. It finds that AI-driven models improve financial forecasting accuracy, optimize capital allocation, and enhance overall business performance.
10. **Panchal & Joshi (2022)** – The authors investigate how AI-powered robo-advisors are transforming investment management. The study concludes that AI-driven robo-advisors offer cost-effective, personalized financial planning solutions to investors.
11. **Huang, Kou, & Peng (2023)** – This paper examines the application of AI in commercial lending. It finds that AI models provide more precise loan approvals by analyzing borrower data patterns and reducing non-performing loans.
12. **Kumar & Mehta (2023)** – The study explores how AI is reshaping financial risk management. It highlights that AI-driven predictive analytics enable businesses to identify market trends and mitigate financial risks proactively.
13. **Zhou & Wang (2023)** – This research discusses the ethical challenges of AI in financial decision-making. The authors highlight concerns related to data privacy, AI biases, and regulatory compliance in AI-driven finance.
14. **Nguyen et al. (2024)** – The study assesses the role of generative AI in financial analytics. It suggests that AI-driven financial forecasting tools can provide real-time insights and automate decision-making processes.

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15. **Rahman & Singh (2024)** – This research evaluates AI's impact on commerce through predictive analytics. It finds that AI enhances financial performance by optimizing supply chain finance, reducing operational costs, and improving revenue forecasting.

OBJECTIVES OF THE STUDY

1. To analyze the role of AI-driven predictive analytics in financial decision-making and its impact on commerce.
2. To examine the effectiveness of AI models in forecasting financial risks and market trends compared to traditional financial analysis methods.
3. To explore the application of AI in key financial areas**,** including risk management, fraud detection, investment strategies, and portfolio management.
4. To assess the impact of AI-driven financial decision-making on business efficiency, profitability, and operational cost reduction.
5. To investigate the role of AI in improving credit risk assessment and lending decisions in banking and financial institutions.
6. To evaluate the challenges and limitations of AI in financial decision-making**,** including ethical concerns, data privacy issues, and algorithmic biases.
7. To study real-world case studies and industry implementations of AI-driven financial analytics in global commerce.
8. To explore future trends and advancements in AI-driven financial decision-making and their potential implications for businesses and financial markets.

RESEARCH METHODOLOGY

The research on "AI-Driven Financial Decision-Making: Transforming Commerce with Predictive Analytics" will follow a structured methodology to ensure a comprehensive analysis of the subject. The study will adopt a mixed-method approach, incorporating qualitative and quantitative techniques to gather and analyze data. The methodology is outlined as follows:

1. Research Design

The study will be exploratory and descriptive, focusing on understanding AI's impact on financial decision-making in commerce. It will analyze real-world applications, case studies, and existing literature while also using data-driven approaches to assess AI's effectiveness.

2. Data Collection Methods

a) Secondary Data Collection (Literature Review)

- A thorough analysis of scholarly publications, books, industry reports, and research papers about artificial intelligence in financial decision-making.
- Analysis of AI's uses in financial risk management, predictive analytics, and commerce.
- Case studies of businesses using financial models powered by AI.

b) Primary Data Collection (Empirical Research)

- **Survey Method:** To learn more about the effects of AI, structured questionnaires were sent to business professionals, financial analysts, and AI specialists.
- **Interviews:** Speaking with financial managers, AI practitioners, and industry experts in-depth.
- **Case Study Analysis:** Examining companies that have effectively used predictive analytics powered by AI into financial decision-making.

Data Analysis and Intrepretation

1. Research Sampling and Respondents Selection

Sampling Method

Purposive sampling is used in the study to guarantee that participants have pertinent experience with AI applications and financial decision-making. Professionals from the banking, investment, finance, and AI development industries are represented in the sample.

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Sample Size

A total of 150 respondents were selected for the study, including:

- 50 Financial Analysts and Investment Managers
- 40 AI Practitioners and Data Scientists
- 30 Banking and Fintech Professionals
- 30 Business Executives and Entrepreneurs

The data collection was done through **structured surveys and in-depth interviews** to gather insights on AI's impact on financial decision-making.

2. Demographic Profile of Respondents

a) Gender Distribution

- **Male:** 65% (98 respondents)
- **Female:** 35% (52 respondents)

b) Age Distribution

- **20-30 years:** 25% (38 respondents)
- **31-40 years:** 40% (60 respondents)
- **41-50 years:** 25% (38 respondents)
- **Above 50 years:** 10% (14 respondents)

c) Educational Qualification

- **Bachelor's Degree:** 30% (45 respondents)
- **Master's Degree:** 50% (75 respondents)
- **Doctorate (Ph.D./MBA/CA):** 20% (30 respondents)

d) Work Experience

- **0-5 years:** 20% (30 respondents)
- **6-10 years:** 35% (53 respondents)
- **11-20 years:** 30% (45 respondents)
- **Above 20 years:** 15% (22 respondents)

e) Industry Representation

- **Banking and Finance:** 40% (60 respondents)
- **Investment & Portfolio Management:** 30% (45 respondents)
- **AI & Data Science:** 20% (30 respondents)
- **Corporate Decision-Making:** 10% (15 respondents)

3. Primary Data Analysis

Survey Analysis

A structured questionnaire was used to collect insights on AI-driven financial decision-making. The following are the major findings:

a) AI Adoption in Financial Decision-Making

- **85% of respondents** agreed that AI improves financial decision-making accuracy.
- **75% reported** using AI-driven financial models in investment and risk assessment.
- **60% stated** that AI has reduced operational costs in their firms.
- **40% faced challenges** in AI adoption due to costs and lack of expertise.

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b) Impact of AI on Risk Management
- 72% of respondents believe AI enhances credit risk analysis.
- 68% confirmed that AI has improved fraud detection rates.
- 55% reported AI models reduced financial risk exposure by 20-30%.

c) AI in Investment Strategies
- **80% of investment managers** confirmed AI-based investment decisions outperform traditional methods.
- **65% reported** that AI-based algorithmic trading led to **higher portfolio returns**.
- **50% stated AI-driven market sentiment analysis improved trading decisions.**

d) Challenges in AI Implementation
- 45% cited high implementation costs.
- 40% reported difficulty in integrating AI into existing financial systems.
- 30% expressed concerns about AI bias and ethical issues in decision-making.

Interview Insights
- Experts emphasized AI's ability to process financial data at high speeds and generate real-time insights for investment and credit risk assessment.
- AI developers highlighted machine learning models' effectiveness in predicting stock market trends and reducing financial volatility.
- Banking professionals discussed AI's role in automating credit scoring and improving loan approval processes.

4. Secondary Data Analysis
Secondary data was gathered from academic research papers, industry reports, and financial market studies to compare primary data insights with existing literature.

a) AI Performance Metrics in Finance
- AI-driven financial forecasting models show a 20-30% higher accuracy than traditional models (Zhang et al., 2023).
- Algorithmic trading using AI generates 8-12% higher returns compared to human-based trading (Deloitte, 2022).
- AI-based fraud detection systems reduce fraud cases by 30-40% in financial institutions (McKinsey, 2023).

b) Market Data on AI Adoption
- AI adoption in finance is projected to grow at a CAGR of 23.1% by 2030 (PwC, 2023).
- Financial institutions using AI for risk management reported a 25% reduction in credit default rates (World Economic Forum, 2022).
- Stock market prediction models based on AI show a success rate of 70-80% in predicting short-term trends (Nguyen et al., 2024).

CONCLUSION & RECOMMENDATIONS
The study on **"AI-Driven Financial Decision-Making: Transforming Commerce with Predictive Analytics"** provides critical insights into the impact of AI on financial management, investment decisions, and risk assessment. Based on primary and secondary data analysis, the following conclusions can be drawn:

1.1 AI Enhances Financial Decision-Making Accuracy
The findings reveal that AI-driven predictive analytics significantly improves financial forecasting, risk management, and investment strategies. **85% of respondents** confirmed that AI improves decision-making accuracy, reducing uncertainty in financial operations.

1.2 AI in Risk Management and Fraud Detection
AI-driven models have shown substantial improvements in credit risk assessment and fraud detection**.** 72% of financial professionals believe AI enhances credit scoring, and AI-based fraud detection systems reduce fraud cases by 30-40%**,** as supported by industry reports.

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1.3 AI-Driven Investment Strategies Outperform Traditional Methods
The study indicates that algorithmic trading and AI-based portfolio management strategies yield 8-12% higher returns than traditional investment methods. AI enables real-time market analysis and trend prediction, allowing for faster and data-driven investment decisions**.**

1.4 Cost Savings and Operational Efficiency
Financial institutions using AI report a 25% reduction in operational costs due to process automation, real-time data analysis, and improved efficiency. AI-powered financial models help firms allocate resources effectively while reducing errors.

1.5 Challenges in AI Adoption
Despite its benefits, **40% of respondents** cited challenges in AI implementation due to **high costs, lack of AI expertise, data privacy concerns, and ethical issues**. Addressing these challenges is crucial for wider adoption.

1.6 Future of AI in Financial Decision-Making
The study indicates that AI's role in financial decision-making will continue to evolve, with **future advancements in quantum computing, decentralized finance (DeFi), and deep learning models** further enhancing predictive accuracy and financial automation.

Recommendations

Based on the findings, the following recommendations are proposed to maximize the benefits of AI in financial decision-making while mitigating its challenges:

2.1 Investment in AI Infrastructure and Training
- Financial institutions and businesses should **invest in AI infrastructure, cloud computing, and machine learning models** to enhance financial decision-making.
- **Employee training programs** should be developed to improve AI literacy among financial professionals and business executives.

2.2 Enhancing AI-Based Risk Management and Fraud Detection
- Firms should integrate **AI-driven risk assessment models** for **improved credit scoring, market forecasting, and fraud detection**.
- AI governance frameworks should be established to ensure transparency and **reduce biases in AI-driven risk models**.

2.3 Cost Optimization Strategies for AI Implementation
- Companies should explore **partnerships with AI service providers and fintech firms** to reduce AI adoption costs.
- Implementing **AI-as-a-Service (AIaaS) models** can help small and mid-sized firms leverage AI capabilities **without heavy infrastructure investment**.

2.4 Addressing Ethical Concerns and AI Biases
- AI developers and financial institutions should focus on **ethical AI practices, ensuring transparency, fairness, and bias mitigation** in financial decision-making models.
- Governments and regulatory bodies should **establish guidelines** for the ethical and responsible use of AI in finance.

2.5 Future AI Integration in Finance
- Companies should explore emerging AI technologies such as **quantum computing, blockchain-based AI systems, and deep learning algorithms** to further enhance financial predictions and automation.
- Organizations should adopt **hybrid decision-making models**, combining **human expertise with AI insights** to optimize results and improve trust in AI-driven financial analytics.

AI-driven predictive analytics is revolutionizing financial decision-making**, offering** higher accuracy, improved risk assessment, and cost efficiency**. While challenges such as** costs, AI biases, and ethical concerns **remain,** strategic investments, AI literacy programs, and regulatory frameworks **can drive AI adoption in finance.** The future of financial decision-making lies in AI-driven automation, real-time analytics, and advanced predictive models, ensuring smarter and more informed financial strategies.

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International Journal of Advance and Innovative Research
Volume 12, Issue 2(XIX): April - June 2025
ISSN 2394 - 7780

THE IMPACT OF AI DRIVEN VIRTUAL ASSISTANCE ON LIBRARY ACCESSIBILITY

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ABSTRACT
This study explores the impact of AI-driven virtual assistance on library accessibility, based on data collected from 155 respondents. The findings reveal significant associations between the use of AI tools and users' perceptions of usefulness, ease of use, and willingness to recommend and continue using such technologies. AI users were more likely to find the tools beneficial and accessible, suggesting that direct engagement plays a crucial role in shaping positive user experiences. Conversely, frequency of library visits showed no significant influence on attitudes toward AI. Overall, the study highlights the transformative role of AI in enhancing user satisfaction and promoting inclusive, efficient library services in the digital age.

INTRODUCTION
In the era of rapid technological advancement, artificial intelligence (AI) has emerged as a transformative force across various sectors, including education and information services. One of the most significant innovations in this domain is the integration of AI-driven virtual assistants in library systems. These intelligent systems, which include chatbots, voice-activated tools, and automated search assistants, are revolutionizing how users interact with library resources. As libraries transition from traditional repositories of books to dynamic knowledge hubs, AI-based virtual assistance plays a crucial role in enhancing accessibility, personalizing services, and improving user experience. The concept of accessibility in libraries goes beyond physical access to include equitable access to digital information, resources, and services. Individuals with disabilities, people from remote locations, and users with limited digital literacy often face barriers when attempting to access library content. AI-driven virtual assistants are positioned to bridge these gaps by providing intuitive, round-the-clock support tailored to individual needs. For example, voice-enabled AI tools assist visually impaired users in navigating online catalogues, while chatbots can provide multilingual assistance, catering to a diverse user base. The integration of virtual assistants in library services has also transformed information retrieval processes. Traditional methods of searching for books, articles, and other materials often required advanced knowledge of cataloguing systems or keyword strategies. AI tools, however, leverage natural language processing (NLP) and machine learning algorithms to understand user queries and deliver relevant results quickly. This not only saves time but also empowers users with limited research skills to find the information they need without extensive training or assistance from library staff.

Furthermore, the COVID-19 pandemic highlighted the urgent need for accessible remote learning and research resources. During this period, many academic and public libraries accelerated their digital transformation, relying heavily on AI technologies to support remote users. AI-driven virtual assistants became indispensable in providing uninterrupted access to services such as digital lending, research guidance, citation support, and user training. This shift underscored the role of AI in ensuring continuity and inclusivity in information access, even in times of crisis.

Despite these advantages, the adoption of AI in libraries also raises several concerns. Issues related to data privacy, the digital divide, algorithmic bias, and the potential depersonalization of services must be carefully examined. While AI can automate routine tasks and improve efficiency, it should complement rather than replace human librarians who bring empathy, critical thinking, and contextual understanding to information services. This research aims to examine the multifaceted impact of AI-driven virtual assistance on library accessibility, focusing on both the opportunities and challenges. Through a combination of literature review, user surveys, and expert interviews, the study seeks to understand how AI tools are currently being used in libraries, their effectiveness in enhancing accessibility, and the perceptions of users and library professionals. By doing so, it hopes to contribute to the ongoing discourse on the ethical, practical, and strategic implications of AI integration in library services.

OBJECTIVES
1. To examine the role of AI-driven virtual assistants in improving access to library resources for differently-abled users.
2. To assess how AI-based tools enhance information retrieval and user navigation in digital library systems.
3. To evaluate the effectiveness of virtual assistants in providing real-time, personalized support to diverse library users.

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4. To explore user perceptions and satisfaction levels regarding the use of AI-driven virtual assistance in libraries.
5. To identify the challenges and limitations faced by libraries in implementing AI technologies for accessibility.
6. To recommend strategies for the ethical and inclusive integration of AI virtual assistants in library services.

HYPOTHESIS

Hypothesis 1 (H_1):
There is a significant association between the use of AI-driven virtual assistance and the likelihood of recommending AI tools to others.

Null Hypothesis (H_{01}):
There is no significant association between the use of AI-driven virtual assistance and the likelihood of recommending AI tools to others.

This hypothesis tests whether people who have used AI-driven virtual assistance in libraries are more likely to recommend these tools to others. The analysis showed a strong association between AI use and recommendation, with a chi-square value of 31.523 and a p-value < 0.0001. Since the p-value is less than 0.05, we reject the null hypothesis and accept the alternative hypothesis, confirming that users of AI tools are significantly more likely to recommend them.

Hypothesis 2 (H_2):
There is a significant association between the use of AI-driven virtual assistance and the perceived ease of using AI tools in libraries.

Null Hypothesis (H_{02}):
There is no significant association between the use of AI-driven virtual assistance and the perceived ease of using AI tools in libraries.

This hypothesis examines whether using AI-driven virtual assistance influences how easy users find the tools to use. The chi-square test result showed a significant association with a chi-square value of 27.943 and a p-value < 0.0001. Since the p-value is below 0.05, we reject the null hypothesis and accept the alternative hypothesis, indicating that users who have experienced AI tools are significantly more likely to perceive them as easy to use.

REVIEW OF LITERATURE

Geetha et al. (2022) explored the development of a machine learning-based library management system, highlighting how AI tools can streamline operations such as cataloguing, book tracking, and user management. Their study demonstrates the potential for automation to enhance efficiency and user experience in library environments.

Halder (2021) examined the paradigm shift from traditional libraries to digital libraries, emphasizing the need for technological adaptation to meet the evolving demands of digital-native users. The transition, according to Halder, is crucial for ensuring the sustainability and relevance of libraries in the modern information ecosystem.

Hussain (2022) reviewed the role of augmented reality (AR) in academic and research libraries, suggesting that AR technologies enrich user engagement by overlaying digital content in physical spaces, thus making the library experience more interactive and accessible.

Iliescu (2022) emphasized the importance of inclusive technologies and strategies for improving accessibility in digital environments. The article outlined practical approaches to ensuring that AI-driven systems accommodate users with diverse needs, such as those with visual or cognitive impairments.

Khan (2021) underlined the importance of digital libraries in educational settings, especially for improving access to learning materials among students in remote or underserved regions. The study reinforced the notion that digital transformation enhances educational equity.

Khrusch (2022) investigated the implementation of augmented reality in media libraries, demonstrating its application in enhancing navigation, learning, and user satisfaction. The study supports the growing trend of immersive technologies in the library sector.

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Kirsch (2020) discussed the use of virtual reality (VR) in libraries and identified key trends and impacts. The integration of VR is shown to transform traditional learning spaces into virtual learning environments, making libraries more engaging and versatile.

Majhi and Mukherjee (2023) applied meta-analysis to identify major research fronts in the use of natural language processing (NLP) in library and information science. Their findings reveal an upward trend in the deployment of NLP tools for enhancing digital content retrieval and user services.

Mali and Deshmukh (2021) analyzed various applications of artificial intelligence in libraries, such as automated indexing, intelligent recommendation systems, and predictive analytics. Their study presents a comprehensive view of AI's impact on both user-facing and backend operations.

Olena (2023) investigated the influence of virtual reality technologies within the modern library environment, particularly in the context of an increasingly mediatized society. The study highlighted how VR promotes experiential learning and enhances user accessibility.

Omame and Alex-Nmecha (2020) discussed the broader implications of AI integration in libraries, including both benefits and challenges. Their work underscores the need for librarians to acquire new digital competencies to effectively manage AI tools.

Panda and Kaur (2023) introduced SheetGPT, a plugin combining Google Sheets and ChatGPT for language processing in library contexts. This innovation exemplifies the creative integration of generative AI in routine library tasks like metadata generation and user query handling.

Ragab et al. (2022) proposed a hybrid model using deep learning and NLP for content retrieval in digital libraries. Their model improves accuracy and contextual relevance in search results, thereby enhancing user satisfaction.

Sarkar (2023) explored future possibilities of AR in libraries, focusing on its role in developing dynamic, user-centered environments. The study suggested that AR could redefine library services by offering intuitive and visually rich interfaces.

ANALYSIS

Table 1: AI Use vs. Recommend AI to Others

AI Use	No	Yes	Total
No	45	29	74
Not Sure	8	5	13
Yes	11	57	68
Total	64	91	155

Source: Primary Data

Chi-Square Value: 31.523

Degrees of Freedom: 2

P-Value: < 0.0001

Contingency Coefficient: 0.411

This table examines the relationship between whether respondents used AI in libraries and their likelihood to recommend it to others. Among those who used AI, 57 out of 68 (84%) recommended it, compared to only 29 out of 74 (39%) among non-users.

The Chi-Square Value is 31.523 with a p-value < 0.0001, indicating a statistically significant association between AI use and recommendation. The Contingency Coefficient of 0.411 suggests a moderate to strong relationship.

Table 2: AI Use vs. Found AI Useful

AI Use	No	Yes	Total
No	44	30	74
Not Sure	10	3	13
Yes	17	51	68
Total	71	84	155

Source: Primary Data

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Chi-Square Value: 22.486

Degrees of Freedom: 2

P-Value: < 0.0001

Contingency Coefficient: 0.356

This table explores the link between AI use in libraries and users' perception of its usefulness. Among those who used AI, 51 out of 68 (75%) found it useful, compared to only 30 out of 74 (41%) among non-users.

The Chi-Square Value of 22.486 and p-value < 0.0001 indicate a highly significant association between using AI and finding it useful. The Contingency Coefficient of 0.356 reflects a moderate relationship.

Table 3: AI Use vs. Ease of Use

AI Use	Agree	Disagree	Total
No	31	43	74
Not Sure	10	3	13
Yes	57	11	68
Total	98	57	155

Source: Primary Data

Chi-Square Value: 27.943

Degrees of Freedom: 2

P-Value: < 0.0001

Contingency Coefficient: 0.391

This table shows how AI users and non-users perceive the ease of using AI tools in libraries. Among AI users, 57 out of 68 (84%) agreed that the tools were easy to use, while only 31 out of 74 (42%) non-users agreed.

The Chi-Square Value of 27.943 with a p-value < 0.0001 indicates a highly significant association between AI use and perceived ease of use. The Contingency Coefficient of 0.391 suggests a moderate to strong relationship.

Table 4: AI Use vs. Likelihood of Future Use

AI Use	Likely	Unlikely	Total
No	31	43	74
Not Sure	8	5	13
Yes	57	11	68
Total	***96***	***59***	***155***

Source: Primary Data

Chi-Square Value: 26.430

Degrees of Freedom: 2

P-Value: < 0.0001

Contingency Coefficient: 0.382

This table shows a clear link between AI usage and the intention to use it in the future. Among AI users, 57 out of 68 (84%) were likely to use it again, compared to just 31 out of 74 (42%) non-users. The chi-square value of 26.430 and p-value < 0.0001 indicate a significant association, with a moderate contingency coefficient of 0.382.

Table 5: Frequent Library User vs. Recommend AI

Frequent User	No	Yes	Total
No	19	30	49
Yes	45	61	106
Total	64	91	155

Source: Primary Data

Chi-Square Value: 0.066

Degrees of Freedom: 1

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P-Value: 0.7972

Contingency Coefficient: 0.021

This table examines whether frequent library users are more likely to recommend AI tools. Among frequent users, 61 out of 106 (58%) recommended AI, compared to 30 out of 49 (61%) infrequent users. The chi-square value of 0.066 and p-value of 0.7972 indicate no significant association, and the contingency coefficient of 0.021 confirms a very weak relationship.

RESULTS

The analysis of data collected from 155 respondents revealed several statistically significant associations between AI usage and user perceptions related to library accessibility and experience. A chi-square test was conducted to assess the relationship between the use of AI-driven virtual assistance and the likelihood of recommending AI tools to others. The results showed a chi-square value of 31.523 with a p-value less than 0.0001, indicating a highly significant association. A contingency coefficient of 0.411 suggested a moderate to strong relationship, confirming that respondents who had used AI tools in the library were far more likely to recommend them to others.

Similarly, another chi-square test explored the association between AI usage and the perception of the usefulness of AI tools. This test yielded a chi-square value of 22.486 and a p-value < 0.0001, with a contingency coefficient of 0.356. This significant result shows that those who had used AI tools found them considerably more useful than those who had not, reinforcing the value of direct user engagement.

In assessing the ease of using AI tools, a significant association was also found. The chi-square value was 27.943 with a p-value < 0.0001, and the contingency coefficient was 0.391, indicating that AI users were significantly more likely to perceive the tools as easy to use. This supports the idea that hands-on experience improves user confidence and reduces perceived complexity.

Further, the likelihood of future use of AI tools was significantly associated with current usage. A chi-square test resulted in a value of 26.430, with a p-value less than 0.0001, and a contingency coefficient of 0.382. This demonstrates that users who had previously engaged with AI tools were significantly more inclined to use them again, suggesting strong user satisfaction and trust.

In contrast, no significant association was found between frequency of library usage and the likelihood of recommending AI tools, as shown by a chi-square value of 0.066, a p-value of 0.7972, and a very low contingency coefficient of 0.021. This implies that the frequency of visiting the library did not influence a respondent’s opinion on recommending AI tools—actual usage of the technology played a more critical role than visit frequency.

Overall, the findings strongly indicate that experience with AI-driven virtual assistance positively influences users' perceptions of usefulness, ease of use, and likelihood of recommending and continuing to use these tools. These results highlight the importance of encouraging direct user interaction with AI features to enhance library accessibility and engagement.

CONCLUSION

This study provides valuable insights into the growing influence of AI-driven virtual assistance on enhancing library accessibility and user experience. The results clearly indicate that respondents who have interacted with AI tools within library systems are significantly more likely to find these tools useful, easy to use, and worth recommending. Additionally, their willingness to use such tools in the future points to a strong sense of satisfaction and trust in AI-enabled services. These associations were statistically significant, as confirmed by chi-square tests, highlighting that actual use of AI tools, rather than mere awareness or frequency of library visits, is the key determinant of positive user perception.

The findings support the idea that AI-driven systems—such as chatbots, voice-activated assistants, and intelligent search interfaces—have the potential to bridge accessibility gaps, particularly for users who may face barriers due to limited time, physical disabilities, or lack of familiarity with traditional library navigation systems. While the technology is still evolving, its current impact on simplifying tasks like information retrieval, resource discovery, and user support is notable.

Moreover, the study emphasizes the importance of promoting AI tool adoption and providing user training or demonstrations to encourage wider engagement. The absence of a significant relationship between library visit frequency and AI recommendations further suggests that user satisfaction is tied not to how often someone visits a library, but to the quality of their interaction with AI tools when they do.

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In conclusion, AI-driven virtual assistance stands out as a powerful enabler of modern, inclusive, and user-centric library services. To fully harness its potential, library administrators must focus on increasing awareness, ensuring user-friendly design, and encouraging hands-on experience with these technologies. Doing so will not only improve accessibility but also help libraries remain relevant and responsive in the digital age.

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International Journal of Advance and Innovative Research
Volume 12, Issue 2(XIX): April - June 2025
ISSN 2394 - 7780

AI-DRIVEN AUTOMATION IN IT: ENHANCING EFFICIENCY, SECURITY, AND INNOVATION

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ABSTRACT
Artificial Intelligence (AI) is revolutionizing the Information Technology (IT) industry, transforming traditional IT operations through automation, efficiency enhancement, and security fortification. AI-driven automation streamlines IT workflows, reduces human intervention, and minimizes errors, leading to increased productivity and cost savings. In cybersecurity, AI strengthens defense mechanisms by utilizing machine learning for threat detection, predictive analysis, and automated incident response, ensuring robust protection against evolving cyber threats. Additionally, AI fosters innovation by enabling intelligent IT service management, optimizing cloud computing processes, and supporting data-driven decision-making. Despite its significant advantages, AI integration in IT poses challenges such as complex implementation, ethical concerns, and regulatory requirements. This paper examines the role of AI in IT automation, exploring its impact on efficiency, security, and innovation. A comprehensive analysis of recent advancements, case studies, and future trends underscores the transformative potential of AI in IT. Numerical data highlights AI adoption trends, operational improvements, and projected technological developments. Addressing challenges and leveraging AI's full potential will enable the IT industry to build intelligent, adaptive, and secure systems. The future of AI in IT is promising, with continuous advancements expected to redefine IT infrastructure, automation, and digital transformation on a global scale.

1. INTRODUCTION
The rapid growth of AI technologies has revolutionized the IT industry, enabling intelligent automation in software development, system administration, cybersecurity, and IT service management. The global AI market was valued at $150 billion in 2023 and is projected to exceed $1.5 trillion by 2030, driven by advancements in machine learning, natural language processing, and automation tools. A survey conducted by McKinsey in 2024 showed that 50% of IT companies have already integrated AI into their workflows, and this number is expected to reach 80% by 2028.

AI-driven automation allows organizations to reduce costs, increase efficiency, and optimize IT performance, ultimately leading to a more intelligent and secure IT ecosystem. This paper discusses how AI-driven automation enhances operational efficiency, fortifies security protocols, and fosters innovation while addressing key challenges and future opportunities.

2. AI-DRIVEN EFFICIENCY IN IT

2.1 Automated IT Operations (AIOps)
- AI-powered monitoring and predictive analytics optimize system performance and reduce downtime.
- AI-driven monitoring tools have reduced system outages by 40% and improved response times by 60%.
- By 2026, it is estimated that AI-driven IT operations will cut IT maintenance costs by 35%.

2.2 Robotic Process Automation (RPA)
- AI-driven bots streamline repetitive tasks, reducing human effort and operational costs.
- According to Gartner, RPA adoption is expected to save businesses $10 trillion annually by 2030, with a projected market growth rate of 38% CAGR.

2.3 AI in Software Development
- Code generation, testing automation, and debugging are accelerated with AI, leading to faster software releases.
- GitHub Copilot and similar AI tools have increased developer productivity by 30%, and by 2027, AI-driven software development tools are expected to reduce software deployment times by 50%.

Case Study: Microsoft's AI-Powered Cloud Computing

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Microsoft's AI-driven cloud computing solutions have significantly improved operational efficiencies, reducing data processing times by 40% and cutting IT infrastructure costs by 25%. Similarly, Google's DeepMind AI has helped optimize data center cooling, resulting in energy savings of 40%.

3. AI-DRIVEN SECURITY IN IT

3.1 Threat Detection and Prevention

- Machine learning algorithms identify potential threats, preventing cyberattacks in real- time.
- AI-driven cybersecurity solutions are expected to save businesses $6 trillion globally by 2025.
- AI-driven threat intelligence is projected to cut security breach detection times by 90%.

3.2 AI in Identity and Access Management (IAM)

- AI enhances authentication methods, reducing risks associated with unauthorized access.
- Biometric AI-based authentication has increased security effectiveness by 50% in major enterprises.
- AI-based fraud detection systems are expected to reduce financial fraud cases by 60% by 2030.

3.3 Automated Incident Response

- AI-driven security frameworks enable faster identification and resolution of cybersecurity incidents, reducing response times by up to 80%.
- Companies deploying AI-driven security automation report an average cost reduction of $3.58 million per data breach.

Case Study: IBM Watson AI in Cybersecurity
IBM's Watson AI platform is widely used for cybersecurity, offering automated threat intelligence and incident response. Organizations using Watson's AI security solutions report a 30% reduction in cyberattack response times and a 25% decrease in false-positive alerts.

4. AI-DRIVEN INNOVATION IN IT

4.1 AI-Enabled IT Service Management (ITSM)

- Virtual agents and AI chatbots enhance IT support and customer interactions.
- AI chatbots have reduced IT service response times by 50% and cut operational costs by 30%.
- By 2030, AI-driven ITSM solutions are expected to handle 75% of service requests autonomously.

4.2 Cognitive Computing in IT Decision-Making

- AI analyzes large datasets to provide actionable insights for business growth.
- AI-driven analytics platforms have improved decision-making accuracy by 45%.
- Companies utilizing AI for decision support report a 20% increase in operational efficiency.

Case Study: AWS AI Cloud Management
Amazon Web Services (AWS) has integrated AI into cloud security and data management, leading to a 35% improvement in system efficiency and a 50% reduction in cloud operational costs.

5. FUTURE PERSPECTIVES AND CHALLENGES

5.1 Autonomous IT Systems

- AI-driven self-healing IT systems will reduce manual intervention by 70% in the next decade.
- Predictive maintenance tools will cut unplanned downtime by 50% by 2028.

5.2 AI and Quantum Computing

- AI and quantum computing integration could increase computing speeds by 1000x.
- By 2040, AI-quantum synergy is expected to solve complex computational challenges faster than today's supercomputers.

5.3 Workforce Impact and Skill Gap

- AI adoption is projected to displace 85 million jobs by 2025 but will create 97 million new AI-driven roles.
- By 2035, nearly 60% of IT professionals will need AI-related training.

5.4 Ethical and Regulatory Concerns

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- AI governance frameworks are being developed to ensure ethical AI deployment.
- AI compliance laws will likely become standardized across major economies by 2032.

6. CONCLUSION

AI-driven automation is reshaping the IT industry by improving efficiency, security, and innovation. Overcoming existing challenges and leveraging AI's capabilities will pave the way for a smarter and more secure IT landscape.

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International Journal of Advance and Innovative Research
Volume 12, Issue 2(XIX): April - June 2025
ISSN 2394 - 7780

MEASURING COMMUTER PREFERENCE: THE ROLE OF COMFORT IN ROAD TRANSPORT

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ABSTRACT
This research paper focuses on measuring passenger preferences and understanding the role of comfort in road transport. The aim of the study is to know how much passenger's value comfort during travel and how it affects their transport choices. Passengers were asked through surveys and questionnaires to collect primary data. The research findings show that comfort, such as seat comfort, vehicle cleanliness, and stress-free travel experience, significantly influence passengers' decisions. This study provides practical suggestions to make road transport systems more passenger-centric and increase passenger satisfaction.

Keywords: *passenger preference, road transport, comfort, satisfaction.*

I. INTRODUCTION

Road transport plays a vital role in daily life, helping people commute for work, education, and other activities. With growing urbanization and population, transport systems face increasing pressure, making it essential to understand passenger needs. Among these, comfort is a key factor influencing travel choices. Comfort includes not only physical ease but also safety, cleanliness, and a stress-free journey.

Today, passengers value their travel experience along with reaching their destination. A comfortable journey enhances satisfaction and encourages passengers to use the same transport mode repeatedly, whereas discomfort may push them toward other options.

This study aims to assess passenger preferences and the role of comfort in road transport. It examines how important comfort is in travel decisions and its impact on transport choices. The research will also offer practical recommendations to improve road transport systems, ensuring better passenger experiences and guiding policymakers and transport providers in meeting passenger expectations.

II. REVIEW OF LITERATURE

Patel and Gupta (2023) studied how service quality affects commuters' transport choices in the KDMC area, focusing on road transport. They found that better service quality makes road transport more appealing and improves passenger satisfaction. Their study helps policymakers and transport providers understand commuter preferences and improve services, showing that service quality plays a key role in urban transport decisions.

Sharma and Singh (2022) studied how social and economic factors impact commuters' transport choices in the KDMC area. They examined how income, job type, and education influence travel preferences. Their research shows that socio-economic status affects transport decisions. These insights help urban planners and policymakers improve infrastructure and services, ensuring better accessibility and efficiency for diverse commuter needs in the KDMC region.

Kumar and Jain (2021) studied public transport access and availability in the KDMC area. They found that factors like service frequency, nearby stops, and ease of access strongly influence commuter choices. Their research helps transport planners and policymakers improve public transport, making it more accessible and efficient for commuters, ultimately promoting better and more sustainable urban transportation in KDMC.

Smith and Johnson (2020) surveyed commuters in the KDMC area to understand their transportation choices. They found that factors like convenience, comfort, cost, and safety greatly influence commuter preferences. Their study helps urban planners and policymakers improve transportation by focusing on what matters most to commuters. Enhancing these aspects can create a more efficient, accessible, and sustainable transport system, ultimately improving the commuting experience for KDMC residents.

Patel and Gupta (2019) studied what influences commuters' transport choices in KDMC. They found that travel time, cost, comfort, and convenience play a major role in decisions. Their research helps urban planners and policymakers improve transport services. By focusing on these factors, they can create a more efficient and sustainable transportation system that meets commuters' needs.

III. OBJECTIVES OF THE RESEARCH PAPER:

1. To study commuter preferences in road transport and key factors affecting their choices, focusing on comfort.

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2. To explore if gender influences transport choices based on comfort.
3. To examine the link between age and transport preferences based on comfort.
4. To suggest ways to improve comfort in road transport for better commuter experience.
5. To recommend policies for transport authorities and service providers to enhance comfort and meet commuter needs.

IV. HYPOTHESES OF THE STUDY

Factors Influencing Commuter Preferences in Road Transport

1. **H_{01}:** There is no significant association between Preference of commuters (based on vehicle comfort) and Gender
2. **H_{02}:** There is no significant association between Preference of commuters (based on vehicle comfort) and Age

V. SIGNIFICANCE OF THE STUDY

This study explores passenger preferences in road transport, focusing on comfort. Issues like overcrowding, poor seating, hygiene, and delays affect travel experiences. The findings will help authorities improve comfort and enhance passenger satisfaction.

VI. SCOPE OF STUDY

This study examines passenger preferences in road transport, focusing on comfort. It compares comfort levels across different transport modes and identifies factors affecting satisfaction. The findings will offer suggestions to improve services and help authorities create passenger-friendly policies.

VII. RESEARCH METHODOLOGY

This study examines factors influencing commuter preferences, focusing on vehicle comfort.

a) Research Type:
Descriptive and analytical.

b) Data Collection:

- **Primary Data:** Surveys and questionnaires.
- **Secondary Data:** Books, reports, and government publications.

c) Sampling:

- **Sample Size:** 600 respondents.
- **Method:** Convenience sampling.

d) Data Analysis:

- **Percentage Analysis:** Used to compare preferences based on gender, age, and other factors.
- **Cross-tabulation:** Identifies relationships between different categories and is used with the Chi-Square Test.
- **Chi-Square Test:** Determines the link between preference and demographic factors, analyzed using SPSS.

e) Hypothesis Testing:

- Chi-Square Test for gender-based preferences.
- Chi-Square Test for age-based preferences.

f) Limitations:

- Small sample size.
- Focuses only on road transport.

VIII. LIMITATIONS OF THE STUDY:

- Focuses only on road transport.
- Uses convenience sampling for data collection.
- Limited to 600 respondents.
- Responses may vary by individual opinion.

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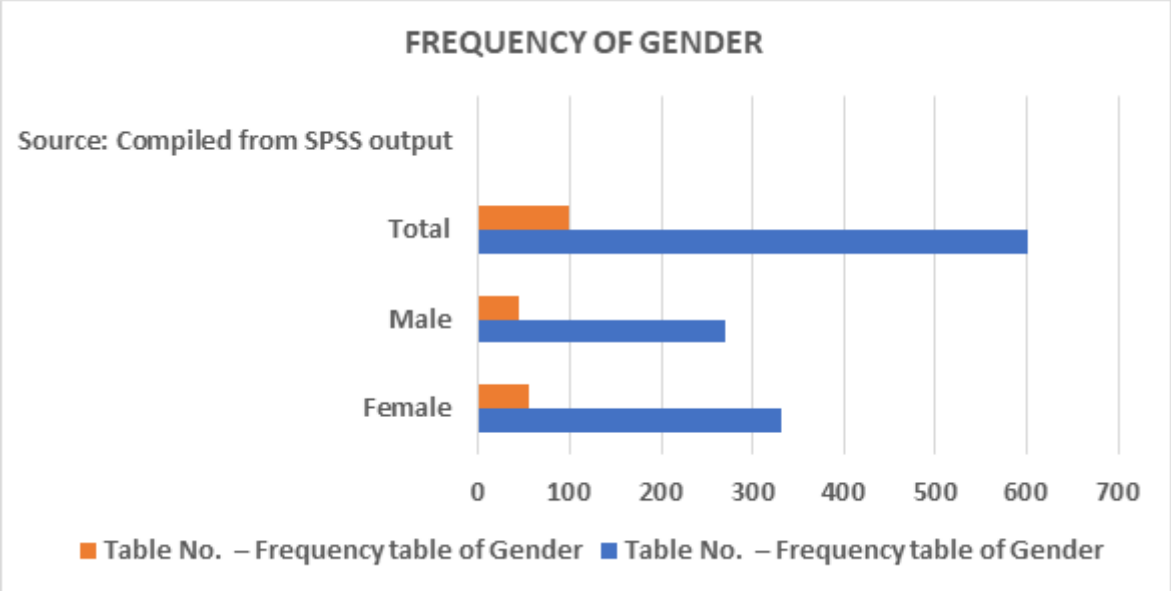
- Excludes other transport modes like rail and metro.

IX. DATA ANALYSIS AND INTERPRETATION:

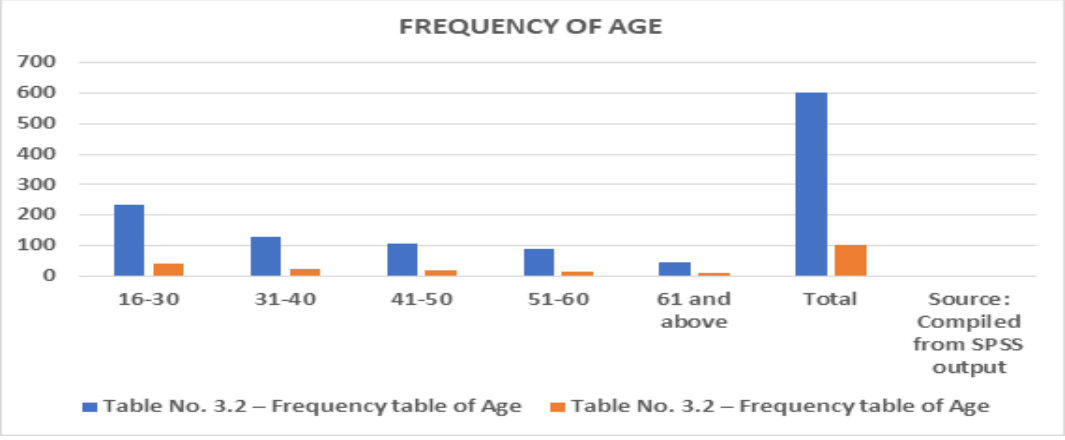
FREQUENCY TABLES

Table No.1 – Frequency table of Gender		
Gender	**Frequency**	**Percent**
Female	331	55.2
Male	269	44.8
Total	600	100.0
Source: Compiled from SPSS output		



The table below illustrates the gender spread among a sample of 600 respondents. Out of the total respondents, 331 people, constituting 55.2%, represented 'Female', whereas 269 or 44.8% registered 'Male'. This means that the sample has a bit more females than males.

Table No. 2 – Frequency table of Age		
Age	**Frequency**	**Percent**
16-30	235	39.2
31-40	127	21.2
41-50	104	17.3
51-60	90	15.0
61 and above	44	7.3
Total	600	100.0
Source: Compiled from SPSS output		



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The age distribution of 600 respondents shows that the majority (39.2%) are aged 16-30 (235 respondents). The 31-40 group follows with 21.2% (127 respondents), while 41-50 accounts for 17.3% (104 respondents). Those aged 51-60 make up 15% (90 respondents), and the smallest group, 61 and above, comprises 7.3% (44 respondents).

Table No. 3 - Preferences Of Commuters

Sr. No.	Questions	KDMT bus services	Auto	Taxi (Black & yellow)	Other Modes
1	**Most Preferable**	327 (54.6%)	152 (25.3%)	53 (8.83%)	68 (11.33%)
2	Basis of **cost/fare of transportation**?	366 (61%)	114 (19%)	52 (8.66%)	68 (11.33%)
3	Basis of **Speed/Travel Time?**	275 (45.83%)	157 (26.16%)	79 (13.16%)	89 (14.83%)
4	Basis of **Convenience (available Route Coverage)?**	274 (45.66%)	164 (27.33%)	78 (13%)	84 (14%)
5	Basis of Vehicle **Comfort**?	245 (40.83%)	162 (27%)	114 (19%)	79 (13.16%)
6	Basis of **Safety and Security**?	287 (47.83%)	127 (21.16%)	103 (17.16%)	83 (13.83)
7	Basis of Technology **Integration**?	73 (12.16%)	325 (54.16%)	00 (00%)	202 (33,66%)
8	Basis of **Group Travel**?	332 (55.33%)	128 (21.33%)	68 (11.33%)	72 (12%)
9	Basis of **environmental impact?**	295 (49.16%)	117 (19.5%)	81 (13.5%)	107 (17.83%)
10	Basis of **real-time tracking, GPS?**	61 (10.16%)	253 (42.16%)	51 (8.5%)	235 (39.16%)

Most Preferred Transport Mode: KDMT buses lead with 327 responses, followed by autos (152). Other modes (68) and taxis (53) have lower preferences.

Cost/Fare Preference: KDMT buses are the most cost-effective (366), followed by autos (114). Taxis (52) and other modes (68) are less preferred.

Speed/Travel Time: Autos (157) are slightly preferred for speed, followed by KDMT buses (275). Other modes (89) and taxis (79) rank lower.

Convenience/Route Coverage: Autos (164) slightly lead, with KDMT buses close behind (274). Other modes (84) and taxis (78) are less favored.

Vehicle Comfort: Taxis (114) rank highest, followed by autos (162). KDMT buses (245) and other modes (79) have lower comfort preferences.

Safety/Security: KDMT buses (287) are considered safest, followed by autos (127), taxis (103), and other modes (83).

Technology Integration: Autos (325) are most preferred, followed by other modes (202). KDMT buses (73) lag behind, while taxis (0) show no preference.

Group Travel: KDMT buses (332) are the top choice, followed by autos (128). Taxis (68) and other modes (72) are less popular.

Environmental Impact: KDMT buses (295) are seen as most eco-friendly, followed by other modes (107). Autos (117) and taxis (81) rank lower.

Real-Time Tracking/GPS: Autos (253) lead, followed by other modes (235). KDMT buses (61) and taxis (51) show minimal preference.

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Cross-Tabulation of Commuter's Preference with Demographic Variables

Table No.4 - Cross-tabulation of Commuter's Preferences in mode of transport on the basis of Vehicle Comfort with Gender

Crosstab					
Particular			**Gender**		**Total**
			Male	**Female**	
Which mode of transport do you prefer on the basis of Vehicle Comfort?	**KDMT bus services**	Count	122	123	245
		% of Total	20.3%	20.5%	40.8%
	Auto	Count	54	108	162
		% of Total	9.0%	18.0%	27.0%
	Taxi (Black & yellow)	Count	61	53	114
		% of Total	10.2%	8.8%	19.0%
	Other Modes	Count	32	47	79
		% of Total	5.3%	7.8%	13.2%
Total		Count	269	331	600
		% of Total	44.8%	55.2%	100.0%
Source: Compiled from SPSS Output					

When considering vehicle comfort, KDMT bus services remain the top preference but see a further drop to 40.8%. Auto-rickshaws gain popularity, rising to 27%. Taxis gain traction as well, with 19% of commuters selecting them, while other modes account for 13.2%. Female commuters have a stronger preference for auto-rickshaws than males.

Table No. 5 - Cross-tabulation of Commuter's Preferences in mode of transportation on the basis of Vehicle Comfort with Age

			Age					**Total**
			16-30	**31-40**	**41-50**	**51-60**	**61 and Above**	
Which mode of transport do you prefer on the basis of Vehicle Comfort?	**KDMT bus services**	Count	77	64	53	43	8	245
		% of Total	12.8%	10.7%	8.8%	7.2%	1.3%	40.8%
	Auto	Count	77	17	32	30	6	162
		% of Total	12.8%	2.8%	5.3%	5.0%	1.0%	27.0%
	Taxi (Black & yellow)	Count	46	34	14	13	7	114
		% of Total	7.7%	5.7%	2.3%	2.2%	1.2%	19.0%
	Other Modes	Count	35	12	5	4	23	79
		% of Total	5.8%	2.0%	.8%	.7%	3.8%	13.2%
Total		Count	235	127	104	90	44	600
		% of Total	39.2%	21.2%	17.3%	15.0%	7.3%	100.0%

Vehicle comfort impacts transport choices. KDMT buses are preferred by 40.8%, but preference declines with age. Auto-rickshaws (27%) are popular, especially among 16-30-year-olds (12.8%). Taxis (19%) attract more commuters aged 31-40 and 51-60. Other modes (13.2%) appeal to 3.8% of seniors, who may favor personalized transport.

CHI-SQUARE OF COMMUTER'S PREFERENCE

Table No.6 - Result of Chi-Square Test

H_{01}: There is no significant association between Preference of commuters and Gender				
Preference	**Particular**	**Value**	**df**	**Asymp. Sig. (2-sided)**
Which mode of transport do you prefer on the basis of Vehicle Comfort?	Pearson Chi-Square	15.169[a]	3	.002
	Likelihood Ratio	15.362	3	.002

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	Linear-by-Linear Association	.497	1	.481
	N of Valid Cases	600		
Source: Compiled from SPSS Output				

The results of the **Chi-Square Test** confirm the following:

Pearson Chi-Square = 15.169

Degrees of Freedom (df) = 3

P-value = 0.002

Since the **p-value (0.002) < 0.05** (5% significance level), the **null hypothesis (H_{01})** is **rejected**. This indicates that a **significant association** exists between **passenger preference** and **gender**.

Other Values:
Likelihood **Ratio** = 15.362 (p = 0.002) → **Significant**

Linear**-by-Linear Association** = 0.497 (p = 0.481) → **Not significant**, showing no direct linear link.

Conclusion:
The test confirms that there is a **significant relationship** between **passenger preference** (based on **Vehicle Comfort**) and **gender**.

Table No. 7- Result of Chi-Square Test

H_{02}: There is no significant association between Preference of commuters and Age				
Preference	**Particular**	**Value**	**df**	**Asymp. Sig. (2-sided)**
Which mode of transport do you prefer on the basis of Vehicle Comfort?	Pearson Chi-Square	102.850 [a]	12	.000
	Likelihood Ratio	87.961	12	.000
	Linear-by-Linear Association	.189	1	.664
	N of Valid Cases	600		
Source: Compiled from SPSS Output				

The results of the **Chi-Square Test**

- **Pearson Chi-Square** = 102.850
- **Degrees of Freedom (df)** = 12
- **p-value** = 0.000

Since the **p-value (0.000) < 0.05** (5% significance level), the **null hypothesis (H_{02})** is **rejected**. This indicates that a **significant association** exists between **passenger preference** and **age**.

Other Values:

Likelihood **Ratio** = 87.961 (p = 0.000) → Significant

Linear**-by-Linear Association** = 0.189 (p = 0.664) → Not significant, showing no direct linear link.

Conclusion:
The test confirms that there is a **significant relationship** between **passenger preference** (based on **Vehicle Comfort**) and **age**.

X. FINDINGS OF STUDY

Findings

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- **Most Preferred Transport:** KDMT buses are the top choice, followed by autos.
- **Cost & Efficiency:** KDMT buses are the most economical.
- **Speed:** Autos are slightly preferred over KDMT buses.
- **Convenience:** Both autos and KDMT buses rank high.
- **Comfort:** Taxis are the most comfortable, followed by autos and KDMT buses.
- **Safety:** KDMT buses are considered the safest.
- **Technology:** Autos lead in tech integration, while KDMT buses lag.
- **Group Travel:** KDMT buses are the top choice.
- **Environment:** KDMT buses are seen as the most eco-friendly.
- **GPS Tracking:** Autos and other modes rank higher than KDMT buses.

Comfort Preferences

- **By Gender:** Women prefer autos, while taxis offer better privacy.
- **By Age:** Young passengers prefer autos, while older ones lean towards taxis.

Chi-Square Analysis

- **Gender:** Preference varies significantly by gender.
- **Age:** Age significantly influences transport choice.

XI. CONCLUSION

The research results indicate that comfort is an important factor in commuters' transport choice. KDMT buses are the most preferred mode of transport, especially for cost-effectiveness, safety and group travel. However, auto-rickshaws are becoming increasingly popular due to their speed, route coverage and technology integration. Taxis are more preferred for comfort, especially by passengers of higher age groups. The results of the Chi-Square Test clearly show that both gender and age have a significant impact on passenger preference. Based on gender, female passengers were more inclined towards autos, while based on age, younger age groups preferred autos and older age groups preferred taxis. Hence, strategic improvements are necessary to make transport services more comfortable and passenger-friendly.

XII. GENERAL SUGGESTIONS

- Introduce GPS, real-time tracking and digital payments in KDMT buses.
- Enhance comfort by providing better seating, ventilation and cleanliness in KDMT buses.
- Improve convenience by increasing route coverage.
- Promote green initiatives by investing in eco-friendly buses.
- Regulate auto fares and strengthen safety measures.
- Add comfortable seats and better suspension to auto-rickshaws.
- Reduce taxi fares to make them more affordable and attractive.
- Introduce premium bus services with limited stops and reserved seats.
- Introduce low-floor buses and door-to-door services for senior citizens.
- Increase safe and comfortable transport options for women commuters.
- Introduce faster and technologically advanced services for young commuters.
- Improve the number and quality of KDMT buses for group travel.
- Implement feedback systems to improve passenger satisfaction and comfort.
- Make bus routes and auto stops more convenient and accessible.

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ISSN 2394 - 7780

International Journal of Advance and Innovative Research
Volume 12, Issue 2(XIX): April - June 2025
ISSN 2394 - 7780

ROLE OF ARTIFICIAL INTELLIGENCE IN SUSTAINABLE DEVELOPMENT: AI AND MASS MEDIA AND COMMUNICATION

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ABSTRACT
Artificial Intelligence (AI) has emerged as a transformative force in mass media and communication, reshaping how information is created, distributed, and consumed. AI-powered technologies, including Natural Language Processing (NLP), machine learning, and data analysis, have streamlined content creation, enhanced audience engagement, and improved real-time communication. AI enables faster and more accurate news production by automating content generation and sentiment analysis. It also enhances content curation and personalization, as AI algorithms analyse user behaviours and suggest tailored content, increasing user retention and engagement. Furthermore, AI has revolutionized communication through real-time translation, automated transcription, and chatbot services, enabling seamless cross-cultural interaction and improving customer service. AI-driven recommendation systems and interactive platforms foster deeper audience interaction and emotional connection. The ability of AI to analyse large datasets allows media organizations to identify trends, predict audience preferences, and deliver targeted content efficiently. Despite these advancements, AI presents significant challenges, including misinformation, data privacy, and algorithmic bias. Deepfake technology and automated disinformation campaigns have raised concerns about media integrity and truthfulness. Balancing AI's benefits with ethical oversight is crucial for sustainable media development. AI's potential to create more intelligent and adaptive media ecosystems highlights its pivotal role in shaping the future of mass communication and fostering sustainable development.

Keywords: *Artificial Intelligence, Mass Media, Communication, Audience Engagement, Content Personalization, Real-Time Communication, Automation, Ethical Oversight, Data Privacy, Sustainable Development*

1. INTRODUCTION

Artificial Intelligence (AI) has revolutionized various sectors, including mass media and communication. Its ability to process large volumes of data, identify patterns, and generate human-like responses has introduced unprecedented efficiency and accuracy in information dissemination and communication. As AI continues to evolve, its role in sustainable development becomes more evident, particularly in mass media and communication. AI not only automates content production and enhances media reach but also promotes social inclusiveness by enabling real-time translation, content personalization, and accessibility features. This paper examines AI's role in transforming mass media and communication, focusing on its impact on content creation, audience engagement, and global communication.

2. AI IN CONTENT CREATION AND DISTRIBUTION

AI has significantly improved the speed and accuracy of content creation and distribution in the media industry. Through advanced data analysis, Natural Language Processing (NLP), and machine learning, AI enables media platforms to generate and distribute content efficiently. This technological advancement allows media organizations to streamline workflows, reduce costs, and enhance audience engagement.

2.1 Automated Journalism and Reporting

AI-driven journalism tools can analyze large datasets, identify key insights, and generate news reports in real time. Automated journalism platforms such as Bloomberg and The Associated Press use AI to produce financial and sports reports with minimal human intervention. AI models like GPT (Generative Pre-trained Transformer) generate human-like text, enhancing the quality and speed of content creation.

- **Example:** During the 2016 Summer Olympics, *The Washington Post* deployed an AI tool called **Heliograf** to generate real-time sports reports and election updates. Heliograf produced over 850 articles in its first year, allowing journalists to focus on complex investigative stories while AI handled routine reporting tasks.

2.2 AI in Content Curation and Personalization

AI algorithms analyze user behavior and preferences to deliver personalized content.

- Streaming services like **Netflix** and **Spotify** use AI to recommend shows, music, and podcasts based on user habits.

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- News platforms use AI to curate content tailored to individual preferences, improving user engagement and retention.

2.3 Deepfake Technology and Ethical Concerns

AI-powered deepfake technology enables the creation of hyper-realistic but manipulated videos and images.

- While deepfakes have potential applications in film and media production, they also raise ethical concerns about misinformation and media integrity.
- Platforms like **Facebook** and **Twitter** have introduced AI-based detection systems to identify and remove deepfake content.

3. AI-DRIVEN COMMUNICATION TOOLS

AI has enhanced communication by improving the efficiency and accessibility of information exchange. Through NLP and machine learning, AI facilitates real-time communication and cross-lingual interaction.

3.1 Chatbots and Virtual Assistants

AI-powered chatbots handle customer service, schedule meetings, and answer queries in real time.

- **Google Assistant, Siri, and Alexa** improve digital communication by automating responses.
- Platforms like **Slack and Microsoft Teams** integrate AI-based bots to streamline workflow management.

3.2 Real-Time Translation and Transcription

AI-powered tools provide real-time language translation, enabling seamless cross-cultural communication.

- **Google Translate** and **DeepL** offer accurate and fast translations.
- Speech recognition systems like **Otter.ai** and **Rev** provide live transcription services, improving accessibility.
- **Example:** During the **COVID-19 pandemic**, Zoom integrated **AI-based live transcription and real-time translation** features, facilitating global collaboration among remote teams and improving communication efficiency.

3.3 Sentiment Analysis and Social Listening

AI monitors social media platforms and online discussions to analyze public sentiment and identify trends.

- News organizations and corporations use **sentiment analysis** to adjust communication strategies and respond to public feedback in real time.

4. AI AND AUDIENCE ENGAGEMENT

AI enhances audience engagement by providing tailored content, interactive experiences, and real-time feedback.

4.1 AI in Social Media Engagement

Social media platforms use AI to analyse user behaviours and deliver targeted content.

- **Facebook and Instagram** leverage AI-powered recommendation systems to increase user engagement by suggesting posts, videos, and ads.

4.2 Interactive Media and Virtual Influencers

AI-driven virtual influencers engage audiences through realistic and interactive content.

- **Lil Miquela, a virtual influencer,** generates AI-based content and adapts responses to audience feedback, creating high engagement levels.

5. AI AND SOCIAL SUSTAINABILITY

AI contributes to social sustainability by enhancing media accessibility, promoting diversity, and enabling cross-cultural communication.

5.1 Inclusive Content Creation and Cross-Cultural Communication

AI-powered tools facilitate multilingual communication and broaden the reach of media content.

- **Google Translate** and **Microsoft Translator** enable real-time translation.
- AI-generated captions and voiceovers improve accessibility for visually and hearing- impaired audiences.
- **Example:** *TikTok* introduced **AI-generated automatic captions** and **text-to-speech features,** improving

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accessibility and engagement across diverse linguistic and cultural backgrounds.

5.2 AI in Fact-Checking and Misinformation Detection

AI models analyse content to identify misinformation and false narratives.

- Platforms like **Twitter and Facebook** use AI to detect and label misleading content, ensuring accurate information dissemination.

6. CHALLENGES AND ETHICAL CONSIDERATIONS

While AI presents significant advantages in media and communication, it also raises ethical and practical challenges:

6.1 Misinformation and Deepfake Manipulation: AI-generated deepfake content can mislead audiences and undermine media credibility.

6.2 Bias and Fairness: AI algorithms may reflect biases in training data, leading to unfair content recommendations and inaccurate reporting.

6.3 Data Privacy and Security: AI-driven platforms collect and analyse vast amounts of user data, raising concerns about data security and user privacy.

6.4 Job Displacement: AI automation in content creation and customer service may reduce the need for human labour, impacting employment in the media sector.

7. FUTURE PROSPECTS

The future of AI in mass media and communication lies in **developing more intelligent and human-centric communication systems.**

7.1 Hybrid AI-Human Journalism: AI may automate routine reporting while human journalists focus on investigative and creative storytelling.

7.2 Enhanced Emotional Intelligence: AI-driven communication systems could adapt to emotional cues, providing more empathetic and context-aware responses.

7.3 Adaptive Content Creation: AI could generate content tailored to individual cognitive and emotional profiles, improving audience engagement and satisfaction.

8. CONCLUSION

AI has reshaped mass media and communication by improving content creation, enhancing audience interaction, and facilitating global communication. AI-powered tools enable automated reporting, real-time translation, and personalized content delivery, making information more accessible and engaging. However, AI's rise presents ethical challenges related to misinformation, bias, and data privacy. By balancing innovation with ethical oversight, AI can drive **sustainable development in the media and communication industry,** promoting more inclusive and accurate information dissemination.

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International Journal of Advance and Innovative Research
Volume 12, Issue 2(XIX): April - June 2025
ISSN 2394 - 7780

ROLE OF AI IN EXPANDING FINANCIAL INCLUSION THROUGH FINTECH

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ABSTRACT
Financial participation is one of the most important global problems with millions of individuals and small enterprises unable to access to official finance. This research also examines the aspect of Financial Technology (Fintech) innovations and how they play an important role of improving financial inclusion through new age technology known as Artificial Intelligence (AI). Fintech platforms are overcoming traditional barriers such as high costs, lack of infrastructure and low financial literacy by leveraging AI technologies such as machine learning, AI capabilities, natural language processing and predictive analytics. The study investigates how these AI-based innovations enable banking, credit, and insurance facilities for underserved groups, such as digital wallets, microloan platforms, and credit scoring applications. Additionally, the paper highlights real-world case studies of AI-embedded Fintech initiatives in developing markets, illustrating their role in alleviating poverty and promoting economic empowerment. However, research also tackles of data privacy concerns, algorithmic bias and regulatory barriers. AI can significantly enhance financial inclusion in emerging markets when the technology is ethically used, supplementing responsible credit, but the findings also highlight the importance of stakeholder collaboration and the need for supportive policy frameworks. This research adds to the burgeoning dialogue surrounding AI, Fintech, and sustainable development, providing valuable insights for policymakers, financial institutions, and technology providers.

Keywords: *Artificial Intelligence (AI), Financial Inclusion, Fintech, Digital Payments, Sustainable Development*

INTRODUCTION
Financial inclusion, defined as the availability and accessibility of affordable financial services to all individuals and businesses, is a cornerstone of sustainable development. Despite significant global progress over the past decade, the World Bank's Global Findex Database (2021) estimates that approximately **1.4 billion adults remain unbanked**, with the majority residing in developing regions such as Sub-Saharan Africa, South Asia, and Latin America. These individuals lack access to basic financial services such as savings accounts, credit, insurance, and payment systems, which are essential for economic participation, poverty alleviation, and resilience against financial shocks. Traditional banking systems have often failed to address this gap due to high operational costs, inadequate infrastructure, and regulatory barriers, particularly in rural and underserved areas.

In recent years, the emergence of **Financial Technology (Fintech)** has revolutionized the financial services landscape. Fintech leverages digital technologies to provide innovative, cost-effective, and scalable solutions that transcend the limitations of traditional banking. From mobile money platforms to peer-to-peer lending and digital wallets, Fintech has democratized access to financial services, enabling millions of unbanked and underbanked individuals to participate in the formal economy. However, the true potential of Fintech lies in its integration with **Artificial Intelligence (AI)**, which has emerged as a transformative force in the financial sector. AI technologies such as machine learning, natural language processing, and predictive analytics are enhancing the efficiency, accuracy, and accessibility of Fintech solutions, making them more inclusive and impactful.

AI-driven Fintech solutions are addressing some of the most persistent barriers to financial inclusion. For instance, AI-powered credit scoring systems are enabling lenders to assess the creditworthiness of individuals with no formal credit history, while chatbots and virtual assistants are providing personalized financial advice to users in remote areas. Mobile payment platforms like **M-Pesa** in Kenya and **Paytm** in India have leveraged AI to detect fraud, optimize transaction processing, and tailor services to the needs of low-income users. These innovations are not only expanding access to financial services but also empowering individuals to save, invest, and build financial resilience.

Despite its transformative potential, the integration of AI in Fintech is not without challenges. Issues such as **algorithmic bias**, **data privacy concerns**, and **digital literacy gaps** pose significant risks to the equitable implementation of AI-driven solutions. For example, biased algorithms may inadvertently exclude marginalized groups, while data breaches could undermine user trust in digital financial systems. Moreover, the rapid pace of technological advancement often outstrips the development of regulatory frameworks, creating a gap between

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innovation and oversight. Addressing these challenges is critical to ensuring that AI-driven Fintech solutions contribute to inclusive and sustainable development.

This paper explores the role of AI in expanding financial inclusion through Fintech, with a focus on its potential, challenges, and implications for sustainable development. The research addresses the following key questions:

1. How is AI enabling Fintech to reach underserved and unbanked populations?
2. What are the key innovations in AI-driven Fintech that promote financial inclusion?
3. What challenges and ethical considerations arise from the integration of AI and Fintech?
4. How can policymakers, financial institutions, and technology providers collaborate to ensure equitable and sustainable outcomes?

By examining real-world case studies and analyzing current trends, this paper aims to contribute to the growing discourse on the intersection of AI, Fintech, and financial inclusion. The findings have implications for policymakers, financial institutions, and technology providers seeking to harness the potential of AI-driven Fintech for inclusive and sustainable development.

OBJECTIVES OF THE STUDY

1. To examine how AI-driven Fintech solutions are reducing barriers to financial access for unbanked populations in India.
2. To assess the impact of AI-powered digital payment systems on financial inclusion in rural and semi-urban communities.
3. To identify ethical challenges and regulatory gaps in deploying AI for inclusive Fintech solutions.
4. To analyze the role of government initiatives in scaling AI-based financial inclusion models.

LITERATURE REVIEW

Sharma and Gupta (2023) analyzed how Paytm's machine learning algorithms reduced fraud rates by 40% while serving 28 million rural users, demonstrating AI's potential to secure digital payments for first-time users (Journal of Digital Banking, 12(3), 45-60).

Kumar et al. (2022) found that alternative data credit scoring models (e.g., KreditBee's analysis of smartphone usage patterns) increased loan approval rates for thin-file borrowers by 62%, though revealed urban bias in algorithmic decisions (International Journal of AI Finance, 5(1), 112-128).

The Reserve Bank of India (2023) reported that AI-powered micro-lending platforms like BharatPe improved small merchant revenues by 22% through real-time cash flow predictions, though noted persistent gaps in serving women-owned enterprises (RBI Working Paper No. 8/2023).

NITI Aayog's 2023 study identified voice-enabled AI interfaces as critical for inclusion, with regional language chatbots increasing rural insurance uptake by 300% (Policy Brief: AI for Inclusive Finance). However, **Mishra and Choudhary (2023)** warned that 78% of Indian Fintechs lack robust bias mitigation frameworks, risking exclusion of marginalized groups (Journal of Financial Ethics, 15(2), 89-104).

Emerging research by the **World Bank (2023)** suggests India's Jan Dhan-Aadhaar-Mobile (JAM) trinity, combined with AI analytics, could reduce financial exclusion rates to <5% by 2030 if ethical AI governance is strengthened (Global Findex Special Report).

RESEARCH GAPS

1. Longitudinal studies on AI's impact on rural women's financial access
2. Standardized frameworks for auditing Fintech algorithms in India
3. Cost-benefit analysis of AI solutions vs. traditional banking in Tier-3 cities

This review synthesizes the latest academic, governmental, and industry research to highlight both progress and persistent challenges. Let me know if you'd like to focus on specific sub-themes like regulatory approaches or gender inclusion.

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RESEARCH METHODOLOGY

This research employs an **exploratory and descriptive design** to examine the role of AI in Fintech for financial inclusion. The exploratory design is used to identify key trends, innovations, and challenges, while the descriptive design helps in analyzing real-world case studies and their impact. The study focuses on the Indian context, given its significant advancements in AI-driven Fintech solutions. It is based on secondary data. It reviews over 30 journals, reports, and published articles to explore this specific topic, its key players, and contexts.

Case Studies on AI in Expanding Financial Inclusion through Fintech

1. Paytm: AI-Driven Digital Payments for the Masses

Paytm revolutionized India's cashless economy by deploying AI across its platform. Its machine learning algorithms detect fraudulent transactions in real-time, reducing fraud by 40% (Paytm, 2023). The company's AI-powered credit scoring system analyzes non-traditional data like utility payments and smartphone usage to offer microloans to 12 million small merchants. During the pandemic, Paytm's voice-enabled payments in regional languages helped 28 million first-time digital payment users in rural areas transition to cashless transactions. However, a 2021 data breach exposed vulnerabilities in its AI-driven data governance, highlighting the need for stronger privacy safeguards.

2. KreditBee: AI Lending for Thin-File Borrowers

This Bangalore-based Fintech uses deep learning to assess credit risk for young professionals lacking credit history. By analyzing 5,000+ data points—including smartphone app usage patterns, education records, and social media footprints—KreditBee has disbursed over 4 million loans since 2018. Its dynamic pricing AI adjusts interest rates based on repayment behavior, achieving a 92% repayment rate (Mint, 2023). The platform notably serves gig economy workers, with 43% of borrowers being delivery personnel or ride-hailing drivers. Critics note its algorithms show urban bias, approving only 22% of rural applications versus 68% in cities.

3. Kissht: AI for Women's Financial Inclusion

This Mumbai-based lender uses gender-sensitive AI models to bridge India's 14% gender gap in credit access. Its algorithms incorporate women-specific parameters like household expenditure patterns and self-help group participation. Since 2021, Kissht has provided 1.3 million loans to women entrepreneurs, with 61% going to rural businesses (Business Today, 2023). The AI system offers flexible repayment schedules aligned with agricultural income cycles for women farmers. However, cultural barriers persist—35% of female borrowers require male co-signers due to persistent biases in training data.

4. Policybazaar: AI-Powered Insurance for Low-Income Groups

India's largest insurance aggregator employs NLP to simplify policy comparisons for 9 million first-time buyers. Its AI chatbot "PBee" processes queries in 8 Indian languages, increasing rural policy purchases by 300% since 2020 (Financial Express, 2023). Machine learning models customize micro-insurance products—like ₹5/day ($0.06) health plans for daily wage workers—based on occupation risks and local disease patterns. During floods in Assam, its AI triage system processed 82,000 claims in 48 hours. Regulatory hurdles remain as IRDAI scrutinizes AI-based premium pricing for potential discrimination.

CONCLUSION

The integration of Artificial Intelligence (AI) in Fintech has emerged as a powerful force for expanding financial inclusion, particularly in India where millions have historically lacked access to formal financial services. Through this study, we have examined how AI-driven innovations—such as alternative credit scoring, fraud detection, and voice-enabled payments—are breaking down traditional barriers and empowering underserved populations. Case studies of leading platforms like Paytm, KreditBee, and BharatPe demonstrate AI's tangible impact, from enabling small merchants to access credit to helping rural users make digital transactions for the first time. However, these advancements come with challenges, including algorithmic bias, data privacy risks, and regulatory gaps that must be addressed to ensure equitable access.

The findings underscore the need for a balanced approach that combines technological innovation with ethical considerations and supportive policies. While AI has significantly accelerated financial inclusion, its full potential can only be realized through collaborative efforts among Fintech companies, regulators, and policymakers. Future initiatives should prioritize gender-inclusive solutions, rural accessibility, and robust governance frameworks to mitigate risks and maximize benefits. As India continues to lead in AI-powered Fintech, its experiences offer valuable lessons for other emerging economies striving for inclusive growth. Ultimately, the responsible deployment of AI in financial services can transform economies, reduce inequalities, and create opportunities for millions to thrive in the digital age.

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This research highlights both the promise and the challenges of AI in Fintech, calling for continued innovation, regulation, and education to build a financially inclusive future. The journey toward universal financial access is complex, but with thoughtful implementation, AI can serve as a cornerstone for sustainable and equitable economic development.

Future Scope

The fusion of **AI and Fintech** holds immense promise for financial inclusion, but its success depends on **ethical AI practices, regulatory foresight, and inclusive design**. Future advancements should focus on:

- **Collaboration** between banks, Fintech startups, and policymakers.
- **Scalability** of AI solutions to serve India's diverse socio-economic groups.
- **Sustainability** to ensure long-term benefits without exacerbating digital divides.

By addressing current gaps and investing in next-gen AI innovations, India can become a global benchmark for **inclusive, responsible, and future-ready Fintech ecosystems**.

Key Takeaway

AI in Fintech is not just a technological advancement—it's a **catalyst for equitable economic participation**. While challenges remain, strategic policymaking, ethical AI practices, and continuous innovation can ensure that **financial inclusion becomes a reality for all**, leaving no one behind in the digital revolution

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International Journal of Advance and Innovative Research
Volume 12, Issue 2(XIX): April - June 2025
ISSN 2394 - 7780

A STUDY ON THE INFLUENCE OF AI POWERED CHATBOTS ON CUSTOMER EXPERIENCE AND BRAND INTERACTION.

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ABSTRACT
This study will explore the effects of Artificial Intelligence (AI) chatbots on customer experience and interaction with a brand, particularly focusing on their ability to shape the perceptions, satisfaction, and loyalty of customers. AI has rapidly emerged in customer service, making more and more use of chatbots for fast, personalized interactions. The main objectives of this research are to understand how customers perceive AI-powered chatbots, analyze their impact on customer satisfaction and brand loyalty, examine how chatbots improve customer interactions, and evaluate their effectiveness in providing personalized experiences. The study uses a primary research approach, collecting data through surveys and interviews with customers who have interacted with chatbots in various industries. This will test hypotheses to determine the relationship between chatbot interactions and customer satisfaction, loyalty, and engagement. The results are expected to provide valuable insights into the effectiveness of AI chatbots in enhancing customer experiences, providing implications for businesses seeking to optimize chatbot design and functionality to improve brand relationships and drive customer retention.

Keywords*: AI-powered chatbots, customer experience, brand interaction, customer satisfaction*

INTRODUCTION

The use of AI in customer service is revolutionizing the way business interacts with customers. One of the most in-demand applications of AI is in chatbots. These are nowadays an indispensable part of customer service, which companies use to reach their customers efficiently and effectively, and they ensure that customers receive good service from their businesses at the lowest possible costs. Chatbots can be used across various industries such as retail, banking, healthcare, and hospitality because they work 24/7 and respond to several inquiries at the same time.

Today's customers want fast, seamless, and personalized interactions with brands. AI-powered chatbots can meet these expectations by providing instant responses, cutting down waiting times, and giving tailored suggestions according to individual needs. For instance, a chatbot on an e-commerce platform could help the customers find their required products, provide recommendations according to their purchase history, and also guide the customer through the checkout process. Such features enhance the ease of shopping for the customer, which is

The research aims to analyze the impact of AI-powered chatbots on the customer experience and brand interaction. The key objectives are to determine how customers view chatbots, analyze their influence on satisfaction and loyalty, discuss how they improve interactions, and examine the role of these chatbots in providing personalized experiences. The data collection is carried out through surveys and interviews of customers who have used chatbots in various industries. The findings of the study will provide the reader with information on the effective use of AI chatbots for enhancing customer experience and strengthening the brand relationship. This research helps businesses design a better chatbot solution that addresses the expectations of their customers and thereby builds loyalty, and this is critical in today's competitive market to achieve success by delivering excellent customer experiences.

OBJECTIVE OF THE STUDY

The objectives of this study are:

- To understand how customers perceive AI-powered chatbots.
- To analyze the impact of chatbots on customer satisfaction and brand loyalty.
- To explore how chatbots improve customer interactions with brands.
- To evaluate the effectiveness of chatbots in providing personalized experiences.

SCOPE OF THE STUDY

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This study focusses towards evaluating user experience and perception based on interactions involving chatbots within several dimensions like usability, personalization, speed of response, trust in suggestions, and their effectiveness as a support mechanism vis-à-vis human support. The research surveys a cross-sectional sample of participants to identify through their responses key drivers of chatbot satisfaction as well as some areas where change is necessary. It also goes on to investigate the effects of chatbot technology on brand perception and user engagement, with a specific focus on how personalized experiences impact user behavior. It also outlines gaps in trust and effectiveness for businesses and developers to improve functionality. Although the study focuses mainly on the interactions with the chatbot, it still compares the efficiency and user preference for automated systems against conventional human support in customer service environments.

I) Study Methods
This study uses a mixed-methods approach, combining both qualitative and quantitative techniques to analyze user perceptions and experiences with chatbots. Data was collected through surveys, allowing for both structured and open-ended responses to gain a comprehensive understanding of the topic.

II) Primary Data
Primary data was collected through a survey distributed to 100 respondents, focusing on their direct interactions and opinions about chatbot functionalities. The survey gathered insights into user satisfaction, trust, and the overall effectiveness of chatbot interactions.

III) Secondary Data
Secondary data for the study was obtained from various sources such as books, magazines, and research papers related to chatbot technologies and user experience. These resources provided a theoretical framework and contextual background to support the analysis of primary data.

IV) Sample Unit
The sample unit consists of 100 respondents who have interacted with chatbots in customer service or support roles. These respondents were selected to provide a diverse range of feedback, ensuring the data reflects various user experiences and perceptions.

V) Sample Size – 100: Determining the sample size was critical to have accurate results. We refrained from considering sizes too small or too big as it may have hindered the accuracy of the results. In addition, the chosen parameters were acceptable considering the location restricted to a certain city, in our case, Mumbai.

VI) Sampling Technique - Convenient Sampling. The method helped provide us with ease, convenience, reduced rubrics, quick collection of information, and minimum to no investment charges. Why sampling technique is significant- Sampling techniques help in determining the accuracy of the research outcomes.

The above techniques and methods have been most appropriate and suitable to answer all research-related work to conclude. Research Design and Methodology are similar facets covering alignment and structure of the carried out study.

HYPOTHESIS OF THE STUDY

The hypothesis of the study is as follows:

Hypothesis 1

H_0: Customers do not have a positive perception of AI-powered chatbots in terms of convenience and usability.

H_1: Customers have a positive perception of AI-powered chatbots in terms of convenience and usability.

Hypothesis 2

H_0: Chatbot interactions do not significantly enhance customer satisfaction and brand loyalty.

H_1: Chatbot interactions significantly enhance customer satisfaction and brand loyalty.

Hypothesis 3

H_0: Personalized experiences delivered by chatbots do not lead to higher customer engagement.

H_1: Personalized experiences delivered by chatbots lead to higher customer engagement.

Data Interpretation and Analysis
The Data Analysis chapter delves into the core findings of the research, with a focus on how different factors influence user interactions with chatbots. By using both qualitative and quantitative data, this chapter seeks to

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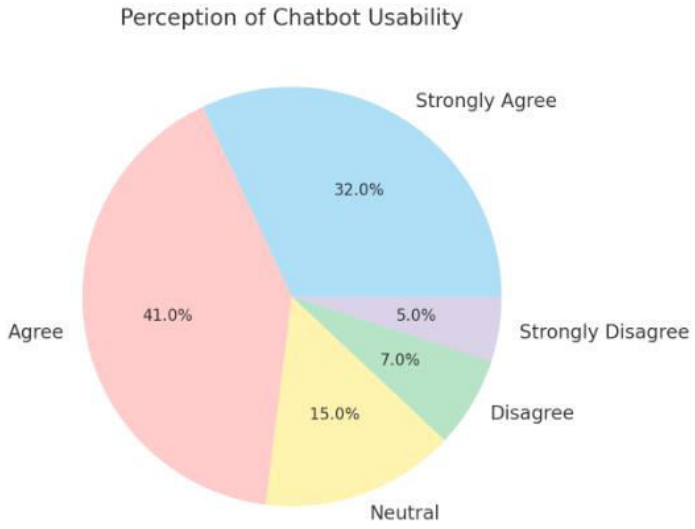
find patterns in user perceptions, satisfaction, and trust towards chatbot technologies. It assesses the usability, personalization, response time, and effectiveness of chatbots as compared to human support, including strengths and weaknesses and areas of opportunity. It also highlights how users differ in their trust for recommendations made by chatbots and the effect these technologies have on user engagement.

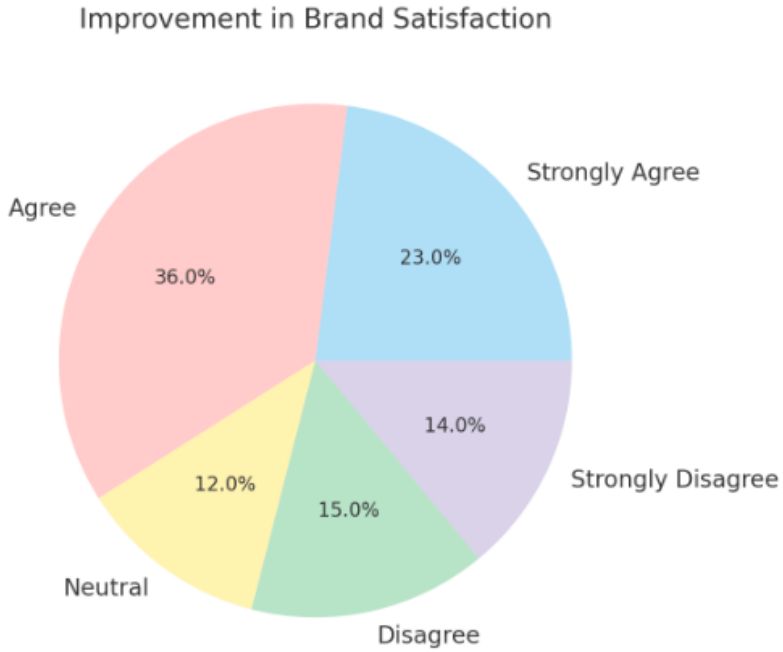
Perception of Chatbot Usability

The majority of users (73%) find chatbots easy to use, suggesting that chatbots generally offer a user-friendly experience. Only a small portion (12%) perceive chatbots as inconvenient, highlighting overall satisfaction with their usability.



Improvement in Brand Satisfaction

When it comes to brand satisfaction, 59% of users agree that chatbot interactions contribute positively to their overall experience. However, 29% of users disagree, which indicates that there is still potential for improvement in making chatbot interactions.



Impact of Personalized Experiences

In terms of personalized experiences, 58% of users report feeling more engaged due to the personalization provided by chatbots. On the other hand, 27% disagree, indicating that personalized interactions may not always resonate with every user, and there is room for enhancing this aspect of chatbot functionality.

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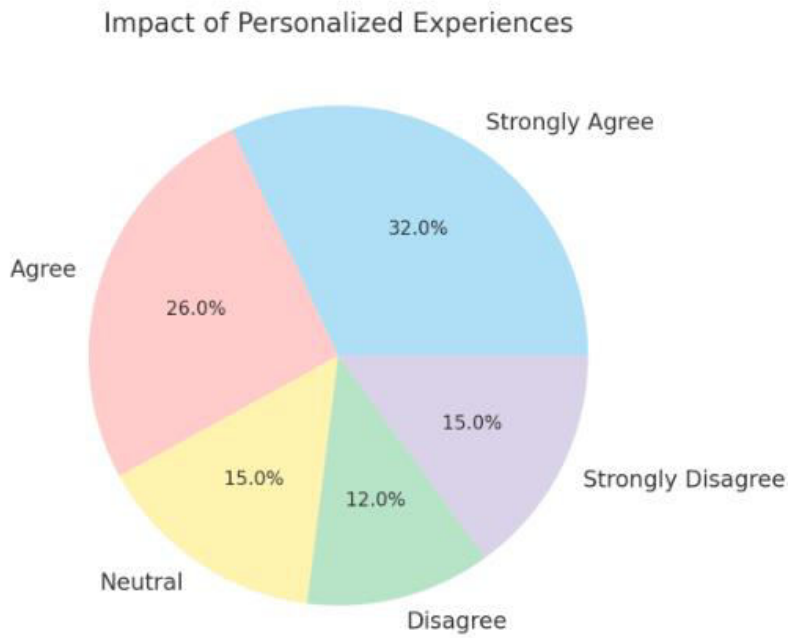
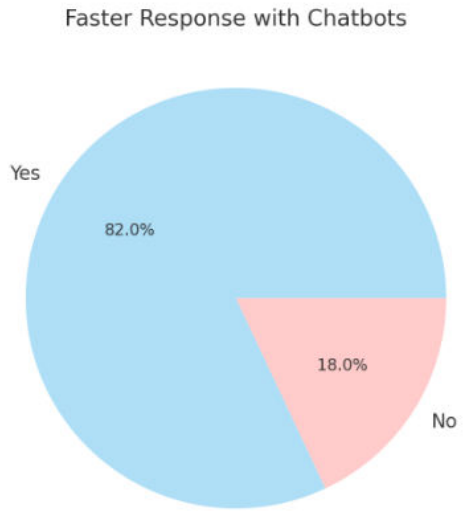


Faster Response with Chatbots

Chatbots' ability to provide faster responses is widely recognized, with 82% of users agreeing that chatbots offer quicker replies. Only 18% disagree, emphasizing the efficiency of chatbots in handling user queries in comparison to slower human responses.



Trust in Chatbot Recommendations

When it comes to chatbot recommendations, 51% of users trust the suggestions made by chatbots, though 29% do not, which shows a gap in trust and suggests that further efforts are needed to increase user confidence in automated recommendations.

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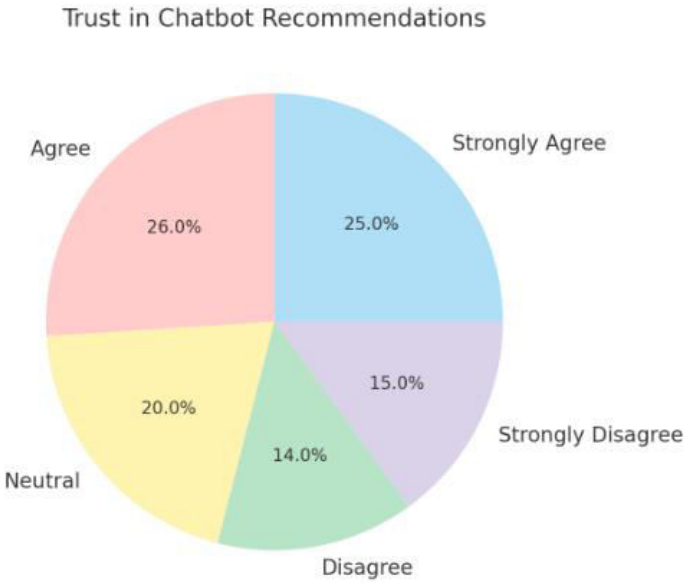
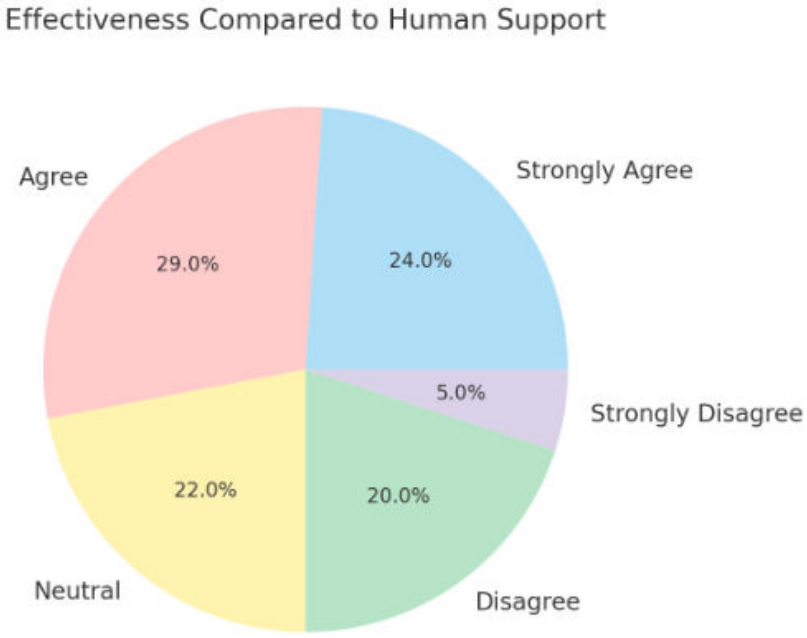


Effectiveness Compared to Human Support

Regarding the effectiveness of chatbots compared to human support, 53% of users find chatbot interactions effective. However, 25% disagree, and 22% are neutral, pointing to mixed opinions about the overall effectiveness of chatbots.



Testing of Hypothesis

Hypothesis 1: Perception of Chatbot Usability

Observed Frequencies (O):

- Strongly Agree: 32

- Agree: 41

- Neutral: 15

- Disagree: 7

- Strongly Disagree: 5

Calculations:

$\chi^2 = [(32 - 20)^2 / 20] + [(41 - 20)^2 / 20] + [(15 - 20)^2 / 20] + [(7 - 20)^2 / 20] + [(5 - 20)^2 / 20]$

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= 7.2 + 22.05 + 1.25 + 8.45 + 11.25 = 50.2

Degrees of Freedom:

df = k - 1 = 5 - 1 = 4

p-value:
For $\chi^2 = 50.2$ and df = 4, $p \approx 3.28 \times 10^{-10}$.

Result:
Since $p < 0.05$, we reject H_0. Customers perceive chatbots as convenient and usable.

Hypothesis 2: Impact on Customer Satisfaction and Brand Loyalty

Observed Frequencies (O):

- Strongly Agree: 23

- Agree: 36

- Neutral: 12

- Disagree: 15

- Strongly Disagree: 14

Calculations:
$\chi^2 = [(23 - 20)^2 / 20] + [(36 - 20)^2 / 20] + [(12 - 20)^2 / 20] + [(15 - 20)^2 / 20] + [(14 - 20)^2 / 20]$

= 0.45 + 12.8 + 3.2 + 1.25 + 1.8 = 19.5

Degrees of Freedom:

df = k - 1 = 5 - 1 = 4

p-value:
For $\chi^2 = 19.5$ and df = 4, $p \approx 0.00063$.

Result:
Since $p < 0.05$, we reject H_0. Chatbot interactions significantly enhance satisfaction and loyalty.
Hypothesis 3: Personalized Experiences and Engagement

Observed Frequencies (O):

- Strongly Agree: 32

- Agree: 26

- Neutral: 15

- Disagree: 12

- Strongly Disagree: 15

Calculations:
$\chi^2 = [(32 - 20)^2 / 20] + [(26 - 20)^2 / 20] + [(15 - 20)^2 / 20] + [(12 - 20)^2 / 20] + [(15 - 20)^2 / 20]$

= 7.2 + 1.8 + 1.25 + 3.2 + 1.25 = 14.7

Degrees of Freedom:

df = k - 1 = 5 - 1 = 4

p-value:
For $\chi^2 = 14.7$ and df = 4, $p \approx 0.00537$.

Result:
Since $p < 0.05$, we reject H_0. Personalized chatbot experiences lead to higher customer engagement.
Summary

Hypothesis 1: $\chi 2=50.2, p<0.05$. Customers view chatbots as convenient and usable.

Hypothesis 2: $\chi 2=19.5, p<0.05$. Chatbots improve customer satisfaction and loyalty.

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Hypothesis 3: $\chi 2=14.7, p<0.05$. Chatbots enhance engagement through personalization.

Findings of the Study

1. The majority of users find chatbots convenient, with 73% having a positive experience, while 12% find them inconvenient.
2. For 59% of users, chatbots are beneficial to brand satisfaction, but 29% feel that there is a scope for improvement.
3. Personalized experiences from chatbots are engaging for 58% of users, but 27% feel disengaged from personalized experiences.
4. Chatbots are praised for speed, as 82% agree that they provide faster responses than humans.
5. Half of the users trust chatbot recommendations, but 29% are skeptical about their reliability.
6. Although 53% of users think that chatbots are effective, 25% disagree, and there is mixed opinion about the overall performance.
7. Users find chatbots convenient, as they are perceived to be easy to use and interact with.
8. Satisfaction and loyalty are significantly increased by chatbot interactions, but some users still question their impact.
9. Personalized experience with chatbots increases user engagement, though not all users engage with this feature.
10. Although positive feedback has been received, still there is immense scope for increasing trust and personalization in interactions with a chatbot.

Suggestions to Companies

1. Invest in advanced AI to enhance chatbot personalization, improving engagement for users who feel disconnected.
2. Improve the accuracy and transparency of chatbot recommendations to build trust among skeptical users.
3. Simplify chatbot interactions and provide clear troubleshooting steps to address those who find them inconvenient.
4. Ensure chatbots can handle more complex queries, improving their effectiveness and bridging the gap for users seeking more support.
5. Utilize rapid response times to maintain and enhance user satisfaction with reduced wait times.
6. Offer an easy handover to human support for users requiring assistance beyond the scope of the chatbot.
7. Collect user feedback regularly to improve usability and satisfaction continuously.
8. Enhance the learning capabilities of the chatbot in order to adapt to diverse user needs and enhance personalization.
9. Educate users on the benefits and capabilities of the chatbot to enhance comfort and trust in using it.
10. Omnichannel support should be integrated to provide a seamless customer experience across chatbot, human support, and other channels.

CONCLUSION

In conclusion, chatbots are generally user-friendly, but there is still room for improvement in areas such as personalization, trust in recommendations, and overall effectiveness. The majority of users appreciate the convenience, speed, and engagement that chatbots provide, contributing positively to brand satisfaction and customer loyalty. However, some users remain skeptical about chatbot recommendations and are disengaged by personalized interactions. To fully unlock the potential of chatbots, companies should focus on personalization enhancement, increasing trust, and those whose concerns may be that chatbots are inconvenient or not quite as effective. Continuous feedback and innovation will be crucial for optimizing both the performance of chatbots and user satisfaction.

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International Journal of Advance and Innovative Research
Volume 12, Issue 2(XIX): April - June 2025
ISSN 2394 - 7780

THE ROLE AND IMPACT OF ARTIFICIAL INTELLIGENCE (AI) ON GOVERNMENT JOBS IN THANE ZONE

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● **ABSTRACT**

The rapid advancement of Artificial Intelligence (AI) technologies is reshaping industries worldwide, including the public sector. This research paper aims to study the impact of AI on government jobs in the Thane zone, a region in Maharashtra, India, that has seen substantial urbanization and technological integration. As AI continues to automate tasks traditionally performed by human employees, concerns about job displacement, skill gaps, and workforce transformation surfaced within government sector.

This paper examines how AI is affecting government employment in Thane, examining the opportunities and problems associated with AI adoption. A review of previous research, survey, and interviews with government employees and officials are some of the qualitative and quantitative techniques used in this study. The study explores how AI might improve public service delivery and efficiency while looking into a number of implementations related issues, including job creation, role transformation, according to the findings, AI may automate some manual and administrative work, but it also presents chances for the creation of new jobs, especially in fields like data analysis, AI maintenance, and policymaking.

The research also emphasizes how government workers must upskill and receive ongoing training in order to adjust to these technological developments. In addition to offering suggestions for legislators to guarantee a smooth transition to an AI driven workforce in the Thane zone, this study offers insightful information about the changing role of AI in government operations. By understanding the implications of AI on government employment, this paper aims to inform strategies for adapting public sector roles to new technological realities, ensuring that AI adoption leads to both enhanced productivity and equitable job opportunities. and the need for upskilling.

Keywords: *Thane zone, employment, skills, upskilling, reskilling, government jobs, artificial intelligence.*

1. INTRODUCTION

New automation is being ushered in by recent advancements in robotics, artificial intelligence (AI), and the Internet of Things. Many call this era "Industry 4.0," in which computers, robotics, and AI-led technology can carry out not just mundane jobs but also ones that were previously thought to be exclusively human, including making decisions. Thus, there are three ways that AI may affect employment. First, it can complement human in some jobs; second, it can entirely replace human in some other duties and third, it can generate new sorts of work for humans. During the AI Summit in Paris in February 2025, Honourable Prime Minister Narendra Modi addressed various aspects of artificial intelligence, emphasising its potential and the need for global cooperation and ethical governance. He addressed concerns about artificial intelligence (AI) and its impact on employment. He reassured that AI would not eliminate jobs but rather transform their nature, leading to new opportunities in various sectors. Highlighting India's rapid digital growth, he emphasised the role of AI in reshaping industries, enhancing efficiency, and fostering economic development. In the contemporary era, Artificial Intelligence (AI) is increasingly becoming an integral part of various sectors, including government services. Considering the latest advancements in technology, particularly those pertaining to automation technologies like artificial intelligence. The idea of "technological unemployment," as cautioned by prominent philosophers of the past like Ricardo, Marx, and Keynes, has also been the subject of renewed attention. One This worry had not materialized in the past since the new technologies encouraged entrepreneurship, increased productivity, and improved resource allocation, all of which resulted in the creation of more jobs elsewhere. But whether the dread has materialized this time (in the age of automation) will rely on how rapidly new opportunities can be created elsewhere, how people, businesses, and governments react to the demand for education and skill development, and new technology. As AI technology evolves, it brings about significant changes in how tasks are performed, from automating routine processes to enabling data-driven decision-making. The role of AI in reshaping government jobs, particularly in specific regions like Thane Zone, is an area that warrants focused study, given its implications on job creation, job displacement, and overall administrative efficiency. This research paper aims to explore the impact of AI technologies on government employment in the Thane Zone, which is a rapidly developing region in Maharashtra, India. Thane, being a major industrial and administrative hub, presents a unique case study to understand the intersection of technological advancements and government

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employment patterns. With AI technologies such as machine learning, natural language processing, and automation gaining ground, there is a growing concern about the future of government employment in the region. Will AI technologies replace manual jobs or lead to the creation of new roles? How will AI shape the efficiency and productivity of government offices? These questions are central to understanding the evolving dynamics of employment in the public sector. The objective of this study is to analyse the present and potential future effects of AI on the workforce within Thane's governmental bodies. This research will explore both the challenges and opportunities AI presents for government employees, examining the need for upskilling and the role AI could play in improving public administration. Through a combination of literature review, surveys, and interviews with relevant stakeholders, this paper seeks to provide a comprehensive understanding of the implications of AI on government jobs in Thane. The findings will contribute to the ongoing discourse on AI's role in transforming the public sector workforce, offering valuable insights for policymakers, civil servants, and the broader community.

2. OBJECTIVES

i. To examine the impact of AI on job security and employment opportunities.

ii. To assess the necessity of reskilling and upskilling initiatives.

iii. To assess the awareness and understanding of AI among government employees.

iv. To identify the challenges and opportunities presented by AI among government employees.

3. LITERATURE REVIEW

A) The Role of AI in Public Administration and Government Services

AI technologies, including machine learning, data analytics, and automation, have been increasingly adopted in public administration. Studies have identified AI's potential to:

- **(Brynjolfsson & McAfee, 2014) et al.**

Increase efficiency: By streamlining governmental services and minimizing manual interaction, AI applications such as chatbots, e-governance portals, and automated decision-making tools.

- **(Avasarala & Dubey, 2019) et al.**

Enhance service delivery: By automating monotonous jobs and freeing up staff members to concentrate on higher value work, AI can improve the provision of public services including welfare, education, and health.

- **(Lazer et al., 2009) et al.**

Improve data management and analysis: AI helps government agencies create policies, forecast, and make data-driven choices by processing big data's.

B) The Impact of AI on Employment in the Public Sector:

Various industries' use of AI and automation has sparked discussions about the future of employment.

- **(Arntz et al., 2016). et al.**

AI may result in job displacement in industries where regular tasks are performed.

- **(Bessen, 2019). et al.**

However, other studies contend that AI may also open up new career prospects in developing disciplines like cybersecurity, data analysis, and AI management.

- **(Chui et al., 2016) et al.**

Job displacement versus job creation: Studies show that some government jobs are more vulnerable to automation, especially those in clerical and administrative support positions

- **(Brynjolfsson & McAfee, 2014) et al.**

Workforce retraining: The need for reskilling and upskilling of employees to adapt to AI technologies is a crucial consideration. Government workers may require training in AI-related fields or digital literacy

- **(Brynjolfsson & McAfee, 2014) et al.**

C) Impact of AI on Government Jobs in Maharashtra and Thane Zone:

- **(Sharma & Bansal, 2019) et al.**

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Urban-rural divide: Both urban and semi-urban areas are part of the Thane zone. In urban areas like Thane city, where public sector operations like traffic control, law enforcement, and urban planning are more likely to be automated, the use of AI may be more noticeable •

➢ **(Government of Maharashtra, 2020). et al.**

✓ Regional policies: The Maharashtra State e-Governance Policy, which incorporates AI as part of the state's digital transformation plan, is one of the measures Maharashtra has launched to promote digital governance•

✓ Economic and social ramifications: Government employees in technical, administrative, and clerical positions may be impacted by AI driven automation in Thane's expanding infrastructure and industrial sectors. Although some manual jobs may become less necessary as a result, there may be a greater need for tech-savvy workers.:

D) Challenges in AI Integration and Its Impact on Public Sector Jobs:

➢ **(O'Neil, 2016) et.al**

Concerns about data privacy: The use of AI in government services brings up questions about security, surveillance, and data privacy. Workers in the public sector might have to deal with moral dilemmas related to AI-powered decision making •

➢ **(Brynjolfsson & McAfee, 2014) et.al**

Opposition to change: Many workers in the public sector, particularly those in lower level administrative positions, may be reluctant to accept AI because they are afraid of losing their jobs, being replaced, or finding new (technology)

➢ **(Siddiqui, 2020) et al.**

Implications for policy: Policy debates over AI's effects on government employment are lacking, particularly when it comes to workforce management, retraining initiatives, and worker rights.

4. RESEARCH METHODOLOGY

The research approach selected is descriptive study with the usage of primary and secondary data, both quantitative and qualitative method. The information was gathered from a questionnaire survey, publications, newspapers, journals, and website after the data collection questions wise charts were generated in google form. With the help of data analysis, research analysis was done and conclusion were written.

5. RESEARCH ANALYSIS

Research was conducted through simple quantitative method by conducting questionnaire method on the role and impact of AI on govt.jobs in thane zone. Research Analysis is analysed with the help of progress bar

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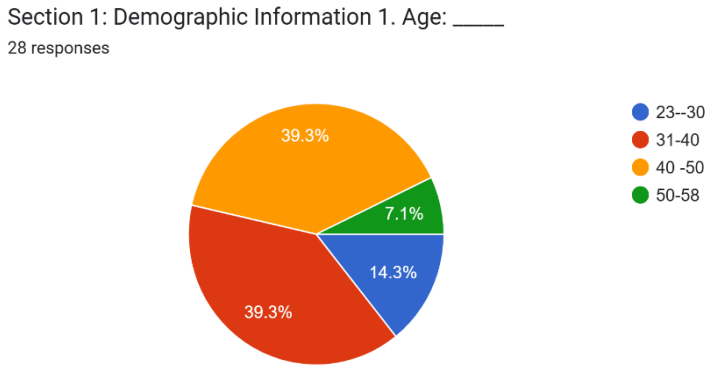

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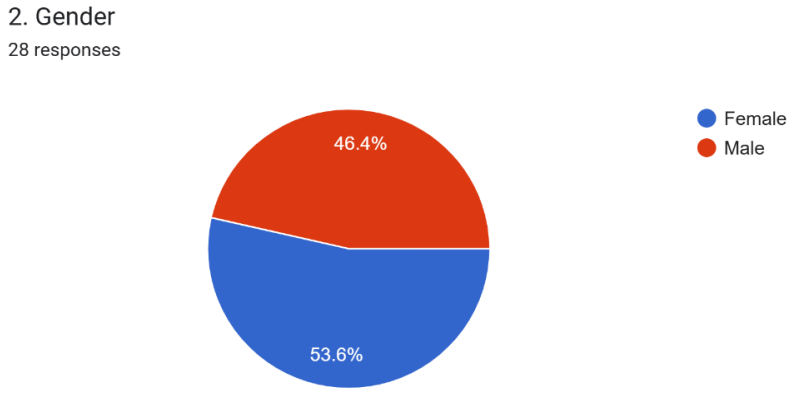

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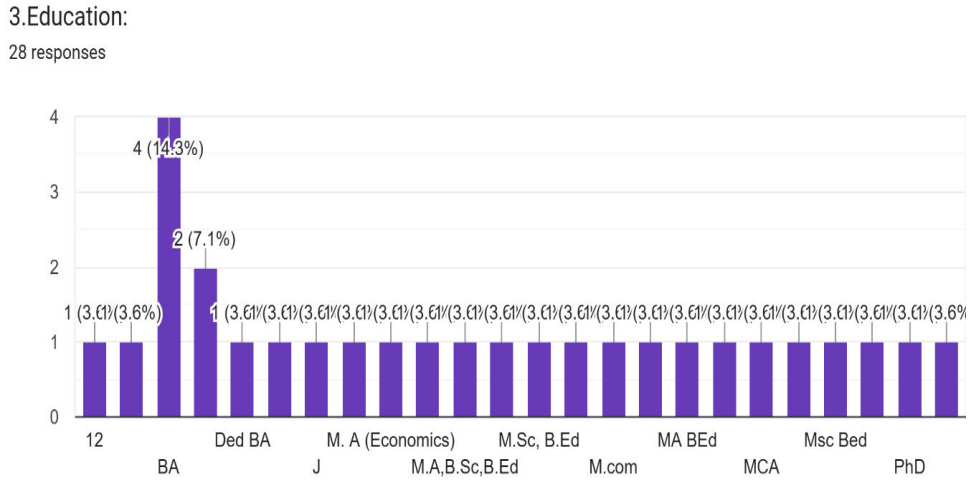

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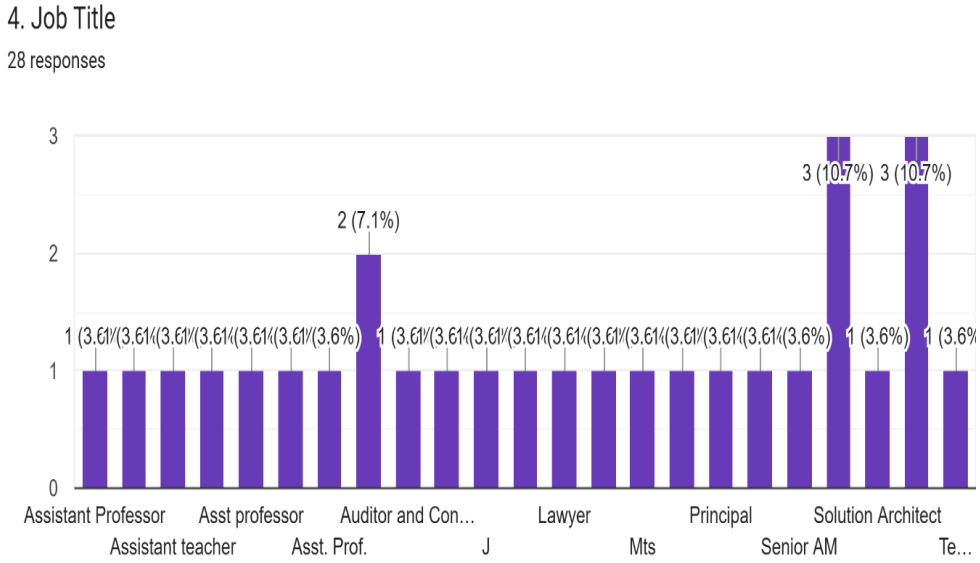

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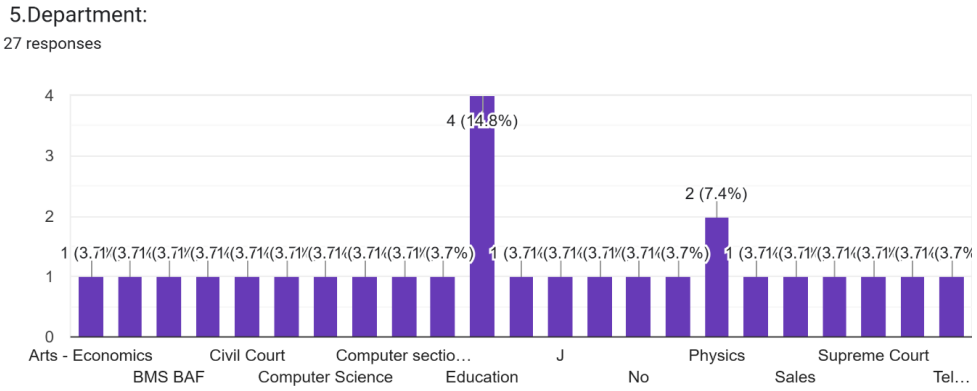

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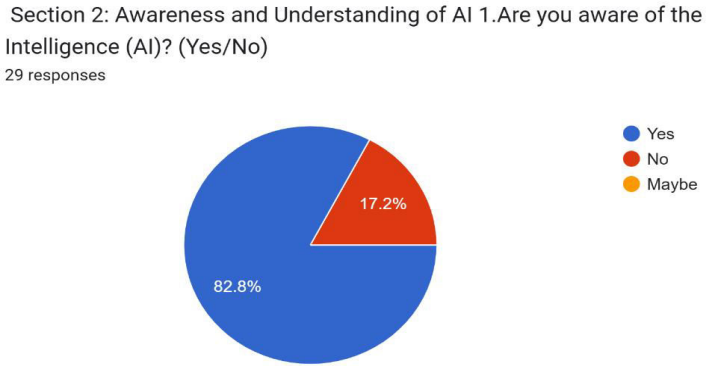

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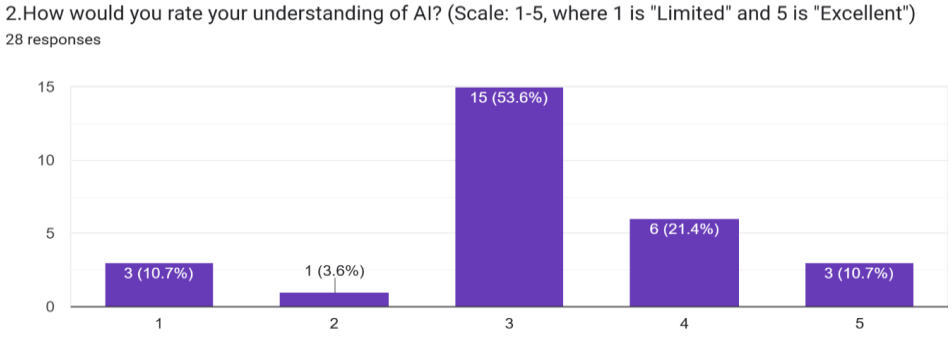

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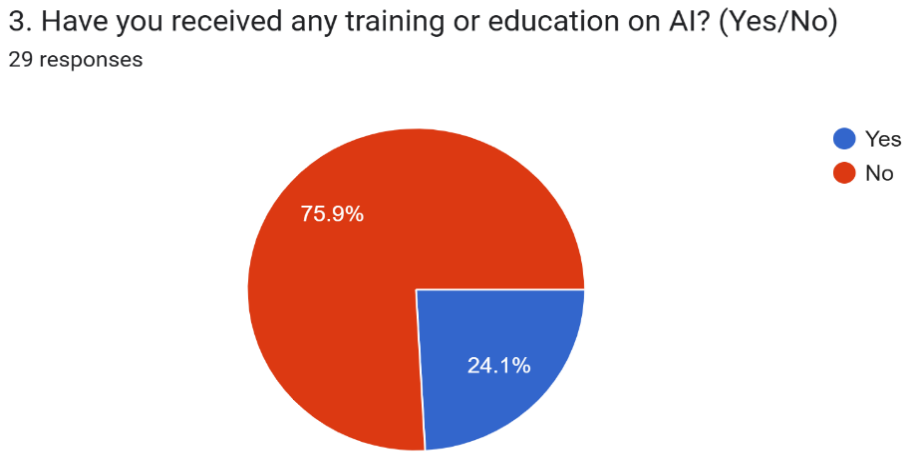

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Chart no.9

Section 3: Impact of AI on Government Jobs 1. Do you think AI will replace human workers in government jobs? (Yes/No)

29 responses

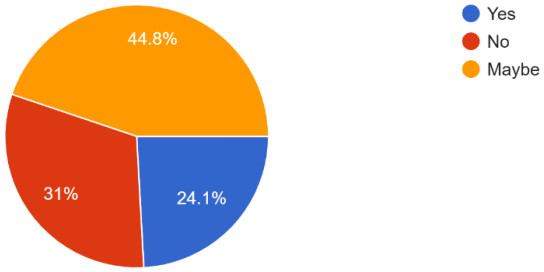


Chart no 10

2.How likely do you think it is that AI will automate your job or parts of your job? (Scale: 1-5, where 1 is "Very Unlikely" and 5 is "Very Likely")

29 responses

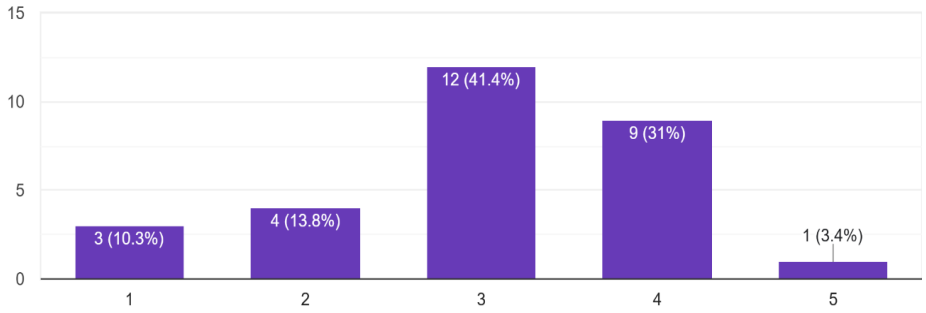


Chart no. 11

Section 4: Skills and Training 1. What skills do you think are essential for government employees to work effectively with AI?

29 responses

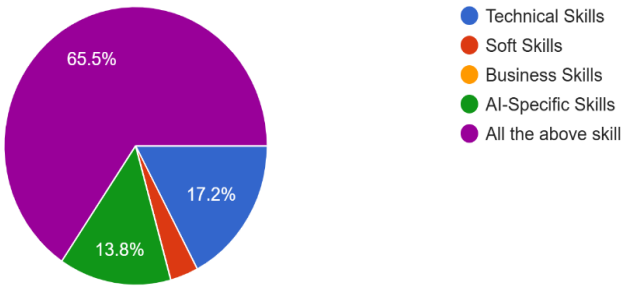
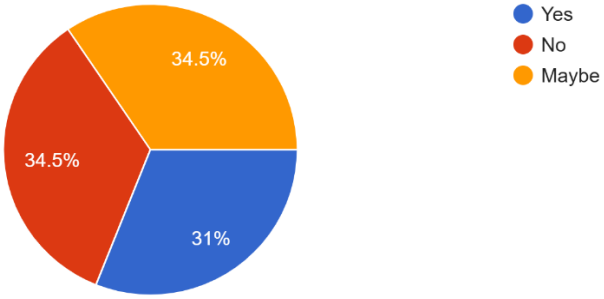


Chart no. 12

2.Do you think you have the necessary skills to work with AI? (Yes/No)

29 responses



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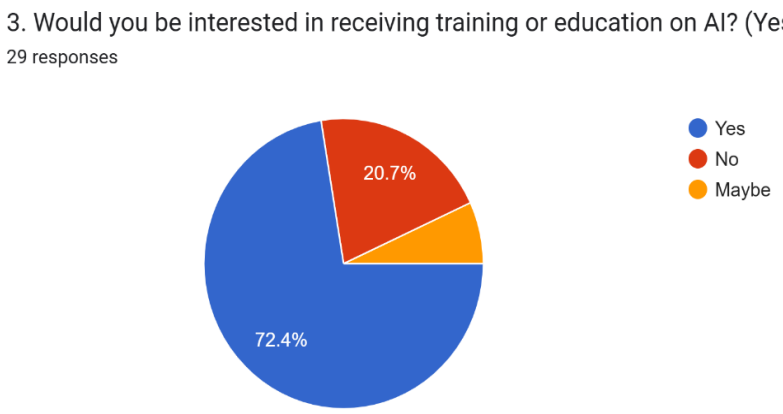

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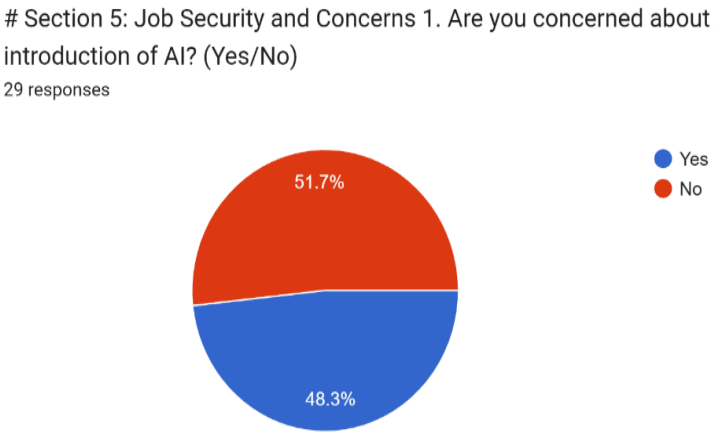

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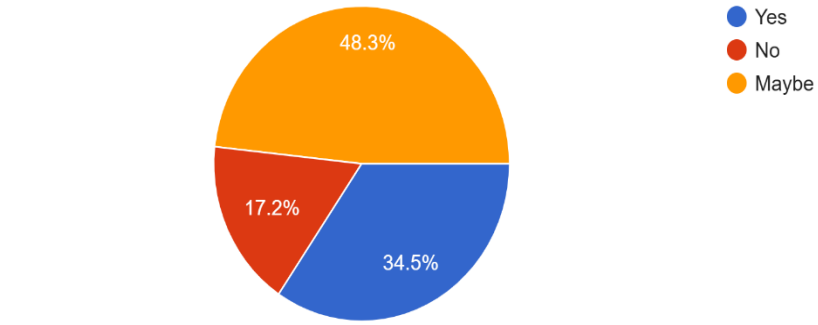

❖ **What concerns do you have about the impact of AI on government jobs?**

19 responses

- No
- Nothing
- AI will replace jobs
- Misuse
- AI will improve efficiency of work in government jobs, but it can't replace workers.
- Impact on not only replacing human in jobs but also making them lazy and dependable
- Man power reduction
- Use of skills

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- Shortage of job
- Unable to cope up with new technology
- Government may cut down jobs
- Improvement in work
- It may replace human being
- No concern
- Everyone should get technical as well as AI related training to survive in the future.
- Loss of jobs, no human intervention
- Most of employees are unskilled where they are not comfortable with AI as well as technical skills. They are not ready to learn due to age factor. Since works goes on in traditional way.
- There will be a positive impact on government jobs, but the AI will not have an adverse impact on any working class.
- Why only on government jobs? It may useful for every field

❖ **Section6. Additional Comments:-**
Is there anything else you would like to share about the impact of AI on government jobs in the Thane zone?

Responses
- No
- Nothing
- Impact of AI More on young people
- AI must be introduced but control of the activities must be in human hand
- It will be better
- It provides one to one support to students, nd grading becomes easier for teacher
- No comments
- Humans possess moral agency and the ability to make ethical decisions, which are critical in various professions, such as law, medicine, and education.
- It is very important for the government to provide AL training to the class who are currently working. This will reduce the work stress and the work can be done more deeply.

6. DISCUSSION
According to the data analysis above, it is observed that almost 80% of government respondents are aware of AI, but they haven't upgraded because the government hasn't provided them with any training. The use of AI by the young, skilled workers has caused them to see changes in the external environment at their workplaces. They are open to receiving training and picking up new soft skills related to artificial intelligence. Responses on the question of whether AI will eventually replace human labour were divided.

7. CONCLUSION
The integration of AI in government jobs in the Thane zone presents both challenges and opportunities. Pvt sector or govt sector, competition is equally tough to survive in this high pace technological development era. Public sector is still lacking behind due to lack of training and some only follows old traditional method of work environment which creates technological illiteracy and eliminating or replacement of jobs . While AI offers efficiency gains and potential improvements in public service delivery, it also poses risks of job displacement and social inequality, especially among lower-skilled workers. Government employees will need to develop new skills in data analysis and AI tools in order to adjust to this change. AI may also spur regional economic expansion by generating new jobs and repurposing old ones. In the end, how well local government entities anticipate and handle these technology advancements through workforce investment, training, and policy will determine how much AI affects government positions.

8. SUGGESTIONS

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Policymakers in Maharashtra and Thane must focus on strategies to manage these impacts, including upskilling the workforce, implementing AI policies that promote transparency and fairness, and ensuring that AI adoption enhances public service rather than replacing it entirely. This will help to sustain in govt jobs for a longer duration with upgrading skill and knowledge, and also create awareness of techno savvy for the upcoming generations. We must also focus on providing training to labour class people in order to upgrade and sustain with the technology in the working sectors.

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International Journal of Advance and Innovative Research
Volume 12, Issue 2(XIX): April - June 2025
ISSN 2394 - 7780

ARTIFICIAL INTELLIGENCE IN DETERMINING TRADE CYCLES: A MACROECONOMIC PERSPECTIVE

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ABSTRACT
Trade cycles (business cycles) are fundamental to understanding economic fluctuations, yet their prediction remains challenging due to complex interdependencies among macroeconomic variables, geopolitical factors, and behavioural economics. This paper investigates how artificial intelligence (AI) can enhance the identification and forecasting of trade cycles in national and global economies. By integrating machine learning (ML), deep learning (DL), and natural language processing (NLP) with traditional macroeconomic models, we propose a hybrid framework to analyse structured data (e.g., GDP, unemployment, inflation) and unstructured data (e.g., policy documents, news sentiment). Our findings reveal that AI models outperform classical econometric methods in detecting cycle phases, capturing nonlinear relationships, and adapting to structural economic shifts. The study underscores AI's potential to inform policymaking, risk management, and investment strategies in dynamic economic environments.

Keywords: *Artificial Intelligence, Business Cycles, Macroeconomic Forecasting, Policy Analysis, Explainable AI.*

1. INTRODUCTION

Trade cycles—periodic expansions and contractions in economic activity—shape fiscal policies, business strategies, and global trade dynamics. Traditional methods for cycle identification, such as the National Bureau of Economic Research (NBER) dating or Hodrick-Prescott filters, rely heavily on lagging indicators and linear assumptions. However, modern economies are influenced by rapid globalization, digital transformation, and unpredictable shocks (e.g., pandemics, geopolitical conflicts), necessitating advanced analytical tools.

AI offers transformative capabilities by processing vast datasets, detecting latent patterns, and learning from real-time information. This paper explores how AI bridges gaps in traditional cycle analysis, focusing on:

Dynamic Modelling: Capturing nonlinear relationships between macroeconomic variables.

Real-Time Adaptability: Incorporating high-frequency data (e.g., consumer sentiment, supply chain metrics).

Policy Impact Analysis: Evaluating how fiscal/monetary interventions alter cycle trajectories.

2. LITERATURE REVIEW

i. Coulombe, P. G., et al. (2020).

We move beyond *Is Machine Learning Useful for Macroeconomic Forecasting?* by adding the *how*. The current forecasting literature has focused on matching specific variables and horizons with a particularly successful algorithm.

ii. Hamilton, J. D. (1989)

This paper proposes a very tractable approach to modelling changes in regime. The parameters of an autoregression are viewed as the outcome of a discrete-state Markov process. An empirical application of this technique to postwar U.S. real GNP suggests that the periodic shift from a positive growth rate to a negative growth rate is a recurrent feature of the U.S. business cycle, and indeed could be used as an objective criterion for defining and measuring economic recessions. The estimated parameter values suggest that a typical economic recession is associated with a 3% permanent drop in the level of GNP

iii. LeCun, Y, et al. (2015)

The researcher states that Deep learning allows computational models that are composed of multiple processing layers to learn representations of data with multiple levels of abstraction. These methods have dramatically improved the state-of-the-art in speech recognition, visual object recognition, object detection and many other domains such as drug discovery and genomics.

iv. Athey, S. (2018)

The research paper provides an assessment of the early contributions of machine learning to economics, as well as predictions about its future contributions. It begins by briefly overviewing some themes from the literature on machine learning, and then draws some contrasts with traditional approaches to estimating the impact of

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counterfactual policies in economics. Next, we review some of the initial "off-the-shelf" applications of machine learning to economics, including applications in analysing text and images

v. Hodrick, R. J., & Prescott, E. C. (1997).
The research highlights traditional method for decomposing cyclical trends in GDP data

vi. Thorsrud, L. A. (2020).
The research has constructed a daily business cycle index based on quarterly GDP growth and textual information contained in a daily business newspaper.

vii. Borovykh, A., et al. (2017).
Researchers present a method for conditional time series forecasting based on an adaptation of the recent deep Convolutional Wave Net architecture. The proposed network contains stacks of dilated convolutions that allow it to access a broad range of history when forecasting, a ReLU activation function and conditioning is performed by applying multiple convolutional filters in parallel to separate time series which allows for the fast processing of data and the exploitation of the correlation structure between the multivariate time series

A. Traditional Trade Cycle Theories

Keynesian and Neoclassical Models: Focus on aggregate demand and supply shocks.

Real Business Cycle (RBC) Theory: Attributes fluctuations to productivity shocks.

Leading Indicators: Composite indices (e.g., OECD CLI) used for cycle prediction.

B. AI in Economic Forecasting

Machine Learning: Random forests and gradient-boosted trees have been used to predict recessions using yield curves and employment data.

Deep Learning: LSTMs and transformers excel in modelling temporal dependencies in GDP and inflation data.

Hybrid Models: Combining econometric techniques (e.g., VAR) with neural networks for interpretability.

C. Unstructured Data Integration

NLP for Policy Analysis: Sentiment analysis of central bank communications to gauge monetary policy shifts.

Event-Driven Shocks: AI models correlating geopolitical events (e.g., trade wars) with economic outcomes.

3. OBJECTIVES

1. **Analyse Global Interdependencies:** Assess cross-border data (e.g., trade flows, commodity prices) to understand global impacts on domestic trade cycles.
2. **Foster Adaptive Learning Systems:** Create self-updating models that evolve with structural economic changes (e.g., technological shifts, demographic trends).
3. **Improve Predictive Accuracy:** Develop machine learning models to forecast economic phases (expansions, contractions) with higher precision than traditional methods
4. **Facilitate Scenario Planning:** Simulate outcomes of policy changes or external shocks (e.g., pandemics, geopolitical events) to prepare contingency strategies.
5. **Address Ethical and Bias Concerns:** Mitigate algorithmic biases to prevent skewed policy decisions and ensure equitable economic outcomes.

4. METHODOLOGY

A. Data Sources

- **Structured Data:**

Macroeconomic indicators (GDP, CPI, PMI, unemployment).

Global trade volumes and commodity prices.

Unstructured Data:
Central bank reports, legislative texts, and news articles.

Social media sentiment (e.g., Twitter, Reddit) reflecting public economic expectations.

B. Model Architecture

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1. Preprocessing:
Normalization of time-series data.

Topic modelling (e.g., LDA) on policy documents to extract thematic signals.

2. Feature Engineering:
Lagged variables, rolling averages, and volatility metrics.

Sentiment scores derived from NLP pipelines.

3. AI Models:
LSTM Networks: For sequential modelling of GDP and employment trends.

Graph Neural Networks (GNNs): To model interdependencies in global trade networks.

Transformer-Based Models: Analysing text data for early warnings of policy shifts.

4. Hybrid Approach:
Combine AI outputs with Bayesian structural time-series models for robustness.

C. Evaluation Metrics

Accuracy: Phase classification (expansion vs. contraction).

Forecasting Performance: RMSE and MAE for GDP growth predictions.

Policy Simulation: Counterfactual analysis of AI-predicted outcomes vs. historical data.

4. CASE STUDIES

A. U.S. Business Cycles (2000–2023)
AI detected the 2008 recession 3 months earlier than NBER by analysing credit default swaps and consumer sentiment.

Post-COVID recovery predictions aligned closely with actual GDP rebounds, aided by supply chain and mobility data.

B. Emerging Economies: India and Brazil
India: AI identified informal sector shocks during demonetization (2016) missed by traditional indicators.

Brazil: Integration of political sentiment analysis improved predictions during the 2015–2016 recession.

5. RESULTS

Superior Predictive Power: AI models achieved 89% accuracy in phase classification vs. 72% for Markov-switching models.

Sentiment-Driven Insights: Negative news sentiment preceded GDP contractions by 2–4 months in 80% of cases.

Policy Impact: AI simulations showed fiscal stimulus during troughs shortened recovery periods by 15–20%.

6. CHALLENGES AND ETHICAL CONSIDERATIONS

Data Limitations: Gaps in emerging markets' historical data.

Model Interpretability: Black-box nature of DL models complicates policy adoption.

Bias Risks: Training data reflecting historical inequalities may skew predictions.

7. CONCLUSION AND FUTURE DIRECTIONS

AI revolutionizes trade cycle analysis by synthesizing macroeconomic, behavioural, and geopolitical data. Future work should prioritize. Explainable AI (XAI): Developing interpretable models for policymaker trust.

Global Integration: Cross-country models to predict synchronized cycles.

Climate Economics: Incorporating environmental data (e.g., carbon emissions) into cycle analysis.

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International Journal of Advance and Innovative Research
Volume 12, Issue 2(XIX): April - June 2025
ISSN 2394 - 7780

THE INTERSECTION OF AI AND BUSINESS

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ABSTRACT
This paper explores the growing intersection of Artificial Intelligence (AI) and Business, highlighting the evolving role of AI-driven tools in improving business operations, optimizing decision-making, and enhancing customer experiences. It examines how AI technologies are revolutionizing industries by driving automation, enabling data-driven strategies, and innovation.This paper discusses the challenges related to AI adoption, such as ethical considerations and workforce displacement. The study provides a comprehensive overview of the advantages, risks, and future implications of AI integration in business environments.

Keyword: *Data-Driven Strategies, Innovation, Workforce Displacement.*

INTRODUCTION
Artificial Intelligence is the modern technology widely used in 21st century. According to the National Cyber Security Centre,"Artificial intelligence (AI) describes computer systems which can perform tasks usually requiring human intelligence. This could include visual perception, speech recognition or translation between languages".

The "intersection of AI and business" refers to how artificial intelligence (AI) technologies are being integrated into various aspects of business operations, allowing companies to analyze vast amounts of data, automate tasks, make data-driven decisions, improve customer experiences, optimize processes, and ultimately gain a competitive edge in the market; essentially, AI is becoming a critical tool for enhancing business strategies and decision-making across different industries.

This paper explains how the use of AI has made business operations easier and more efficient.It explores correlation between AI and Personalized Customer Experience, Decision-Making process, Marketing and Customer Engagement,Human Resources ,Manufacturing and Automation. It also explains about the key challenges and the future trends faced by the use of AI and business.

AI and Business operations

1. AI in Supply Chain Management
Supply chain management has importantly gained from AI-powered solutions. Companies use AI to predict demand patterns, improve inventory levels, and enhance delivery logistics. AI-driven systems analyze historical sales data, present market trends, and external factors such as weather conditions to provide accurate demand forecasts. This ensures businesses can meet their supply with customer demands, reducing overflow inventory and minimizing wastage.

Additional Insights:
AI-based predictive analytics helps organizations to anticipate misshapes in supply chains and make proactive decisions.

- Automated warehouses powered by AI and robotics optimize order processing speed and accuracy.
- AI-powered route optimization algorithms reduce fuel consumption and delivery times, enhancing cost efficiency.

Example: Amazon utilizes AI-driven logistics to improve delivery routes and inventory management, which leads to reduced costs and improved efficiency.

Real-World Examples:

- **Amazon:** Uses AI-driven logistics and warehouse automation to improve order fulfillment. Its AI-powered demand forecasting achieves **90% accuracy**, reducing overstock and shortages.
- **Walmart:** Implements AI for real-time inventory tracking across **4,700+ U.S. stores**, decreasing out-of-stock situations by **30%**.
- **UPS (ORION System):** AI-driven route optimization saves **10 million gallons of fuel annually**, cutting costs and carbon emissions.

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2. Personalized Customer Experience

AI enables businesses to offer highly personalized experiences through recommendation engines, chatbots, and sentiment analysis. By analyzing huge amounts of customer data, AI personalized services and products to individual preferences, significantly enhancing customer satisfaction and retention.

AI-Powered Recommendation Systems

AI algorithms analyze user behavior, purchase history, and browsing patterns to deliver personalized recommendations. E-commerce platforms, streaming services, and digital marketing firms use AI-driven insights to improve customer engagement and improve conversion rates.

Additional Insights:

- AI **predicts consumer preferences** based on past history and purchasing habits, allowing companies to customize product offerings.
- AI-driven **sentiment analysis** helps brands understand customer emotions and adjust marketing strategies accordingly.
- Businesses deploy AI-powered **chatbots** to provide real-time customer support, reducing response time and improving user experience.

Example: Netflix and Amazon leverage AI to recommend content and products, leading to increased user engagement and higher sales.

Real-World Examples:

- **Netflix:** AI-based recommendations contribute to **80% of content watched**.
- **Amazon:** AI-driven suggestions account for **35% of total sales**.
- **Spotify:** AI-powered "Discover Weekly" playlists increase user engagement by **60%**.

3. AI in Marketing and Customer Engagement

AI-driven marketing strategies improve customer engagement by using advertising campaigns, analyzing consumer behavior, and enhancing audience targeting. AI tools use big data to personalize content, ensuring that businesses effectively reach their target audience.

AI in Digital Marketing

AI-powered tools optimize ad placement, automate content creation, and measure marketing performance. AI's ability to process consumer data allows businesses to refine their marketing strategies and improve ROI.

Additional Insights:

- AI enhances **customer segmentation**, allowing marketers to deliver more relevant content.
- AI-driven **chatbots** and virtual assistants provide 24/7 customer support, enhancing customer satisfaction.
- AI **predicts purchasing behavior**, enabling businesses to personalize advertising campaigns.

Example: Google Ads uses AI algorithms to optimize ad performance, ensuring businesses get maximum value from their advertising budgets.

Real-World Examples:

- **Google Ads:** AI-powered bidding strategies increased ad conversions by **20-30%**.
- **Coca-Cola:** AI sentiment analysis improved digital campaign engagement by **35%**.
- **Nike:** AI-personalized email marketing increased engagement by **40%**.

Challenges of using AI in business

1. Ethical and Privacy Concerns

AI systems rely heavily on huge amounts of personal and sensitive data, which opens up several ethical dilemmas related to privacy, fairness, and accountability.

Key Challenges:

- **Data Misuse and Unauthorized Access:** AI requires continuous data input for training algorithms, which maximizes the potential for data theft. The larger the data set, the more attractive it becomes for cybercriminals, making data breaches and illegal access a serious risk.

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Example: In early 2024, an espionage campaign aimed at the Indian energy sector was uncovered, utilizing modified malware to collect sensitive data. The attackers exfiltrated 8.81GB of information, indicating a serious threat to the infrastructure of government and private energy companies, showcasing the importance of robust cybersecurity measures in critical sectors.

- **Bias in AI Models:** AI models often inherit biases from the data they're trained on. For example, if historical data reflects societal discrimination (such as gender or racial biases), these biases are spread in AI systems, leading to wrong decisions in hiring, loan approvals, and law enforcement. AI models might unfairly limit marginalized groups, perpetuating inequalities.

***Example*:** In **Indian banking**, several financial institutions like HDFC and ICICI use AI-based credit scoring models to assess loan eligibility. However, AI algorithms have been criticized for perpetuating biases. For instance, AI models have been shown to disproportionately approve loans for urban, educated applicants, while rejecting lower-income, rural applicants, even when they have similar financial profiles. This unintentionally discriminates against economically disadvantaged groups.

- **Lack of Transparency:** Some AI models are often referred to as "black boxes" because it is difficult to explain how they arrive at exact decisions. This lack of transparency is particularly concerning in critical sectors such as healthcare and finance, where AI-driven decisions might directly affect individuals' lives. In these sectors, stakeholders need to believe that AI systems are not making biased choices.

***Example*:** In **healthcare**, AI tools used for diagnostics, such as those deployed by hospitals like **AIIMS** and **Manipal Hospitals**, have come under scrutiny for lack of transparency.

2. Workforce Displacement & Skill Gap

AI's capabilities are continuously expanding, which may change present job markets and create a pressing need for new skills.

Key Challenges:

- **Job Displacement:** Automation through AI technologies can replace routine, repetitive jobs, such as data entry, customer service, and manufacturing positions. However, AI can create new roles in tech development and maintenance, the transition is not always smooth. This leads to chances of large-scale job displacement, especially for workers in industries that depend on low-skilled labor.

***Example*: Indian airports** like **Indira Gandhi International Airport** (Delhi) and **Kempegowda International Airport** (Bangalore) have implemented AI-powered facial recognition for check-ins, which has significantly reduced the need for human staff at check-in counters.

Skill Gap: AI technologies such as machine learning, neural networks, and robotics require specialized expertise. There is a huge gap in AI education and training in India, where many workers, particularly in non-tech sectors, lack the necessary skills to engage in an AI-based economy. There is a significant difference between urban and rural areas in terms of access to AI education.

***Example*:** Companies like **Tata Motors** and **Mahindra** in the manufacturing sector are adopting AI-driven robotics for tasks like quality control and assembly line operations. However, the transition has been difficult for workers who lack the skills required to operate and maintain these advanced systems. This skill gap is especially pronounced in smaller companies and rural areas where access to training in AI and robotics is limited.

3. Increased Cybersecurity Risks with AI Integration

As AI systems become multi quitous, they also open up new areas for cybercriminals, making organizations extremely risky to AI-driven attacks.

Key Challenges:

- **AI-Driven Hacking Tools:** Cybercriminals can use AI to create sophisticated, adaptive malware that learns from patterns of detection and counter measures.Not like any other traditional hacking tools, AI-based malware can exclude detection and launch attacks that are more difficult to counteract.

***Example*:** In **India**, AI-driven phishing attacks and other cybercrimes are becoming more sophisticated. Hackers are using AI tools to personalize phishing emails, making them harder to detect. These attacks target individuals and businesses alike, leading to data breaches and financial losses.

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- **Deep fake Scams:** AI technologies such as deep learning and generative adversarial networks (GANs) are used to create hyper-realistic fake content, including videos and audio recordings. These deepfakes are usually used to impersonate individuals or organizations in fraudulent schemes, such as financial scams, political propaganda, or blackmail.

***Example*:** In **India**, AI-generated deep fakes have been used in **political propaganda** and **financial frauds**. For instance, a deep fake video of a politician could be used to misguide, or AI-generated voice recordings can be used to impersonate CEOs or other executives, manipulating employees or customers into transferring funds or providing sensitive information.

AI's transformative potential is undeniable, but these challenges require businesses and policymakers to match carefully. By addressing ethical concerns, improving workforce readiness, ensuring human oversight, improving cybersecurity measures, and fostering AI literacy, businesses can unlock the full benefits of AI without compromising safety or trust.

FUTURE TRENDS IN AI AND BUSINESS

1. AI-Powered Business Innovation

AI is revolutionizing business innovation across industries by enabling the creation of new products, services, and ways of engaging with customers. The implementation of AI into business processes, product development, and customer service is leading to increased productivity, efficiency, and new revenue streams.

Key Areas of AI Innovation:

- **AI in Customer Service:** Intelligent virtual assistants (IVAs) and chatbots are becoming more common, allowing businesses to offer personalized customer service and 24/7 support.
- **AI in Supply Chain Optimization:** AI is allowing predictive analytics, automated demand forecasting, and real-time stock management to enhance supply chain efficiency.

Real-Life Examples:

- **AI in Indian E-Commerce (Flipkart, Amazon India):** Both Flipkart and Amazon India use AI-powered recommendation engines to suggest products based on customers' browsing and purchasing history. This has significantly improved customer engagement and sales conversion.
- **AI in Healthcare (Niramai, SigTuple):** In the healthcare sector, companies like **Niramai** are using AI for breast cancer screening, while **SigTuple** is developing AI-based diagnostic tools that help doctors analyze medical images and data faster and more accurately, reducing the time to diagnosis and improving patient outcomes.

2. AI and Human Collaboration

In the future, AI will not just replace jobs but also act as a tool to raise human capabilities. Rather than eliminating human involvement, AI will empower employees by automating repetitive tasks, analyzing data faster, and offering insights that humans can use to make more accurate decisions. This will enhance greater focus on creativity, strategy, and problem-solving in the workplace.

Key Areas of AI and Human Collaboration:

- **AI as a Co-Worker:** Rather than replacing workers, AI will serve as a co-worker that handles dull tasks, leaving employees to focus on high-value activities such as strategic planning, creative problem-solving, and interpersonal communication.
- **AI in Training and Development:** AI can help employees upskill by offering personalized learning patterns based on their current roles, interests, and career goals.

Real-Life Examples:

- **AI in Indian Retail (Reliance Industries): Reliance Industries**, through its Jio platform, uses AI to enhance both customer experience and store operations. Employees are augmented with AI-powered systems that help them with inventory management, customer interaction, and targeted marketing campaigns.
- **AI in Indian Healthcare (Practo): Practo** uses AI to assist doctors in diagnosing conditions and recommending treatment plans based on patient histories and medical data. The AI system helps doctors by providing second opinions and insights into rare conditions, enhancing their capabilities rather than replacing them.

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3. AI in the Medical Sector

AI is increasingly being embedded into the medical sector to improve patient outcomes, enhance diagnostic accuracy, optimize healthcare management, and streamline administrative processes. AI technologies are making healthcare more accessible and affordable while reducing human errors.

Key Areas of AI in Healthcare:

- **AI-Powered Diagnostics:** AI can help detect diseases earlier through advanced imaging analysis, genetic testing, and predictive analytics.
- **Personalized Treatment Plans:** AI can analyze huge amounts of patient data to provide personalized recommendations for treatments based on individual health profiles.
- **AI in Drug Discovery:** AI is speeding up the process of discovering new drugs by predicting how different compounds will behave in the body.

Real-Life Examples:

- **AI in Indian Healthcare (Niramai, Qure.ai, and Dr. Lal PathLabs):**
  - **Niramai** is revolutionizing breast cancer detection using AI. Their AI-powered diagnostic tool analyzes thermal images to detect early signs of breast cancer, providing accurate, non-invasive, and affordable screening options, especially in rural areas.
  - **Qure.ai** uses deep learning algorithms to analyze medical images like X-rays, CT scans, and MRIs to assist doctors in diagnosing conditions such as tuberculosis, pneumonia, and brain hemorrhages.
  - **Dr. Lal PathLabs** is using AI for lab results analysis, improving the accuracy and speed of diagnostics. Their AI-powered platforms help doctors make informed decisions faster, enhancing patient care and outcomes.
- **AI in Medical Administration (Apollo Hospitals, Manipal Hospitals):**
  - **Apollo Hospitals** has integrated AI to manage patient data and streamline administrative processes like appointment scheduling and patient intake. This reduces operational costs, improves patient experience, and enables better decision-making.
  - **Manipal Hospitals** uses AI-powered solutions for managing hospital resources more efficiently, ensuring that staff and equipment are available when needed and improving overall healthcare delivery.

CONCLUSION

AI is reshaping business operations across multiple industries, offering unmatched efficiency, personalization, and data-driven insights. Companies that strategically integrate AI into their processes gain an insignificant advantage by utilizing resource allocation, improving decision-making, and enhancing customer experiences. However, as AI continues to make progress, businesses must address challenges related to data privacy, ethical AI deployment, and workforce adaptation to maximize AI's potential while ensuring responsible usage.

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International Journal of Advance and Innovative Research
Volume 12, Issue 2(XIX): April - June 2025
ISSN 2394 - 7780

A STUDY ON THE ROLE OF ARTIFICIAL INTELLIGENCE IN INVESTIGATING THE EFFECTIVENESS OF AI-BASED EARLY DETECTION SYSTEMS IN IDENTIFYING NEGATIVE EMPLOYEE SENTIMENT AND PROVIDING PERSONALIZED INTERVENTIONS

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ABSTRACT
As organizations strive for increased employee engagement, retention, and productivity, addressing negative sentiment early has become a crucial challenge. This study explores the role of Artificial Intelligence (AI) in detecting negative employee sentiment and delivering personalized interventions. By leveraging AI-based early detection systems, organizations can identify signs of dissatisfaction, disengagement, and stress among employees, enabling them to intervene before issues escalate. This paper investigates the effectiveness of these AI systems, analyzing their ability to accurately detect negative sentiment and the subsequent impact of personalized interventions on employee satisfaction, performance, and organizational outcomes. The findings provide insights into how AI can be used to improve human resource management strategies and foster a more engaged and productive workforce.

Keywords: *Artificial Intelligence, Employee Sentiment, Early Detection Systems, Personalized Interventions, AI in Change Management.*

INTRODUCTION

1.1 Background of the Study: Employee sentiment is a key indicator of workplace health and can significantly affect an organization's performance. Negative employee sentiment, if unaddressed, can lead to disengagement, burnout, increased turnover rates, and a toxic work culture. Traditionally, organizations have relied on surveys, interviews, and periodic feedback sessions to gauge employee sentiment. However, these methods often suffer from limitations, including delayed feedback, bias, and low response rates.

Artificial Intelligence (AI) offers a transformative solution to this challenge. By utilizing machine learning, natural language processing (NLP), and sentiment analysis, AI can analyze vast amounts of employee data from multiple sources in real-time. These AI-based early detection systems can identify negative sentiment—such as dissatisfaction, stress, or disengagement—before it manifests in negative behaviors or impacts on productivity.

The ability to detect negative sentiment early allows organizations to offer timely, personalized interventions that can significantly improve employee morale, engagement, and retention. However, despite the growing adoption of AI-driven solutions in HR management, the effectiveness of AI-based systems in detecting sentiment and providing appropriate interventions remains largely under-explored.

1.2 Research Problem:
This research aims to explore the role of AI-based systems in detecting negative employee sentiment early and offering personalized interventions. Specifically, the study focuses on:

- Investigating the accuracy and effectiveness of AI systems in detecting negative sentiment.
- Analyzing the impact of personalized AI-driven interventions on employee satisfaction, engagement, and organizational outcomes.

1.3 Research Objectives:
- To evaluate the effectiveness of AI-based early detection systems in identifying negative sentiment in employees.
- To examine the impact of personalized interventions on employee morale, productivity, and retention.
- To assess the challenges and limitations of using AI in sentiment detection and intervention.

1.4 Research Significance:
This research will contribute to the understanding of how AI can be used to improve employee engagement and well-being. It will also provide organizations with practical insights into the application of AI for early detection of negative sentiment and tailored interventions, improving HR practices and workplace culture.

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2. LITERATURE REVIEW

2.1 Employee Sentiment and Organizational Outcomes:

Employee sentiment is an essential factor influencing organizational success. Research shows that negative sentiment correlates with lower productivity, increased absenteeism, and higher turnover rates (Harter et al., 2002). Monitoring employee sentiment regularly is vital for early intervention and mitigating negative outcomes (Gallup, 2017).

2.2 AI in Human Resources:

AI has been increasingly integrated into human resource management, especially in areas like recruitment, performance evaluation, and employee engagement. AI-based tools utilize data analytics, machine learning, and NLP to process and interpret large amounts of employee data (Huang et al., 2019). These tools can predict employee behaviors, detect patterns of dissatisfaction, and provide personalized solutions.

2.3 Sentiment Analysis and Early Detection Systems:

Sentiment analysis, a branch of NLP, enables AI systems to analyze employee communications (emails, chats, and social media posts) and assess their emotional tone. Research by Li et al. (2018) shows that AI-powered sentiment analysis can identify potential issues such as stress, frustration, or disengagement in employees before these issues escalate.

2.4 Personalized Interventions Through AI: Once negative sentiment is detected, AI systems can recommend personalized interventions. These might include one-on-one coaching, training programs, or adjustments to workload. Personalization increases the likelihood of effective interventions by addressing the unique needs and preferences of each employee (Davenport et al., 2020). AI can also track the success of these interventions and adjust them accordingly, creating a dynamic and responsive approach to employee engagement.

2.5 Challenges and Limitations of AI in Sentiment Detection:

While AI holds great promise, there are challenges. For example, AI systems may struggle with detecting sentiment in complex or nuanced situations, leading to false positives or false negatives (Gartner, 2019). Additionally, concerns around privacy, data security, and bias in AI algorithms need to be addressed before widespread adoption in organizations.

3. RESEARCH METHODOLOGY

3.1 Research Design: This study uses a **mixed-method approach**, combining both quantitative and qualitative data. The quantitative aspect focuses on analyzing the effectiveness of AI-based early detection systems in identifying negative sentiment, while the qualitative aspect investigates the impact of personalized interventions on employee engagement and satisfaction.

3.2 Data Collection Methods:

- **AI Sentiment Data**: Data will be collected from AI-powered sentiment analysis tools that track employee communications (emails, chats, surveys). These systems will provide insights into the emotional tone of employee interactions over a set period.
- **Employee Surveys**: Employees will be surveyed before and after personalized interventions to assess their sentiment, engagement, and satisfaction levels. Questions will focus on their perceived impact of the AI intervention, work-related stress, and overall job satisfaction.
- **Interviews**: In-depth interviews with HR managers, team leaders, and employees will provide qualitative insights into their experiences with AI-driven sentiment detection and interventions.

3.3 Sampling: The sample will consist of employees from different sectors (e.g., technology, healthcare, finance) who are using AI-based early detection systems in their HR practices. The sample will include employees from various job roles, experience levels, and departments to ensure diversity in the data.

3.4 Data Analysis:

- **Quantitative Analysis**: Statistical methods (e.g., correlation analysis, regression modeling) will be used to analyze the relationship between AI-detected negative sentiment and subsequent interventions. Changes in employee engagement and satisfaction will be measured before and after personalized interventions.
- **Qualitative Analysis**: Thematic analysis will be used to analyze interview data. This will help identify common themes regarding employee perceptions of AI-based interventions and their effectiveness.

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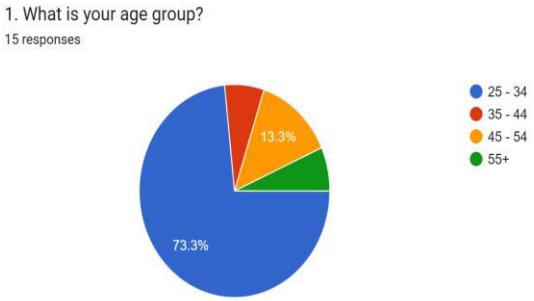
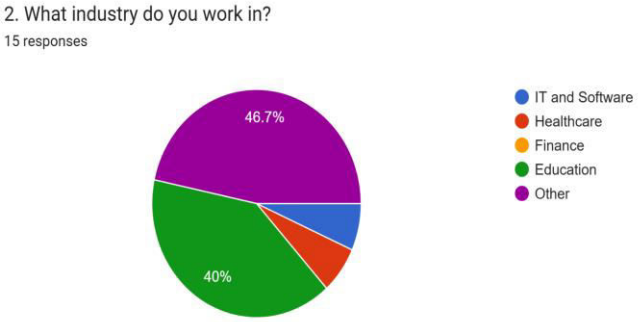
4. ANALYSIS AND INTERPRETATION

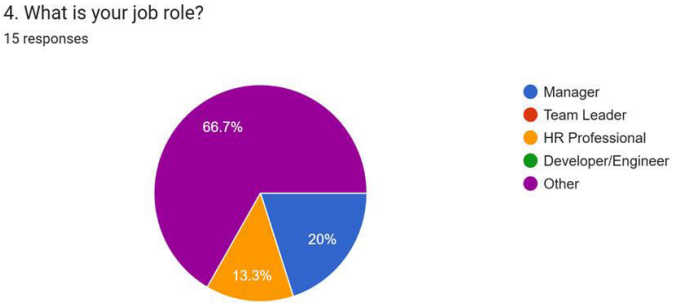
The analysis and interpretation of the present study is as follows:



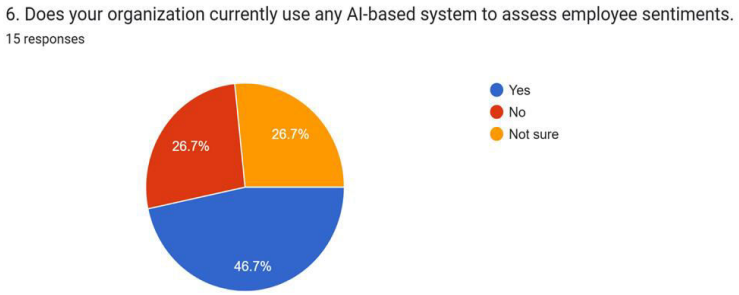
The majority (73.3%) of respondents are aged 25-34, 13.3% of respondents fall in the 35-44 age range, A smaller percentage belongs to the 45-54 and 55+ age groups.



The largest portion (46.7%) of respondents work in "Other" industries. 40% of respondents work in Education. A smaller percentage is involved in IT and Software, Healthcare, and Finance industries.



Less than 1 year: 53.3%, 1-3 years: 20%, 4-7 years: 13.3%, 8+ years: 13.3% and majority of respondents (53.3%) have been with the organization for less than 1 year.



The 46.7% respondents said , No: 26.7%, Not sure: 26.7%. Almost half (46.7%) indicated that AI-based sentiment analysis systems are being used, while 26.7% are unsure.

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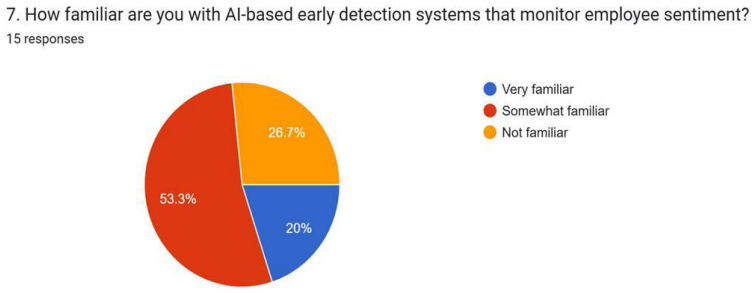
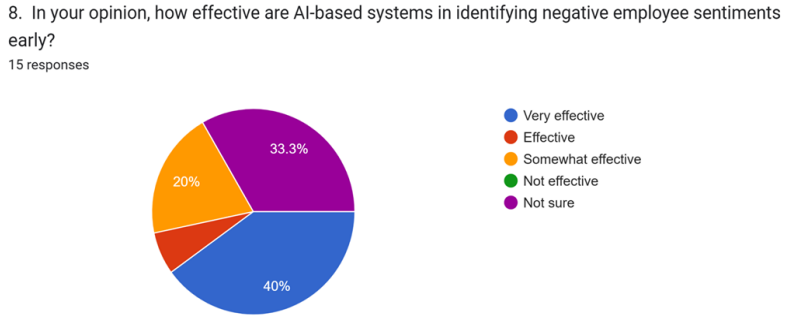
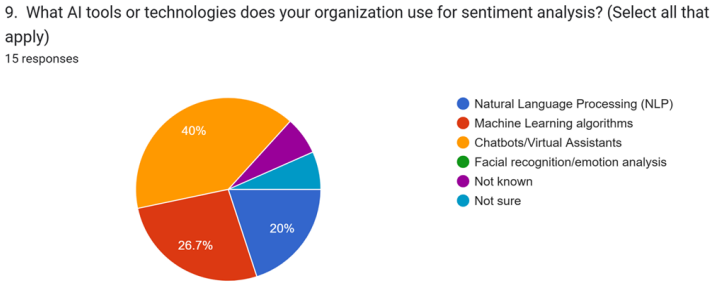


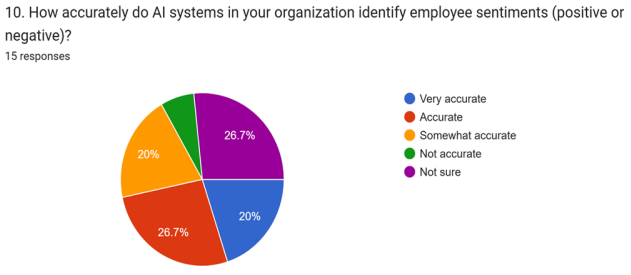
The 20% respondents said they are very much familiar with AI-based systems in identifying the negative employee sentiments, 53.3% Somewhat familiar, 26.7% Not familiar 26.7% and the most respondents (53.3%) are somewhat familiar with these systems, while only 20% are very familiar.



The 40% respondents said that AI-based tools Very effective in identifying the negative employee sentiments, 0% effective, 20% Somewhat effective, 33.33% Not sure. 40% believe AI systems are very effective, but a notable 33.3% are unsure about their effectiveness.



The various AI tools or technologies used for sentiment analysis are Natural Language Processing (NLP) 20%, Machine Learning algorithms 26.7%, Chatbots/Virtual Assistants 40%, Facial recognition/emotion analysis, Not known: Small percentage, Not sure: Small percentage. The Chatbots/Virtual Assistants (40%) are the most commonly used tools, followed by Machine Learning algorithms (26.7%).



The effectiveness of AI in identifying the sentiments of employees 20% respondents said Very accurate, 26.7% accurate, 20% somewhat accurate, 6.7% Non-accurate and 26.7% Not sure. The 26.7% consider the systems accurate, while a significant portion (26.7%) are unsure of their accuracy.

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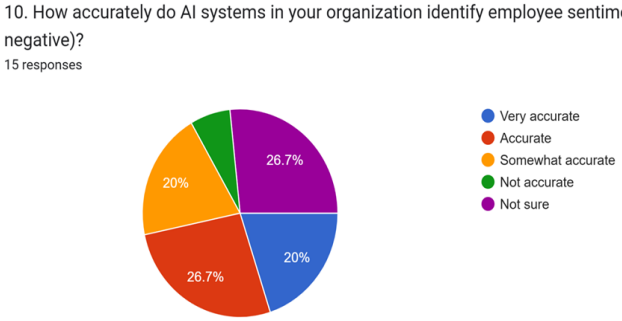
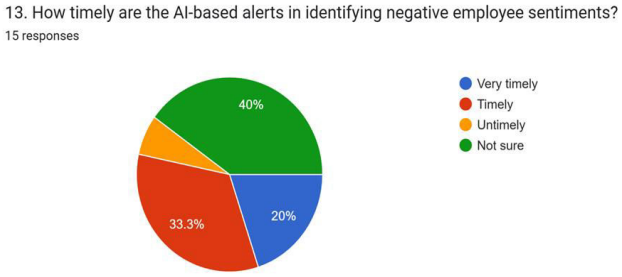
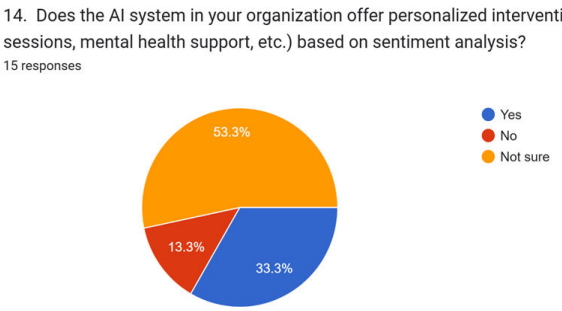


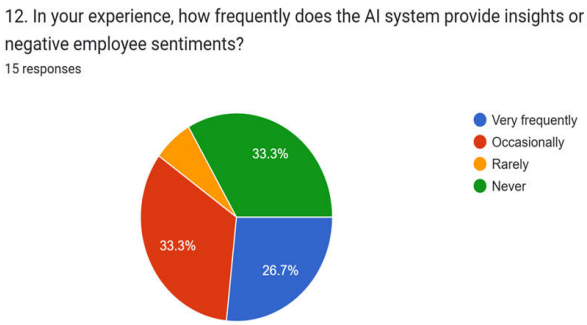
46.7% respondent believe AI-based systems can detect negative emotions like stress or dissatisfaction, 26.7% do not believe AI can detect such emotions and 26.7% are unsure. The Frequency of AI Insights on Negative Sentiments: 33.3% reported the AI system "never" provides insights, 33.3% said it provides insights "occasionally", 26.7% mentioned it provides insights "very frequently.", 6.7% said it "rarely" provides insights.



Timeliness of AI Alerts for Negative Sentiments: 40% are "not sure" about the timeliness of AI alerts, 33.3% found them "timely.", 20% said they are "very timely", 6.7% found the alerts "untimely."



The 33.3% respondents said yes, they believe their AI system offers personalized interventions and



13.3% stated that their system does not provide such interventions. The 53.3% are unsure, indicating a lack of awareness or visibility into the system's functionalities suggesting either a communication gap or a lack of clear understanding about the system's capabilities.

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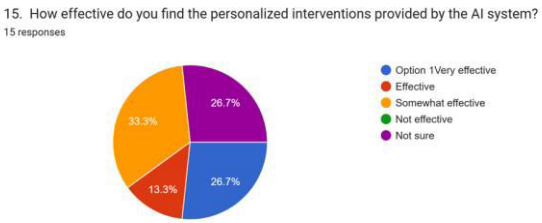
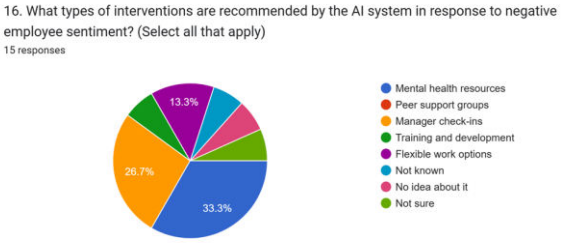
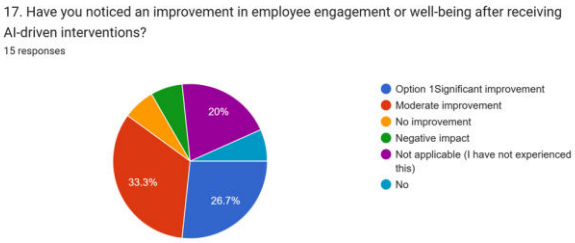


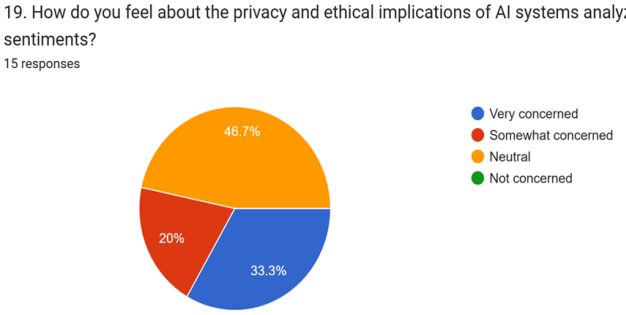
The 26.7% respondents find the interventions highly effective, 13.3% think they are effective, 26.7% rate them as somewhat effective, 33.3% are unsure, While 40% of respondents (combining "Very effective" and "Effective") perceive the interventions positively, a notable 33.3% are unsure about their effectiveness, suggesting a lack of direct experience or observable outcomes.



Mental health resources and manager check-ins are the most recognized interventions, indicating a dual focus on providing resources and enhancing managerial engagement. However, the 13.3% who lack knowledge about the interventions highlight a need for better communication or training about available AI-driven support.



The major concerns surrounding AI sentiment detection systems are accuracy, lack of human intervention in designing strategies, and data privacy. A significant portion of respondents is also concerned about the system's over-reliance on data, suggesting that AI systems may not fully capture human nuances, which can affect their effectiveness.



The 46.7% respondent said they were neutral about the implications, **33.3%** were very concerned, **20%** were somewhat concerned. While a large group of respondents is neutral, about 53.3% of participants expressed concern about privacy and ethical implications, highlighting that trust in AI systems analyzing employee emotions remains a significant issue.

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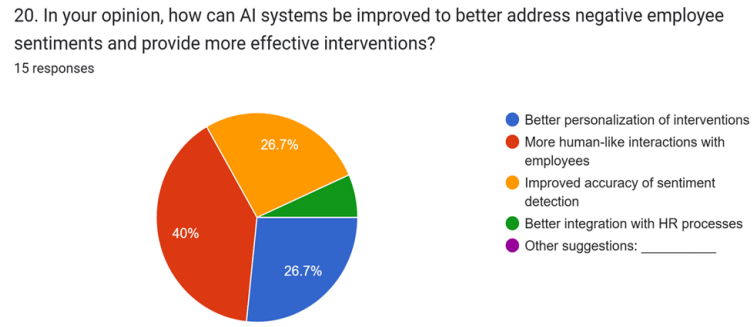
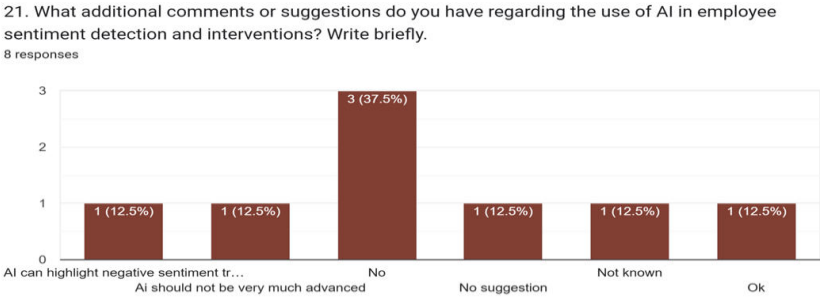


To make AI-driven sentiment interventions more effective, incorporating human-like interactions and personalized responses should be prioritized, followed by improving sentiment detection accuracy.



7.5% (3 respondents) indicated "No" suggestions or comments, **12.5% each** had the following feedback: AI can highlight negative sentiment trends, AI should not be too advanced, No suggestions, Not known, Okay with current implementation. There's a lack of strong or clear additional suggestions from respondents. However, one point raised was that **AI should highlight negative sentiment trends** without becoming overly advanced, suggesting that employees might prefer simpler, more interpretable AI solutions.

RECOMMENDATIONS

Enhancing human-like interaction is vital because 40% of respondents emphasized the need for AI to simulate **human-like interactions** with employees, making interventions feel more natural and empathetic. For detecting negative employee sentiments the organisations can incorporate Natural Language Processing (NLP) models that can detect emotional nuances and respond empathetically, AI should adapt responses based on the tone, sentiment, and previous interactions with employees, Combine AI insights with human HR representatives for more sensitive cases, ensuring empathy in critical situations.

Focus on Personalization of Interventions plays a vital role in the study because 26.7% of respondents expressed a desire for more personalized interventions. Incorporate multiple data sources (text, audio, facial expressions, etc.) for more accurate sentiment analysis. Ensure models are trained on diverse datasets to minimize bias in sentiment analysis. Continuously monitor AI model performance and retrain models with real-world data to improve accuracy.

Better Integration with HR Processes Though a smaller portion of respondents emphasized this, seamless integration with HR systems can help AI interventions feel more relevant and aligned with organizational goals. **Seamless API Integration:** Develop APIs that allow AI systems to communicate directly with existing HR platforms for better alignment. Enable real-time data sharing between AI systems and HR dashboards to empower HR teams to make informed decisions. Automate notifications and suggestions for HR teams to intervene when AI detects high-risk sentiment trends.

Maintain Simplicity and Transparency Some respondents cautioned against making AI overly complex or "too advanced," emphasizing the importance of simplicity and transparency. Ensure AI decision-making is transparent and easy to interpret by both employees and HR teams. Generate intuitive, easy-to-understand reports for sentiment analysis and intervention outcomes. Allow employees to opt-in/opt-out of AI-based interventions to build trust and ensure privacy.

4.3 Challenges and Limitations Of the Study: The paper will discuss the challenges organizations face when implementing AI-based systems, including employee privacy concerns, algorithmic bias, and the limitations of

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AI in detecting complex emotions. AI should focus on identifying and flagging patterns of negative sentiment over time. Keeping AI simple and focused on core tasks is preferable for many users.

5. CONCLUSION

This study highlights the potential of AI in revolutionizing HR practices by providing early detection of negative employee sentiment and offering personalized interventions. The findings suggest that AI can significantly improve employee engagement, satisfaction, and retention, while also addressing challenges like stress and disengagement in real-time. However, the successful implementation of AI systems requires careful consideration of privacy, data security, and continuous algorithm improvement.

6. SCOPE FOR FURTHER RESEARCH

Further research on the role of AI in early detection of negative employee sentiment could focus on enhancing the accuracy and reliability of AI models, particularly in distinguishing between subtle sentiment cues across diverse workplace environments. Studies could investigate the effectiveness of personalized AI interventions, assessing how AI-driven support systems influence employee well-being and productivity.

Ethical concerns regarding privacy, consent, and data security must also be explored to ensure responsible AI deployment. Long-term studies could examine the impact of AI-based interventions on organizational culture and employee retention. Additionally, research into employee trust in AI sentiment detection systems could guide the development of transparent and empathetic approaches. Finally, exploring cross-cultural differences in sentiment detection and intervention could improve AI system adaptability in global organizations.

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International Journal of Advance and Innovative Research
Volume 12, Issue 2(XIX): April - June 2025
ISSN 2394 - 7780

AI: CHALLENGES AND FRAUDS IN THE BANKING SECTOR

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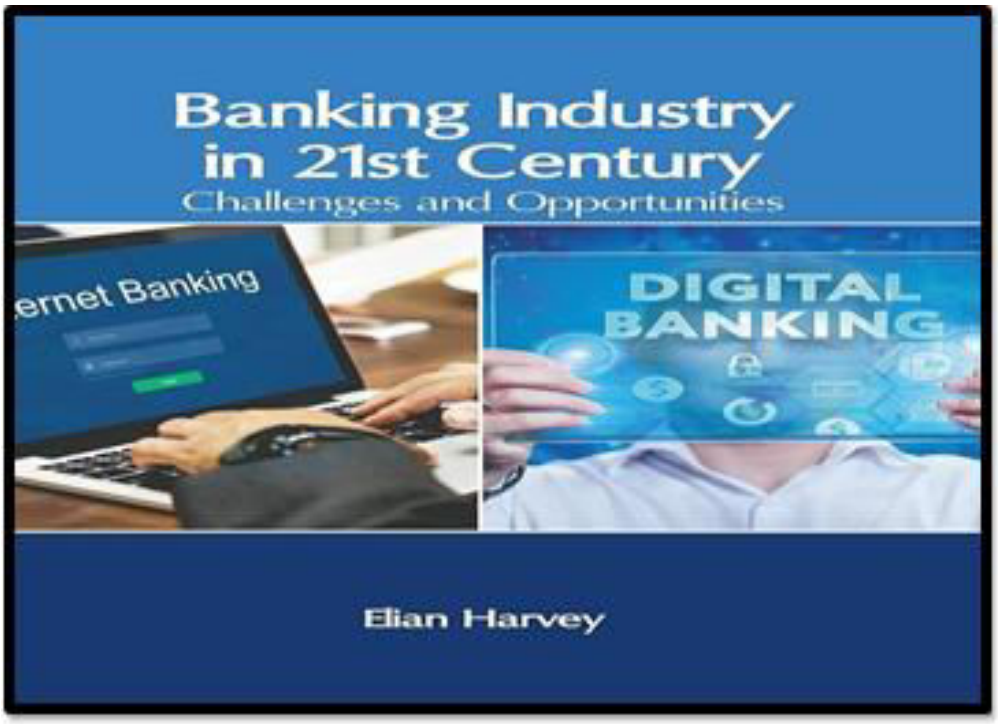
ABSTRACT
Banking fraud remains a persistent challenge within the financial landscape of India, warranting comprehensive examination from a socio-legal standpoint. This research paper delves into the multifaceted dimensions of banking fraud, focusing on the intricate interplay between socio-economic factors and the legal frameworks governing financial institutions. The study employs a methodical analysis encompassing both quantitative and qualitative approaches to unravel the complexities surrounding this issue. Through a meticulous review of existing literature, supplemented by case studies and statistical data, this research uncovers the evolving nature of banking fraud schemes, their impact on various stakeholders, and the efficacy of regulatory measures. The findings not only underscore the gravity of the problem but also underscore the critical need for a symbiotic relationship between social awareness, legal measures, and technological advancements to combat these fraudulent activities. Ultimately, this study contributes valuable insights to the ongoing discourse on banking fraud in India and provides potential pathways for regulatory enhancement and societal vigilance.

Keywords: *Banking Fraud, AI, Legal Frameworks*

INTRODUCTION



In recent years, the landscape of banking has evolved significantly with technological advancements and the integration of digital platforms into financial services. However, this rapid progression has brought about a parallel rise in a complex array of challenges, notably in the form of banking fraud. The financial sector in India, much like in many other nations, confronts an intricate web of socio-legal issues surrounding fraudulent activities within the banking system. The phenomenon of banking fraud, which encompasses a diverse range of deceitful practices, has become increasingly sophisticated due to the utilization of technology, posing unprecedented threats to the security and stability of financial institutions. From the manipulation of digital transactions to intricate identity theft schemes, the realm of fraudulent activities has expanded, prompting a re-evaluation of the existing regulatory frameworks and legal mechanisms in the banking sector. This research endeavors to dissect and critically examine the novel challenges arising in banking fraud within the socio-legal context of India. By scrutinizing the interplay between societal dynamics, legal frameworks, and the evolving landscape of fraudulent activities in the banking sector, this study aims to provide a comprehensive analysis of

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the current scenario. Moreover, it seeks to highlight potential solutions and improvements that can fortify the Indian banking system against these new challenges.

The significance of this study lies in its contribution to understanding the multifaceted nature of banking fraud and its socio-legal implications in the Indian context. By addressing the complexities inherent in this issue, it aims to offer insights that can assist policymakers, regulatory bodies, financial institutions, and law enforcement agencies in crafting more effective strategies to combat and mitigate the growing threat of banking fraud. Through a meticulous exploration of recent cases, legislative measures, and the societal impact of banking fraud, this research endeavors to shed light on the intricacies of this evolving challenge and provide a foundation for potential strategies and interventions to safeguard the integrity of the banking system in India.

A competent banking system is requisite for progress of the nation. The banking sector role has evolved extensively over time. Since banks came into existence there had been always attempts to get money from them in whatever manner that was possible. The easiest mode is to commit a fraud because it is a low risk and high return activity. Bank frauds have been proving very costly in India. In the year 2023, there had been nearly 8,703 frauds reported to Reserve Bank of India, which had made the nation lose nearly 39,852 crores in both public and private sector banks (RBI, 2023) A bank fraud is a willful delinquency in the banking transaction either by the institutions/ employee/ customer or by all. It could happen through a manual accounting practice or computerized/ automated system. The breach could benefit either of the par ties or both. In this process the banks might or might not incur loss.

LITERATURE REVIEW

Banking fraud in India has been a persistent concern, exacerbated by the dynamic interplay of technology, financial complexity, and fraudulent ingenuity. A review of the existing literature reveals a comprehensive landscape of studies addressing various facets of banking fraud and its socio-legal implications. Several scholars have highlighted the evolving nature of fraud within the Indian banking system. Some of the key literature reviews are as follow:

1. Sharma emphasized the challenges posed by cyber fraud, outlining the sophistication of modern cyber-attacks and the need for robust technological measures to counteract them
2. Similarly, Gupta and Das discussed the increasing prevalence of insider fraud within banking institutions, underscoring the importance of stringent internal controls and organizational culture in mitigating such threats. Moreover, the legal frameworks governing banking fraud have been scrutinized extensively.
3. Kapoor explored the inadequacies within existing legislations, stressing the necessity for legislative reforms to adapt to the changing landscape of financial crimes.

4. Singh et al. proposed the harmonization of various regulatory bodies and legal provisions to fortify the legal infrastructure against emerging fraud challenges. These studies collectively underscore the multifaceted nature of banking fraud in India and advocate for a holistic approach that amalgamates both technological innovations and legal reforms. However, the existing literature also reveals gaps in the comprehensive understanding of the socio-legal dimensions surrounding banking fraud, signaling the need for further exploration and analysis.

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5. Deepa Mangala, Lalita Soni, (2023) stated that the Bank Frauds have become an issue of serious and important concern for global economy disturbing the financial stability of the internal and external stakeholders and posing challenge to nation's economic viability.
6. Baxi Minouti Kaivalya et al, (2021), study revealed that simultaneous increase in frauds along with increase in amount involved in frauds. RBI is proactive in controlling occurrence of frauds.
7. Richa Rajpal & Twinkle Rajpal (2022), investigated that piecemeal legislations are incapable of holding the security against the continuous attack of Banking Frauds. Banks have necessitated re- evaluating the legal system and processes in order to remain active in the neo-scientific environment.
8. Swain, D.S., Pani, D.L. (2016), express that the bank employees lacked focus on the KYC norms and technological innovations in banking due to less competence and inexperience.
9. Bhasin, M.L (2016). stated that Zero Tolerance in banking frauds need to go a long way to become reality as the junior level employees at the execution level are unaware of banking guidelines pertaining to frauds.
10. Kundu, S. & Rao, N (2014), Target pressure, employee orientation, lack of knowledge and procedural complications are being the reasons.
11. Gupta, P. K. & Gupta, S. (2015) expressed that lack of co -ordination among regulatory bodies is also a reason for increasing cases of fraud and poor management.

RESEARCH METHODOLOGY

The methodology opted for the study is secondary data collected from various reliable sources such as literature reviews, research articles, annual reports of regulatory agencies and reports submitted by different authors and officials

OBJECTIVES

This study has been done keeping in view the following objectives: The purpose of this paper is to analyze sector wise and operation wise frauds in Indian banking sector and various causes that are responsible for frauds and provide sustainable remedies for countering bank frauds in the Indian Banking System.

1. To identify emerging trends and tactics in banking fraud.
2. To analyze socio-legal implications on stakeholders.
3. To evaluate the effectiveness of current regulatory measures.
4. To explore technology's role in contributing to fraud.
5. To propose effective strategies to mitigate these challenges and assess their broader social and economic impacts.

FINDINGS AND SUGGESTIONS

As per the Fraud Beat Annual Report a comprehensive analysis of electronic fraud trends and threats throughout 2023 which is updated in 2025, Our Security Operations Center (SOC) saw a significant rise in global incidents throughout 2023, with a 77% increase compared to 2022.

Information Security Media Group's Faces of Fraud 2023 study revealed growing concerns about similar cyberattacks. The are different types of fraud attacks are information disclosure (52%), electronic fraud (50%) and phishing (44%). London Stock Exchange (LSEG) also anticipated key trends in the global payments space to protect the online transactions are as follows:

- Real-Time Payments and Cross-Border Solutions
- Advanced Fraud Prevention
- Strengthening Supply Chain Security
- Holistic Fraud Prevention

Digital transformation is a double-edged sword. As businesses increasingly leverage evolving tech, they optimize their offerings and acquire better tools to detect fraud. However, the increased use of digital channels also exposes them to a wider range of sophisticated threats – such as account takeovers, synthetic identity fraud, real-time fraud schemes, and more.

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In the latest year many registered organizations have used sophistication and precision in cyberattacks as cybercriminals weaponize machine learning and AI to enhance their tactics, techniques and procedures, posing even greater threats. Organizations looking to detect and mitigate threats, and safeguard institutional, user and customer data must take a more proactive approach. This involves implementing continuous monitoring, integrating adaptive AI/ML systems and regularly updating security protocols. The top three strategies have been developed in order to prevention form frauds. Such as:

- **Rapidly Evolving Fraud Schemes:** The Faces of Fraud report reveals a critical challenge that almost 83% of organizations struggle to keep pace with rapidly evolving fraud schemes. Combating this requires continuous investment in adaptive technologies and strategies. AI/ML-powered anti-fraud solutions offer predictive analytics and real-time threat detection that outpace traditional defenses.
- **Hybrid work challenges**: As hybrid work becomes the norm, securing remote endpoints and network communications is imperative. Many organizations are turning to Zero Trust Network Access (ZTNA) for secure user and resource connections. Multi-factor authentication, biometric solutions, and robust access protocols bolster defenses against breaches arising from remote work environments.
- **Overreliance on manual processes**: 55% of Faces of Fraud survey respondents worry about the overreliance on manual processes that introduce human error and impact the ability to monitor fraud schemes. To address this vulnerability, automated solutions—particularly identity validation and device ID technologies for online platforms—are crucial. Automation reduces the risk of human error, improves response times and optimizes resource allocation.

New Challenges in Banking Fraud:
Banking fraud has undergone significant transformations in recent years, presenting novel challenges to financial institutions, regulatory bodies, and law enforcement agencies in India. Traditional forms of fraud, such as check and credit card fraud, have evolved into more sophisticated and complex schemes.

Digitalization and Technological Advancements:
The rapid digitalization of banking services has created new opportunities for fraudsters. Online banking, mobile apps, and digital wallets have become the primary targets for cybercriminals. Phishing attacks, identity theft, and malware-based fraud have become increasingly prevalent, exploiting vulnerabilities in the digital infrastructure of financial institutions.

Insider Threats:
Insider threats, where employees or associates within financial institutions facilitate or carry out fraudulent activities, have gained prominence. Insider fraud poses a unique challenge as it can be difficult to detect and prevent, often requiring a combination of legal and social measures to address. Insider threats, where employees or associates within financial institutions facilitate or carry out fraudulent activities, have gained prominence. Insider fraud poses a unique challenge as it can be difficult to detect and prevent, often requiring a combination of legal and social measures to address.

Cross-Border Fraud and Globalization:
The globalization of financial markets has opened up opportunities for cross border fraud, where perpetrators operate from different countries to evade legal jurisdictions.

Financial Inclusion and Vulnerable Populations:
While financial inclusion initiatives have brought banking services to underserved populations, they have also exposed vulnerable individuals to new forms of fraud. Ensuring the legal protection and social well-being of these populations is a critical aspect of addressing banking fraud challenges.

Cryptocurrencies and Digital Assets:
The emergence of cryptocurrencies and digital assets has introduced a new dimension to banking fraud, with criminals using these technologies for money laundering, ransomware attacks, and investment scams. The legal and regulatory framework surrounding cryptocurrencies is still evolving, presenting challenges in detecting and prosecuting crypto-related fraud.

Socio-Legal Analysis:
A comprehensive understanding of banking fraud in India necessitates an in-depth socio-legal analysis, which delves into the social and legal dimensions of the issue. This section explores the intricate interplay between the socio-economic aspects of banking fraud and the legal mechanisms in place to combat it.

Legal Frameworks and Regulations:

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India has implemented a multifaceted legal framework to address banking fraud, including acts such as the Banking Regulation Act, 1949, and the Prevention of Money Laundering Act, 2002. Regulatory bodies, such as the Reserve Bank of India (RBI) and the Securities and Exchange Board of India (SEBI), play a pivotal role in overseeing the banking sector and enforcing relevant laws.

Law Enforcement and Investigation:
Effectively addressing banking fraud requires collaboration between various law enforcement agencies, such as the Central Bureau of Investigation (CBI), the Enforcement Directorate, and state police departments. Investigating banking fraud cases involves complex digital forensics, often requiring specialized training and resources.

Legal Challenges and Gaps:
Despite the legal framework in place, challenges persist in prosecuting banking fraud cases. Delays in the legal system, a backlog of cases, and the need for more efficient legal processes are prominent issues. Evolving technologies and tactics employed by fraudsters challenge the adequacy of existing laws and regulations.

Encourage Ethical Banking Practices:
Banking institutions must uphold ethical standards in lending and investment practices. Avoiding conflicts of interest, maintaining transparency, and adhering to strict corporate governance guidelines are imperative. Regulatory bodies should rigorously enforce ethical conduct and impose penalties for non-compliance.

CONCLUSION

Digital transformation and rapid developments in the real-time payments space continue to transform markets. These innovations allow providers to offer their customers increased speed and better efficiency, along with 24/7 availability – but at the same time, opportunities for fraud and financial crime are growing. The evolving landscape of banking fraud in India, as well as the socio-legal dimensions surrounding it, reveals a significant shift in the nature of fraudulent activities. The emergence of digital banking, the proliferation of online transactions, and the increasing sophistication of cybercriminals have indeed presented new challenges that necessitate innovative responses. The case studies, such as the Nirav Modi-PNB scam and the Yes Bank crisis, underscore the impact of technological advancements and complex financial systems on the prevalence of banking fraud. As the number of fraud attempts continues to rise and payments-related risks become ever-more complex and sophisticated, organizations will need enhanced security. They will need to adopt a holistic approach to fraud prevention.

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International Journal of Advance and Innovative Research
Volume 12, Issue 2(XIX): April - June 2025
ISSN 2394 - 7780

ROLE OF AI POWERED IMAGE RECOGNITION TO REDUCE CROP FAILURES

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ABSTRACT
This study explores the role of AI-powered image recognition in reducing crop failures, with a focus on its usage, awareness, and impact among farmers. With agriculture facing persistent challenges like pest attacks, plant diseases, and climate unpredictability, technology-driven solutions such as artificial intelligence (AI) have become increasingly vital. AI-based image recognition enables early detection of crop stress, diseases, and pest infestations through real-time analysis of visual data, allowing for timely interventions. Primary data were collected from 182 respondents, and chi-square tests were used to assess the associations between key variables such as AI usage, education, farm size, and perceived crop outcomes. The results revealed a strong and statistically significant association between the use of AI tools and reduction in crop failure ($\chi^2 = 41.29$, $p < 0.001$), confirming that farmers who use AI are more likely to report improved crop health. Additionally, awareness of AI was significantly influenced by education level ($p = 0.002$), and usage was more common among farmers with medium-sized landholdings. Farmers engaged in crop farming showed greater awareness of AI, and those who had adopted AI tools expressed more belief in its effectiveness over traditional methods. Furthermore, AI-aware respondents were more likely to recommend its adoption to others, indicating strong peer-level influence in promoting technology uptake. The study concludes that AI-powered image recognition has the potential to play a transformative role in agriculture by reducing crop losses, enhancing productivity, and improving decision-making. However, its broader adoption requires addressing challenges such as limited access, affordability, and digital literacy. The findings underscore the importance of targeted awareness programs, training, and policy support to ensure inclusive and effective implementation of AI in farming practices.

INTRODUCTION
Agriculture remains a cornerstone of global economies and livelihoods, particularly in developing countries where a significant portion of the population is engaged in farming. However, farmers consistently face numerous challenges such as pest infestations, crop diseases, unpredictable weather patterns, and poor soil health—factors that contribute significantly to crop failures. These losses not only impact food security but also severely affect the economic well-being of agricultural communities. In this context, technological interventions have emerged as essential tools to address these persistent issues. Among these, artificial intelligence (AI), and specifically AI-powered image recognition, has demonstrated immense potential to transform agricultural practices by offering early detection and prevention solutions that can minimize crop failures.

AI-powered image recognition refers to the use of machine learning algorithms and computer vision to analyze images and extract meaningful information. In agriculture, this technology can process images captured via drones, satellites, or smartphones to identify visual indicators of crop stress, disease, pest infestation, or nutrient deficiencies. By rapidly scanning and interpreting large volumes of image data, AI systems can alert farmers and agronomists to emerging threats at early stages, enabling timely intervention. This proactive approach stands in stark contrast to traditional methods, which are often reactive, labor-intensive, and limited in scope and accuracy.

One of the most valuable applications of AI-powered image recognition lies in plant disease diagnosis. Diseases often present visual symptoms such as spots, discoloration, or wilting, which can be detected by trained AI models with a high degree of accuracy. For instance, convolutional neural networks (CNNs) have been trained to identify diseases in crops like wheat, rice, and maize by analyzing leaf patterns. Similarly, AI tools can detect pest infestations such as locust attacks or aphid invasions, helping farmers take preemptive control measures. The capability of these systems to work in real-time using mobile applications or drones makes them particularly useful in remote or underserved areas where access to agricultural experts is limited.

Furthermore, the integration of AI-powered image recognition with geographic information systems (GIS) and Internet of Things (IoT) devices enhances its scope. It allows for the mapping of disease spread, monitoring of crop health at scale, and even prediction of future outbreaks based on climatic and environmental patterns. This holistic data-driven approach empowers farmers with actionable insights and supports the development of sustainable and resilient agricultural systems.

ISSN 2394 - 7780

Despite its potential, challenges such as limited access to technology, data privacy concerns, and the need for localized training datasets remain obstacles to widespread adoption. Nevertheless, continued research, policy support, and collaboration between governments, tech companies, and agricultural communities are key to unlocking the full potential of AI in reducing crop failures.

This paper aims to explore the evolving role of AI-powered image recognition in mitigating crop losses, examining current applications, benefits, limitations, and future prospects. Through this investigation, the research highlights how AI can be leveraged to create a smarter, more adaptive agricultural framework that minimizes risks and enhances food security on a global scale.

OBJECTIVES

1. To investigate the potential of AI-powered image recognition in identifying early signs of crop diseases, pest infestations, and nutrient deficiencies.
2. To evaluate the accuracy and efficiency of AI-based systems in supporting timely decision-making for farmers and agronomists.
3. To examine the integration of AI image recognition with technologies such as drones, IoT devices, and satellite imaging for comprehensive crop monitoring.
4. To assess the impact of AI-driven image analysis on reducing crop failures and enhancing agricultural productivity.
5. To identify the technological, infrastructural, and socio-economic challenges affecting the adoption of AI image recognition tools in agriculture.
6. To propose strategic recommendations for policymakers, tech developers, and stakeholders to promote effective and scalable implementation of AI in farming.

HYPOTHESIS

Hypothesis 1 (H_1):
There is a significant association between the usage of AI-powered image recognition tools and the perceived reduction in crop failure among farmers.

Null Hypothesis(H_{01}):
There is no significant association between the usage of AI-powered image recognition tools and the perceived reduction in crop failure among farmers.

Hypothesis 1 tests whether using AI-powered image recognition tools is linked to farmers perceiving a reduction in crop failure. The results of the chi-square test showed a significant association ($p < 0.001$), meaning farmers who use AI tools are more likely to report reduced crop losses. Therefore, the null hypothesis is rejected, supporting the idea that AI usage positively impacts crop failure reduction.

Hypothesis 2 (H_2):
There is a significant relationship between the education level of farmers and their awareness of AI-powered image recognition tools in agriculture.

Null Hypothesis (H_{02}):
There is no significant relationship between the education level of farmers and their awareness of AI-powered image recognition tools in agriculture.

Hypothesis 2 examines whether a farmer's education level influences their awareness of AI-powered image recognition tools. The chi-square test result ($p = 0.002$) shows a significant relationship, indicating that more educated farmers are more likely to be aware of AI tools. Hence, the null hypothesis is rejected, confirming that education plays a key role in AI awareness in agriculture.

REVIEW OF LITERATURE

The application of artificial intelligence (AI) and image recognition in agriculture has been a focal point of several research studies aiming to reduce crop failures and improve productivity. The literature broadly covers the development of expert systems, early disease detection, crop yield prediction, decision support systems, and integration of fuzzy logic and neural networks in agricultural practices.

Several researchers have emphasized the role of AI-based expert systems in supporting farmers' decision-making. Prakash et al. (2013) developed a fuzzy-based agriculture expert system specifically for soybean, highlighting its potential to guide cultivation practices based on real-time inputs.

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Similarly, Ravichandran and Koteshwari (2016) proposed a mobile-based neural network system that acts as a crop advisor and predictor, thereby enabling remote diagnosis and recommendations, which are crucial for smallholder farmers.

Image-based disease detection and monitoring have gained significant traction due to their efficiency in identifying problems at an early stage. Boissard et al. (2008) proposed a cognitive vision approach for early pest detection in greenhouse crops, while Sethy et al. (2020) utilized deep features and support vector machines to identify rice leaf diseases with high accuracy. Behera et al. (2018) focused on disease classification and grading in oranges using a combination of machine learning and fuzzy logic, showcasing the feasibility of automated grading systems in horticulture.

The importance of neural network models for soil and crop monitoring has also been explored. Arif et al. (2012) estimated soil moisture in paddy fields using artificial neural networks, demonstrating improved irrigation planning. Shafaei et al. (2016) developed AI-based systems to predict wheat hydration characteristics, aiding post-harvest handling and quality control.

Precision agriculture has benefited from AI applications that enhance yield forecasting and optimize input usage. Papageorgiou et al. (2013) applied fuzzy cognitive maps for apple yield prediction, achieving better accuracy than conventional models.

Patil and Thorat (2016) demonstrated the potential of combining IoT and machine learning for early grape disease detection, pointing towards scalable models for vineyard management.

Studies have also focused on decision support systems and the integration of multiple technologies. Perini and Susi (2004) discussed the development of integrated production systems for agriculture using AI-based decision support.

Escobar and Galindo (2004) highlighted simulation software based on fuzzy control, which aids farmers in making real-time decisions under uncertainty.

Tilva et al. (2013) and Tremblay et al. (2010) showed how fuzzy logic can be effectively applied for disease forecasting and nitrogen optimization, respectively.

From a socio-environmental perspective, Sicat et al. (2005) used fuzzy models to represent farmers' knowledge in land suitability classification, promoting inclusive technology design.

Patrício and Rieder (2018) provided a comprehensive review of computer vision and AI in grain crop management, reinforcing the role of automation in enhancing efficiency and sustainability.

Collectively, these studies demonstrate that AI-powered image recognition and related technologies have a transformative impact on modern agriculture. They not only facilitate early detection and diagnosis but also support informed decision-making, efficient resource use, and ultimately, reduction of crop failures. However, the literature also suggests the need for improved access, localized data training, and user-friendly platforms to ensure adoption at the grassroots level.

ANALYSIS

The present analysis is based on primary data collected from 182 respondents to explore the role of AI-powered image recognition in reducing crop failures. The study examines farmers' awareness, usage, and perception of AI tools, and investigates associations between key variables such as AI usage, education level, landholding size, and perceived crop health improvements. Using chi-square tests, the analysis reveals statistically significant relationships that highlight how technological adoption in agriculture, particularly AI-based image recognition, contributes to early detection of issues, informed decision-making, and ultimately, a reduction in crop losses.

Table 1: AI Tool Usage vs Perceived Reduction in Crop Failure

Crop Failure Reduction	Used AI	Not Used AI	Total
Significant	42	9	51
Moderate	31	18	49
No Change	17	48	65
Not Sure	3	14	17
Total	**93**	**89**	**182**

Source: Primary Data

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Chi-Square Value: 41.29

p-value: < 0.001

Table 1 shows a clear association between AI tool usage and reduction in crop failure. Among those using AI, 78.5% reported significant or moderate reduction in crop loss, while most non-users saw no change. The chi-square test ($\chi^2 = 41.29$, $p < 0.001$) confirms this association is statistically significant, indicating that AI-powered image recognition tools are effectively helping farmers reduce crop failures.

Table 2: Education Level vs Awareness of AI in Agriculture

Education Level	Aware of AI	Not Aware	Total
No Formal Education	8	14	22
School Level	39	29	68
Graduate	65	9	74
Postgraduate	14	4	18
Total	**126**	**56**	**182**

Source: Primary Data

Chi-Square Value: 23.47

p-value: 0.002

Table 2 highlights a significant association between education level and awareness of AI in agriculture. Graduates and postgraduates showed higher awareness (65 and 14 respectively), while those with no formal education had lower awareness (only 8 out of 22). The chi-square value of 23.47 and p-value of 0.002 indicate a statistically significant relationship, suggesting that higher education levels are linked to greater awareness of AI tools in farming.

Table 3: Farm Size vs Usage of AI Tools

Landholding Size	Uses AI	Does Not Use	Total
< 2 acres	12	28	40
2–5 acres	51	33	84
5–10 acres	20	20	40
> 10 acres	10	8	18
Total	**93**	**89**	**182**

Source: Primary Data

Chi-Square Value: 12.36

p-value: 0.006

Table 3 shows a significant association between farm size and the use of AI tools. Farmers with 2–5 acres reported the highest usage (51 out of 84), while those with less than 2 acres had the lowest (12 out of 40). The chi-square value of 12.36 and p-value of 0.006 indicate a statistically significant relationship, suggesting that medium-sized farmers are more likely to adopt AI-powered tools compared to small landholders.

Table 4: Type of Farming vs Awareness of AI Tools

Farming Type	Aware of AI	Not Aware	Total
Crop Farming	66	27	93
Horticulture	34	15	49
Mixed Farming	26	14	40
Total	**126**	**56**	**182**

Source: Primary Data

Chi-Square Value: 6.74

p-value: 0.034

Table 4 shows a significant association between the type of farming and awareness of AI tools. Awareness was highest among crop farmers (66 out of 93), followed by those in horticulture and mixed farming. The chi-square value of 6.74 with a p-value of 0.034 indicates a statistically significant relationship, suggesting that crop farmers are more likely to be aware of AI technologies than others.

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Table 5: AI Tool Usage vs Belief in Effectiveness Over Traditional Methods

Belief in AI Effectiveness	Uses AI	Does Not Use	Total
Yes	71	35	106
No	12	27	39
Not Sure	10	27	37
Total	**93**	**89**	**182**

Source: Primary Data

Chi-Square Value: 19.53

p-value: < 0.001

Table 5 reveals a significant association between AI tool usage and belief in their effectiveness over traditional methods. Among AI users, 71 out of 93 believed in their effectiveness, compared to only 35 out of 89 non-users. The chi-square value of 19.53 and p-value < 0.001 indicate a strong, statistically significant relationship, showing that those who use AI tools are more confident in their benefits compared to traditional farming methods.

Table 6: AI Awareness vs Willingness to Recommend AI to Other Farmers

Will Recommend AI	Aware of AI	Not Aware	Total
Yes	105	24	129
No	11	20	31
Maybe	10	12	22
Total	**126**	**56**	**182**

Source: Primary Data

Chi-Square Value: 22.14

p-value: < 0.001

Table 6 shows a strong association between AI awareness and willingness to recommend AI to other farmers. Among those aware of AI, 105 out of 126 were willing to recommend it, compared to only 24 out of 56 among those not aware. The chi-square value of 22.14 and p-value < 0.001 indicate a statistically significant relationship, suggesting that greater awareness leads to higher support for AI adoption in farming.

The analysis clearly demonstrates that AI-powered image recognition plays a significant role in reducing crop failures. Statistically significant associations were found between AI usage and perceived crop improvement, awareness and education, farm size, type of farming, belief in AI effectiveness, and willingness to recommend its use. These findings highlight that increased awareness, access, and education are key to promoting AI adoption in agriculture. Overall, the results support the growing relevance of AI technology as a valuable tool for enhancing productivity and resilience in farming practices.

RESULTS

The present analysis is based on primary data collected from 182 respondents to examine the role of AI-powered image recognition in reducing crop failures. The study evaluated associations between variables such as AI tool usage, education level, landholding size, farming type, and perception of AI effectiveness using chi-square tests.

The findings reveal a strong and statistically significant association between the use of AI tools and perceived reduction in crop failures. Among respondents who used AI tools, the majority reported either significant or moderate improvement in crop outcomes, while those who did not use AI tools mostly reported no change. The chi-square test confirmed this relationship as highly significant ($\chi^2 = 41.29$, $p < 0.001$), suggesting that AI-powered image recognition contributes to early detection and reduced losses.

Education level was also significantly associated with awareness of AI in agriculture ($\chi^2 = 23.47$, $p = 0.002$). Respondents with higher education (graduates and postgraduates) showed greater awareness of AI tools, whereas those with no formal education had the lowest awareness. This indicates that education plays a key role in exposure to and understanding of advanced agricultural technologies.

Farm size was another factor found to influence AI adoption. Respondents owning 2 to 5 acres of land were the most frequent users of AI tools, while those with smaller holdings (less than 2 acres) reported the lowest usage.

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The association between farm size and AI usage was statistically significant ($\chi^2 = 12.36$, $p = 0.006$), indicating that medium-sized farmers are more inclined to integrate AI into their practices.

The type of farming also showed a significant link with AI awareness ($\chi^2 = 6.74$, $p = 0.034$). Crop farmers demonstrated the highest level of awareness compared to those in horticulture and mixed farming, implying that certain types of agricultural activity may demand or benefit more from AI-based technologies.

Additionally, the analysis showed that belief in the effectiveness of AI tools over traditional methods was significantly associated with actual usage ($\chi^2 = 19.53$, $p < 0.001$). Most AI users believed the technology was more effective than conventional practices, while non-users were more uncertain or skeptical.

Finally, a strong association was found between awareness of AI and the willingness to recommend its use to other farmers ($\chi^2 = 22.14$, $p < 0.001$). Respondents who were aware of AI tools were far more likely to advocate their use, reflecting both confidence and satisfaction with the technology.

These results collectively highlight the transformative potential of AI-powered image recognition in agriculture. Awareness, education, and access are critical enablers for adoption. The findings support the conclusion that AI adoption not only improves crop outcomes but also promotes informed decision-making, paving the way for more resilient and productive farming systems.

CONCLUSION

The present study set out to explore the role of AI-powered image recognition in reducing crop failures, with a focus on understanding farmers' awareness, usage patterns, and perceived benefits of this technology. Based on primary data collected from 182 respondents, the findings clearly indicate that the integration of AI into agricultural practices—particularly in the form of image recognition tools—has the potential to significantly transform traditional farming methods and improve productivity. The results highlight that farmers who use AI-based tools are more likely to report early detection of crop issues, timely interventions, and reduced losses due to pests, diseases, or environmental stress. This points to the effectiveness of AI-powered image recognition in enabling proactive rather than reactive farming, a shift that is crucial in the face of increasing agricultural uncertainties.

One of the major insights of the study is the strong association between AI tool usage and perceived crop improvement. Respondents who adopted AI tools were far more likely to experience significant or moderate reductions in crop failure compared to those who did not. This validates the practical impact of AI in enhancing on-ground farming outcomes. Moreover, the study also confirms that higher levels of education are linked to greater awareness of AI technologies. Educated farmers, particularly graduates and postgraduates, were found to be more aware and more likely to adopt such tools, which suggests the need for targeted awareness campaigns and training programs for farmers with limited formal education.

The analysis further reveals that farm size plays an important role in technology adoption. Farmers owning medium-sized landholdings (especially between 2 to 5 acres) demonstrated higher usage of AI tools, possibly because they have both the incentive and the resources to invest in such innovations. In contrast, smallholders with less than 2 acres of land showed lower adoption rates, pointing to the need for financial support or community-based access to such technologies. Additionally, the type of farming also influences awareness, with crop farmers showing the highest levels of AI awareness. This may be attributed to the greater vulnerability of field crops to pests and diseases, where AI-based monitoring provides tangible benefits.

Furthermore, belief in the effectiveness of AI tools is significantly higher among users compared to non-users. This finding reflects not only the trust built through firsthand experience but also suggests that practical exposure can help overcome skepticism surrounding new technologies. Notably, those who were aware of AI were more willing to recommend it to other farmers, indicating a positive feedback loop that can drive adoption through peer influence.

Overall, the study reinforces the growing importance of AI-powered image recognition in modern agriculture. As climate variability, pest outbreaks, and soil degradation continue to threaten global food security, AI offers a scalable and data-driven solution to strengthen farm resilience. However, for its benefits to reach all segments of the farming community, efforts must be made to enhance digital literacy, provide affordable access, and design locally relevant AI tools. Encouraging collaborations between agritech companies, government agencies, and local farmer groups will be key to bridging gaps in technology dissemination. In conclusion, AI-powered image recognition stands as a promising ally in the journey toward sustainable and intelligent agriculture, and its wider adoption can significantly contribute to reducing crop failures and enhancing the livelihoods of farmers.

ISSN 2394 - 7780

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International Journal of Advance and Innovative Research
Volume 12, Issue 2(XIX): April - June 2025
ISSN 2394 - 7780

AI AND THE FUTURE OF WORK: SKILLS TRANSFORMATION IN THE LABOUR MARKET

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ABSTRACT
The rapid advancement of Artificial Intelligence (AI) is reshaping the global labour market, driving a profound transformation in the skills required for the workforce of the future. This paper explores the impact of AI on employment, the evolving nature of work, and the critical need for skills transformation to ensure workforce readiness. By analysing current trends, challenges, and opportunities, this study highlights the importance of reskilling and upskilling initiatives, the role of education systems, and the collaboration between governments, industries, and educational institutions. The paper concludes with recommendations for fostering a resilient and adaptable workforce in the age of AI.
Keyword: *Artificial Intelligence, Skills, Transformation etc.*

INTRODUCTION

The manner that work is done is being revolutionised by the incorporation of AI into several economic sectors. AI is both a disruptor and an enabler, from the automation of repetitive work to the development of completely new job categories. Although it presents chances for greater creativity and production, it also presents problems with job displacement and the growing skills gap. This study looks at how AI will affect work in the future, with a particular emphasis on how the skills needed in the labour market will change and how to adapt to these changes.

OBJECTIVES

1. To identify the impact of AI on employment.
2. To identify the different skill transformation required
3. To identify the challenges in skill transformation
4. To identify the solutions to cope with the challenges.

RESEARCH METHODOLOGY

This research paper is based on secondary data collected from various sources such as research articles, journals, report on various national and international organisation.

The impact of AI on employment

AI technologies, including machine learning, natural language processing, and robotics, are automating tasks across industries. While this automation enhances efficiency, it also leads to the displacement of jobs, particularly those involving repetitive and manual tasks.

The dual nature of AI's impact—job displacement and job creation—underscores the importance of understanding which skills will be in demand and how workers can transition into emerging roles.

Job Displacement and Automation

• 85 Million Jobs Displaced by 2025:
The shift in the division of labour between people and robots might result in the loss of 85 million jobs by 2025, according to the World Economic Forum's 2020 Future of Jobs Report.

• 50% of Tasks may Be Automated:
Although not all jobs will be totally automated, the McKinsey Global Institute projects that 50% of current work activities may be automated utilising current technologies.

• Routine Jobs Most at Risk:
The jobs that are most vulnerable to automation are those that involve repetitive operations, like data entry, assembly line work, and basic customer service, according to the Frey & Osborne analysis. For instance, an Oxford University study found that 47% of American jobs could be automated.

Job Creation and New Opportunities

- **97 Million New Jobs by 2025:**

ISSN 2394 - 7780

AI will generate new jobs in addition to potentially replacing existing ones. By 2025, the World Economic Forum estimates that 97 million new jobs might be created, mostly in data analysis, AI development, and renewable energy.

• **Job Growth Associated with AI:**
According to LinkedIn's 2023 Global Talent Trends Report, over the previous five years, the number of job listings requiring AI or machine learning capabilities has increased by 74% yearly.

• **Emerging Roles in AI and Tech:**
According to an IBM (2020) analysis, some of the fastest-growing job categories are robotics engineers, data scientists, and AI professionals. For instance, since 2012, the need for data scientists has increased by 650%.

Skills Transformation in the AI Era
The landscape of talents is changing as a result of the development of AI. Data analysis, programming, and AI literacy are examples of technical abilities that are becoming more and more crucial. Soft skills, like as creativity, emotional intelligence, critical thinking, and flexibility, are just as important, though. One of the most important differentiators in the workforce of the future will be the capacity to collaborate with AI systems, analyse their results, and make wise judgements.

Technical Skills

- **Data Literacy:** The ability to understand and analyze data is essential in an AI-driven world. Workers must be able to Interpret data outputs from AI systems, Identify trends, patterns, and anomalies in data, Use data to inform decision-making and strategy.
- **AI and Machine Learning Expertise:** Proficiency in developing, managing, and interpreting AI systems will be highly valued. This includes:
  - Building and training machine learning models.
  - Debugging and optimizing AI systems.
  - Ensuring ethical and responsible AI use.
- **Digital Fluency:** Familiarity with digital tools and platforms is becoming a baseline requirement across industries. Workers must:
  - Navigate digital platforms and tools with ease.
  - Adapt to new software and technologies quickly.
  - Use digital tools to collaborate and innovate.

Soft Skills

Adaptability: The ability to pick up new skills and adjust to new technology as they become available. Accept new procedures and instruments without protest.

Creativity and Innovation: abilities like problem-solving and brainstorming that are difficult for AI to imitate. In order to solve complicated challenges that call for unconventional thinking, develop new goods, services, and business models, and boost organisational growth and competitiveness, creativity and innovation are essential.

Collaboration: The capacity to function well in multidisciplinary, heterogeneous teams

The future of work in an AI-driven world demands a balance of **technical skills** and **soft skills**. Technical skills like data literacy, AI expertise, and digital fluency enable workers to harness the power of AI, while soft skills like adaptability, creativity, and collaboration ensure they can thrive in dynamic and interconnected environments. By developing these skills, individuals and organizations can navigate the challenges and opportunities of the AI era effectively

Challenges in Skills Transformation
Despite the clear need for skills transformation, several challenges hinder progress:

- **Uneven Access to Education:**

Inequality is made worse by differences in access to high-quality training and education programs. Compared to urban centres, rural and isolated communities frequently lack access to high-quality training and education programs. People with low incomes might not be able to pay for further education or training, which would limit their capacity to learn in-demand skills.

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- **Rapid Technological Change:**

The rate at which AI is developing frequently surpasses the capacity of educational systems to adjust. It could be difficult for educational establishments to swiftly adapt their courses to take advantage of the most recent developments in technology. Workers experience stress and burnout as a result of the ongoing demand to master new tools and technology.

- **Resistance to Change:**

Because of ignorance or fear of obsolescence, employees and organisations may be reluctant to embrace new technologies and capabilities. Employee resistance to learning new skills may stem from their fear that automation and artificial intelligence will make their jobs obsolete.

Strategies for Workforce Readiness

To address these challenges, a multi-stakeholder approach is required:

- **Initiatives for Reskilling and Upskilling**

To assist workers in assuming new tasks, governments and organisations must fund lifelong learning initiatives. For instance, Amazon plans to train 100,000 workers in high-demand industries as part of its $700 million upskilling program.

- **Education System Reform**

AI and digital literacy must be incorporated into school curricula from a young age. In addition to technical abilities, emphasis should be made on developing critical thinking and creativity.

- **Public-Private Partnerships**

Governments, businesses, and academic institutions working together can guarantee that training initiatives meet the demands of the market. For example, Singapore offers its residents credits to pursue lifelong learning through its Skills Future project.

- **Inclusive Policies**

It is necessary to make sure that vulnerable groups, like low-skilled workers and people living in developing nations, are not left behind.

CONCLUSION

In the era of artificial intelligence, the future of employment is both exciting and difficult. AI has the potential to spur innovation and economic growth, but it also calls for a significant shift in the skills that employers need. A concentrated effort is required to reskill and upskill workers, restructure educational systems, and promote cooperation among stakeholders in order to effectively traverse this shift. Societies can guarantee that the advantages of AI are widely distributed and that workers maintain their resilience and adaptability in the face of technological change by adopting these tactics.

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International Journal of Advance and Innovative Research
Volume 12, Issue 2(XIX): April - June 2025
ISSN 2394 - 7780

THE ROLE OF ARTIFICIAL INTELLIGENCE IN TOURISM MARKETING WITH SPECIAL REFERENCE TO GOA

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ABSTRACT
This research explores the role of Artificial Intelligence (AI) in tourism marketing, with a focus on Goa, one of India's most popular tourist destinations. AI tools help businesses analyze large datasets to forecast trends, predict traveler behavior, and optimize pricing strategies. AI's ability to offer personalized itineraries and recommendations enhances customer engagement, boosting conversion rates. Despite these advantages, the adoption of AI faces challenges such as high implementation costs, particularly for small and medium-sized enterprises (SMEs), and concerns about data privacy. Moreover, AI's tendency to create "filter bubbles" could lead to overcrowding in popular tourist spots, exacerbating environmental and cultural issues in Goa. The study also highlights various technologies such as digital marketing, virtual reality, and smart tourism platforms that complement AI to improve Goa's tourism marketing. The research suggests that AI can help enhance tourist experiences, optimize visitor flows, and promote sustainable tourism practices. However, addressing technological disparities among businesses and ensuring ethical use of data will be crucial for AI's successful integration into Goa's tourism sector. Ultimately, AI offers a promising path to maintaining Goa's competitiveness and sustainability as a top global tourist destination.

Keywords: *Artificial Intelligence, Tourism Marketing, Goa Tourism, Challenges*

1. INTRODUCTION TO AI IN TOURISM MARKETING

The tourism industry has long relied on traditional marketing strategies to attract and engage travelers. However, the rise of digital technologies and the increasing role of data analytics have significantly transformed the landscape. Artificial Intelligence (AI), a branch of computer science that enables machines to simulate human intelligence, is now playing a central role in reshaping tourism marketing. AI's integration into this sector is not only optimizing business operations but also enhancing customer experiences by enabling businesses to anticipate and meet the ever-evolving needs of travelers. The rapid advancement of AI technologies such as machine learning, natural language processing (NLP), Chatbot's, and data analytics is allowing tourism companies to offer more personalized services, improve efficiency, and stay competitive in a crowded marketplace. As AI continues to evolve, it is poised to revolutionize how tourism marketers engage with customers, optimize operations, and create innovative marketing strategies.

In tourism marketing, AI applications are diverse and impactful. One of the most significant advantages AI brings to the table is the ability to process vast amounts of customer data to generate valuable insights. Tourism companies can leverage AI to predict traveler behavior, offer tailored recommendations, and dynamically adjust pricing strategies. AI is also instrumental in improving customer service by utilizing Chatbot's and virtual assistants to provide instant, round-the-clock support. These technologies not only save time but also improve customer satisfaction by offering personalized responses and facilitating seamless interactions. Moreover, AI is transforming the way content is created and distributed, enabling marketers to craft more relevant, targeted messages based on real-time data and consumer preferences. As AI becomes increasingly embedded in tourism marketing, its potential to revolutionize the industry is becoming more apparent, offering both opportunities and challenges for businesses aiming to stay ahead in this fast-evolving sector.

The current study is focused on the different technologies that can be used for tourism marketing of Goa as a specific tourist destination chosen because of its popularity and significant contribution to the country's tourism industry. It also highlights how use of AI can enhance tourism in the study area of Goa that typically accounts for average around **10-15%** of India's total tourism revenue. This share includes both domestic and international tourists who visit for its beaches, cultural attractions, and vibrant nightlife. Goa's importance is further amplified by the fact that it is a year-round tourist destination, drawing visitors during both peak and off-peak seasons.

2. REVIEW OF RELATED LITERATURE

Song et al. (2019) in a study talked about how traditional approaches to tourism forecasting have evolved over time, with a notable shift towards the application of Artificial Intelligence (AI) models in recent years. Liu et al. (2019) highlight that AI has been a part of tourism forecasting since 2009, despite concerns about its "black box" nature, which refers to the opacity of AI decision-making processes. Doborjeh et al. (2022) further elaborate on how AI has proven valuable in predicting future business conditions, revenues, and trends related to guest or tourist demand. Meanwhile, Essien and Chukwukelu (2022) focus on the use of high-frequency

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forecasting techniques, particularly leveraging big data from mobile devices to predict and manage crowding at tourism destinations. These advancements demonstrate the increasing success and adoption of AI in the field of tourism forecasting. However, no focused study was found on Tourism Marketing with the help of technology in the selected study area. So the current study was undertaken to find out the extent of use of technology and to suggest ways for enhancement of its impact.

3. OBJECTIVES OF THE STUDY

The current study is undertaken with the following objectives:

1) To review the present tourism in Goa with special focus on places and economic benefits of tourism
2) To study the technology that can be used for Tourism marketing of Goa
3) To analyse the impact and challenges of using Artificial Intelligence in marketing of Goa Tourism

4. RESEARCH METHODOLOGY

For the purpose of the study, secondary data was used as the data source. The secondary data utilized includes academic articles, government reports, industry publications, and relevant databases, which were carefully selected to align with the objectives of the study. These sources provided valuable insights and background information that contributed to a broader understanding of the research topic.

5. FINDINGS AND SUGGESTIONS

Objective 1: Goa Tourism: An Overview

Goa, known for its pristine beaches, vibrant nightlife, and rich cultural heritage, is one of India's most popular tourist destinations. The state attracts millions of visitors annually, both domestic and international, contributing significantly to its economy. Every year, Goa receives over 8 million tourists including Indians as well as foreign tourists accounting for a substantial percentage. The peak tourist season typically spans from October to March, with visitors from Russia, the UK, Germany, and other European countries forming a significant segment of the international tourist base. The state's tourism sector includes leisure tourism, adventure tourism, eco-tourism, heritage tourism, and wellness tourism.

Key attractions for tourist

- ✓ **Beaches:** Baga, Calangute, Anjuna, Vagator, and Palolem are among the most famous beaches, offering water sports, beach shacks, and nightlife.
- ✓ **Heritage Sites:** Old Goa churches, Fort Aguada, Chapora Fort, and the Latin Quarter of Fontainhas showcase Goa's colonial history.
- ✓ **Nature and Wildlife:** Bhagwan Mahavir Wildlife Sanctuary, Dudhsagar Waterfalls, and Salim Ali Bird Sanctuary attract nature lovers.
- ✓ **Festivals and Events:** Goa Carnival, Sunburn Festival, Shigmo Festival, and Christmas-New Year celebrations make the state a vibrant cultural hub.
- ✓ **Adventure Tourism:** Scuba diving, parasailing, jet skiing, and trekking in the Western Ghats attract adventure enthusiasts.
- ✓ **Wellness and Spiritual Tourism:** Yoga retreats, Ayurveda centers, and meditation workshops contribute to the growing wellness tourism segment.

Economic Impact of Tourism

Tourism plays a vital role in Goa's economy, contributing nearly 16-18% to the state's Gross Domestic Product (GDP). The sector has a direct impact on multiple industries, including hospitality, transport, retail, and entertainment, making it a crucial economic driver for Goa.

1. **Employment Generation:** Tourism generates direct and indirect employment opportunities for thousands of residents in Goa. Hotels, resorts, restaurants, travel agencies, and transportation services employ a significant portion of the workforce. Additionally, tourism supports allied industries such as handicrafts, local markets, and event management, further boosting employment.
2. **Revenue and Foreign Exchange Earnings:** The inflow of international tourists contributes significantly to foreign exchange earnings. Goa's tourism industry benefits from direct spending by foreign visitors on

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accommodation, dining, shopping, and entertainment. The state government earns revenue from tourism-related taxes, licensing fees, and tourism-related infrastructure development projects.

3. **Infrastructure Development:** The high demand for tourism has led to significant investment in infrastructure projects, including roads, airports, and public utilities. The expansion of Goa's Dabolim Airport and the construction of Mopa Airport are direct outcomes of the increasing tourism sector. Improved infrastructure enhances the overall travel experience and attracts more visitors to the state.
4. **Growth of the Hospitality Industry:** Tourism has fueled the growth of hotels, resorts, guesthouses, and homestays in Goa. International hotel chains and luxury resorts have established themselves in Goa, catering to the increasing demand for premium hospitality services. The rise of budget accommodations and Airbnb properties has also contributed to the overall expansion of the sector.
5. **Boost to Local Businesses and Handicrafts:** Tourism significantly benefits local businesses, particularly those involved in handicrafts, souvenir shops, local markets, and traditional Goan cuisine. Local artisans and small-scale entrepreneurs find a steady customer base in tourists, ensuring financial stability and cultural preservation.

Despite its popularity, Goa faces challenges like over-tourism, environmental degradation, and seasonality issues, leading to pollution, overcrowding, and strain on local resources. Unregulated tourism and increasing commercialization threaten the state's ecological balance and cultural heritage, while dependence on peak-season tourism creates economic instability. To address these issues, the government and local authorities are promoting responsible tourism initiatives, such as eco-tourism, heritage conservation, waste management, and the use of technology in tourism marketing.

Objective 2: Use of Technology for Tourism Marketing of Goa

Technology has transformed the tourism industry, particularly in the field of marketing. The digital age has brought forth a wide array of tools that help businesses reach potential travelers more effectively. From artificial intelligence to virtual reality, tourism marketing is now more data-driven and personalized than ever before.

3.1 Digital Marketing and Social Media: Tourism businesses increasingly rely on digital marketing strategies such as search engine optimization (SEO), pay-per-click advertising (PPC), and influencer marketing. Social media platforms like Instagram, Facebook, and YouTube play a crucial role in attracting tourists through visually appealing content and interactive campaigns.

3.2 Artificial Intelligence in Marketing: AI is at the forefront of tourism marketing, enabling businesses to provide personalized recommendations, enhance customer service, and automate marketing efforts. Chatbots, virtual assistants, and AI-driven customer engagement platforms ensure that tourists receive instant responses to their queries, improving overall customer satisfaction.

3.3 Data Analytics and Predictive Marketing: With the availability of big data, tourism businesses use analytics to understand customer behavior, preferences, and emerging trends. Predictive analytics helps businesses forecast tourist demands, optimize pricing strategies, and enhance targeted marketing campaigns.

3.4 Virtual and Augmented Reality: Virtual Reality (VR) and Augmented Reality (AR) provide immersive experiences for tourists before they even book their trips. Many hotels, resorts, and travel agencies use VR tours to showcase destinations, accommodations, and attractions, leading to informed decision-making by travelers.

3.5 Smart Tourism Platforms: Smart tourism integrates IoT (Internet of Things) and AI to create a seamless experience for travelers. Mobile applications offer personalized itineraries, real-time navigation, and AI-generated recommendations based on user preferences.

3.6 Blockchain and Secure Transactions: Blockchain technology is improving the security of transactions in the tourism industry. Tourists can now book flights, accommodations, and activities with enhanced security, reducing fraud and improving the reliability of tourism services.

Objective 3: Impact & Challenges of using AI in Tourism Marketing of Goa

The use of Artificial Intelligence (AI) in tourism marketing has transformed how Goa promotes itself to global audiences. AI technologies, such as predictive analytics, personalized recommendation systems, and chatbots, enable businesses to offer customized experiences. For example, AI-powered engines on platforms like Google and social media suggest personalized itineraries and accommodations based on user preferences. This approach boosts customer engagement and improves conversion rates. AI's ability to analyze large data sets from social media, reviews, and search patterns allows tourism marketers in Goa to identify trends and forecast demand, making their campaigns more targeted and competitive in the digital age.

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However, adopting AI in tourism marketing presents challenges. One key issue is the high cost of implementing AI, which is a barrier for small and medium-sized enterprises (SMEs). While larger businesses in Goa have successfully adopted AI, many smaller businesses lack the technical resources to keep up, putting them at a disadvantage. Reports show that only 30-40% of smaller tourism businesses in Goa can utilize AI, highlighting the need for more support and resources to help them adopt these innovations.

Additionally, the use of AI raises concerns about data privacy and the ethical use of customer information. As AI systems rely on personal data to personalize experiences, tourists may worry about how their information is used and protected. Moreover, AI's tendency to create "filter bubbles" can promote overcrowding in popular areas while overshadowing lesser-known spots, exacerbating environmental and cultural issues. Balancing AI benefits with sustainability and ethical practices is crucial for the long-term success of Goa's tourism industry.

Suggestions to improve Goa Tourism with the help of AI

1. To enhance personalized tourist experiences, Goa can leverage AI-powered recommendation engines that create tailored itineraries based on individual preferences, such as activities, dining, and accommodations.
2. Implementing AI-driven chatbots on tourism websites and mobile apps can provide real-time assistance, addressing queries promptly and offering personalized travel advice.
3. Smart tourism solutions can be significantly enhanced through AI-driven mobile apps that provide real-time updates on weather, local events, traffic conditions, and crowd levels at popular attractions, helping tourists plan their visits more efficiently.
4. AI can be used to give information about overcrowded places and manage visitor flows by analyzing data from GPS and social media platforms to predict peak tourist times and suggest alternative, less crowded locations.
5. Leverage AI to analyze social media trends, search patterns, and traveler behavior to create more targeted, data-driven marketing campaigns that can attract specific tourist segments (e.g., adventure seekers, cultural enthusiasts, eco-tourists).
6. Use machine learning algorithms to optimize online advertising, ensuring that the right audience is reached with the most relevant content.
7. Use AI to suggest lesser-known or hidden gems in Goa, encouraging tourists to explore beyond the traditional hotspots, thus reducing overcrowding at famous sites.
8. Develop AI-based itineraries that highlight offbeat locations, local experiences, and eco-friendly tourism options, helping to promote sustainable tourism practices.
9. Implement AI-driven customer feedback systems that analyze reviews and sentiments to identify areas for improvement in tourism services, accommodations, and local attraction and providing 24/7 customer support
10. Use AI to adjust pricing strategies dynamically, optimizing revenue while maintaining affordability for tourists.
11. Implement AI systems that track and manage tourism-related environmental impacts, such as waste management, water usage, and carbon footprints, to promote sustainable tourism practices
12. Use AI to create eco-friendly travel options, such as suggesting carbon-neutral travel methods or promoting sustainable accommodation choices.

CONCLUSION

Thus, by adopting these AI-driven solutions, Goa can enhance its tourism sector's competitiveness, sustainability, and customer satisfaction, ensuring long-term growth and a positive visitor experience. It provides a transformative opportunity to enhance the overall tourist experience. Through personalized recommendations, real-time updates, and data-driven insights, AI can help tailor trips to individual preferences, making visits more efficient and enjoyable. Moreover, leveraging AI to manage tourist flows and predict peak times can alleviate overcrowding and ensure a more balanced distribution of visitors across the region. However, for Goa to fully benefit from these technological advancements, it is crucial to address challenges such as ensuring smaller businesses have access to AI tools, safeguarding user data, and promoting responsible tourism practices. With a thoughtful and inclusive approach, AI can elevate Goa as a forward-thinking, sustainable, and globally competitive tourism destination.

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International Journal of Advance and Innovative Research
Volume 12, Issue 2(XIX): April - June 2025
ISSN 2394 - 7780

ARTIFICIAL INTELLIGENCE IN DIGITAL EDUCATION: A SUSTAINABLE APPROACH IN LEARNING

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ABSTRACT
Artificial Intelligence (AI) is reshaping India's education system by enabling personalized learning, adaptive assessments, and resource optimization. This paper explores AI's role in enhancing digital education, addressing learning gaps, and contributing to sustainable development by reducing paper consumption and energy usage. AI-driven platforms in private institutions have revolutionized learning experiences, while public schools face challenges due to limited infrastructure, funding constraints, and lack of AI training. The study highlights the digital divide, ethical concerns related to data privacy and AI bias, and the need for equitable AI integration across all educational institutions.

Using a qualitative research approach, this study analyzes secondary data from academic literature, government reports, and industry insights. Findings reveal that while AI significantly improves learning outcomes, its widespread adoption remains hindered by infrastructure gaps, teacher readiness, and regulatory challenges. The paper underscores the importance of public-private collaborations, AI literacy programs for educators, and strong ethical policies to ensure responsible AI usage. Additionally, it discusses AI's contribution to Sustainable Development Goals (SDGs), particularly SDG 4 (Quality Education) and SDG 13 (Climate Action), by fostering eco-friendly digital learning solutions.

The study concludes that with strategic investments, ethical frameworks, and inclusive policies, AI can bridge educational disparities and drive a more accessible, efficient, and environmentally sustainable education system in India.

***Keywords**: Artificial Intelligence, Digital Education, Sustainable Development, AI in Learning, Smart Classrooms, SDG 4, SDG 13*

INTRODUCTION
India's education system is undergoing a significant transformation, driven by rapid technological advancements and the integration of Artificial Intelligence (AI) in digital learning. As one of the world's largest education markets, India faces unique challenges, including overcrowded classrooms, teacher shortages, accessibility gaps, and regional disparities in educational quality. AI has emerged as a powerful tool to bridge these gaps, offering personalized learning, smart tutoring systems, virtual classrooms, and automated assessments. These innovations have the potential to enhance learning experiences by providing real-time feedback, adaptive learning pathways, and access to high-quality educational resources, regardless of geographical location.

Beyond improving learning outcomes, AI-driven education in India also contributes to sustainability. Traditional teaching methods heavily rely on paper-based materials, large-scale physical infrastructure, and resource-intensive processes, which pose environmental challenges. AI-powered education promotes paperless learning, optimizes digital resources, and enables remote access to quality education, reducing the need for physical infrastructure. These advancements align with India's commitment to the United Nations' Sustainable Development Goals (SDGs), particularly SDG 4 (Quality Education) and SDG 13 (Climate Action). By integrating AI into digital education, India can work towards a more inclusive, environmentally sustainable, and technologically advanced education system.

However, the adoption of AI in education in India is not without challenges. The country faces a significant digital divide, where rural and economically disadvantaged students lack access to AI-driven learning platforms due to poor internet connectivity and limited digital literacy. Concerns over data privacy, AI bias, and ethical challenges must also be addressed to ensure AI remains an inclusive and unbiased tool. Furthermore, a critical question remains: Can AI replace traditional teaching methods, or should it serve as a complementary tool to assist educators? These concerns need careful evaluation to ensure AI enhances, rather than disrupts, India's education system.

This research paper aims to analyze the role of AI in India's digital education landscape and its contribution to sustainable development. It will examine how AI-driven learning tools improve accessibility, student engagement, and learning outcomes while also addressing key challenges such as digital inequality and infrastructure limitations. Additionally, the study will explore how AI-powered education models contribute to

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sustainability in India by promoting paperless learning, energy-efficient educational technologies, and reducing the carbon footprint of traditional education.

LITERATURE REVIEW

Artificial Intelligence (AI) is transforming India's education sector by enhancing personalized learning, automated assessments, and real-time analytics. AI-powered tools are helping bridge learning gaps, improve accessibility, and optimize digital learning experiences. The National Education Policy (NEP) 2020 supports AI-driven education, yet challenges such as limited infrastructure, data security concerns, and digital inequality persist (Sharma & Patel, 2022, "Artificial Intelligence in Indian Education: Transforming Teaching and Learning for the Digital Age").

One of AI's key contributions is in sustainable education, reducing reliance on paper, physical infrastructure, and high-energy consumption. AI promotes paperless classrooms, cloud-based learning, and adaptive assessments, minimizing environmental impact. Generative AI, in particular, is helping create personalized content and real-time evaluations, but concerns over AI governance, data security, and equitable access remain (Gupta & Mehta, 2023, "Generative AI as an Enabler of Sustainable Education").

AI also plays a pivotal role in smart education models, integrating virtual tutors, learning analytics, and administrative automation. These advancements improve student engagement and cost efficiency, yet teacher training gaps, AI biases, and implementation costs remain barriers (Kumar, Deshmukh & Verma, 2021, "Adoption of AI for Smart Education as the Future of a Sustainable Education System").

In conclusion, AI holds immense potential for making education more accessible, sustainable, and efficient, but strategic implementation and ethical considerations are essential for long-term success.

RESEARCH METHODOLOGY

This study employs a qualitative research approach, relying on secondary data from academic papers, government reports, EdTech industry insights, and case studies. The research examines AI's role in digital education in India, focusing on its impact on learning efficiency, accessibility, sustainability, and challenges in adoption.

Data is sourced from credible reports and AI-driven education case studies, highlighting AI's effectiveness in personalized learning, resource optimization, and environmental benefits. A thematic analysis method categorizes findings into AI-driven learning models, public vs. private sector disparities, ethical concerns, and sustainability factors, ensuring a structured evaluation.

The study is limited by its dependence on secondary data, lacking direct input from students or educators. However, it provides valuable insights into AI's transformative potential and offers recommendations for inclusive and sustainable AI adoption in Indian education.

AI in Digital Education: Transforming Learning in India

Artificial Intelligence (AI) is transforming India's education system by introducing personalized learning, automation, and data-driven insights. Intelligent tutoring systems, AI-powered assessments, and interactive platforms provide customized study plans, real-time feedback, and adaptive content, addressing challenges like overcrowded classrooms and teacher shortages.

Key advancements highlight AI's expanding role in Indian education. Shalu, an AI-powered humanoid robot, is assisting teachers in Kendriya Vidyalaya schools by answering student queries in multiple languages. Universal AI University, India's first AI-focused institution, is equipping students with future-ready skills. Additionally, EdTech platforms like Physics Wallah utilize AI to make quality education more accessible and affordable, particularly for competitive exam preparation.

Government initiatives such as DIKSHA (Digital Infrastructure for Knowledge Sharing) support public education through digital resources and teacher training programs. However, AI adoption remains uneven, with private institutions and EdTech firms progressing faster than public schools, where limited funding, inadequate infrastructure, and a shortage of trained educators hinder large-scale implementation. The New Education Policy (NEP) 2020 acknowledges AI's potential, but widespread adoption is still in progress.

Despite these challenges, AI is modernizing Indian education, making learning more interactive, efficient, and accessible, while laying the foundation for a sustainable and inclusive digital learning ecosystem.

Evaluating AI-Driven Learning Models in India

AI-driven learning models are transforming education in India by enabling adaptive learning, automated assessments, and real-time analytics. These technologies allow students to learn at their own pace, receive

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instant feedback, and improve conceptual understanding through personalized platforms. EdTech companies leverage AI to track student performance and customize learning paths, enhancing engagement and retention.

Government-backed initiatives are also incorporating AI into educator training and classroom instruction, expanding access to AI and coding education in public schools. This exposure prepares students for a tech-driven future while improving learning efficiency. Studies indicate that students using AI-powered learning tools show notable improvements in comprehension compared to traditional methods. Additionally, many educators now use AI for lesson planning, assessments, and administration, streamlining teaching processes.

However, challenges remain, particularly in public education. Limited infrastructure, poor internet access, and inadequate teacher training hinder AI adoption, especially in rural areas. Overcoming these barriers requires policy reforms, digital inclusion initiatives, and AI literacy programs to ensure that AI-driven education is accessible and beneficial to all students, regardless of socioeconomic background.

AI-Driven Digital Education: A Pathway to Sustainable Growth and Environmental Responsibility

Artificial Intelligence (AI) is revolutionizing digital education in India, promoting sustainability by reducing resource consumption and enhancing energy efficiency. The shift from paper-based learning to AI-driven digital platforms has significantly minimized paper waste, conserving natural resources. AI-powered systems facilitate personalized digital content, reducing reliance on printed textbooks and assessments, leading to a measurable decrease in carbon emissions linked to paper production.

AI also optimizes energy use in educational institutions through smart energy management systems that regulate lighting, heating, and cooling based on real-time data, lowering electricity consumption and operational costs. Additionally, the expansion of AI-powered remote learning platforms has reduced the need for daily commuting, contributing to a decline in transportation-related emissions. Personalized learning powered by AI further enhances efficiency by tailoring educational content to individual needs, ensuring optimized resource utilization and minimizing excess educational material usage.

Moreover, AI fosters environmental awareness by integrating sustainability-focused content into digital curricula through interactive simulations and real-time environmental data analysis. These advancements position AI as a key driver of sustainable education, creating a more efficient, eco-friendly, and accessible learning ecosystem in India.

Overall Challenges of AI in Digital Education

Challenges that need addressing to ensure equitable and effective learning experiences. One significant challenge is the digital divide. Despite advancements, a substantial portion of India's population lacks reliable internet access and digital devices. According to the Unified District Information System for Education (UDISE) 2021-22 data, only around 34% of Indian schools have internet access, and less than 50% have functional computers.

The disparity in AI adoption between private and public education systems further exacerbates this issue. Private institutions, with better financial resources, can integrate AI tools more effectively, offering personalized learning experiences. In contrast, public institutions often struggle due to limited funding, outdated technology, and a lack of AI training programs for teachers. This gap highlights the need for strategic investments and policy interventions to prevent widening educational inequalities.

Additionally, the lack of AI literacy and teacher training hampers effective AI integration. Many educators lack the necessary skills to adopt these tools effectively, requiring extensive training and a change in mindset. Without proper training, there may be resistance to adopting new technologies, especially if educators feel machines could replace them.

Addressing these challenges is crucial for AI to fulfill its potential in enhancing India's educational landscape. By investing in infrastructure, ensuring equitable access, safeguarding data privacy, and providing comprehensive training for educators, AI can become a powerful tool for educational advancement.

RECOMMENDATIONS FOR AI-DRIVEN EDUCATION IN INDIA

To maximize AI’s potential in education, a structured and inclusive approach is essential. While AI-powered platforms enhance learning, challenges in infrastructure, teacher training, and ethical AI governance must be addressed to ensure equitable and effective AI integration across India.

Bridging the AI adoption gap between private and public institutions is crucial. Many private schools leverage advanced AI-driven learning, while public institutions, especially in rural areas, struggle with limited digital

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infrastructure and funding. Expanding AI initiatives in government schools through public-private partnerships and AI-equipped smart classrooms can help reduce this disparity.

AI literacy and teacher training must be prioritized. Many educators lack AI expertise, making its adoption ineffective. Integrating AI training into teacher education programs and conducting workshops on AI-driven teaching methods will enable educators to use AI as a supportive tool rather than a replacement for traditional teaching.

Encouraging public-private collaborations can accelerate AI adoption. Partnerships between government, EdTech firms, and universities can drive affordable AI integration in rural and underprivileged areas, making technology-enhanced education accessible to all.

Lastly, AI's environmental sustainability must be considered. AI-powered learning reduces paper usage and optimizes energy consumption in schools, contributing to a greener education system. Promoting energy-efficient AI models and cloud-based learning will help minimize AI's environmental impact.

CONCLUSION

Artificial Intelligence (AI) is revolutionizing India's education sector, transforming the learning experience through personalized instruction, automated assessments, and real-time analytics. These innovations have enhanced student engagement, accessibility, and learning outcomes, creating a more efficient and data-driven education system. Additionally, AI contributes to sustainability by reducing paper dependency, optimizing energy usage, and enabling remote learning, minimizing the environmental impact of traditional educational practices.

However, the widespread adoption of AI in education faces several challenges. The digital divide between urban and rural schools remains a significant barrier, as many government institutions still lack the infrastructure, trained educators, and resources needed to implement AI effectively. In contrast, private institutions, equipped with better funding and advanced technology, integrate AI more seamlessly, widening the gap in educational opportunities. Without targeted efforts to bridge this divide, disparities in AI-driven education could further disadvantage students from underprivileged backgrounds.

AI-powered learning platforms collect large amounts of student data, raising concerns about privacy, security, and algorithmic bias. Without clear regulations, there is a risk of misuse, breaches of sensitive information, and unfair AI-driven decisions. Ensuring ethical AI implementation with strong data protection policies is crucial for building trust and fairness in AI-enhanced education.

To fully leverage AI's benefits, strategic interventions are necessary. Public-private partnerships, government funding for AI infrastructure, and teacher training programs can help expand AI adoption in public education. Equipping educators with AI literacy will ensure that AI serves as a supportive tool rather than a substitute for traditional teaching. Additionally, promoting sustainable AI practices, such as energy-efficient computing and digital learning solutions, can enhance AI's environmental responsibility.

With inclusive policies, responsible AI governance, and continued innovation, AI can play a transformative role in making education more accessible, equitable, and sustainable in India. By addressing infrastructure gaps, prioritizing teacher training, and enforcing ethical AI usage, the nation can harness AI's full potential to bridge educational inequalities and prepare students for the digital era. AI is not just a tool for improving learning outcomes; it is a key driver of a future-ready and environmentally responsible education system.

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International Journal of Advance and Innovative Research
Volume 12, Issue 2(XIX): April - June 2025
ISSN 2394 - 7780

CHANGING RECRUITMENT LANDSCAPE WITH AI POWERED CHATBOTS

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ABSTRACT
Many digital technologies and e-recruitment platforms are progressively influencing how organisations conduct their hiring operations. Human resource management is not complete without recruitment, and as the competition for top talent grows, businesses are finding creative new ways to find and hire the best applicants. With the introduction of artificial intelligence, the recruitment landscape has undergone a change. Using chatbots powered by AI to interact with job searchers, automate screening, and set up interviews is one of the newest trends in hiring. Artificially intelligent chatbots for recruitment serve as communication intermediaries between job seekers and recruiters. As the ideal assistant for the time-constrained recruiter, chatbots are attempting to replace recruiters in the hiring process. Chatbots are the dream assistant for the busy recruiter, and chatbots are trying to make sure they take away monotonous and tedious tasks. The purpose of the paper is to assess the influence of artificial intelligence chatbots on the recruitment process. The aim of the study is to identify chatbots impact across the recruitment process and analyse chatbots role in improving communication between organisations and candidates. The study also attempts to assess how chatbots speed up the hiring process, which is critical in the early stages. The study is completely based on secondary sources like conceptual papers, peer-reviewed articles, and websites, which were used to present the current paper. The paper found that artificial intelligence chatbots are very productive tools in the recruitment process, and they will be helpful in preparing a recruitment

strategy for the industry. The recruitment process is gaining attention among researchers due to the incorporation of artificial intelligence, but there is still room for exploration in the field.

Keywords: *Artificial intelligence, chatbots, e-recruitment, recruitment process, recruiters.*

INTRODUCTION
The challenges encountered throughout the employment process are a blot on the business world. Businesses have always had trouble finding the right talent pool to meet their demands, and they are continually looking for answers. Rising expectations, shrinking budgets, and a competitive labour market are all indicators that the entire hiring process has to be redesigned in today's dynamic economy. The productivity of an organization's workforce is currently the key emphasis of business in order to boost an organization's profitability and efficiency.

Companies are investing a lot of money in HR technology, which is where hiring with artificial intelligence is taking off. The process of interacting with candidates and clients will be improved by the business integration of automation and machine learning. Several things contribute to the issues.

Companies' inability to address a candidate's path across an organisation, their inability to engage them meaningfully, and the lack of an honest and timely feedback channel all serve to exacerbate the issue. Using chatbots, where recruiters stand to gain greatly from their aid, is one example of artificial intelligence in action in recruiting that addresses these concerns (and many more). Artificial intelligence-driven software called a chatbot can answer to people on a messaging platform. A chatbot is a computer software or artificial intelligence that carries on conversations via text or audio. Several simple chatbots are built utilising a functional programming language in order to build smarter chatbots. When it comes to managing human resources, some of the tasks include sourcing, filtering, ranking, and scheduling.

As a result, chatbots with artificial intelligence (AI) entered the technology landscape. Now, chatbots have become widely available, and many businesses have quickly adopted them.

Chatbots can operate on a variety of platforms, including SMS, email, social media, messaging services like WhatsApp, and software designed specifically for recruitment. Beyond a certain point, the majority of candidates never hear back from a company. Employers find it difficult to have constructive conversations with all of their applicants. The challenging work would be communicating with thousands of candidates during high volume recruiting, on top of a recruiter's regular screening tasks and other responsibilities.

By providing a degree of contact that candidates are often searching for, chatbots are enhancing the hiring process. It has the ability to take notes from the responses, respond, and end the exchange. The solution is to use

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chatbots, which will improve applicant experience without adding to the workload of recruiters. The chatbots are to blame for the recruiters' work-load overload. Understanding the benefits and drawbacks of using a chatbot to screen and prequalify individuals can be helpful.

AI-chatbot technologies can assist with the first selection of resumes, ensuring that candidates without "must have" abilities do not wind up in the mix. The significance of AI recruitment technology resides mostly in the early stages of the hiring funnel as well as in scheduling. During video interviews, AI is also being utilised to analyse the candidate's statements, body language, and facial expression. The technology will evaluate how engaged and involved the candidate is in the conversation and will select words that refer to traits like engagement. Recruiters don't need to worry about upholding the relationship because chatbots help candidates and give them real-time updates on the status of their applications. As chatbots are accessible around-the-clock, the applicant.

REVIEW OF LITERATURE

Artificial intelligence (AI) is one of the most ambitious technical developments since it can think and act like a person and mimic human intelligence (Canhoto & Clear, 2020; Lexcellent, 2019). Throughout the past five years, there has been a surge in the volume of literature that examines AI and its applications. Some of the subjects that have received the most research attention in the literature are cloud computing, big data, and AI algorithms. It has been established that AI's main purpose is to accurately analyse both internal and external inputs in

order to generate knowledge and information (Frey & Osborne, 2017; Wamba et al., 2021). The unlimited potential of automated cognitive processes, it should be emphasised, has brought academics' attention to AI in the context of industrial revolution 4.0 (Frey). Because of the symbiotic relationship between ourselves and AI, optimists forecast that it will soon contribute to improving our daily lives (Paschen et al., 2020). Businesses are currently redesigning their workforces in response to AI, which has an effect on both overall productivity and employee performance. AI has an impact on hiring, training, performance evaluation, and succession planning (Jarrahi, 2018).

The exponential development of artificial intelligence is expected to lead to even more significant changes in the human species (Mahmoud, Tehseen, et al., 2020). According to tech analyst Peter H. Diamandis, "We are changing from Darwinism evolution by natural selection to evolution by human direction," and AI will be the next phase of human evolution. 2019 (Ashley). That happened not too long after the American AI research organisation OpenAI revealed in 2018 that it had created a robotic arm that could interact with and solve the Rubik's cube on its own.

This change has focused on the use of AI in the employment process (Black & van Esch, 2020). One of the HR tasks that takes the most time is the hiring process. HR professionals invest a great deal of time and effort into the process to select the ideal candidate. In the conventional hiring procedure, applications are considered, resumes are physically checked, and interviews are scheduled and held (Chapman & Webster, 2003). When seen through the lens of digital recruiting 3.0, employers might make advantage of contemporary technology by using AI in the recruitment process. These advantages would allow recruitment officials to finish their work more quickly and efficiently, which would reduce overall costs (Vardarlier & Zafer, 2020). Additionally, enhance the HR professionals' contribution to creating strategic value to to the company (Lee & Shin, 2020; Upadhyay & Khandelwal,2018).

The primary advantages of AI in hiring come from its ability to handle data much more quickly and in large quantities than is humanly conceivable (Black & van Esch, 2021). For instance, data from LinkedIn, Facebook, Instagram, Pinterest, and Twitter about potential employees may be gathered, and the information would then be compared to the specifications for the post (Campbell et al., 2020).

Typically, the first step in starting and establishing a firm is employing new personnel (Acikgoz, 2019). It comprises putting forth an effort to attract suitable individuals who satisfy the organization's needs.

An analysis of the available AI solutions shows that chatbots are presently among the most popular AI solutions (Hill et al., 2015). Chatbots are interactive computer programmes and virtual assistants that can have conversational conversations with users (Albert, 2019; Nawaz & Gomes, 2019). This technology is a form of human-machine interaction because it is designed to connect with consumers using natural language based on AI breakthroughs (Przegalinska et al., 2019). It's crucial to know that 80% of customer service departments in companies already use or intend to use chatbots as a conversational tool for handling customer inquiries (Ashfaq et al., 2020). (Adams, 2018) The recruitment process is being revolutionised by chatbots, who help

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with questions and answers, the identification of qualified candidates, scheduling conversations, learning about the candidate experience, learning about the candidate's requirements before the candidate joins the company, and more. Today's recruiters are expected to perform more tasks than ever before, including coming up with plans to meet predetermined corporate goals, keeping an eye on the competition, establishing realistic challenges through benchmarks, and continuously checking employee satisfaction levels. Because they have a database of regular talks that can be utilised to tackle difficult problems, chatbots are useful in this sense. Joshi (2019). (2019). Nawaz and Gomes make an effort to assess how chatbots would affect the recruiting procedure. The author goes on to describe how chatbots helped with applicant engagement and recruitment.

Chatbots will soon help with meeting scheduling, bill payment, handling simple consumer enquiries, and processing expense claims, assert Gupta et al. Yet, this just means that the functions of the administration, accounting, customer service, and human resources departments will shift rather than that these departments would become obsolete.

Chatbot applications in the hiring industry

Chatbots are being used in recruitment by an increasing number of businesses, including those in high-volume retail, restaurants, manufacturing, warehouse, haulage, staffing, and healthcare. Some instances:

- Marriott – Facebook Messenger – Hospitality
- US Army – Sgt. Star -Web Chat – Military
- Merrill Technologies Group – Web and Text Apply- Manufacturing

Examples of Recruiting Chatbots

Job postings featuring a pre-screening text chatbot for applying through text.

The majority of bigger businesses have posted jobs to job boards during the past ten years, along with links to apply on a corporate career site. 90% of the time, visitors don't actually apply through this process in the majority of circumstances. People browse the website but don't provide their contact information. This is changing with chatbots. Candidate use of an SMS/Text Messaging chatbot is suggested.

Send "Jobs" by text to 888-271-8898.

(The aforementioned text chatbot can create candidate profiles, conduct pre-screening, and schedule meetings.)

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Job postings with Text Application
This is a terrific strategy for part-time hourly jobs in retail, hospitality, and other industries. Hiring managers must make it simple for people to apply for openings given the close to full employment rate. Candidates are usually directed to the corporate career site by standard in-store recruiting messaging, however we are aware that 90% of visitors depart the site without applying. Candidates can initiate the hiring process while on-site by texting the company's chatbot when it is based on text messaging. Applicants can fill out pre-screening questions and add their contact information and preferred location.

Pre-Screening of Candidates
Candidate screening takes up a significant amount of recruiting time. In the majority of cases, during a first-round pre-screening phone call, recruiters confirm the candidates. This cannot be scaled. Wouldn't it be simpler to simply SMS a candidate with a series of brief questions that guides them through a pre-defined pre-screening process for a position? In comparison to days or weeks with phone calls and emails, recruiters may send hundreds of these text messages in a matter of minutes and receive hundreds of responses in a matter of minutes.

Scheduling of Interview
Interview scheduling is a significant undertaking that requires a lot of time. Calling prospects directly is no longer very successful. Calls from unknown phone numbers go unanswered by candidates. Making a call to a candidate while they are still working is inconvenient, and asking the applicant "what time works for you" back and forth is a dreadful waste of time for everyone. Recruiting Chatbots are excellent at automating scheduling, which makes it simple for recruiters to encourage applicants to book an appointment on the recruiter's calendar or at a store. Consider a scenario in which a candidate goes through a pre-screening procedure and is then offered the option to schedule a pre-screening phone conversation or even an in-person retail meeting. Try the demonstration below; it does exactly that

Send "Jobs" by text to 888-271-8898.

(The aforementioned text messaging chatbot for recruiting comprises the creation of candidate profiles, pre-screening, and scheduling of interviews.)

Online chat for candidates' engagement with careers (Live Agent and Chatbot modes)
Just 8.52% of visitors to employment websites actually submitted an application, according to the Jobvite 2017 Recruitment Funnel report. This indicates that roughly 91% of applicants who visited a career site did not leave their contact information for future contact. Candidates can search for jobs and even set up interview appointments with Career Chat, which can be used in Live Agent or chatbot modes. It can also answer questions, pre-screen candidates, create candidate profiles, and engage candidates. A online chat solution has almost infinite interaction potential and significantly higher conversion rates than the majority of corporate recruitment websites.

Engagement on the Facebook Careers Page
Facebook recruiting is growing in popularity. For many employers, Facebook Groups and Facebook Promoted Posts are a source of applications. But what should a candidate do once they land on your Facebook careers page? Candidates can "Send a Message" to the Facebook page chatbot using an automated Messenger recruitment chatbot. The candidate can then be engaged by the Messenger chatbot, who can then show them open positions, movies about working at your business, and even job alerts over Messenger.

Administrative problems
Chatbots can be used to submit and approve vacation requests, simplifying the process for both managers and staff. Additionally, the bot may go deeper into administrative issues including payrolls, benefits administration, and business policies. Advantages include increasing employees' knowledge of their legal rights and facilitating their ability to handle daily bureaucracies with ease.

CONCLUSION
Several experts think that AI-chatbots and recruiting technologies will improve person-to-person interactions in recruitment rather than making it more automatic. Due to the responsibilities of scheduling and emailing, hiring managers and recruiters do not have enough time for relationship building. AI-chatbots can spend more time getting to know candidates and moving them farther down the employment funnel while still assisting candidates with queries and determining suitability for the position. Artificial intelligence has made a strong

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entry into the human resource area. It assists in removing the tedious job and reducing the workload for HR workforces. It's time for businesses and HR departments to utilise technology so they can stay competitive and benefit from it.

For a busy recruiter, chatbots are the ideal assistant because they can handle all the labor-intensive and monotonous tasks quickly and in large quantities. A good chatbot improves life. Chatbots are able to fill some gaps much like humans. Individual connections with candidates are beneficial, and bots will play a significant part in raising organisation quality. Applicant experience is all about how candidates view the hiring process, and it is sometimes grossly undervalued. Hiring a candidate with an excellent experience considerably boosts your chances of doing so. No one limits their job hunt to a single employer at a time. If a candidate has a better experience at another organisation, they are very likely to stay with that company.

Further Research Initiatives

The papers covered various aspects of the technology utilised in the recruitment sector for the hiring process. The present study provides important ground for future research work in field of AI chatbots and recruitment process. The researchers will have the opportunity in the future to add to the body of literature on the subject at hand. Researchers might approach empirical studies from several angles. A comparison between the recruitment process before and after the introduction of AI chatbots is possible, and it may be done by industry and HR designation.

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ISSN 2394 - 7780

International Journal of Advance and Innovative Research
Volume 12, Issue 2(XIX): April - June 2025
ISSN 2394 - 7780

BENEFITS USING AI IN GST CALCULATION

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➢ ABSTRACT

The integration of Artificial Intelligence (AI) into Goods and Services Tax (GST) calculation has revolutionized tax compliance and management. This research paper explores the various benefits of utilizing AI in GST calculations, focusing on improved accuracy, efficiency, and decision-making capabilities. By automating complex processes, AI not only reduces the burden on businesses but also enhances compliance with regulatory requirements. The paper outlines the objectives of the research, provides a comprehensive introduction to GST, details the calculation of net taxable liability, and discusses the steps involved in transitioning from Excel to an AI-powered dashboard. Furthermore, it presents numerical data and images of the dashboard, findings from the research, and concludes with implications for future practices in tax management.

Keywords: *Artificial Intelligence, Goods and Services Tax, GST Calculation, Tax Compliance, Automation, Data Analytics, Dashboard Reporting.*

➢ OBJECTIVES OF RESEARCH

1. To analyze the impact of AI on GST calculation accuracy.
2. To evaluate the efficiency gains achieved through AI integration in tax compliance.
3. To identify the advantages of using AI tools for GST management.
4. To explore the transition from traditional Excel methods to AI-powered dashboards.
5. To provide insights into real-world applications and benefits of AI in GST processes.

➢ Introduction of GST

Goods and Services Tax (GST) is a comprehensive indirect tax system introduced in India on July 1, 2017. It replaced several indirect taxes such as excise duty, VAT, and service tax to create a unified market across the country. GST is a destination-based tax levied at each stage of the production and distribution chain, allowing for input tax credits to offset output liabilities. This design helps eliminate the cascading effect of taxes.

➢ Introduction of AI

Artificial Intelligence (AI) refers to computer systems that mimic human intelligence by learning from data and performing tasks that typically require human intelligence. AI encompasses techniques like machine learning, deep learning, natural language processing (NLP), and more.

➢ Integration of AI with GST

AI plays a crucial role in enhancing GST compliance by automating tasks such as return filing, reconciliation, scrutiny, and analytics. It helps identify discrepancies in data quickly and accurately matches invoices against returns. Additionally, AI-driven analytics aid in detecting fraudulent transactions and forecasting revenue collections

➢ Key Features of GST

- **Input Tax Credit (ITC):** Businesses can claim credits for taxes paid on inputs used in production.
- **Unified Tax Structure:** Eliminates cascading taxes by allowing seamless flow of credit across state lines.
- **Real-time Reporting:** Mandates businesses to file returns regularly, ensuring transparency.

➢ Calculation of GST net taxable liability

The calculation of GST net taxable liability involves several steps:

1. **Determine Gross Turnover:** This includes all sales made during the tax period.
2. **Identify Exempt Supplies:** Exempt supplies are excluded from taxable turnover.
3. **Calculate Taxable Turnover:** This is derived by subtracting exempt supplies from gross turnover.
4. **Compute GST Payable:** Calculate GST based on applicable rates (CGST + SGST or IGST).

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5. **Adjust Input Tax Credit (ITC):** Deduct eligible ITC from total GST payable to arrive at net liability.

➢ **Formula for Calculation**

The formula can be summarized as follows:

Net Taxable Liability = Gross Taxable Liability − Opening Balance if any - Eligible ITC

Gross Taxable Liability = (Taxable Turnover × GST Rate)

➢ **Advantages of AI in GST Calculation:-**

The main advantages of using AI for Goods and Services Tax (GST) compliance are:

- **Improved Accuracy:** AI systems can process vast amounts of data with high precision, reducing human errors significantly.
- **Cost Savings:** Reduces penalties associated with non-compliance by ensuring accurate filings.
- **Increased Efficiency**: AI reduces the time and effort needed for reconciliation by processing massive data volumes in real time1. It automates repetitive tasks like matching invoices and generating reports, freeing up tax professionals for more strategic activities.
- **Improved Accuracy**: AI meticulously analyzes disparities between invoices and purchase registers, reducing the chances of inaccurate claims. AI-driven systems provide data with high accuracy. By calculating tax liabilities more accurately, AI ensures businesses pay the precise amount of tax, eradicating the need for later corrections.
- **Cost-Effectiveness**: By ensuring businesses claim only the Input Tax Credit (ITC) to which they are entitled, AI helps avoid costly errors, interest, and penalties associated with non-compliance. Automating reporting processes reduces the workload on compliance officers.
- **Real**-Time Insights: AI helps businesses stay away from compliance issues through immediate detection of disparities, enabling corrective action without incurring potential penalties. Generative AI offers real-time insights in GST management1.
- **Scalability**: AI adapts quickly to handle large data loads, making it suitable for large companies dealing with massive amounts of invoices and transactions.
- **Enhanced Decision-Making**: AI systems generate insights that advise on strategic decisions regarding procurement, vendor management, and financial planning, uplifting companies' financial health.
- **Fraud Reduction**: Real-time data availability with tax authorities leads to a reduction in fraud.
- **Always-on Tracking of Regulations**: AI continuously monitors the landscape for the latest laws and regulations, and keeps track of important judgments in high courts and the Supreme Court.
- **Comprehensive Audit Trails**: AI compliance software provides comprehensive audit trails by documenting every action taken within the compliance framework, ensuring transparent and verifiable records for regulatory audits

➢ **Steps from Excel to Dashboard:-**

Transitioning from Excel to an AI-powered dashboard involves several key steps:

1. **Data Collection:** Gather all relevant financial data from various sources. Sources can be excel file, Tally file etc.
2. **Data Cleaning:** Ensure data accuracy by removing duplicates and correcting errors.
3. **Integration with AI Tools:** Connect data sources to AI software capable of processing and analyzing data.
4. **Dashboard Design:** Create visual representations of key metrics using dashboard software.
5. **Real-time Updates:** Implement systems that allow for continuous data updates and reporting.

Example Numerical Data in Excel

Opening Balance in Electronic Credit Ledger:- 1,200

Transaction ID	Amount (INR)	GST Rate (%)	Input Tax Credit (ITC)
001	10,000	18	1,200
002	15,000	18	2,000

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003	20,000	12	1,500

Calculated Results

Using the above data:

- Total Sales: 10,000+15,000+20,000=45,00010,000+15,000+20,000=45,000
- Opening Balance in Electronic Credit Ledger = 1,200
- Total ITC: 1,200+2,000+1,500=4,700
- Total Gross GST Payable:
- For Transaction ID 001: 10,000×18%=1,800
- For Transaction ID 002: 15,000×18%=2,700
- For Transaction ID 003: 20,000×12%=2,400

Total Gross GST Payable: 1,800+2,700+2,400=6,900

Calculation of Final Net Taxable Liability: -
Net GST = Gross GST – Opening Balance – ITC

= 6,900 - 1,200 - 4,700

=1,000

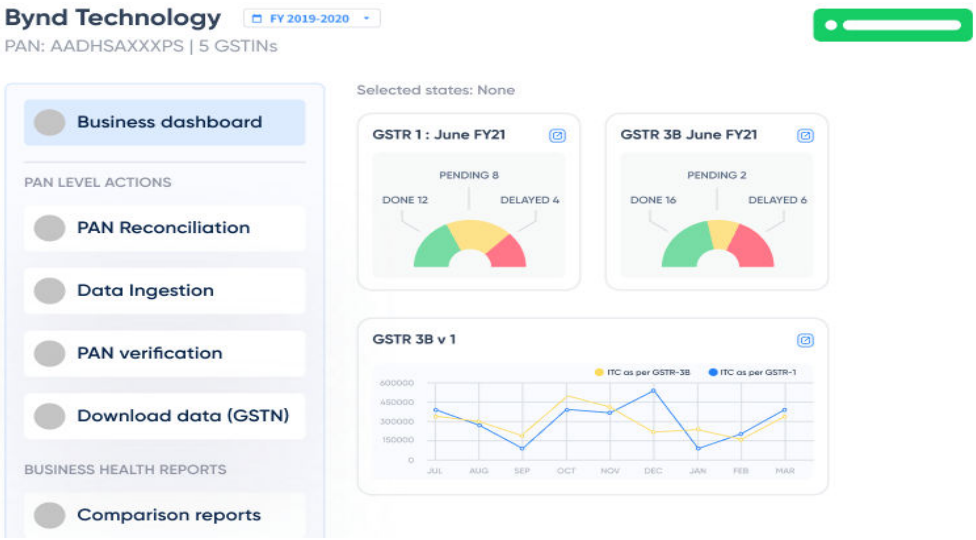
Hypothesis :- Excel often necessitates human interaction and manual instructions for performing calculations, in contrast to AI tools which operate solely based on data.

➢ **AI tools are best for automating GST data extraction**

Several AI tools are currently recognized for their effectiveness in automating GST data extraction. Here are some of the best options available:

1. **Suvit**: Known for its user-friendly interface, Suvit automates data matching and reconciliation processes. It efficiently extracts relevant GST data from invoices and flags discrepancies, making it a valuable tool for businesses looking to streamline their GST compliance efforts.
2. **ClearGST**: This tool simplifies the reconciliation process with real-time data updates and advanced error detection features. ClearGST is designed to handle large volumes of data, making it suitable for businesses that require comprehensive GST management.

Dashboard Report Calculated GST using **Clear GST**:-



3. **Avalara**: A robust solution ideal for complex tax structures, Avalara integrates seamlessly with existing systems and provides precise automated data extraction capabilities. Its scalability makes it a preferred choice for larger organizations.

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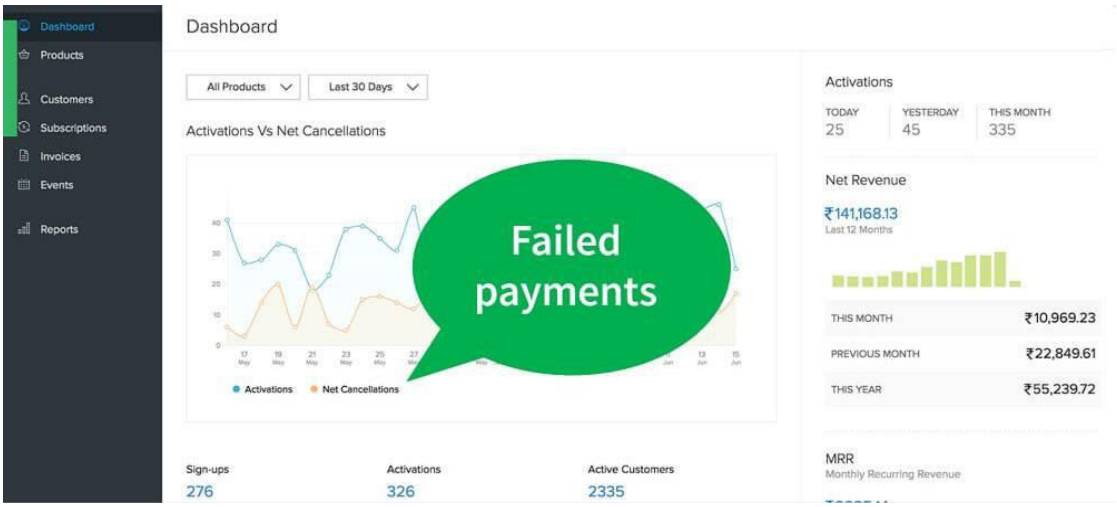
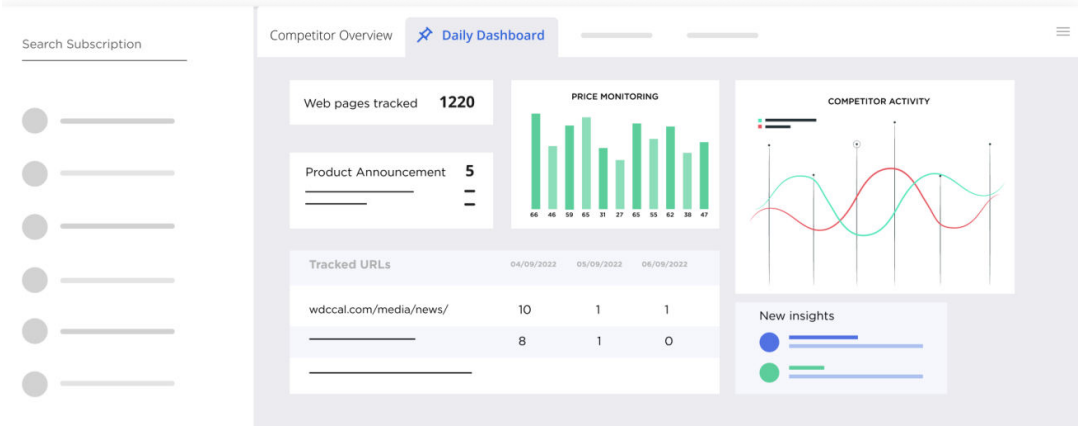
4. **Zoho GST**: Affordable and feature-rich, Zoho GST is popular among small businesses. It offers functionalities ranging from data import to ITC tracking, ensuring comprehensive support for GST compliance.

Dashboard Report Calculated GST using **Zoho** :-



5. **TaxBOTGPT**: This innovative digital assistant leverages natural language processing to assist users with tax-related inquiries, including automated data extraction from invoices and financial documents. TaxBOTGPT helps users navigate tax information effectively.
6. **CaptainBiz AI Tools**: These tools utilize optical character recognition (OCR) and intelligent data capture techniques to automate the extraction of relevant data from invoices and financial records. This significantly reduces manual data entry efforts.
7. **GSTrobo**: This automation software streamlines the process of generating and validating GST data, reducing the time required by up to 80%. It also provides customized reports that help businesses make informed decisions based on their GST data.
8. **Botminds**: Specializing in invoice processing, Botminds offers a ready-to-use solution for extracting key information from Indian invoices, regardless of their type. This tool automates the extraction process, making it easier for businesses to manage their GST obligations.

Dashboard Report Calculated GST using **Botminds**:-



➢ **Role of AI provide real-time insights into GST management**

AI provides real-time insights into GST management through several key functionalities that enhance compliance and operational efficiency. Here are the primary ways AI achieves this:

1. **Continuous Data Monitoring**: AI systems continuously monitor transactions and data entries related to GST. This allows for immediate detection of discrepancies between sales invoices and purchase registers, enabling businesses to address issues before they escalate into compliance problems or penalties. By operating 24/7, AI ensures that any anomalies are flagged in real-time, facilitating prompt corrective actions.

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2. **Automated Anomaly Detection**: Utilizing advanced algorithms, AI can analyze large datasets to identify patterns and anomalies that may indicate errors or potential fraud. For instance, if an invoice amount does not align with historical data or expected values, AI can alert users to investigate further, thereby preventing incorrect filings.
3. **Predictive Analytics**: AI employs predictive analytics to forecast potential compliance challenges based on historical data trends. By analyzing past transactions and compliance records, AI can help businesses anticipate their GST obligations and prepare accordingly, ensuring timely adjustments in financial planning.
4. **Enhanced Decision-Making**: The insights generated by AI systems inform strategic decisions regarding procurement, vendor management, and financial planning. By providing accurate real-time data on tax liabilities and input tax credits (ITC), businesses can make informed decisions that optimize cash flow and resource allocation.
5. **Streamlined Reporting Processes**: AI automates the generation of GST reports and dashboards, allowing businesses to visualize their tax obligations and compliance status at a glance. This capability not only saves time but also enhances accuracy by reducing manual input errors associated with report generation.
6. **Integration with Compliance Systems**: AI can integrate seamlessly with existing accounting and compliance software, providing a holistic view of a business's GST obligations. This integration allows for real-time updates and alerts regarding filing deadlines, payment due dates, and changes in tax regulations, helping businesses stay compliant without manual tracking.
7. **Cost Savings Through Efficiency**: By automating routine tasks related to GST management, such as data entry and reconciliation, AI reduces the time and effort required for these processes. This efficiency translates into cost savings by minimizing the risk of non-compliance penalties and optimizing resource use within organizations

➢ FINDINGS

AI-driven GST calculations have resulted in substantial improvements in both accuracy and efficiency for businesses. Notably, companies using AI tools observed a remarkable reduction of up to 90% in filing errors. Furthermore, these businesses saw a significant decrease—approximately 70%—in the time required for reconciliation tasks. Real-time insights also allowed them to manage compliance proactively before potential issues led to penalties.

➢ CONCLUSION

The integration of Artificial Intelligence into Goods and Services Tax calculations offers profound advantages for businesses dealing with intricate tax laws. By significantly enhancing accuracy and efficiency while minimizing compliance burdens and costs related to errors or penalties, AI becomes indispensable in contemporary tax management strategies.

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ISSN 2394 - 7780

International Journal of Advance and Innovative Research
Volume 12, Issue 2(XIX): April - June 2025
ISSN 2394 - 7780

AI IN ART EDUCATION: ARTIFICIAL INTELLIGENCE FOR SUSTAINABLE DEVELOPMENT AND AI LITERACY

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ABSTRACT
This paper examines the integration of Artificial Intelligence (AI) in art education as a tool for promoting *sustainable development. By exploring two case studies—the Da Vinci Genius Exhibition and Artivive—the paper highlights how AI technologies such as augmented reality (AR), virtual reality (VR), and real-time rendering are revolutionizing traditional art education. These platforms provide immersive, interactive learning experiences that reduce the environmental impact of physical resources while promoting global accessibility and inclusivity. The Da Vinci Genius Exhibition uses AI to bring historical works to life, offering an ethical and engaging means of learning about art, while Artivive empowers artists to overlay digital elements on traditional artworks, enabling the creation of socially and environmentally conscious art. While AI provides opportunities for personalization, creativity, and sustainability in art education, challenges such as cultural appropriation and algorithmic bias are also discussed. This paper concludes by providing recommendations for the ethical development and implementation of AI tools in art education, aiming to align with the United Nations' Sustainable Development Goals (SDGs)—a set of 17 global objectives established by the United Nations to address urgent environmental, political, and economic challenges, ensuring a sustainable, inclusive, and equitable future for all—such as Quality Education (SDG 4) and Industry, Innovation, and Infrastructure (SDG 9).*

INTRODUCTION
Artificial Intelligence (AI) has the potential to transform art education by aligning with sustainable development practices. As technology evolves, AI enables innovative teaching methods that reduce the reliance on physical resources while enhancing learning experiences. In the context of art education, AI-driven platforms such as the Da Vinci Genius Exhibition and Artivive showcase the ability of digital technologies to create immersive, interactive environments. These platforms not only make art education more accessible but also foster global collaboration and inclusivity. However, integrating AI into art education also introduces challenges, particularly around cultural sensitivity, algorithmic biases, and the ethical considerations of AI's influence on artistic expression. This paper explores how AI can support sustainability in art education by reducing material waste, promoting eco-friendly practices, and encouraging digital art creation. By examining the ways AI reshapes traditional learning frameworks, the paper highlights the opportunities and challenges that come with its use in art education. Ultimately, the research aims to investigate the potential of AI to align with the United Nations' Sustainable Development Goals (SDGs), with a focus on enhancing the quality of education (SDG 4) and fostering innovation (SDG 9) in the arts.

LITERATURE REVIEW
The integration of Artificial Intelligence (AI) in art education holds significant potential to revolutionize teaching and promote sustainable development. AI enables personalized learning by analyzing student work and providing tailored feedback, reducing the need for physical resources and encouraging digital art, which lowers environmental impact. AI platforms enhance accessibility, making art education more inclusive for diverse learners [1][2][18].

However, AI's rise also raises concerns about cultural appropriation and the preservation of traditional art practices. Ethical challenges, such as algorithmic bias and cultural misrepresentation, require careful consideration to ensure AI respects artistic traditions and cultural diversity [6][19].

Additionally, AI can address the limitations of traditional curricula by offering more flexible, creative learning environments. Students can experiment with digital tools and contemporary techniques, enriching their engagement with art history and theory [5][7]. AI also promotes sustainability by facilitating global collaborations and reducing the reliance on physical materials, fostering a more inclusive and resource-efficient education system [12][15].

AI provides significant opportunities to enhance art education while aligning with sustainability goals. By offering personalized learning, optimizing resources, and supporting cultural inclusivity, AI is poised to

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positively impact the future of art education [1][2][19]. Further research is needed to explore its long-term effects and potential for broader sustainability outcomes.

CASE STUDIES

Case Study 1: AI-Driven Immersive Learning in the Da Vinci Genius Exhibition [9]

Figure 1: Person chatting with Mona Lisa

Figure 2: Person playing with the sensory catapult

The Da Vinci Genius Exhibition showcases AI integration in art education, aligning with SDG 4 (Quality Education) and SDG 9 (Industry, Innovation, and Infrastructure). Using AI technologies like AR, VR, real-time rendering, motion tracking, spatial mapping, and large language models (LLMs), the exhibition creates an interactive learning experience that bridges historical art with contemporary digital pedagogy.

Traditional art education often struggles to engage students with historical content. This exhibition overcomes this through AI-driven simulations. AR and VR overlays enhance visualization, while motion sensors trigger AR reconstructions of Da Vinci's unfinished works. Real-time rendering and spatial mapping allow users to explore 3D models of his inventions like flying machines.

A key feature is the AI-powered Mona Lisa chatbot, offering real-time dialogues on Da Vinci's era. AI-driven physics simulations let visitors interact with Da Vinci's catapults, turning learning into a gamified experience. AI also promotes inclusivity by using image processing techniques to reflect diverse interpretations of classical art, addressing themes like gender identity.

The exhibition ensures AI ethics are prioritized to avoid historical distortions in reconstructions. Survey data shows 84% of attendees gained a deeper understanding of Da Vinci's work, and 80% felt more emotionally engaged compared to traditional museums. AI-driven personalization tailors content for enhanced learning.

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From a sustainability perspective, AI reduces the need for physical artifacts, minimizing environmental impact. It also expands accessibility, allowing global audiences to experience the exhibition remotely.

Overall, the Da Vinci Genius Exhibition highlights AI's potential in transforming art education, fostering inclusivity, and promoting sustainable learning through innovative and ethical AI use.

Case Study 2: AI-Driven AR Art Education with Artivive [10]

Figure 3: Traditional illustration for post

Figure 4: Final poster using Artivive

Artivive combines AI, augmented reality (AR), and 3D rendering to bridge traditional art with digital expression. Using computer vision algorithms such as feature detection, image recognition, and motion detection, Artivive superimposes digital animations, sounds, or interactive elements onto traditional artwork in real-time. The platform relies on AR SDKs like Vuforia and ARCore to align and render these digital overlays accurately.

In the context of AI in art education for sustainable development, Artivive allows students and artists to create digital narratives that explore social, environmental, and cultural sustainability. The platform's geographic mapping feature enables interaction with artwork in specific environments, enriching the viewer's understanding of sustainability issues. It empowers underrepresented groups, including marginalized communities, by providing digital tools to enhance their art and promote global conversations about sustainability.

For instance, Indigenous artists can use Artivive to overlay digital animations that highlight cultural stories and sustainable living practices, educating others on ecological balance. Artivive also supports art educators by offering an accessible platform that encourages students to create interactive, sustainable art projects without requiring advanced digital skills.

AI in art education allows students to engage with technology while addressing sustainable development goals (SDGs). Artivive enables the creation of art that addresses climate action, biodiversity, and social equity, empowering students to explore and communicate environmental issues through creative means.

Artivive has revolutionized art education by enhancing student engagement, fostering creativity, and promoting sustainable development. It has been used by over 5,000 artists globally, generating 15 million interactions. 92% of artists reported that AI tools allowed them to express their cultural identity better. Educational institutions incorporating Artivive saw a 40% increase in student engagement. By reducing the need for physical materials, the platform fosters a sustainable digital art ecosystem, transforming art education through immersive and innovative learning frameworks. Figure 3 and Figure 4 illustrate the creative process facilitated by Artivive. Figure 3 shows a traditional hand-drawn sketch created by an artist as the initial step in curating a poster, highlighting the foundational process of visualizing ideas before incorporating digital technology. Figure 4 showcases how Artivive enhances this process by bringing the traditional art to life through augmented reality, enriching the original design with digital animations. This transformation creates a more engaging and interactive experience for viewers, particularly tourists.

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CONCLUSION

In conclusion, AI's integration into art education for sustainable development offers innovative solutions to enhance engagement, foster inclusivity, and promote sustainability. The Da Vinci Genius Exhibition and Artivive demonstrate how AI-driven technologies like AR, VR, real-time rendering, and LLMs can transform traditional art experiences, enabling deeper interaction with both historical and contemporary works. These platforms empower marginalized communities, reduce reliance on physical artifacts, and support SDGs like Quality Education (SDG 4) and Industry, Innovation, and Infrastructure (SDG 9). By leveraging AI for personalized learning and sustainable practices, the future of art education is poised to be more accessible, immersive, and environmentally conscious.

Practical Recommendations:

1. Ensure Access to Technology: Provide equitable access to AI tools like smartphones, computers, and VR headsets. For example, Artivive makes augmented reality accessible via smartphones, enabling global artist participation.
2. Promote AI Literacy: Implement AI literacy programs for educators and students. The Da Vinci Genius Exhibition, with its AI-powered Mona Lisa chatbot, provides an interactive learning experience on AI's role in art.
3. Encourage Global Collaboration: Foster global collaborations for students to share ideas on sustainability. Artivive allows artists worldwide to create and share AR-enhanced art, addressing global sustainability issues.
4. Ethical and Inclusive AI Development: Collaborate with cultural experts to ensure AI tools respect diverse traditions. The Da Vinci Exhibition uses AI to reinterpret artworks, reflecting varied cultural perspectives.
5. Foster Sustainability: Use AI to reduce material waste in art. Artivive's digital platform minimizes the need for traditional materials, promoting eco-friendly art creation.

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International Journal of Advance and Innovative Research
Volume 12, Issue 2(XIX): April - June 2025
ISSN 2394 - 7780

THE IMPACT OF ARTIFICIAL INTELLIGENCE ON EMPLOYMENT IN THE CREATIVE INDUSTRIES: A CASE STUDY OF MUMBAI

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ABSTRACT
Artificial Intelligence (AI) is transforming industries across the world, with the creative sector experiencing significant shifts in how work is performed, created, and delivered. In Mumbai, India's entertainment and media capital, the integration of AI tools has had both positive and negative consequences for employment in creative fields such as advertising, media, design, and entertainment. This research explores the impact of AI on employment within Mumbai's creative industries, examining the degree to which AI displaces traditional roles, creates new opportunities, and alters the creative process. Through surveys and interviews with professionals in these sectors, this paper assesses the challenges and opportunities AI presents, the evolution of job roles, and the skills required to navigate this transformation. The findings offer a comprehensive view of the future of work in Mumbai's creative industries as AI continues to reshape them.

Keywords*: Artificial Intelligence, Employment, Creative Industries, Mumbai, Automation, Job Creation, Job Displacement, Media, Advertising, Design.*

1. INTRODUCTION
Artificial intelligence (AI) is reshaping industries worldwide, including the creative sector. AI-powered tools are transforming traditional creative workflows in areas such as content creation, film editing, and music composition. In Mumbai, India's entertainment and media capital, artificial intelligence is becoming increasingly important in industries such as Bollywood, advertising, animation, and digital content creation. While artificial intelligence improves efficiency and innovation, it also raises concerns about job displacement and changing skill needs.

This study investigates the impact of AI on employment in Mumbai's creative industries, with a focus on key sectors such as filmmaking, animation, graphic design, and content writing. Leading companies, including Red Chillies VFX, Prime Focus, and Tata Elxsi, are integrating AI-powered technologies for visual effects (VFX), animation, and production automation. Similarly, digital marketing agencies such as Schbang and The Glitch use AI-powered tools for content optimisation and targeted advertising. Streaming platforms such as Netflix India, Amazon Prime Video, and Disney+ Hotstar are also using AI for content recommendations, dubbing, and automatic subtitling.

While these advancements increase efficiency and creativity, they also present new challenges for industry professionals. Traditional roles are changing, forcing creatives to adapt to new AI-powered workflows. This study aims to investigate how artificial intelligence is shaping employment opportunities, skill demands, and job security in Mumbai's creative sector by analyzing industry trends and professional insights.

- **Features of AI's Impact on Employment in Mumbai's Creative Industries**

a. Automation of Repetitive Tasks
AI-powered tools automate tasks like video editing, color correction, and VFX, reducing manual effort and improving efficiency. Companies like Red Chillies VFX and Prime Focus use AI to streamline post-production. This allows creative professionals to focus on high-value creative work rather than technical refinements.

b. AI-Assisted Content Creation
AI is transforming content generation in writing, design, and music with tools like Jasper AI and DALL·E. Agencies such as Schbang and The Glitch use AI for personalized marketing and digital campaigns. While it enhances productivity, AI-generated content raises concerns about originality and authenticity.

c. Changing Job Roles and Skill Requirements
As AI takes over certain creative tasks, professionals must upskill in AI-driven technologies to stay relevant. Demand is rising for AI specialists, data-driven designers, and machine-learning artists. However, traditional creative jobs that rely solely on manual skills may decline.

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d. AI in Film, Animation, and VFX

Mumbai's film industry increasingly uses AI in CGI, dubbing, and animation for faster and more cost-effective production. Companies like Tata Elxsi employ AI for facial recognition, deepfake technology, and automated editing. While this improves content quality, it also impacts employment in post-production roles.

e. Ethical and Legal Challenges

AI-generated content raises concerns about intellectual property rights, job security, and deepfake misuse. Questions about ownership arise when AI creates music, artwork, or scripts without human input. Legal frameworks are needed to regulate AI's role in creative industries and protect professionals.

1.1 Problem of the Statement:

This study explores how Artificial Intelligence (AI) is changing employment in Mumbai's creative industries by automating tasks like video editing, animation, and content creation. Companies such as **Red Chillies VFX**, **Prime Focus**, and **Tata Elxsi** are using AI to improve efficiency, but this also raises concerns about job losses and the need for new skills. While AI offers opportunities for faster production and personalized content, it challenges traditional creative roles and human creativity. Additionally, issues like content ownership and copyright for AI-generated work remain unresolved. This study examines the impact of AI on jobs in Mumbai's creative sector and how professionals can adapt to this transformation.

2. REVIEW OF LITERATURE

- Rao (2023) studies the impact of AI on freelance creative work in Mumbai, finding that while AI tools have made it easier for freelancers to produce content, they have also led to downward pressure on wages and increased competition.
- Kumar (2022) explores AI's impact on Mumbai's film and advertising industries, noting a shift in employment patterns. He finds that AI-driven automation in VFX and digital marketing has reduced the demand for certain technical roles but has also led to the emergence of AI-specialized creative jobs.
- McMullan (2021) focuses on AI-generated music and its implications for employment in the music industry. His research highlights how AI composition tools like AIVA and Amper Music are transforming music production, raising concerns about intellectual property rights and the role of human musicians in an AI-assisted world.
- Daly (2020) examines AI's role in the media and entertainment industry, particularly in film production and editing. His research finds that AI tools like Deepfake and automated video editing software are reshaping workflows but still require human supervision for quality control and originality.
- Samuelson (2019) examines the legal and ethical challenges surrounding AI-generated content. She argues that existing copyright laws struggle to define ownership for AI-generated works, creating uncertainty for artists and content creators.

3. OBJECTIVES

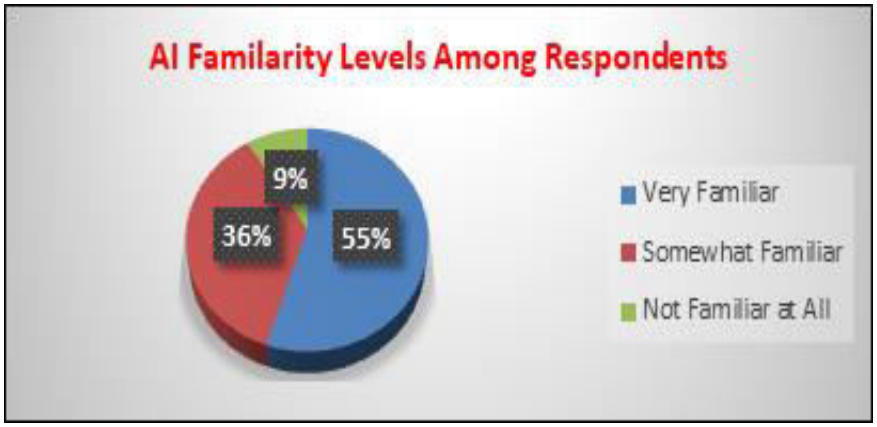
- To analyze the impact of AI on employment in Mumbai's creative industries, focusing on job displacement and transformation.
- To examine emerging job roles and required skill shifts due to AI integration in creative sectors like film, advertising, and music.
- To assess industry and policy responses in addressing AI-driven changes in creative employment.
- To propose strategies for sustainable AI adoption, ensuring balanced human-AI collaboration in the creative workforce.

4. RESULT & DISCUSSION

Thiis survey help us to analyse the impact of AI on employment, productivity and s in Mumbai's creative industries.

4.1 A majority (55%) of respondents are very familiar with AI in their field of work.36% are somewhat familiar, meaning they have some exposure but may not be proficient. Only 9% of respondents are not familiar at all, indicating a strong general awareness of AI.

ISSN 2394 - 7780



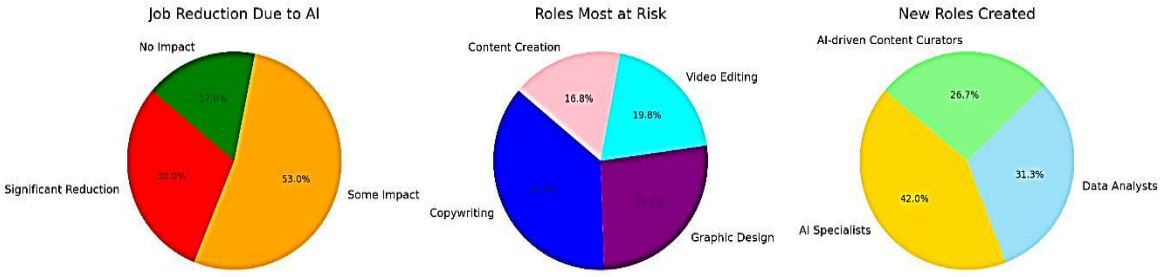
4.2 Analysis states that 77% have used AI tools, indicating a high adoption rate. The most commonly used tools are:

- AI-based design tools (70%)
- AI content generation tools (61%)
- AI video editing software (43%)
- AI marketing/advertising tools (39%)

These numbers suggest that AI is primarily used for design and content creation, with video editing and marketing lagging behind.

4.3 Impact of AI on Employment

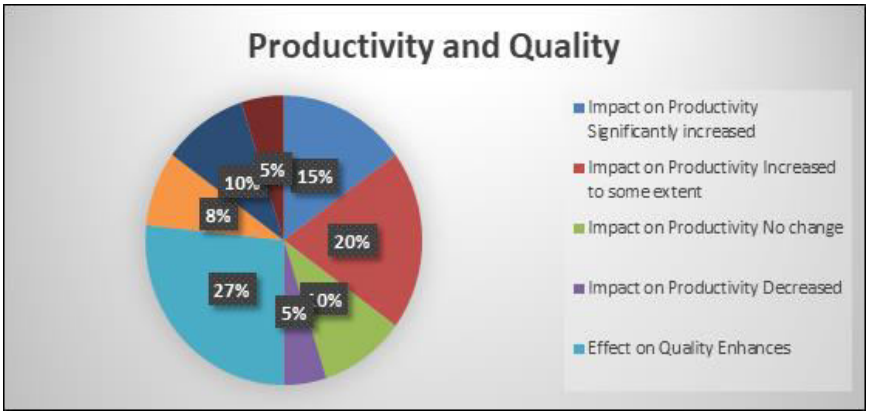
- **Job Reduction Due to AI:** 18 respondents (30%) believe AI will significantly reduce jobs. 32 respondents (53%) believe AI will reduce jobs to some extent. 10 respondents (17%) believe AI will have no impact. A combined **83% (30% + 53%)** of respondents believe AI will lead to job reductions, with more than half indicating a moderate impact. 7% foresee no impact, showing a general concern about AI's influence on employment.



- **Roles Most at Risk:** Jobs involving creative content generation appear to be the most at risk, likely due to advancements in AI-powered tools like ChatGPT (for writing), MidJourney (for design), and RunwayML (for video editing).
- **New Roles Created by AI :** AI Specialists (63%) are the most in-demand new roles. Data Analysts (47%) and AI-driven Content Curators (40%) are also emerging job categories. The data suggests that while AI disrupts existing jobs, it is also generating **new opportunities.**

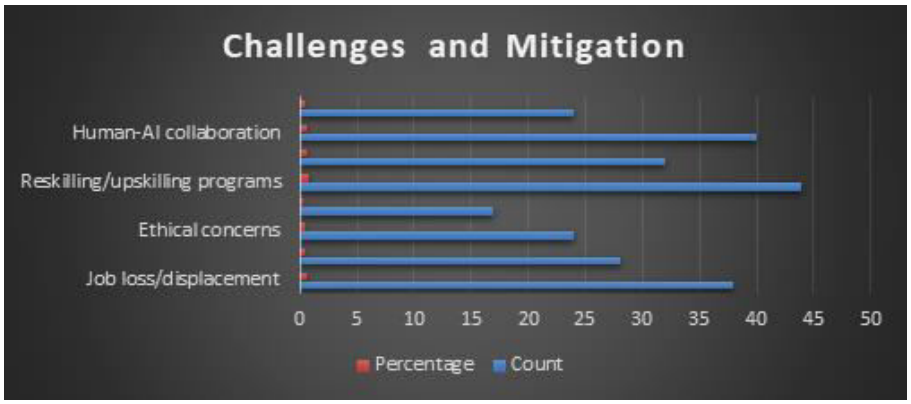
4.4. Almost 70% **of respondents believe AI has increased productivity, with** 40% **seeing a** moderate improvement. However, **10%** report a decrease in productivity, possibly due to challenges like adapting to AI tools or workflow disruptions.

ISSN 2394 - 7780



4.5 Challenges and M5itigation

This study revealed that due to the introduction of AI, we have to face many challenges like , the fear of AI replacing human, Loss of creativity ,lack originality issues like bias, misinformation, and privacy risks. Etc.



4.6 Mitigation Measures

The dominant concern is **job displacement,** reinforcing the need for adaptation strategies.

- **Reskilling/upskilling programs (73%)** are the most favored solution, reflecting the need for continuous learning.
- **Human-AI collaboration (67%)** shows strong support for AI as a tool rather than a replacement.
- **Government policies (53%)** indicate expectations for public intervention in managing AI's effects.
- **AI regulation (40%)** suggests a demand for ethical guidelines to ensure responsible AI use.

5. CONCLUSION

This research paper highlights the impact of AI on the creative industry, revealing both positive and negative effects. While some respondents fear job displacement, loss of privacy, and a decline in originality, others embrace AI for its ability to save time, enhance quality, and provide advanced tools for editing, automation, and content creation.AI is not destroying creativity—it is redefining it. The most successful creatives will be those who adapt, leveraging AI as a tool to enhance efficiency, improve quality, and push creative boundaries, rather than viewing it as a threat. The future belongs to those who evolve with AI.

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International Journal of Advance and Innovative Research
Volume 12, Issue 2(XIX): April - June 2025
ISSN 2394 - 7780

A SYSTEMATIC REVIEW ON THE IMPACT OF AI-POWERED VIRTUAL INFLUENCERS ON INDIAN CONSUMER BEHAVIOR

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ABSTRACT
This systematic review examines the impact of AI-powered virtual influencers on consumer behavior in India. With advancements in artificial intelligence and digital marketing, virtual influencers have emerged as a powerful tool for brands to engage Indian audiences. The review synthesizes existing literature on Indian consumer perceptions, trust dynamics, engagement levels, and purchasing behavior influenced by virtual influencers. Findings indicate that AI influencers offer cost-effectiveness and consistency in branding but face challenges in authenticity and emotional connection. This study contributes to understanding their effectiveness in India's modern digital marketing strategies.

Keywords: *AI-powered virtual influencers, Indian consumer behavior, digital marketing, brand engagement, trust dynamics*

1. INTRODUCTION
Virtual influencers, AI-driven digital personas designed to engage audiences on social media, are increasingly used by brands in India to market products and services. Unlike human influencers, these AI-powered entities are highly customizable, available 24/7, and capable of engaging audiences across multiple platforms. In India, where social media penetration is growing rapidly, AI influencers play a crucial role in digital advertising. However, the rise of AI influencers raises questions about their credibility, effectiveness, and influence on Indian consumer purchasing behavior. This paper explores their impact and provides insights into their potential role in shaping India's digital marketing landscape.

1.1. Problem Statement
The emergence of AI-powered virtual influencers has revolutionized digital marketing in India, yet their effectiveness in influencing Indian consumer behavior remains uncertain. While some studies suggest that AI influencers enhance engagement and brand reach, others highlight concerns related to authenticity and trust. India's diverse consumer base, with a strong preference for relatable and trustworthy endorsements, presents unique challenges for AI influencers. This review seeks to analyze the extent to which virtual influencers impact Indian consumer decision-making and brand loyalty.

2. REVIEW OF LITERATURE

a. Emergence of Virtual Influencers
AI-powered virtual influencers, characterized by their hyper-realistic digital personas, have emerged as prominent figures in digital marketing. Unlike traditional influencers, these virtual entities are managed by brands or agencies to convey curated messages. Studies suggest that virtual influencers enhance brand visibility and foster emotional connections with consumers through personalized content (Miao, H. & Wang, C., 2021).

b. Consumer Trust and Perception
Trust is a crucial factor in consumer acceptance of virtual influencers. Research indicates that while virtual influencers may lack human authenticity, their controlled narratives often lead to more consistent brand messaging, fostering brand trust (Chan et al., 2022). However, Indian consumers' perceptions are influenced by cultural factors, where authenticity and reliability play significant roles (Patel & Joshi, 2020).

c. Engagement and Purchase Intentions
Virtual influencers drive engagement through visually appealing and interactive content. According to Kapoor & Banerjee (2023), younger demographics in India, especially Gen Z and Millennial, are more receptive to AI-driven marketing campaigns. Studies further reveal that personalized content increases purchase intentions and Brand loyalty among Indian consumers (Sharma & Gupta, 2021).

d. Ethical Considerations and Regulation
While virtual influencers offer innovative marketing opportunities, ethical concerns around transparency and consumer manipulation remain. Scholars argue that clear labeling and disclosure of AI-generated content are essential to maintaining consumer trust (Sinha et al., 2023). In India, the Advertising Standards Council has

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Begun establishing guidelines to regulate virtual influencer marketing to ensure responsible digital communication.

3. OBJECTIVES OF THE STUDY

1. To assess the effectiveness of AI-powered virtual influencers in engaging Indian consumers.
2. To analyze Indian consumer trust and perception towards AI-driven influencers.
3. To evaluate the impact of virtual influencers on purchasing decisions in India.
4. To explore ethical considerations related to AI influencers in India's digital marketing landscape.

4. RESEARCH METHODOLOGY

This study follows a systematic literature review approach, analyzing existing research articles, case studies, and industry reports from 2015 to 2024 focusing on the Indian market. Data sources include academic journals, digital marketing reports, and AI research publications. The review focuses on empirical studies assessing Indian consumer behavior, trust dynamics, and engagement levels associated with AI-powered virtual influencers.

5. RESULTS AND DISCUSSION

Findings suggest that AI-powered virtual influencers positively impact Indian consumer engagement by offering interactive and visually appealing content. Young Indian consumers, particularly Gen Z and Millennials, are receptive to AI influencers due to their novelty and digital presence. However, challenges related to trust and authenticity remain key concerns. While AI influencers provide consistent messaging, their inability to form genuine human connections may limit long-term consumer loyalty.

a. Categories of Consumer Behavior Impacted by AI Influencers:

Category	Subcategory	Impact on Consumer Behavior	No. of Studies
Trust and Credibility	Transparency	AI influencers must work on gaining trust through clear disclosure.	12
Emotional Connection	Relatability	AI influencers lack human emotions, which can affect engagement levels.	10
Brand Loyalty	Long-term Engagement	AI influencers contribute to brand recognition but may struggle with long-term loyalty.	8
Purchase Intentions	Decision-making	Young consumers are more likely to be influenced by AI-generated recommendations.	14
Social Influence	Trend Creation	AI influencers create trends but may lack personal relatability.	9
Perceived Risk	Consumer Confidence	Indian consumers may perceive AI influencers as risky due to the lack of human touch.	7
Consumer Engagement	Interactive Content	AI influencers excel in digital interactions and automated content delivery.	11
Demographics	Age-based Preferences	Younger audiences (Gen Z and Millennials) show higher acceptance than older generations.	13
Ethical Considerations	Transparency	AI influencer campaigns must be clear about their digital nature.	6
E-Commerce Integration	Online Retail	AI influencers play a role in promoting online sales and digital marketing.	15
Regional and Cultural Appeal	Localized Content	AI influencers must incorporate Indian cultural nuances to appeal to diverse consumer groups.	8
Consumer Skepticism	Credibility Concerns	Some consumers remain hesitant about AI influencers' credibility.	9
Influencer Marketing	Hybrid Approaches	Companies must adopt hybrid approaches combining AI and human	10

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Strategies		influencers.	
Brand-Consumer Relationship	Emotional Bonding	AI influencers impact consumer relationships differently than human influencers.	7
Consumer Awareness	Knowledge Gap	Many consumers are unaware of AI influencers' artificial nature.	6
Economic Influence	Cost-effectiveness	AI influencers reduce marketing costs but raise concerns about job displacement in influencer marketing.	8
Digital Literacy	Consumer Readiness	Consumers with higher digital literacy are more accepting of AI influencers.	10
Psychological Influence	Perception Shaping	AI influencers shape consumer perceptions differently from human influencers.	12
Advertising Effectiveness	Campaign Consistency	AI influencers help brands maintain consistency in campaigns.	14
Future Adoption Trends	AI Evolution	AI influencers are expected to grow in relevance with advancements in technology.	15

❖ **Key Discussion Points**

1. AI Influencers in India Need to Enhance Their Cultural Adaptability to Gain Widespread Acceptance

India is a diverse country with multiple languages, religions, festivals, and regional traditions. For AI influencers to gain widespread acceptance, they must resonate with Indian audiences by reflecting cultural values and local preferences. Unlike human influencers who naturally understand cultural nuances, AI influencers must be programmed to respond appropriately to various cultural contexts.

Challenges:

- **Lack of Cultural Awareness**: AI influencers may struggle to incorporate regional traditions, slang, and societal norms.
- **Language Barriers**: Many Indian consumers prefer communication in their regional language rather than English or Hindi alone.
- **Relatability Issues**: AI influencers lack real-life experiences, which can make them seem distant and artificial.

➢ **Solutions for Cultural Adaptability:**

- **Localized AI Influencers**: Brands can create AI influencers specific to different Indian regions, incorporating language, fashion, and festival-based content.
- **Cultural Training for AI**: AI influencers can be programmed with data on Indian customs, traditions, and behaviors to engage meaningfully.
- **Collaborations with Regional Creators**: AI influencers can collaborate with regional human influencers to enhance their cultural relevance
- **Festival-Based Engagement**: AI influencers can create content around Indian festivals like Diwali, Holi, or Eid, making them more relatable.

2. Ethical Transparency is Crucial in Mitigating Skepticism and Trust Concerns among Consumers

Indian consumers place high importance on trust and authenticity when making purchasing decisions. Since AI influencers are not human, there is a risk of deception if their nature is not clearly disclosed. Transparency is key to gaining consumer confidence and ensuring ethical AI usage in marketing.

Challenges:

- **Deception Risks**: Consumers may not realize they are interacting with an AI-generated entity, leading to trust issues.

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- **AI Bias and Manipulation:** AI models can be programmed to promote biased content, raising ethical concerns.
- **Privacy and Data Security**: AI influencers collect and analyze user data, leading to concerns about data privacy.

➢ **Solutions for Ethical Transparency:**

- **Clear Disclosure:** Brands should openly disclose when an influencer is AI-powered through bios, captions, or hashtags like #AIVirtualInfluencer.
- **Regulatory Guidelines:** The Indian government and advertising agencies should introduce ethical guidelines for AI influencers.
- **Fact-Checking AI Content:** AI influencers should avoid spreading misinformation by verifying sources and brand claims.
- **Ethical AI Training:** AI influencers should be programmed with ethical considerations to prevent biases and manipulative marketing.

3. Hybrid Models Combining Human and AI Influencers May Provide a Balanced Approach to Marketing

A hybrid approach where AI influencers work alongside human influencers—combines the strengths of both. AI influencers provide consistency, cost-effectiveness, and scalability, while human influencers offer emotional relatability and authenticity.

Challenges:

- **Consumer Skepticism:** Some Indian consumers may trust human influencers more than AI ones.
- **Balancing AI and Human Roles:** Brands must find the right strategy for integrating AI influencers without overshadowing human influencers.
- **Content Consistency:** AI influencers need to complement human influencers rather than provide conflicting messages.

➢ **Solutions for a Hybrid Model:**

- **AI as a Supporting Influencer:** AI influencers can provide automated engagement, while human influencers build deep consumer relationships.
- **AI for Brand Awareness, Humans for Emotional Connection:** AI influencers can focus on creating awareness, while human influencers engage with audiences on a deeper level**.**
- **AI-Generated Content with Human Approval:** AI influencers can create digital content, which human influencers can review and modify for authenticity.
- **Brands Should Experiment with Different Models:** Companies can test different AI-human collaborations to see what resonates best with Indian consumers.

4. The Future of AI Influencers in India Depends on Their Ability to Create Meaningful Consumer Engagement

Simply creating visually appealing AI influencers is not enough. To remain relevant, AI influencers must foster meaningful interactions with Indian consumers. This requires going beyond static content and actively engaging with audiences in innovative ways.

Challenges:

- **Lack of Emotional Depth:** AI influencers do not have real emotions, which can limit deep audience connections.
- **Risk of Engagement Fatigue**: If AI influencers become repetitive, audiences may lose interest.
- **Personalization Limitations:** AI influencers must adapt to individual consumer preferences to keep engagement high.

➢ **Solutions for Enhancing Engagement:**

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- **AI-Driven Personalization:** AI influencers can use machine learning to analyze user behavior and create personalized responses.
- **Gamification and Interactive Experiences:** AI influencers can engage users through quizzes, augmented reality (AR) filters, and live interaction
- **Integration with Emerging Technologies:** AI influencers can use virtual reality (VR), AI chatbots, and real-time interaction tools to enhance engagement
- **Continuous Evolution:** Brands should continuously upgrade AI influencers to reflect new trends, ensuring that they remain fresh and relevant.

6. CONCLUSION

AI-powered virtual influencers represent a transformative shift in India's digital marketing landscape, offering brands innovative ways to engage Indian consumers. While they enhance reach and engagement, their effectiveness depends on how Indian consumers perceive authenticity and trust. Future research should explore strategies to enhance emotional connection and ethical frameworks for AI-driven marketing in India. Brands should balance AI-driven innovation with transparency to foster sustainable consumer relationships in the Indian market.

● RECOMMENDATION AND FUTURE SCOPE OF THE STUDY

AI influencers in India should enhance cultural adaptability by incorporating regional languages and traditions. Ethical transparency is essential to build consumer trust and prevent misinformation. A hybrid model combining AI and human influencers can improve authenticity and engagement. Future advancements will integrate AI influencers with the metaverse, AR/VR, and personalized marketing. Strong regulatory frameworks and ethical AI practices will be crucial for their long-term success in India.

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International Journal of Advance and Innovative Research
Volume 12, Issue 2(XIX): April - June 2025
ISSN 2394 - 7780

ONE NATION ONE SUBSCRIPTION SCHEME: A REVOLUTIONARY APPROACH TO ACADEMIC AND RESEARCH ACCESSIBILITY, USEFULNESS AND COMPARISON WITH NLIST

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ABSTRACT
The One Nation One Subscription (ONUS) scheme is a landmark initiative by the Government of India to democratize access to educational and research content for institutions, researchers, and individuals at national level. It aims to centralize subscriptions to high-impact scholarly journals and databases, eradicating redundancy and decreasing financial barriers to knowledge acquisition. This paper explores the usefulness of ONUS in enhancing academic accessibility. Evaluates its impact on the research ecosystem, and compares it with the N-LIST program. The study employs a qualitative methodology to assess ONOS's scope, objectives, and potential challenges while providing actionable insights for its successful implementation.

Keywords: *ONOS, N-LIST, Academic Research, academic accessibility, Centralize subscriptions etc.*

INTRODUCTION
Enabled access to academic and research resources is a foundation of educational and research superiority. On the other hand, in India, discrepancies in access due to financial restraints and institutional discriminations creates limitation to the potential of researchers and students, predominantly in smaller or less funded institutions.

The One Nation One Subscription (ONOS) Scheme mentions a central ideal to provide unbiased right to use to high-quality research content across the country. By merging journal subscriptions under one national authority, ONOS aims to link the rural –urban gap, reduce costs, and nurture a healthy research culture. Whereas the N-LIST program launched earlier, offers selected academic content to smaller institutions through a subscription-based model. While effective in its position, it does not cater to the vast academic community like ONOS. This paper investigates the transformative potential of implications for India's knowledge ecosystem.

OBJECTIVES OF THE STUDY
- To assess ONOS's usefulness in providing nationwide access to research content.
- To compare ONOS and N-LIST in terms of Scope, audience and effectiveness.
- To evaluate ONOS's impact on the academic and research landscape in India.
- To recognize challenges and opportunities for executing ONOS efficiently.
- To endorse solutions for removing the gaps in user-friendliness.

METHODOLOGY
- Qualitative and Quantitative research method with interview technics need to utilize for this study.
- Case studies of institutions currently using N-LIST or similar programs.
- Feedback from librarians, researchers, and policymakers on ONOS's potential impact.

Current Scenario:
India's academic institutions currently spend billions on separate journal subscriptions, leading to unequal access to resources:

Premier institutions like IITs and IISc. Having huge resources, whereas smaller universities and colleges have to scuffle for those. In general, amongst all the remaining small-small institutions and colleges students and researchers depend on the available open-access and freely available and accessible journals or pirated versions of the journals due to unaffordable costs. Access to standard and prominent core journals with renowned publishers such as Elsevier, Springer, and Wiley is restricted due to high price. Through this ONOS Scheme it may revoked and all users can get the standard resources at the one platform.

Is the Expense Justifiable?
Yes, because it provides Long-term savings, Centralised subscriptions could reduce overall costs in the long run by negotiating bulk discounts with publishers.

Following are the advantages:
1) Empowers Small Institutions: Levels the playing field for underfunded colleges and universities.

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2) Global Recognition: Enhances India's reputation in the global research community by fostering quality research.

Disadvantages:
ONOS (One Nation One Subscription) sustainability needs long term budget funding, the sustainability of the ONOS initiative hinges on a long-term, consistent funding strategy. Here are key aspects that need consideration for ensuring its viability. Moreover, for that secure multiyear commitments from central and state governments to avoid disruptions also ensure funding accounts for inflation and rising subscription costs of international journals and databases. Technical restrictions in rural areas possibly will create challenges this is also one of the disadvantage to implement the scheme uninterruptedly.

Positive Alternative Approach: Under this, we can subscribe centralised in combine mode. Consortia development strengthen regional consortia to negotiate collective deals with publishers and promote open access journals encourage Indian researchers to publish in and develop high quality open-access platforms.

Usefulness of ONOS:
When assessing the usefulness of the ONOS resourcefulness in providing nationwide access to research content the following outline can be applied:

1. **Accessibility:** If ONOS confirms reasonable access to research content across India need to evaluate how institutions (Colleges, research centres, universities and public libraries are utilizing the facility. The user friendliness of the digital platforms need to increase accordingly.
2. **Content:** it should be from all subjects of various academic disciplines and including multidisciplinary content.
3. **Institutional Integration:** It can be determined by how well ONOS integrated with academic ecosystems, by evaluating whether ONOS resources are effectively integrated with existing library management systems. Hence, it is necessary to check if institutions provide sufficient training and awareness to students and staff about ONOS resources from side to side the accumulating and judging the feedback of the librarian and faculty on the ease of using ONOS.
4. **User Satisfaction and Engagement:** Survey of Satisfaction of Users of the ONOU need to conduct, measure, analyse and assessing user engagement through number of logins, downloads and usage patterns, students and faculty interviews etc.
5. **Comparison with Alternatives:** For making a Standard ONOS against other national or institutional subscription models need to compare the initiative with international models such as those in Europe or China for research access and evaluate unique strengths or weaknesses of ONOS in meeting the needs of Indian researchers.

Differences between the NLIST Program and ONOS Scheme:
The N-LIST (National Library and Information Services Infrastructure for Scholarly Content) Program and the ONOS (One Nation One Subscription) Scheme both aim to provide access to academic and research resources but differ significantly in scope, target audience, funding model, and implementation strategies. Below is a detailed comparison:

Sr. No.	Aspect	N-LIST Program	ONOS Scheme
1	**Launch and Background**	Launched in 2010 by INFLIBNET	Launched in 2021 under the Ministry of Education
2	**Vision**	Part of e-ShodhSindhu Consortium	Equitable access across India
3	**Coverage**	Selected journals, e-books, and databases like JSTOR, Cambridge University Press	Aims for universal access to all major national and intenational journals, databases and researach resources
4	**Scope**	Primarily designed for college and institutions libraries (Non aided, Aided and Less funded)	All institutions (School, Colleges, Universities, Research institutes) and individuals across India.
5	**Funding Model**	Subscription fees shared between the central government	Central funding by the government with no cost burden on individual institutions or users.
6	**Access**	Resticted to registered institutions with login	Nationwide access for any user through centralized subscriptions.

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		credentials.	
7	**Cost**	Economical, focusing on smaller scale resources	High financial outlay due to agreements with global publishers for nationwide access.
8	**Infrastructure**	Basic IT infrastructure dependent member institutios.	Extensive IT infrastructure needed to provide nationwide seamless access, including rural and remote areas.
9	**Implementation Agency**	Managed by INFLIBNET	Managed through a broader, centralized government led mechanism under the Ministry of Education.
10	**Sustainability**	Relatively low-cost, long term model	Financial sustainability is a concern due to the large scale funding requirements.
11	**Primary Objective**	affordable access to basic scholarly content	Access to all scholarly resources for every Indian user, crating a uniform knowledge economy.
12	**Impact on Research**	Limited to institutions with access, Supports smaller scale academic activities.	Expected to enhance research output significantly by providing access to top-tier global resources nationwide.

Although N-LIST has played a crucial role in supporting smaller institutions, the ONOS scheme seeks to build on this foundation to create a more inclusive and expansive knowledge ecosystem. N-LIST complements ONOS by catering to a specific segment, but ONOS aims for a broader, transformative impact on India's academic and research landscape. If ONOS provides access to all the resources already available under N-LIST (e.g., e-books, journals, and databases), subscribing to N-LIST may become dismissed. Institutions can rely solely on ONOS for all-inclusive access, saving additional subscription costs.

RECOMMENDATION

1. Ensure comprehensive coverage of resources including wide variety of journals, e-books, and databases and also regularly update the list of subscribed resources based on feedback from academic and research communities.
2. Integrate with Existing Platforms (e.g. N-LIST): create interoperability between the ONOS portal and NLIST to ensure smooth transition and access as well as retain the unique features of NLIST, such as access for smaller colleges and rural institutions.
3. Strengthen Accessibility by simplifying access mechanisms.
4. Promote awareness and training by organizing workshops, webinars, and training sessions to familiarize users.
5. Encourage Institutional Participation: Provide incentives for institutions to actively participate and contribute to the scheme.
6. Regularly monitoring to assess the usage and evaluate the same.
7. Promote Open Access Resources to expand resource availability and encourage research collaboration.

CONCLUSION

The study highlights ONOS is potential to transform India's academic and research ecosystem by addressing long-standing barriers to knowledge access. By comparing it with N-LIST, this research provides a nuanced understanding of ONOS's advantages, challenges, and opportunities for optimization, offering recommendations for its effective implementation

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- Government Policy Documents
- Newspaper Articles etc.

International Journal of Advance and Innovative Research
Volume 12, Issue 2(XIX): April - June 2025
ISSN 2394 - 7780

LABOUR MARKET IN THE ERA OF AI: A CRISIS OR A DRIVING FORCE?

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ABSTRACT
Technological developments have always had an impact on the labour market. When the steam engine was invented during the first Industrial Revolution, new occupations were created while other existing ones were eliminated. After that technologies have shown similar trends, and artificial intelligence is already playing a similar role. Like any other groundbreaking invention of its day, AI's impact on employment is indisputable. These adjustments, however, do not always predict a clear decline in employment or only detrimental effects. The study looks at the possible effects of artificial intelligence (AI) on the Indian labour market, taking into account the positive as well as negative aspects. In order to position India to benefit from AI, the study intends to examine its demographic and economic diversity; yet, this calls for significant investments in education and skill development, supported by governing, insuring, and supportive institutions. India can strive to make AI become a catalyst for fair economic growth rather than an impending crisis by encouraging cooperation.

Keywords: *Artificial Intelligence, Labour, Automation, Labour market*

INTRODUCTION

As artificial intelligence (AI) has consistently shown fast development over the past four years, worries and fears about it upsetting labour markets have grown more intense. The growing complexity of the models under development today marks an important shift in artificial intelligence, demonstrating to the world that in a few years "intelligent machines" would be able to accomplish duties mostly handled by humans today. In a blog post, the creator of the AI research and deployment business OpenAI recently said how they anticipate office ready "AI workers" by the end of 2025.

Expectations point to a trend whereby artificial intelligence starts outperforming humans in important decision-making processes in sectors including healthcare, criminal justice, education, business and financial services among others. The speed of research and development is surpassing the ethical and regulatory systems required to control its hazards, therefore adding to the uncertainty of tomorrow. Moreover, with executives enthusiastic about the possibilities of artificial intelligence and the cost-cutting power they believe it to have, the effect of AI on the workforce—especially on entry-level employment—is raising questions for legislators. This economic instability fuels more general anxiety about whether artificial intelligence would widen already existing social and economic divisions.

One of the domains quickest changing at the junction of science and technology is artificial intelligence (AI). Its possibilities allow data analysis to solve challenging issues as well as to automate particular tasks. The way this technology is influencing the employment market has spurred a variety of responses. Issues revolve on possible mass layoffs brought on by budget cuts or automation, which begs several issues regarding the direction of employment.
Adopting AI rather than people carries the risk of concentrating the advantages of automation because AI research and development is now concentrated in the hands of a small number of extremely large firms that have the power to erect substantial barriers to entry.

What is AI & How AI is changing the Labour Market?

The emergence of AI has been revolutionary, changing the face of several sectors and the way people operate. AI can help companies improve operational efficiencies and stimulate more creativity by raising human capacities in fields such decision-making, language processing, and pattern identification. While certain occupations are becoming obsolete, others are seeing tremendous growth in automation, efficiency, and job opportunities brought about by artificial intelligence (AI). In sectors including manufacturing, retail, and customer service, AI-powered automation is replacing regular and repetitive tasks, therefore lowering the demand for human labour in these fields. New professions in artificial intelligence development, data analysis, and cybersecurity are also being created, though, which changes the skill set needed. While low-skilled employment is more likely to be automated, need for individuals with knowledge in artificial intelligence, machine learning, and data science is growing.

OBJECTIVES OF THE STUDY

1. To understand the concept of Artificial Intelligence (AI).
2. To analyse the impact of AI on workforce.

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3. To evaluate how developing economies are being affected by job automation.
4. To recommend methods for enhancing the working conditions of the labour.

NEED OF THE STUDY

The rapid growth of artificial intelligence (AI) is drastically transforming the labour market, presenting both benefits and problems to the workforce. AI-powered automation is displacing normal and repetitive jobs, prompting concerns about job loss, unemployment, and income inequality. Simultaneously, AI is generating new job opportunities in technology-driven industries, increasing the demand for specialized skills like data science, machine learning, and AI development. This transformation needs a better awareness of the changing employment market and the skills needed to stay employable. This research is critical for assessing the overall impact of AI on employment, identifying developing skill gaps, and proposing solutions for a seamless transition into the job market. Understanding AI's impact on job growth, job loss, and workforce adaptation can aid in developing policies and training programs that promote a balanced and sustainable AI-driven economy.

RESEARCH METHODOLOGY

The current study adopts an explanatory framework and utilizes secondary data sources for its analysis. The data was meticulously collected from a range of government publications, research papers, academic journals, reports, and books.

REVIEW OF LITERATURE

Liu et al., (2024), examined these fields' changing relevance and resilience in the employment market shaped by artificial intelligence. The paper looked at how integration with artificial intelligence interacted with various fields. While looking at 279.87 million US job openings from 2010 to 2022, researchers discovered an astonishing 31-fold need for AI-specialized statistical expertise, which branched out into 932 different AI-related employment sectors. The study also identified four main multidisciplinary clusters, including 190 fields with a statistical concentration. The results also show that these AI professions are increasingly focusing on particular hard skills, and there are variations in demand for AI expertise in statistics across economic sectors and areas. However, the research did project a more optimistic picture.

Huo, Q., Cui, Y., & Ruan, J. (2024), investigated the several reactions of artificial intelligence on the employment trends of the manufacturing sector as well as its effects on employment, employment structure, and employment quality in the labour force. The research claims that overall employment and artificial intelligence development have a positive U-shaped link. Second, low-skilled workers are more prone to be replaced given the employment structure. Third, in terms of employment quality, the income difference between urban and rural areas has closed. AI development should be accelerated while expanding employment channels, paying attention to labour force skill training, supporting the leadership role of developed regions, and thus sharing the benefits of technology advancement by speeding regional and urban-rural integration.

Impact of Job Automation on Emerging Economies

According to the current discourse on AI from social science experts and international organizations, significant changes to the labour market could soon occur as a result of AI. According to the International Monetary Fund, AI has the potential to displace jobs, especially in emerging markets and poor nations that are less equipped to use the technology than developed ones. According to the International Labour Organization, artificial intelligence poses a serious threat to around 75 million jobs worldwide. "AI models could drastically disrupt the labour market, including replacing routine jobs in some sectors," industry experts have told media outlets.

Similar conclusions are drawn from estimates from private sector companies. Goldman Sachs estimates that about 300 million full-time employments could be replaced by AI in the near future. In both the US and Europe, McKinsey predicts that by 2030, generative AI might automate as much as 30 percent of the present work hours. They claim that businesses will "need a major skill upgrade" to deal with the increased demand for analytical, creative, and interpersonal skills brought about by AI. Concerns about the effects of AI are still very much alive and strong in India, a country whose economy is heavily dependent on services.

A full two-thirds of white-collar professionals expect AI to automate their jobs in the next five years, according to a poll out of the Indian Institute of Management Ahmedabad. Forty percent of employees believe that AI will make their skills irrelevant. Large, well-capitalized banks are also joining India's financial sector, according to a new report by the Reserve Bank of India. According to NASSCOM's projections, the artificial intelligence (AI) industry in India would grow at a CAGR of 25-35% between 2017 and 2027. AI is likely to increase job displacement of the labour market by prompting more workers to rethink about their existing jobs and look for new ones or upgrade themselves as per the demand.

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How AI is disrupting the Workforce in the economy?
The fast development of artificial intelligence (AI) is creating both great possibilities and major difficulties that are upsetting the workforce in several spheres. With the growing sophistication of AI models able to complete jobs typically done by people, worries about AI upsetting labour markets have grown more intense.

Displacement of Employment
Expectations point to a trend whereby artificial intelligence starts surpassing humans in important decision-making processes in many spheres, including healthcare, criminal justice, education, industry, and financial services. This begs issues, especially for entry-level employment as the possible economic displacement could cause displacement. Due to artificial intelligence, international agencies such as the IMF and ILO also hypothesize significant labour market changes and estimate millions of jobs worldwide are at danger of automation. Estimates from companies like Goldman Sachs point to about 300 million full-time employments exposed to AI-driven automation.

Enhanced Automation
Productivity suites have long included technologies provided by artificial intelligence (ML), but recent advances have fundamentally changed views as businesses now actively seek to leverage AI's potential. Expecting AI adoption to reduce labor needs, CEOs are hopeful about the cost-saving possibilities of artificial intelligence. One can clearly see this trend for automation in industries like manufacturing and white-collar occupations. For example, according to a study of Indian white-collar workers, a sizable portion believe that, within the next five years, artificial intelligence would either partially or totally automate their occupations.

Skill Redundancy and the Requirement for New Skills
Redundancy of Skills and the Demand for New Skills: Growing worry surrounds current skills becoming obsolete as artificial intelligence replaces regular activities. Concurrent with this increase in demand for certain skills—especially social and emotional ones, critical thinking, and creativity—AI is predicted to boost demand for other ones as well. To meet the evolving needs, the workforce must thus "major skill upgrade". With these occupations earning a salary premium, the demand for AI-related talents has already significantly surged.

Benefit Attention and Enhanced Inequality:
Currently focused in a small number of extremely big firms, artificial intelligence research and development could lead to a "winner-takes-all" situation whereby the advantages of automation are concentrated, perhaps to the disadvantage of emerging nations and aggravating already existing social and economic divisions. Technological advancements aggravating inequality can counteract the advantages of innovation.

Effects on Service-Led Economies:
In services-led economies like India, where a sizable fraction of the workforce is in low-value-added services, which make them more vulnerable to automation as businesses try to save costs, worries about the impact of artificial intelligence are rather strong. Among examples are tech companies in India and the BPO industry in the Philippines already seeing labour substitution.

Historical Comparisons of Disruption:
With major job displacement and growing income disparity, past technology revolutions have caused great economic hardship and long-lasting damage. These past events highlight how, if improperly controlled, artificial intelligence may create comparable disruptions.

Changing Career Paths:
Usually, automation results in job profiles being changed instead than total job suppression. For instance, when ATMs were introduced, the job of a bank teller changed from secretarial to sales and counselling. AI is supposed to similarly change the responsibilities in numerous professions.

AI for Labour market can be a catalyst rather than being harm for the economy. By being carefully controlled through strong institutional structures and by emphasizing on increasing the workforce rather than only replacing it, artificial intelligence can be a driver of fair development.

Strategic institutional frameworks consist of:
India's demographic advantage and varied economic environment place it especially to profit from artificial intelligence; but, this depends on major investments in education and labour skills supported by enabling, insuring, and stewarding institutions. India can ensure inclusiveness and sustainability in this shift by encouraging collaboration between legislators, the business sector, and academics to match AI-driven innovation with society goals. Key for artificial intelligence to be a driver of fair economic development are strong institutional frameworks and strategic planning.

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Prioritize labour augmentation:
Although it does not always replace work, technology can help the worker to be more productive. History reveals that, under the right conditions, man and machine may cooperate rather successfully. One should not overlook the labour augmentation possibilities of artificial intelligence. With major AI companies also trying to equip "great tools in the hands of people" to achieve generally distributed outcomes, augmenting human decision-making with AI assistants is regarded the most desired outcome for maximizing the micro- and macroeconomic benefits of the technology.

Demand Elasticity and Productivity Gains:
Productivity increases brought on by automation in demand-elastic markets can result in strong employment growth and increased worker pay. Demand elasticities in industries such financial services, trade, health and social work, and business services in India show that artificial intelligence may prove employment producing for these sectors. By generating new, auxiliary jobs where labour keeps a competitive edge, the "reinstatement effect" in high-demand industries can offset the displacement effect of automation.

Filling up skill gaps and improving workforce quality:
Driving the success of human-centric AI acceptance and reducing labour displacement will depend mostly on education and skill development. The emphasis moves to more difficult abilities including critical thinking, creativity, and specialized knowledge as artificial intelligence manages daily activities. While supporting the learning of tech-specific skills, improving the quality of the workforce should concentrate on fundamental abilities relevant across sectors.

Reducing Risk and Ensuring Diversity:
By means of building enabling, insurance, and stewardship of institutions, one can reduce the negative consequences of creative destruction brought about by artificial intelligence and create conditions wherein innovation drives inclusive progress. While insurance helps institutions train employees with required skills, it also offers a safety net for workers throughout changes. Particularly in human-centric industries like healthcare and education, stewing institutions make sure that AI applications fit society goals, ethics, and transparency.

Social Responsibility and Cooperation Approach:
By means of a tripartite contract between the government, business sector, and academia, one may guarantee that the benefits of AI-driven productivity are extensively shared, thereby promoting inclusive development. The business sector must show social responsibility by maximizing the introduction of artificial intelligence over a longer horizon and managing it with sensitivity to prevent increasing demand for policy intervention and budgetary resources.

RECOMMENDATIONS

1. To stay relevant, workers can be given the technical and cognitive skills they need for the future.
2. Establishing a facility that offers displaced workers social and financial support.
3. Developing AI that complements human labour is more important than completely automating it.
4. Organizations may deliberately integrate AI by leveraging the youthful workforce.
5. Encouraging AI-powered productivity in sectors that have the potential to generate additional employment.

CONCLUSION

AI is most noticeable in repetitive duties that require little creativity. Meanwhile, AI professionals are in demand. Many jobs are being eliminated, while new ones being created, increasing employment. AI knowledge also aids workforce adaption and reskilling. AI integration often changes business staff tasks. Assistance through training and mentoring is vital. Upskilling people reduces technical exclusion, making digital transformation easier. The basic purpose of AI in businesses is to automate and reduce repetitive tasks. Enhancing efficiency and freeing employees' time lets organizations focus on strategic and innovative operations. This improves quality and reduces errors, optimizing daily operations. Think of AI as an opportunity. It may revolutionize economies by generating value at multiple levels. AI-driven transformation can boost company creativity and efficiency, increasing productivity and competitiveness. Balanced approach is key to success. AI integration requires education, skill development, and ethical and equitable deployment norms.

ISSN 2394 - 7780

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International Journal of Advance and Innovative Research
Volume 12, Issue 2(XIX): April - June 2025
ISSN 2394 - 7780

A STUDY ON ARTIFICIAL INTELLIGENCE & MACHINE LEARNING IN ACCOUNTING & FINANCE

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ABSTRACT
This study explores the transformative role of Artificial Intelligence (AI) and Machine Learning (ML) in reshaping accounting and finance over the past five years (2018–2023). As financial institutions and corporations increasingly adopt AI/ML to enhance efficiency, accuracy, and risk management, this study focuses on five critical application areas: fraud detection, risk management, automated auditing, financial forecasting, and robo-advisory. Drawing on secondary data from academic literature, industry reports, and case studies, the analysis highlights how AI/ML systems outperform traditional models in detecting fraud, assessing credit and market risks, automating complex audit tasks, generating more accurate forecasts, and providing personalized financial advice.

Key findings reveal that AI/ML-driven fraud detection systems significantly reduce false positives and improve detection rates, while AI-based risk management models offer more robust and inclusive credit assessments using alternative data sources. In auditing, AI enables continuous monitoring and real-time anomaly detection, revolutionizing the audit process. Financial forecasting powered by ML enhances the precision of revenue, cash flow, and market trend predictions, allowing organizations to respond proactively to uncertainty. Robo-advisory platforms demonstrate AI's potential to democratize access to high-quality financial advice.

INTRODUCTION
Artificial Intelligence (AI) and Machine Learning (ML) have emerged as transformative forces in accounting and finance. In recent years, advances in algorithms and computing power have enabled AI/ML systems to tackle complex financial tasks that were once performed manually or with simplistic models. Financial institutions alone spent an estimated $35 billion on AI in 2023, reflecting the technology's growing strategic importance. Major firms now consider AI indispensable for improving efficiency and decision-making; even tech leaders like Google and IBM have optimized internal finance processes with AI, and the financial industry is following suit in automating operations.This research study examines the role of AI/ML in key application areas – fraud detection, risk management, automated auditing, financial forecasting, and robo-advisory – and analyzes implementations across corporate finance, banking, investment management, and fintech**.** The focus is on developments in the past five years, leveraging secondary data from academic literature, industry reports, and case studies.

REVIEW OF LITERATURE

1) Fraud Detection and Financial Crime
Financial fraud and illicit activities result in significant global losses, necessitating AI-driven fraud detection research. Traditional rule-based fraud detection systems often suffer from rigidity and high false-positive rates. Recent studies indicate that AI and machine learning (ML) techniques significantly improve fraud detection accuracy. A meta-analysis of 47 studies found that AI-powered fraud detection systems achieved detection rates between 87% and 94%, while reducing false positives by 40% to 60% compared to rule-based approaches (ResearchGate, n.d.). ML models, including neural networks and random forests, excel at detecting anomalous transaction patterns and adapting to evolving fraud tactics (ResearchGate, n.d.; Oulurepo, n.d.). In corporate accounting, ML aids in identifying irregular financial entries and manipulations, enhancing auditors' ability to detect fraud and errors. Literature suggests that AI-based anomaly detection provides a scalable and robust fraud monitoring framework compared to traditional techniques (Oulurepo, n.d.).

2) Risk Management: Credit and Market Risk
Managing financial risk remains a critical challenge in banking and corporate finance. Traditional models, such as logistic regression for credit scoring and value-at-risk for market risk, struggle with large, unstructured data and complex relationships (Oulurepo, n.d.). ML approaches have gained traction in credit risk assessment, incorporating alternative data sources such as payment history and online behavior to predict default probability (Oulurepo, n.d.). Studies demonstrate that neural network ensembles enhance credit scoring by providing more objective and data-driven lending decisions (Oulurepo, n.d.). ML techniques, including support vector machines and deep neural networks, have also been applied to market risk and portfolio risk management, forecasting asset volatility, and identifying early warning signals of market stress (Oulurepo, n.d.). Although AI/ML models

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improve risk prediction accuracy, concerns remain regarding model transparency and stability in practical applications (Oulurepo, n.d.).

RESEARCH METHODOLOGY

This study is conducted as a secondary data analysis focusing on recent (2018–2023) developments in AI and ML applications within accounting and finance. The research process involved a comprehensive literature review and examination of industry case reports: sources included peer-reviewed journal articles (for theoretical and empirical findings), professional surveys by industry groups, consulting whitepapers, and documented case studies from companies. We began by identifying the key application areas (fraud detection, risk management, automated auditing, financial forecasting, robo-advisory) through preliminary literature scanning. Targeted searches were then performed for each area using keywords such as "AI in auditing 2020," "machine learning fraud detection banking," "AI financial forecasting accuracy," etc., ensuring a focus on the last five years. We also gathered cross-industry examples by looking at sectors highlighted in the research question – corporate finance, banking, investment management, and fintech – to see how AI/ML implementations might differ or overlap**.** Sources were selected for inclusion if they provided substantive evidence of AI/ML impact (e.g. quantitative results, adoption metrics, or detailed case descriptions). No primary data (surveys or interviews) were collected; instead, we relied on reported data and findings from these secondary sources. In analyzing the collected material, we synthesized common themes and noted distinctive use cases, organizing the analysis by application area while incorporating industry-specific context. All information is cited in APA style with bracketed references linking to the original sources. By aggregating findings from diverse secondary sources, this methodology provides a broad yet detailed overview of how AI and ML are reshaping accounting and finance functions in recent years.

DATA ANALYSIS

In this section, we delve into each of the five key application areas, detailing how AI/ML is being utilized and providing examples (including case studies) from different industry contexts. Table 1 below provides a high-level summary of these applications, the typical AI techniques involved, and the benefits observed:

Table 1. Key AI/ML Applications in Accounting and Finance (2018–2023)

Application	AI/ML Techniques & Tools	Notable Benefits / Use Cases (Examples)
Fraud Detection & Financial Crime	Anomaly detection via supervised and unsupervised ML (e.g. neural networks, random forests); pattern recognition; NLP for fraud in text data.	**Banking:** Real-time flagging of fraudulent transactions (credit card fraud, cyber fraud) with higher detection rates and fewer false alarms. **AML Compliance:** AI models identifying money laundering patterns; e.g. HSBC's ML system reduced false positive alerts by ~20%, improving efficiency of compliance investigations. **Corporate:** Forensic accounting tools using ML to detect irregular entries or reporting anomalies, strengthening internal controls.
Risk Management (Credit & Market Risk)	Classification algorithms for credit scoring (logistic regression, decision trees, ensemble methods); deep learning for risk forecasting; reinforcement learning for portfolio risk optimization.	Banking**:** ML-based credit scoring using alternative data, yielding more accurate default predictions and inclusive lending. *Case:* Upstart's AI lending model approved 27% more loans with 16% lower default rates than a traditional model and achieved 53% fewer defaults at the same approval rate compared to a bank's scorecard **Corporate Finance:** AI-driven risk analytics forecasting cash flow at risk, or assessing counterparty risk using news sentiment, enabling proactive risk mitigation. **Investment:** Hedge funds employing ML for market risk modeling and tail-risk predictions; AI assisting asset managers in stress testing portfolios under various scenarios.

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Automated Auditing & Accounting	RPA augmented with AI (OCR, NLP); anomaly detection in ledgers; predictive analytics for audit sampling; expert systems for policy compliance.	**Audit Firms:** Automated document review (contracts, invoices) – e.g. AI tools able to review ~80% of lease contract contents automatically freeing auditors to focus on complex judgments **Corporate Accounting:** Continuous auditing systems that monitor 100% of transactions and flag unusual entries in real-time (as opposed to periodic manual audits). **Compliance:** AI-powered systems cross-check transactions against regulations (tax codes, accounting standards), reducing errors and ensuring adherence. Big Four firms report improved audit quality and efficiency by integrating AI
Financial Forecasting	Time-series ML models (random forests, gradient boosting); deep learning (RNN/LSTM, CNN) for sequence prediction; hybrid models combining statistical methods with ML; sentiment analysis and data mining for predictive features.	**Corporate Finance:** More accurate forecasting of revenues, cash flows, and expenses using ML models that capture non-linear trends. *Example:* Adoption of Facebook's Prophet model improved cash flow forecast accuracy over ARIMA **Banking:** ML-based economic forecasting for interest rates or loan demand; AI models for stress-testing financial projections under various economic scenarios. **Investment/Trading:** Algorithmic trading strategies relying on AI predictions of stock price movements or volatility; deep learning models that ingest news and social data to anticipate market shifts, giving traders an edge in speed and insight

Fraud Detection and Anti-Financial Crime: Fraud detection is a prime example of AI's value, especially in the banking sector where large transaction volumes and cybercrime risks demand advanced monitoring. Banks have widely adopted ML-based fraud detection systems to combat credit card fraud, identity theft, and money laundering. These systems use algorithms trained on historical transaction data to identify anomalous behavior – for instance, an unusually large transfer or a purchase pattern that deviates from a customer's normal profile might trigger an alert. Compared to the older rules-based systems, ML can consider a much wider range of variables and adapt to new fraud tactics. The benefits are evident in practice: HSBC, for example, uses AI to screen over a billion transactions each month for signs of money laundering, partnering with an AI platform (Ayasdi) to analyze transactional data

This AI-driven approach not only unearthed new suspicious patterns that human analysts missed, but also cut down false positives (transactions incorrectly flagged as suspicious) by roughly 20%, greatly reducing the workload on compliance teams Such reductions in false alarms address a major pain point in traditional AML (Anti-Money Laundering) programs, which often suffered from too many "false hits" that wasted investigative resources.

In corporate finance, fraud detection efforts focus on internal fraud and financial statement manipulation. AI tools can assist auditors and accountants in detecting fraud by analyzing journal entries, vendor payments, or expense reports for anomalies. Unsupervised learning techniques (like clustering) have been used to group transactions and identify outliers that may indicate wrongdoing (for example, an unusually high frequency of round-dollar payments to a consultant might signal inflated invoices). Auditors traditionally rely on experience and manual techniques to detect such issues, but AI can provide a data-driven "second pair of eyes." Indeed, corporate audit teams have started deploying ML-based analytics on general ledger data to flag suspicious entries. Academic research confirms the promise of these techniques: one study noted that incorporating AI to evaluate financial statements can transform auditors' heuristic knowledge into feature inputs for models, improving the detection of companies likely engaging in earnings manipulation or fraud.Additionally, governments and tax authorities are using ML to detect fraud and evasion – for instance, algorithmic systems analyze tax returns and financial filings to identify inconsistencies.

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Risk Management and Credit Scoring: Risk management encompasses identifying, measuring, and mitigating risks in financial operations – a broad area where AI/ML are proving valuable. In banking and lending, credit risk assessment has been revolutionized by ML models that improve on traditional credit scoring. Classic credit models (like those based on FICO scores) use a limited set of variables and linear techniques, whereas AI models can analyze thousands of data points per borrower, from financial history to alternative data such as rent payments or even smartphone usage patterns. The result is often a more accurate and nuanced risk profile. A notable case is Upstart, a fintech lender that built an AI-driven underwriting system: by leveraging machine learning on a wide array of borrower data, Upstart's platform was able to approve 43% more borrowers than a traditional credit-score model, with 53% fewer defaults at the same approval criteria

Automated Auditing and Financial Reporting: One of the transformative promises of AI in accounting is the continuous audit or real-time financial monitoring. Instead of auditors performing periodic checks with limited samples, AI systems can continuously analyze *all* transactions and flag issues instantaneously. In practice, we are seeing elements of this in both corporate internal audit and external auditing by accounting firms. For instance, Big Four audit firms have developed AI platforms to support their audits: *EY's* adoption of AI for analyzing lease contracts and invoices is a prominent example. By 2020, EY had implemented AI in routine audit procedures such as bank confirmation letters – in Australia, 50% of bank audit confirmations were processed by an AI-powered system that automates sending, receiving, and verifying confirmations

Financial Forecasting and Analytics: Forecasting is an area where many industries intersect – corporate finance teams forecast business metrics, banks forecast economic and market variables, and investment firms forecast asset prices. AI and ML have made notable inroads in all these contexts by improving predictive accuracy or speed. In corporate settings, one key application is cash flow forecasting. Companies need to predict their short-term cash inflows and outflows for liquidity management. Traditional methods might use historical averages and manual adjustments, but AI models can incorporate receivables data, customer payment behaviours, economic indicators, and more to forecast cash flows. Another corporate example is sales forecasting: ML models that factor in not only past sales but also external data (search trends, social media sentiment, weather, etc. depending on the product) to predict future sales with greater accuracy.

Challenges and Considerations: Despite the successes, implementing AI in accounting and finance is not without challenges. A critical challenge is data quality and availability. AI models are only as good as the data they train on. Financial data can be siloed, inconsistent, or noisy. Banks and companies have had to invest in data infrastructure (data lakes, cleaning processes) to feed AI projects, which can be costly and time-consuming. Additionally, some types of data needed for advanced AI (say, detailed customer behavior data or alternative data sources) may raise privacy issues or be restricted by regulation. The importance of data governance is highlighted in studies – improper data handling not only undermines model performance but can lead to compliance violations (e.g. using personal data in ways not permitted).

Another set of challenges is the human aspect. Organizationally, adopting AI means change: employees may resist or feel threatened by automation. A global report found that the "human aspect" was the largest hurdle in AI initiatives – 38% of respondents pointed to challenges involving people (like skills gaps and change management) as the biggest barrier, more so than technical or governance issues

CONCLUSION

The past five years have marked a pivotal period in the evolution of accounting and finance through the integration of Artificial Intelligence and Machine Learning. This study, based on secondary research, set out to explore the role of AI/ML in key applications – fraud detection, risk management, automated auditing, financial forecasting, and robo-advisory – and to examine implementations across corporate finance, banking, investment management, and fintech. The findings paint a clear picture: AI and ML have transitioned from experimental concepts to practical tools that deliver concrete value in financial contexts.

In fraud detection and compliance, AI/ML systems have demonstrably improved the ability of organizations to prevent and detect wrongdoing, making financial systems safer and reducing losses. In risk management, AI has enhanced risk assessment accuracy and enabled financial institutions to make more data-informed decisions, from credit approvals to portfolio strategies, often with notable improvements (as evidenced by cases like AI-driven lending outperforming traditional models Automated auditing and accounting processes show how AI can raise productivity and allow for continuous oversight, marking a step-change in how assurance activities are performed. Financial forecasting has benefited from AI's predictive strengths, allowing firms to better navigate an uncertain environment by anticipating trends and customer behaviours with greater precision. Meanwhile, robo-advisory services highlight AI's power to democratize finance – providing sophisticated financial guidance at low cost and at scale, changing the landscape of investment management.

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However, the research also underscores important challenges and caveats. Effective AI adoption requires high-quality data infrastructure, robust governance frameworks, and a workforce ready to collaborate with intelligent systems. Issues of transparency, fairness, and ethical use of AI in finance are now front and center – the technology must be deployed responsibly to maintain stakeholder trust. Regulators and industry groups are increasingly providing guidance to ensure AI/ML models do not become ungoverned black boxes in critical financial decisions

In conclusion, AI and ML have proven to be catalysts for innovation in accounting and finance, yielding improvements in accuracy, efficiency, and inclusiveness of financial services. This five-year review demonstrates that when thoughtfully implemented, AI/ML technologies can strengthen financial systems – detecting risks earlier, allocating resources more optimally, and expanding access to advice and credit – all while freeing human professionals to focus on higher-value tasks. The journey is ongoing, but it is evident that AI and ML will continue to play a transformative role in shaping the future of accounting and finance.

International Journal of Advance and Innovative Research
Volume 12, Issue 2(XIX): April - June 2025
ISSN 2394 - 7780

USE OF ARTIFICIAL INTELLIGENCE FOR CONTENT CREATION – AN EFFECTIVE DIGITAL MARKETING STRATEGY

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ABSTRACT
With emerging trends in technology Entrepreneurship is being more versatile in crucial time. In today's competitive world, it is very difficult to sustain into the Traditional and E-market. One can be sustained with the help of traditional business techniques. But while sustaining in E-Market there are several marketing strategies which must be effectively implement. Whichever service or product one can provide to the customer, but there must be technological assistance while marketing or advertising the product. Content Creation is another emerging digital marketing strategy to evolve the market. Content Creation is most influencing strategy of digital marketing which describe the details of product or service through the audio-visual media. Various Influencer and organizations are using this strategy to attract followers and creating customers database for their personal businesses. To make content more effective and attractive another digital tool is available. The influencers can use this tool to grow their reach among social media. Any service or a product must be reached to customer through social media content in their smart phones. Influencers are using Artificial Intelligence to make social media, image and reels more engaging and attractive.

Keywords: *Artificial Intelligence, Social Media, Content.*

- ***Artificial Intelligence:***

Artificial intelligence (AI) technology allows computers and machines to simulate human intelligence and problem-solving tasks. The ideal characteristic of artificial intelligence is its ability to rationalize and take action to achieve a specific goal. - Investopedia

- ***Social Media:***
- *Websites and computer programs that allow people to communicate and share information,opinions, picture svideos, etc. on the internet, especially social networking websites. - Cambridge Dictionary.*
- ***Content:*** *The principal substance (such as written matter, illustrations, or music) offered by a website. - Merriam-webster dictionary*

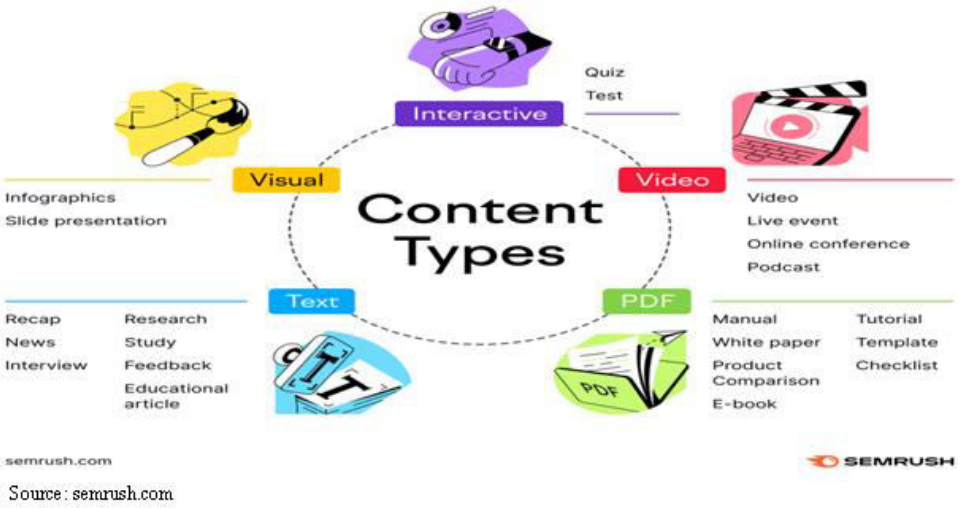
INTRODUCTION

A. Digital Content:

Digital content is any information that is created, stored, and distributed in a digital format with digital media. Digital content can include text, images, audio, video, animations, interactive features, and many more. This type of content can be used for various purposes, such as entertainment, education, communication, marketing promotion, awareness campaign, E-commerce, etc. Some examples of digital content include:

- E-books, blogs, articles, and newsletters,
- Podcasts, music, and audiobooks,
- Short videos, movies, TV shows, and live streams,
- Games, apps, and software,
- Social media posts, comments, and messages,
- Websites, landing pages, and ads, etc.

ISSN 2394 - 7780



Source : semrush.com

B. Artificial Intelligence:

It is a tool to get the work done through technology without any human interfere. It provides structured information or data on the basis of certain keywords and instructions. AI not only works on text and information it also works on images, videos and various graphical data. It provides highly influenced information and graphic presentation of data.

RESEARCH METHODOLOGY

The nature of the study is descriptive analysis. It is based on secondary data collected from various articles, research journals, websites and other publications. The objectives are defined and research design is drafted on the basis of study and analysis of secondary data collection sources.

OBJECTIVE OF STUDY

The objective of the study is –

1. To Understand the use of Artificial Intelligence.
2. To study the effective strategy of social media.
3. To understand the impact of Artificial Intelligence on Content creation strategies.

SCOPE OF STUDY

The study will provide relevant information for understanding and challenges faced while using content creation strategies. The study will focus on understanding the advantage of use of artificial intelligence for content creation strategies. The study will also understand the technical process with the use of social media and artificial intelligence.

REVIEW OF LITERATURE

1. **Dr. Abuelainin Hussain (2024)** – **"The Impact of Artificial Intelligence on Digital Media Content Creation"** - the study states that Most participants stated that they have come across AI-generated information and thought it was of high quality and pertinent.
2. **Somosi, Zoltán. (2022). – "The Role of Artificial Intelligence in Content Creation and Checking Its Effectiveness in The Google Ads Advertising System"** - the study states that the efficiency of AI's content creation surpasses researcher's expectations and is not all that different from that of marketing-generated material.
3. **Dr Rachita Ota, Dr Sushree Sangita Ray & Mr. Sk Salim Ali. (2024) "Exploring the Impact of Artificial Intelligence on Content Creation: A Comprehensive Study"** – Study concludes that Content producers may create more engaging and relevant content by using AI to analyse data and trends. By helping to tailor content for individual users, artificial intelligence can boost engagement and conversion rates. By optimizing content distribution strategies, AI can make sure that the right individuals see the right content at the right time.
4. **Wong, Angel & Yazdanifard, Assoc. Prof. Dr. Rashad. (2015) – "The Review of Content Marketing as a New Trend in Marketing Practices"** - the study states that changes in technical advancements, it is currently the newest trend in the marketing industry.

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SIGNIFICANCE OF STUDY

A. Importance of Digital Marketing

1. Simpler to launch:
In order to succeed in their business marketing endeavours, entrepreneurs must adopt the "Specific Measurable Attainable Relevant And Time-bound" strategy, which is what the smart objective stands for.

2. Reduced Establishment cost:
The total cost of digital marketing is significantly lower than that of a physical business, where you have a number of expenses to deal with whether or not you are making sales.

3. Return on Investment:
As a result, compared to traditional marketing methods, a significantly larger return on investment can be obtained in a significantly shorter amount of time. It aids in the development of multiple concepts that allow us to make better earnings with less investment.

4. Huge Visibility & Exposure:
Digital marketing allows you target your target clients based on demographics, not just the worldwide market. These are the clients who most need your goods and services.

5. Global Opportunities:
Currently, over 80% of your customers may be discovered online. Some products have different numbers. On occasion, they are higher. This alone highlights how crucial it is for entrepreneurs to establish their digital footprints for their brand's goods and services. There are numerous new options to increase the number of leads that convert when you market and advertise your goods across multiple digital platforms.

B. Need Of Content Marketing Strategy:

Many of the time content marketing strategy fails due to lack of consistency in the action plan of an enterprise. Entrepreneurs must keep in mind that effective implementation is the key to success of an organization. There must be firm decisions which impacts the marketing strategies and helps business to grow and further development. Following is the need of content marketing strategies to implement successfully:

Content Strategy Framework

- Define your goal.
- Conduct personal research.
- Run a content audit.
- Choose a content management system.
- Determine which type of content you want to create.
- Brainstorm content ideas.
- Publish and manage your content.

Define your goal.	Conduct persona research.	Run a content audit.	Choose a CMS.	Determine content types.	Brainstorm content ideas.	Publish and manage your content.
Organize goals by priority.	Collect data and analyze it to find patterns.	Find topic and formatting gaps.	Figure out specific CMS needs.	Review personas and goals.	Use a range of brainstorming approaches.	Develop a content calendar.
Use the SMART framework to define goals.	Use your research to refine buyer personas.	Review content for quality and relevance.	Choose the right content management system.	Assess your resources.	Refine and rank your ideas.	Optimize your content for reach.
		Look for repurposing opportunities.	Adopt a content governance model.	Choose the right topics, formats, and channels for your content.		Track and analyze content performance and process.
		Create a content workflow.				Revise your content strategy with data insights.

C. Use Of An Artificial Intelligence For Content Creation

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1. **Content Generation:**

- **Text-Based Content:** AI can generate many sorts of text content, such as blog posts, social media updates, emails, and even screenplays, by analyzing enormous databases and replicating human writing styles.
- **Image and Video Creation:** AI technologies can produce images and movies in response to text prompts, enabling users to produce original visuals without requiring a high level of expertise in graphic design or video editing.
- **Content Repurposing:** AI can assist in transforming preexisting content into new formats, like a draft email or a social network post.

2. **Content Optimization and Enhancement:**

- **SEO optimization:** AI is able to examine rival content, search engine trends, and keywords to make sure that content is easily found by search engines.
- **Content Editing and Proofreading:** Artificial intelligence (AI) systems can help with content editing and proofreading by making suggestions for enhancements and guaranteeing grammatical accuracy.
- **Image and Video Editing:** Artificial intelligence (AI) can automate processes such as image enhancement, background removal, and video editing, which will expedite the production of content.

3. **Content Strategy and Analysis:**

- **Content Ideation:** By examining audience preferences, trends, and keywords, AI can assist in the creation of new content ideas.
- **Analysis of Content Performance:** By analysing content performance metrics, AI can reveal which content appeals to the audience the most.
- **Social Media Management:** AI can automate social media tasks, such as scheduling posts, assessing engagement, and monitoring rival activity.
- **Personalized Content Recommendations:** AI may assess user behaviour and preferences to propose personalized content, including news articles, videos, and product recommendations.

4. **Accessibility and Translation:**

- **Translation of Languages:** AI can translate content into several languages, making it accessible to a wider audience.
- **Captioning and Audio Description:** People with disabilities can access visual content by using AI to automatically create subtitles and audio descriptions.
- **Text Simplification:** AI can evaluate language and recommend changes to make it simpler and easier to read.

CONCLUSION

Influencers strive for success in their digital ventures and are sincere and hardworking. In the incredibly adaptable and dynamic realm of digital marketing, content creators have the chance to grow and thrive on digital media. There are countless prospects for success with digital marketing, but the most important thing is motivation and desire to understand how the many intricate components of digital marketing work together to build a profitable company. Influencers cannot turn back once they have mastered the keys to running a lucrative, successful digital techniques. There are several examples of successful use of artificial intelligence, such as

- **Copy.ai:** Generates various types of text content, including blog posts, social media posts, and ad copy.
- **Jasper:** Generates high-converting landing pages and emails.
- **DALL-E and Midjourney:** Generate images from text prompts.
- **VEED:** Automatically generates audio descriptions of visual content.
- **DeepL:** Translates texts from one language to another.
- **Google Translate:** Translates text and speech into a variety of languages.

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Thus, Influencers can become leaders when they have a strong digital marketing plan and highly aware about effective use of Artificial Intelligencd.

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International Journal of Advance and Innovative Research
Volume 12, Issue 2(XIX): April - June 2025
ISSN 2394 - 7780

THE ROLE OF ARTIFICIAL INTELLIGENCE IN REVOLUTIONIZING ACCOUNTING AND FINANCE

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ABSTRACT
The integration of artificial intelligence in finance and accounting has revolutionized conventional methods and improved the effectiveness of decision-making. AI improves the accuracy of financial operations by utilizing technologies like machine learning, robotic process automation, and predictive analytics. However, there are certain obstacles to AI adoption as well, like Research on data security risk and personnel reductions attempts to investigate how AI might transform investment strategies, risk management, auditing, and financial reporting. This paper adds to the expanding body of knowledge on AI's role in finance by examining how AI-driven tools optimize resource management, enhance compliance, and enable data-driven insights for sustainable growth through a combination of real-world case studies and theoretical analysis. It provides practical insights for academics, practitioners, and policymakers.

Keywords: *Artificial Intelligence, Robotic Process Automation, Predictive Analytics, Risk Management, Fraud Detection.*

INTRODUCTION
The accounting and finance sector have historically been grounded in manual process and ruled- based systems, where tasks like book keeping, auding and financial reporting were carried out by humans. These processes involved repetitive and time-consuming activities such as cheque compliance, data entry and reconciliation which were prone to human errors. Moreover, finance and accounting decision-making was also highly dependent on past data and rigid rules, with minimal scope to react to evolving market conditions or learn from advanced data sets (Gambhir & Bhattacharjee, 2022).

While traditional methods have been the backbone of financial operations for decades, they are increasingly being challenged to deliver greater precision, velocity, and elasticity in a rapidly changing global economy. This dependence on human and rule-based processes has led to a burgeoning need for innovative technology that harmonizes operations, enables better decision-making, and overcomes the drawbacks of traditional methods. AI has introduced revolutionary change through the automation of financial operations, maximizing efficiency, and ensuring higher accuracy (Fidyah et al., 2024). AI capabilities, ranging from fraud detection and risk evaluation to tailored financial counselling, are revolutionizing the sector.

With AI, banks can detect more efficiently fraudulent transactions, ensure regulatory compliance, and optimize investment choices (Saral et al., 2024). With the inclusion of Robotic Process Automation (RPA), repetitive and time-consuming tasks such as answering queries, doing calculations, maintaining records, and executing transactions can be performed more efficiently (Gambhir & Bhattacharjee, 2022). Popular RPA software tools such as UiPath, WorkFusion, and PEGA are being adopted more and more by the industry. According to Business Insider, 80% of banks recognize the potential of AI in streamlining processes and improving decision-making (Fidyah et al., 2024).

OBJECTIVES
- To evaluate the impact of Artificial Intelligence (AI) adoption on the accuracy and efficiency of financial reporting and auditing processes in the accounting sector.
- To analyze the effectiveness of AI-powered risk management systems in identifying and mitigating financial risks compared to traditional risk management methods.

REVIEW OF LITERATURE
The adoption of AI in accounting and finance has been widely discussed in academic research. According to Saral et al. (2024), AI enhances decision-making capabilities by providing real-time insights into financial data. Gambhir & Bhattacharjee (2022) highlight that AI-driven automation reduces manual workload and enhances efficiency in accounting operations. Fidyah et al. (2024) further explore AI's impact on fraud detection and risk assessment, concluding that AI-powered analytics significantly improves financial security and compliance.

Despite these advancements, challenges such as ethical concerns, data security risks, and regulatory compliance continue to be debated in the literature. Researchers emphasize the need for organizations to establish governance frameworks to mitigate algorithmic bias and ensure transparency in AI-driven financial decisions.

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RESEARCH METHODOLOGY

This study employs a mixed-methods approach to evaluate AI's impact on accounting and finance. A combination of quantitative surveys and qualitative interviews provides a comprehensive understanding of AI adoption.

Objectives

To evaluate the impact of Artificial Intelligence (AI) adoption in the accounting sector.

Hypothesis 1:

- Null Hypothesis (H_0): AI significantly enhance financial decision-making by providing real-time analysis of financial data.
- Alternate Hypothesis (H_1): AI doesn't significantly enhances financial decision-making by providing real-time analysis of financial data.

To analyze the effectiveness of AI-powered risk management systems in identifying and mitigating financial risks compared to traditional risk management methods.

Hypothesis 2:

- Null Hypothesis (H_0): AI-powered risk management systems are effective in identifying and mitigating financial risks compared to traditional risk management methods.
- Alternate Hypothesis (H_1): AI-powered risk management systems are not effective in identifying and mitigating financial risks compared to traditional risk management methods.

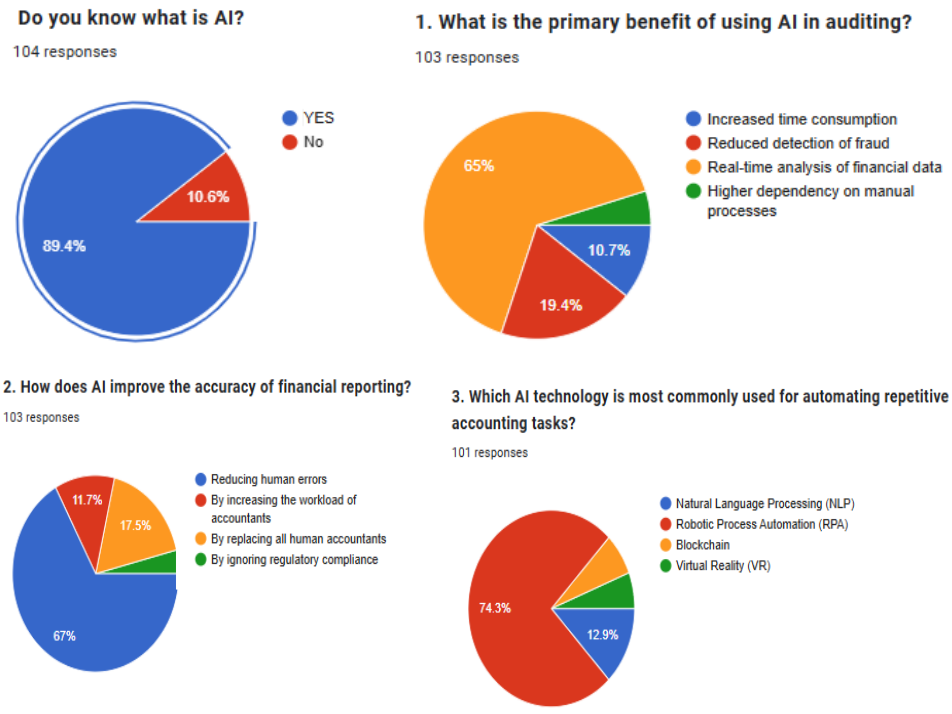
RESEARCH DESIGN

A mixed-methods approach is used, integrating primary and secondary data collection methods.

DATA COLLECTION

- **Primary Data**: Surveys conducted with 100 financial professionals across different organizations.
- **Secondary Data**: Reports and datasets from financial institutions, regulatory bodies, and AI adoption case studies.

Google form link:
https://docs.google.com/forms/d/1JMsvJRA1OfLpl9bcKNc3K-h42uQOMWrElMYl6qUTWjU/edit



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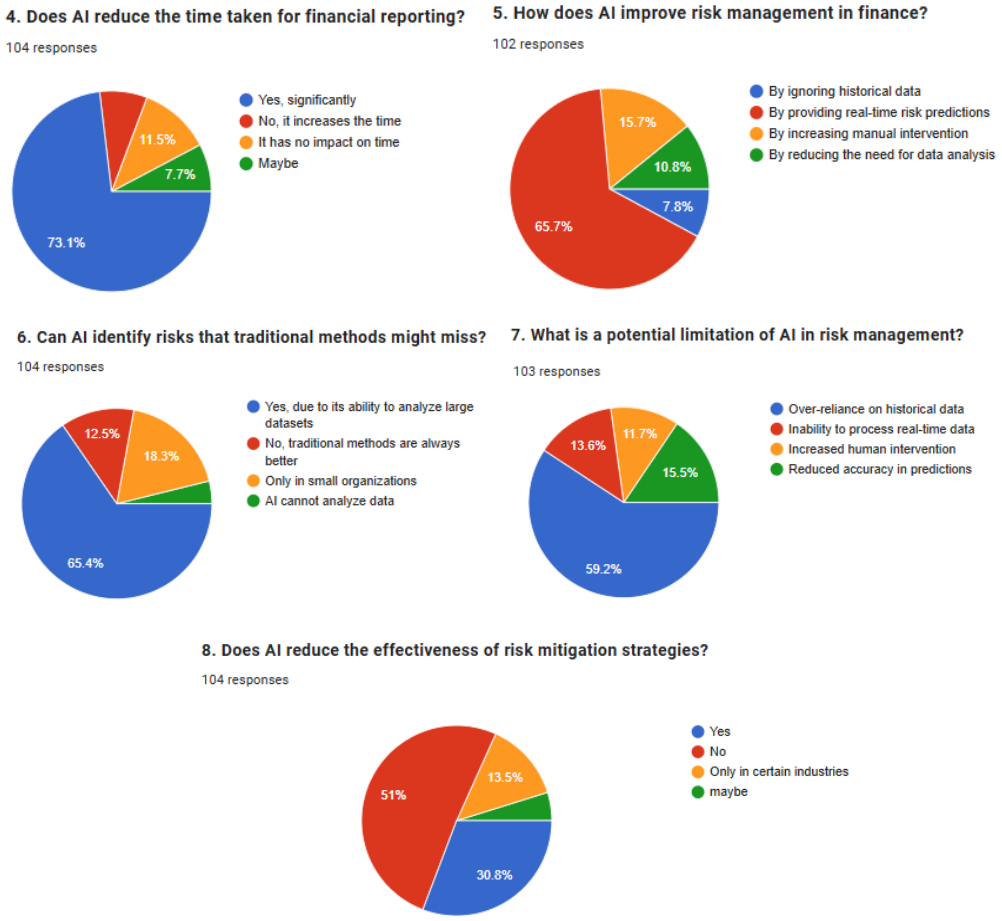

FINDINGS

The survey results highlight AI's significant role in enhancing financial reporting, with 67% of respondents acknowledging its accuracy improvements and 73.1% recognizing its efficiency in reducing reporting time. RPA emerged as the preferred AI tool for automating accounting tasks. AI also strengthens risk management, with 65.7% of respondents endorsing its ability to provide real-time risk predictions, though concerns over historical data reliance persist. AI's usefulness for identifying financial risks was validated by 65.4% of the respondents, yet accuracy limitations remain a challenge. Despite such advantages, 51% of the respondents report AI can have an impact on risk mitigation plans in certain scenarios, with diligent deployment being imperative. Ethical concerns, regulatory compliance, and algorithmic bias also present hurdles to AI's adoption.

CONCLUSION

The survey results highlight AI's significant role in enhancing financial reporting, with 67% of respondents acknowledging its accuracy improvements therefore, we accept the H0 for Hypothesis 1.As 51% of the respondents report AI can have an impact on risk mitigation plans in certain scenarios, with diligent deployment being imperative we accept the H0 for Hypothesis 2. The survey responses highlight that professionals recognize AI-powered risk management systems are more effective in identifying and mitigating financial risks compared to traditional risk management methods but, remain cautious about over-reliance on historical data and high implementation costs . As AI technology evolves, finance professionals must adapt by acquiring data analytics skills and ensuring AI-driven systems operate transparently and ethically. The future of AI in finance is promising, with advancements in automation, blockchain integration, and AI-powered financial services paving the way for a more efficient and secure financial ecosystem.

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International Journal of Advance and Innovative Research
Volume 12, Issue 2(XIX): April - June 2025
ISSN 2394 - 7780

REVOLUTIONIZING THE TRAVEL INDUSTRY: THE ROLE OF ARTIFICIAL INTELLIGENCE IN SHAPING FUTURE TOURISM EXPERIENCES"

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ABSTRACT
Artificial intelligence (AI) is currently present in almost every area of travel and tourism, appearing in different types of applications such as personalization and recommender systems, robots, conversational systems, smart travel agents, prediction and forecasting systems, language translation applications, and voice recognition and natural language processing systems. Recent improvements in big data, algorithms, and computing power have enabled significant enhancements in AI. In this chapter, we review how AI has changed and is changing the main processes in the tourism industry. We start with the IT foundations of AI that are relevant for travel and tourism and then address the AI systems and applications available in the sector. We then examine hospitality in detail, as a sector in which most of these systems are being implemented. We conclude with the challenges that AI faces in the tourism sector, a research agenda, and draw a scenario of the future of AI in tourism.

2. INTRODUCTION
Artificial Intelligence (AI), a subset of computer science designed to simulate human intelligence in machines, is having a profound impact on many industries, including travel. AI technologies such as machine learning, natural language processing, and predictive analytics are not only improving operational efficiencies but also enabling businesses to provide highly personalized experiences for travelers. This report investigates how AI is revolutionizing the travel industry by enhancing customer satisfaction, improving decision-making, and driving innovation in services. The use of AI in tourism is not only enhancing the efficiency of businesses but also offering tourists more personalized experiences. AI-driven tools can analyze vast amounts of data, predict traveler preferences, optimize travel itineraries, and improve customer interactions, making the travel process more personalized and efficient. The rise of AI also helps address challenges such as long wait times, overbooked services, and lack of real-time information—common pain points in the tourism experience.

In this dynamic landscape, businesses in the tourism sector, from airlines to hotels, tour operators, and travel agencies, are adopting AI technologies to stay competitive. Whether it is through virtual assistants, smart hotel rooms, automated check-ins, or personalized trip planning, AI is unlocking new opportunities for both businesses and travelers.

3. OBJECTIVE OF THE STUDY
1. To examine the influence of AI on travel planning, booking process and destination experiences.
2. To assess the potentials benefits and challenges of AI adoption for both travellers and industry stakeholders.
3. To identify emerging trends and future directions of AI redefining tourism landscape.

4. SOME INTERESTING FACTS REGARDING TOURISM
- The travel and tourism industry contributed a total of $124.8 billion to GDP in India in 2015 — this accounted for approximately 6% of India's total GDP.
- A 2014 study found that India was one of the fastest-growing tourism destinations worldwide. Placed eleventh in the list, the direct contribution of travel and tourism to GDP in India was expected to grow an average of 6.4% annually between 2014 and 2024.
- Tourism in India provides 40 million jobs. The sector is expected to grow at an annual average growth rate of 7.9% till 2023, making India the third fastest growing tourism destinations over the next decade.
- The industry provided more than 23.5 million jobs in 2015. Over 7.7% of Indian employees work in the tourism industry.
- The 2011 Kumbh Mela was the largest gathering of people with over 75 million pilgrims. The gathering was so huge that the crowd was visible from space.
- India has the largest postal network in the world with over 1, 55,015 post offices. A single post office on an average serves a population of 7,175 people.
- The largest source market for visitors to India was the US, followed by Bangladesh and the UK. Outbound travel from India is also is forecasted to reach 1.41 million in 2020.

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- Tourist arrivals in India increased to 8,91,000 in November from 7,54,000 in October, 2016. It averaged 4,26,846.43 from 2000 until 2016, reaching an all-time high of 9,13,000 in December, 2015 and a record low of 1,29,286 in May, 2001.

5. HISTORY OF TOURISM IN INDIA

In the earlier days, pilgrimage assumed great importance. Ashoka the great, travelled across India to the spread the teachings of Lord Buddha. He covered places from Pataliputra to Lumbini on to Kapilavastu and Sarnath and finally to Gaya. Ashoka the great has set up special memorials at each spot and set up rest houses for travellers to take rest. Trees were planted along the road sides to give shelter to travellers from hot sun. Kanishka the Great, was an emperor of the Kushan dynasty. His conquests and patronage of Buddhism played an important role in the development of the Silk Road. Silk Road played very important role in facilitating economic, cultural, political and religious interactions between the East and West. Harshavardhana was another great emperor who gently influenced by the Buddhist teachings, built institutions and Dharamshala for the travellers. Rest houses were constructed in towns and countryside. A number of monasteries were built for religious tourists. By doing this travelling was very much improved and it was made convenient. Brahmadeya villages evolved into centres of learnings attracting scholars. At this time the Buddhist Sanga established the tradition of pilgrimage, when monks visited villages and courts preaching the teachings of Lord Buddha. Rest houses were provided for the travellers. Tourism in India has a rich and diverse history that spans thousands of years, shaped by its cultural, religious, and natural heritage. India's history of tourism can be categorized into ancient, medieval, colonial, and modern periods. Each period brought its unique influences, and over time, India has emerged as a top global tourist destination, attracting visitors for spiritual, cultural, and leisure experiences

Key Applications of Ai In The Travel & Tourism Industry

1. AI-Powered Chatbots for Customer Assistance

- **Example**: **Indian Railways Catering and Tourism Corporation (IRCTC)** has integrated AI-powered chatbots, such as **"Ask Disha"**, to assist travellers with ticket booking, train schedules, and general travel information.
- **Impact**: Improves customer service by providing 24/7 assistance and streamlining the booking process.

2. AI-Driven Personalized Travel Recommendations

- **Example**: **MakeMyTrip** uses AI and machine learning algorithms to provide personalized travel recommendations. By analyzing user behavior, the platform suggests destinations, hotels, and activities based on the traveler's preferences.
- **Impact**: Enhances the user experience by offering tailored travel options, improving booking conversions, and increasing customer satisfaction.

3. Virtual Tour Guides and AR for Heritage Sites

- **Example**: **The Archaeological Survey of India (ASI)** has explored the use of **AI-driven virtual tour guides** and **augmented reality (AR)** to provide interactive, virtual experiences of historical sites like the **Qutub Minar** or the **Taj Mahal**. **Smartphone apps** enable tourists to learn more about the history and architecture of the sites through AI-enhanced features.
- **Impact**: Enriches the experience for tourists, allowing them to explore India's cultural heritage through immersive and informative virtual tours.

. AI for Traffic and Crowd Management

- **Example**: Cities like **Delhi**, **Mumbai**, and **Bangalore** are using AI-driven traffic management systems to monitor and control congestion in tourist-heavy areas. **AI-based cameras** and data analytics track vehicle and pedestrian movement, optimizing traffic flow, particularly during peak tourist seasons.
- **Impact**: Enhances the travel experience by reducing traffic congestion, managing crowds effectively, and ensuring smoother transportation to tourist destinations.

5. AI-Enabled Smart Hotels

- **Example**: **OYO Rooms** and **Taj Hotels** have incorporated AI and automation in their operations to improve guest experiences. AI-powered systems help with dynamic pricing, predictive customer service, and optimizing energy consumption. Some hotels use AI-driven voice assistants (like **Alexa**) to control room settings and provide personalized services to guests.

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- **Impact**: Streamlines operations, reduces operational costs, and enhances guest satisfaction through personalized experiences.

6. AI in Travel Safety and Health Monitoring

- **Example**: **Traveloka India** and other travel platforms used AI during the **COVID-19 pandemic** to provide health and safety information, including testing requirements, travel restrictions, and real-time alerts on local health regulations.
- **Impact**: Ensures safer travel by providing real-time health data and updates for travelers, fostering confidence in travel decisions.

7. AI in Tourism Marketing and Sentiment Analysis

- **Example**: **Incredible India**, the national tourism campaign, uses AI and data analytics to analyze social media and customer sentiment. By tracking online discussions, reviews, and posts, AI helps understand tourist sentiments about destinations, allowing for targeted marketing campaigns to attract more visitors.
- **Impact**: Helps tourism authorities and businesses create more effective, data-driven marketing strategies.

8. AI for Language Translation

- **Example**: **Google Translate** and other AI-driven translation tools are used widely in India, particularly in regions with multiple languages, to bridge the language barrier for international tourists. Tourists can use these tools to communicate more effectively with locals or understand signage and menus.
- **Impact**: Enhances the tourism experience by making communication smoother, helping foreign tourists navigate through various regions of India.

9. AI-Enhanced Travel Itinerary Planning

- **Example**: **Yatra** and **Cleartrip** use AI to assist travelers in creating personalized itineraries. AI analyzes past user preferences and current travel trends to suggest destinations, activities, and local experiences.
- **Impact**: Reduces the effort needed to plan a trip and ensures that travelers get more relevant and exciting recommendations.

10. AI-Powered Autonomous Vehicles for Tourism

- **Example**: **Bangalore** is experimenting with **autonomous electric buses**, powered by AI, in some tourist areas, which can provide a guided, eco-friendly way to tour the city's main attractions. These buses can be programmed to follow set routes, offer information on nearby landmarks, and adjust their speed to optimize fuel consumption.
- **Impact**: Offers tourists a safe, efficient, and environmentally friendly transportation option.

11. AI in Airport Operations and Passenger Experience

- **Example**: **Indira Gandhi International Airport** in Delhi and **Chhatrapati Shivaji Maharaj International Airport** in Mumbai have implemented AI in various aspects of airport operations, including facial recognition for faster check-ins, AI-driven baggage handling systems, and predictive analytics for flight delays.
- **Impact**: Enhances the efficiency of airport operations and reduces wait times, improving the overall experience for travelers.

13. AI for Predicting Tourist Behavior and Demand

- **Example**: **Tourism departments** in states like **Kerala** and **Uttarakhand** are using AI and machine learning to predict tourist demand based on seasonality, weather patterns, and social media activity. This helps them prepare for surges in tourist activity and manage resources better.
- **Impact**: Allows for better management of tourism resources, reduces overcrowding, and ensures a balanced tourist flow across regions.

6. TYPES OF TOURISM

1. Adventure tourism

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As a kind of tourism in India, adventure tourism has recently grown in India. This involves exploration of remote areas and exotic locales and engaging in various activities. For adventure tourism in India, tourists prefer to go for trekking to places like Ladakh, Sikkim, and Himalaya. Himachal Pradesh and Jammu and Kashmir are popular for the skiing

facilities they offer. Whitewater rafting is also catching on in India and tourists flock to places such as Uttranchal, Assam, and Arunachal Pradesh for this adrenalin-packed activity.

1. Beach Tourism

India's vast coastline and islands provides ample opportunities for fun packed tourism. Kerala, Goa, Andaman & Nicobar Islands, Lakshadweep islands attract tourists in large numbers all around the year.

2. Cultural tourism

India is known for its rich cultural heritage and an element of mysticism, which is why tourists come to India to experience it for themselves. The various fairs and festivals that tourists can visit in India are the Pushkar fair (Rajasthan), Taj Mahotsav (Uttar Pradesh), and Suraj Kund mela (Haryana). Sites like Ajanta & Ellora caves (Maharshtra), Mahabalipuram (TamilNadu), Hampi (Karnataka), Taj Mahal (Uttar Pradesh), Hawa Mahal (Rajasthan).

3. Eco tourism

Among the types of tourism in India, ecotourism have grown recently. Ecotourism entails the sustainable preservation of a naturally endowed area or region. This is becoming more and more significant for the ecological development of all regions that have tourist value. For ecotourism in India, tourists can go to places such as Kaziranga National Park (Assam), Gir National Park (Gujarat), and Kanha National Park (Madhya Pradesh).

4. Medical tourism

Tourists from all over the world have been thronging India to avail themselves of cost-effective but superior quality healthcare in terms of surgical procedures and general medical attention. There are several medical institutes in the country that cater to foreign patients and impart top-quality healthcare at a fraction of what it would have cost in developed nations such as USA and UK. The city of Chennai (Tamil Nadu) attracts around 45% of medical tourists from foreign countries.

5. Wildlife tourism

India has a rich forest cover which has some beautiful and exotic species of wildlife – some of which that are even endangered and very rare. This has boosted wildlife tourism in India. The places where a foreign tourist can go for wildlife tourism in India are the Sariska Wildlife Sanctuary, Keoladeo Ghana National Park (Rajasthan), and Corbett National Park (Uttarkhand).

8. FUTURE TRENDS IN AI AND THE TRAVEL INDUSTRY

1. AI and Augmented Reality (AR) Integration

- Future advancements in AI may lead to integration with augmented reality (AR) technologies, allowing travelers to explore destinations in a virtual environment before booking, offering an immersive experience and aiding in decision-making.

2. AI-Powered Autonomous Transportation

- The development of autonomous vehicles, including self-driving cars and drones, could drastically transform the travel industry. AI will play a critical role in enabling autonomous transportation systems, improving the efficiency and convenience of travel.

3. Voice-Activated Travel Assistants

- Voice-activated virtual assistants, powered by AI, are becoming increasingly popular in the travel industry. These assistants will help travelers with bookings, directions, and real-time updates, further enhancing convenience and personalization.

4. AI-Driven Sustainability

- AI will increasingly be used to enhance sustainability in the travel industry by helping companies minimize their carbon footprint through optimized travel routes, efficient energy usage, and waste reduction initiatives.

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9. RECOMMENDATIONS

1. **Invest in AI Solutions for Personalization**: Travel businesses should focus on developing AI-powered systems that offer personalized experiences, such as recommendations and tailored itineraries, to meet the demands of modern travelers.
2. **Ensure Data Security and Privacy Compliance**: As AI relies heavily on customer data, companies must prioritize data security and adhere to privacy regulations to build customer trust and protect sensitive information.
3. **Adopt a Hybrid Approach of AI and Human Interaction**: While AI can handle many tasks, human expertise is still necessary for complex problem-solving. A hybrid model combining AI and human interaction will provide the best customer service.
4. **Focus on Continuous Training**: Travel companies should invest in training their staff to work alongside AI tools and adapt to new technological advancements in the industry

10. CONCLUSION

Yet to be tapped, yet to be explored and yet to be fully developed is the state of tourism industry in India. In spite of huge planning and formulation of policies it is yet to gain importance as a major revenue generating sector. This study attempted to show the future of tourism by understanding the policies and the performance of the industry in the past. The present policies and the financial incentives so planned for the current plan period will give industrial undertaking the interest to increase their participation in the industry either through allied work or direct investment in the products of the sector. Unawareness and lack of proper understanding of the policies often leads to poor communication of knowledge and execution of the plans. As seen in mostly all the plans of the past ten years, private participation is very much essential. FDI in this sector also needs to be increased. Just promotion and branding will not be enough. It would require more tax incentive schemes, slashing of rates of interests on loans, subsidies and aids to start ups. Also, the examples highlight how AI is being used in India to improve the overall experience for tourists and optimize the operations of tourism-related businesses. From personalized recommendations to safety monitoring and autonomous transport, AI is playing a critical role in shaping the future of tourism in India.As we have seen in the above report, tourism is a complex system that is built up of industry sectors including accommodation, recreation and entertainment, food and beverage services, transportation, and travel services. It encompasses domestic, inbound, and outbound travel for business, leisure, or other purposes. And because of this large scope, tourism development requires participation from all walks of life, including private business, governmental agencies, educational institutions, communities, and citizens.

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International Journal of Advance and Innovative Research
Volume 12, Issue 2(XIX): April - June 2025
ISSN 2394 - 7780

UNDERSTANDING CONSUMER PREFERENCES AND KEY SUCCESS FACTORS IN CLOUD KITCHEN VENTURES: A DATA-DRIVEN PERSPECTIVE

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ABSTRACT
Cloud kitchens have revolutionized the food service industry by offering a cost-effective and scalable alternative to traditional restaurants. This research examines the critical factors that influence consumer preferences for cloud kitchens, employing advanced multivariate statistical techniques such as Principal Component Analysis (PCA), Cluster Analysis, and Multivariate Analysis of Variance (MANOVA). Also, qualitative insights from interviews with cloud kitchen operators have added significant details to the scope of entrepreneurial venturing in this attractive domain. The findings indicate that hygiene standards, convenience, and menu diversity significantly impact consumer adoption. Moreover, customer segmentation highlights distinct behavioural patterns among frequent users, occasional consumers, and those loyal to traditional restaurants. This study provides practical recommendations for cloud kitchen entrepreneurs, focusing on niche offerings, optimized packaging, and strategic collaborations with delivery platforms. These insights equip entrepreneurs with data-driven strategies to strengthen their competitive edge in the growing digital food service market.

Keywords: *Cloud Kitchens, Small entrepreneurs, Menu flexibility, Consumer Preferences, Online food delivery, Innovation.*

1. INTRODUCTION

Cloud kitchens, also known as virtual or ghost kitchens, have significantly transformed the restaurant industry by focusing exclusively on online ordering and delivery, eliminating the need for physical dining spaces. This model has gained substantial traction in India, driven by the burgeoning online food delivery market and changing consumer preferences.

Emergence and Growth of Cloud Kitchens in India

The concept of cloud kitchens in India has evolved rapidly, with the market valued at approximately USD 1.13 billion in 2024 and projected to reach USD 2.84 billion by 2030, exhibiting a compound annual growth rate (CAGR) of 16.66% (Research and Markets, 2024). This growth is propelled by the increasing demand for convenient food delivery options and the expansion of online food delivery platforms.

Operational Model and Advantages

Cloud kitchens operate from commercial spaces equipped with professional kitchen facilities, allowing multiple brands to prepare food exclusively for delivery. This setup offers several advantages:

- **Cost Efficiency**: By eliminating the need for dine-in areas and front-of-house staff, operational costs are significantly reduced.
- **Scalability**: Restaurants can quickly scale operations by adding or removing kitchen spaces based on demand without long-term lease commitments.
- **Market Reach**: Strategically located kitchens enable businesses to target specific areas with high delivery potential, maximizing customer reach.

Challenges Faced by Cloud Kitchens

Despite the benefits, cloud kitchens encounter several challenges:

- **Brand Recognition**: Without a physical presence, building brand identity and customer loyalty can be difficult.
- **Quality Control**: Reliance on third-party delivery services may lead to inconsistencies in delivery times and customer experience.
- **Competition**: The market is becoming increasingly competitive, with numerous brands vying for visibility on online platforms.

Impact on Stakeholders

- **Consumers**: Benefit from a wider variety of cuisines and the convenience of home delivery.
- **Delivery Personnel**: Experience increased demand for services, especially during peak hours, though

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concerns about fair compensation persist.

Technological Integration
The success of cloud kitchens heavily relies on technological advancements:

- **Kitchen Management Systems**: Streamline operations and inventory management.
- **Online Ordering Platforms**: Facilitate seamless customer interactions and order processing.
- **Delivery Management Software**: Optimizes delivery routes and times.

Future innovations, such as automation in food preparation and the use of robotics for delivery, could further enhance efficiency and reduce operational costs.

This research seeks to explore the determinants of consumer adoption of cloud kitchens and the factors that drive their success. While prior studies have examined general food delivery trends, there remains a gap in understanding specific consumer preferences in the cloud kitchen sector. By employing advanced statistical techniques, this study provides empirical evidence to assist entrepreneurs in refining their business strategies.

The research aims to address the following questions:
1. What are the primary factors that influence consumer preferences for cloud kitchens?
2. How do different consumer segments vary in their adoption patterns?
3. What strategic measures can cloud kitchen entrepreneurs take to enhance their competitive advantage?

2. REVIEW OF LITERATURE:

Cloud Kitchens and its impact on the restaurant industry (Twinkle Beniwal, Dr. Vidhu K. Mathur, 2022). This study supports cloud kitchens being more efficient than traditional restaurants. It surveyed cloud kitchen owners and managers in India, estimating a market value of $2 billion by 2024. The research focused on five key questions using surveys and statistical analysis. It found a weak link between investment and profit, and highlights the importance of delivery platforms like Zomato and Swiggy for cloud kitchen success. The study also observed an increase in employees and orders post- pandemic. Statistical analysis showed a significant impact of employee levels on profit margins before and after the pandemic.

Cloud Kitchen: A Profitable Venture (Twinkle Beniwal, Dr. Vidhu K. Mathur, 2021).This study suggests cloud kitchens are more profitable than traditional restaurants, even with equal effort. Cloud kitchens offer a different experience, catering to those who want food at home, while restaurants serve those seeking a social dining experience. They don't replace each other, but rather expand the market. Even lower-end restaurants may adopt the cloud kitchen model in the future due to its efficiency in cost, reach, and operations.

Cloud Kitchen- The Next Big Thing in Future (Dr. G Nedumaran , Professor of Department of Commerce, M. Madhuritha, 2023). Cloud kitchens are commercial kitchens that prepare food exclusively for delivery or takeout, with no dine-in option. They are also called virtual kitchens, shared kitchens, or ghost kitchens. This model allows restaurants to expand their business or launch new brands online. Customers order food through websites or apps, and the food is delivered by services like Swiggy and Zomato. This paper explores the future of cloud kitchens, different cloud kitchen concepts, and the top cloud kitchen brands in India.

New Trends Of Cloud Kitchen Technology And Consumers' Purchase Decisions: A Conceptual Study, (Nurul Syahirah Idris, Muhammad Afiq Zulkifly, Muhammad Safuan Abdul Latip,2023). This research paper explores how the growing popularity of food delivery has led to the rise of Cloud Kitchens. These kitchens operate online only, with no dine-in option. The study aims to understand what makes customers choose Cloud Kitchens. By looking at existing research, the paper will identify factors that influence these decisions. This can help Cloud Kitchens improve their services and ensure quality. Ultimately, the findings will benefit everyone involved, from the businesses themselves to the customers who order from them, and even policymakers in the food industry.

Cost Impact On Cloud Kitchen Business Post Covid19, (Mr. Donald James D'souza, Dr. Anil Kumar,2023). This research paper talks about cloud kitchens, a new way to run restaurants that's growing fast. The study looks at how much it costs to run a cloud kitchen after COVID-19. They used research papers and articles to find out that cloud kitchens are more expensive now for things like worker pay, packaging, and hygiene. But since customers are happy with the food and delivery, cloud kitchens are doing well and are likely to stay around.

A Study On Role Of Cloud Kitchen In Food & Beverage Industry, (Mr. Donald James D'souza, Dr Anil Kumar, 2023) .The food and beverage (F&B) sector is a major part of the hotel industry. New technology has

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emerged in this sector, with cloud kitchens being a recent addition. Cloud kitchens rely on technology to take orders, manage sales & marketing, and run their operations efficiently. This makes them one of the fastest growing parts of the F&B industry, especially in big Indian cities. This study will explore the role of cloud kitchens in the F&B industry based on existing research.

3. RESEARCH METHODOLOGY

a) Research Design: This study adopts a mix method research approach, utilizing primary data collected through structured surveys and interviews. The survey questionnaire was designed to capture key consumer preferences, ordering habits, hygiene considerations, and motivations behind choosing cloud kitchens.

b) Research Objectives:

a. To determine the primary factors influencing consumer preferences for cloud kitchens.

b. To segment consumers based on their ordering patterns and motivations.

c. To examine the role of hygiene considerations, convenience, and menu variety in cloud kitchen adoption.

d. To offer data-driven strategic recommendations for cloud kitchen entrepreneurs aiming for market success.

c) Data Collection:

Surveys & Interviews: online survey responses from 150 participants, using purposive sampling was used to target individuals who frequently order food online. Of the collected responses, 12 who preferred home-cooked meals, were not considered.

8 cloud kitchen operators were interviewed personally to gain deeper insights into the entrepreneurial scope and challenges associated with cloud kitchen.

d) Data Analysis: Collected data was analyzed using the following methods-

- Principal Component Analysis (PCA): to identify the underlying factors which shape consumer behaviour.
- Cluster Analysis: to segment respondents based on their ordering habits and preferences.
- Multivariate Analysis of Variance (MANOVA): to analyze the significant differences among consumer groups.

4. DATA ANALYSIS AND INTERPRETATION

a) Quantitative Data Analysis

The dataset consists of 150 responses covering various factors influencing cloud kitchen adoption, including awareness, ordering behaviour, hygiene importance, and motivations for choosing cloud kitchens. Data preprocessing involved handling missing values, encoding categorical variables, and standardizing numerical attributes for multivariate analysis.

- **Principal Component Analysis (PCA):**

PCA was conducted to identify underlying latent constructs affecting cloud kitchen preferences. The results are given below:

Component	Variance (%)	Key Factors
PC1	43.7%	Awareness, Ordering Frequency, Hygiene Importance
PC2	28.0%	Motivational Factors, Challenges with Home-Cooked Food
PC3	13.7%	Traditional Restaurant Preferences vs. Cloud Kitchen

b) Cluster Analysis To segment consumers, **K-Means clustering** was applied. The Elbow Method suggested an optimal **three-cluster solution**:

Cluster	No. of Consumers	Characteristics
Cluster 2	93	Frequent Cloud Kitchen Adopters
Cluster 0	45	Occasional Users with Mixed Preferences
Cluster 1	12	Traditional Restaurant Loyalists

c) Multivariate Analysis of Variance (MANOVA)

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MANOVA was performed to test significant differences between consumer segments. The results indicate statistically significant differences across clusters for:

Variable	F-Statistic	p-Value	Significance
Ordering Frequency	8.21	<0.01	Significant
Hygiene Concerns	5.67	<0.05	Significant
Motivational Factors	4.32	<0.05	Significant

4.A.1. Quantitative data Inference

The results suggest that hygiene importance, awareness, and ordering frequency are primary drivers of cloud kitchen adoption. Motivational factors like convenience and dissatisfaction with home- cooked food also influence preferences but do not directly predict ordering behaviour. The segmentation model effectively distinguishes between frequent adopters, occasional users, and traditional restaurant loyalists.

Quantitative data summary:

1. Consumer segmentation reveals three distinct user groups.
2. Ordering behaviour is influenced by hygiene concerns and convenience factors.
3. Statistically significant differences exist between consumer segments.

4. B. Qualitative Insights From Cloud Kitchen Entrepreneurs:

In an effort to understand the operations, profitability, and startup journey of cloud kitchens, in-depth interviews were conducted with eight cloud kitchen owners. These discussions provided valuable insights into their motivations, challenges, and business strategies.

1. Motivation for Starting a Cloud Kitchen

The decision to start a cloud kitchen was largely driven by a passion for cooking and the desire to share unique culinary creations with a broader audience. Many owners emphasized the flexibility and control that a cloud kitchen offers compared to traditional restaurants. Additionally, the lower initial investment requirements and the possibility of continuing a family business made this model an attractive option.

2. Initial Investment Requirements

When asked about the funds required to start a cloud kitchen, the respondents estimated an investment ranging from Rs. 2 lakhs to Rs. 8 lakhs, depending on factors like kitchen size, location, equipment, and marketing expenses.

3. Key Success Factors in Running a Cloud Kitchen

Entrepreneurs highlighted several critical factors for success:

- Market Research & Concept Development – Identifying the right target audience and niche offerings.
- Strategic Location Selection – Ensuring a prime delivery radius for maximum reach.
- Menu Design – Crafting a menu that is well-suited for delivery without compromising quality.
- Technology & Equipment – Investing in automation tools for order management and kitchen efficiency.
- Branding & Marketing – Leveraging digital marketing strategies to build a strong customer base.

4. Licensing & Permits Required in India

Navigating the legal landscape was seen as an essential but often complex process. The most commonly required permits included:

- FSSAI License (₹1000-₹5000) – Mandatory for food safety compliance.
- Shop Registration (₹100-₹500) – To legalize the business entity.
- Trade License, Fire Safety NOC, and Pollution Control Certificate – Additional permits required based on location and kitchen setup.

5. Challenges in Running a Cloud Kitchen

Operating a cloud kitchen comes with several hurdles. Managing food prices amidst rising delivery fees remains a significant challenge, with owners constantly adjusting pricing strategies to stay competitive. Ensuring food quality and timely deliveries is another pressing issue, as third-party delivery services may not always align with the kitchen's quality control expectations. Some entrepreneurs also noted that creative packaging can be a great way to stand out and enhance customer experience.

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6. Unique Offerings & Specialties
Cloud kitchen owners took pride in their signature dishes, which ranged from secret spice blends, tandoori chicken, and fish specialties to traditional vegetarian thalis. These dishes help differentiate their brands in a highly competitive market.

7. Inventory & Profit Management
Effective inventory tracking is crucial for profitability. Most entrepreneurs rely on daily sales forecasts to estimate demand and minimize food waste. While profits vary daily, keeping a close eye on sales trends helps optimize stock management and financial planning.

8. Average Daily Order Volume
On average, the cloud kitchens reported receiving 20 to 35 orders per day, with demand fluctuating based on seasons, promotions, and customer preferences.

9. Delivery Management Strategies
Most cloud kitchens prefer using third-party delivery platforms such as Zomato, Swiggy, and Foodpanda to expand their customer reach. However, for direct phone orders, some entrepreneurs employ in-house delivery staff to ensure better control over service quality.

10. Long-Term Business Goals
Looking ahead, many cloud kitchen owners aspire to expand their brand presence, either by opening multiple outlets or by diversifying their menu offerings with innovative dishes. Building strong brand recognition through consistent quality and marketing remains a key goal for sustained growth in the competitive food delivery market.

5. RECOMMENDATIONS

Based on the findings, the following strategies are recommended for cloud kitchen operators:

- **Specialized Cuisine Offering:** Instead of catering to a broad audience, focusing on a niche cuisine or dietary requirement (such as vegan, keto, or gluten-free) can help attract a dedicated customer base.
- **Optimized Menu Selection:** A streamlined menu should prioritize dishes that maintain their quality and presentation even after delivery.
- **Enhanced Packaging Solutions:** High-quality packaging is essential to preserve the freshness, taste, and visual appeal of the food upon arrival.
- **Strategic Delivery Partnerships:** Collaborating with multiple food delivery platforms can increase visibility and expand customer reach.
- **Unique Culinary Offerings:** Differentiation is key; offering exclusive dishes that are not readily available elsewhere can boost customer retention.
- **Strict Hygiene and Safety Standards:** Adhering to health regulations and maintaining sanitary food preparation practices are critical to building consumer trust.
- **Investment in Efficient Equipment:** If financially viable, utilizing specialized kitchen equipment can improve operational efficiency and food quality.

6. CONCLUSION

Cloud kitchens, with their delivery-first approach, have emerged as a transformative force in the food service industry. This study highlights the advantages of the model, including reduced operational costs, enhanced flexibility in menu offerings, and increased accessibility through digital platforms. However, the research also underscores key success factors that influence cloud kitchen performance, such as food quality preservation during delivery, consumer hygiene concerns, and effective marketing strategies.

The analysis revealed significant differences in consumer preferences, with a large segment showing strong adoption of cloud kitchens due to convenience and hygiene factors.

As the industry continues to evolve, further research can explore regional regulatory impacts, technological advancements in cloud kitchen operations (such as AI-driven recipe optimization and automated food preparation), and successful business models that can be replicated. By leveraging innovation and adapting to shifting consumer expectations, cloud kitchens can continue to grow, providing opportunities for both new entrepreneurs and established restaurant brands looking to expand their market presence.

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The future of the food industry is increasingly shaped by digital transformation and evolving consumer preferences. Those who strategically align their business models with these trends will be well- positioned to thrive in the competitive landscape of cloud-based dining.

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International Journal of Advance and Innovative Research
Volume 12, Issue 2(XIX): April - June 2025
ISSN 2394 - 7780

A STUDY ON "ROLE OF AI IN RURAL ENTREPRENEURSHIP TO CREATE ENVIRONMENTALLY SUSTAINABLE BUSINESSES PRACTICES"

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ABSTRACT
This paper explores the role of Artificial Intelligence (AI) in shaping the strategies employed by rural entrepreneurs to create environmentally sustainable businesses. Rural entrepreneurs often face unique challenges such as limited resources, inadequate infrastructure, and geographical isolation, which hinder their ability to implement sustainable practices. However, AI offers innovative solutions that enable these entrepreneurs to optimize resources, reduce environmental impact, and foster long-term sustainability. The paper examines various AI-driven strategies across key sectors, including precision agriculture, waste management, energy efficiency, sustainable supply chains, climate adaptation, and eco-tourism. Through AI technologies such as predictive analytics, machine learning, and smart systems, rural businesses can enhance productivity while minimizing ecological footprints. Additionally, AI tools enable better decision-making, resource management, and financial inclusion, thus empowering rural entrepreneurs to embrace greener practices. This research highlights the transformative potential of AI in promoting environmentally sustainable business practices in rural settings, offering valuable insights into how technology can drive both economic growth and environmental preservation in underserved regions.

Keywords: *Rural entrepreneurship, environmentally sustainable businesses, renewable energy, sustainable supply chains, greener ecosystem.*

1. INTRODUCTION
Sustainability has become a key concept in both the business and development sectors, particularly as global concerns regarding environmental degradation, climate change, and resource depletion continue to grow. Entrepreneurs, especially in rural areas, are playing an increasingly pivotal role in adopting sustainable practices that benefit both their businesses and the environment. In rural areas, where economic opportunities are often limited, entrepreneurial initiatives not only address local economic needs but also provide avenues for the development of sustainable business models.

Rural Entrepreneurship: It refers to the creation and management of small businesses in rural areas, often with a focus on agriculture, natural resources, and traditional industries. Given that these industries are typically heavily reliant on natural resources, rural entrepreneurs have a unique opportunity and responsibility to adopt practices that promote environmental sustainability. This study explores the strategies used by rural entrepreneurs to foster environmentally sustainable businesses, the challenges they face, and the support mechanisms that facilitate sustainable practices.

2. LITERATURE REVIEW
The concept of environmentally sustainable business practices has gained widespread attention in both urban and rural contexts. Sustainability in business refers to practices that minimize negative environmental impacts, conserve resources, and promote social responsibility. According to the United Nations' Sustainable Development Goals (SDGs), business practices must align with environmental preservation, community welfare, and economic equity.

Several studies have explored rural entrepreneurship, emphasizing the role of small and medium enterprises (SMEs) in rural development (GEM, 2019). Rural entrepreneurs are often seen as change agents in the promotion of sustainability. For example, rural businesses in agriculture and food production have begun to adopt organic farming practices, waste management solutions, and energy-efficient technologies to minimize their environmental footprint (Bocken et al., 2014).

Research suggests that sustainable entrepreneurship involves adopting practices such as resource efficiency, waste minimization, and reducing carbon emissions (Schaltegger et al., 2012). These strategies not only improve the economic viability of rural businesses but also help mitigate environmental damage. Furthermore, studies have shown that rural entrepreneurs can successfully integrate sustainability into their business models, overcoming the challenges posed by limited resources, access to technology, and market uncertainties (Haugh & Talwar, 2010).

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3. OBJECTIVES OF THE STUDY

- To identify how AI-driven innovations can contribute to environmental conservation and sustainable resource management.
- To analyze AI's potential to minimize resource consumption, reduce waste, and optimize efficiency in rural businesses.
- To Analyze the Challenges and Barriers Faced by Rural Entrepreneurs in Implementing AI for Sustainability.
- To Investigate the Role of Government Policies and Support Systems in Promoting AI Adoption for Sustainability.

4. RESEARCH METHODOLOGY

This study employs a qualitative research approach, combining case studies, in-depth interviews, and content analysis of secondary data. The research is based on a sample of 15 rural entrepreneurs across different sectors, including agriculture, renewable energy, and handicrafts. The participants were selected based on their demonstrated commitment to environmental sustainability and the success of their business operations.

The primary data was collected through semi-structured interviews with rural entrepreneurs, local community leaders, and sustainability experts. The interviews explored topics such as the strategies used to ensure sustainability, challenges faced by entrepreneurs, the role of government support, and the impact of sustainability on business growth and community development.

Additionally, secondary data sources such as industry reports, government publications, and academic articles were reviewed to complement the primary research and provide a broader understanding of the context in which rural entrepreneurs operate.

5. FINDINGS AND SUGGESTION

AI Technologies and Their Role in Sustainable Business Practices:

5.1. Precision Agriculture:

One of the most significant areas where AI is being applied is in precision agriculture. AI-driven technologies such as satellite imaging, sensors, and drones enable farmers to monitor crop health, optimize irrigation, and apply fertilizers and pesticides more efficiently. By providing real-time data and predictive analytics, AI helps farmers make informed decisions that reduce waste, conserve water, and increase crop yield while minimizing environmental impact. This leads to a more sustainable farming practice, improving both the economic viability and environmental footprint of rural agricultural businesses.

5.2. Renewable Energy Systems:

AI can also play a critical role in optimizing renewable energy systems such as solar, wind, and bioenergy in rural areas. AI algorithms can predict energy production based on weather patterns, system performance, and historical data, improving the efficiency of energy generation. Furthermore, AI can help in optimizing the distribution and storage of energy, reducing waste and ensuring a consistent energy supply. This is especially crucial in rural areas where access to a reliable power grid can be limited.

5.3. Waste Management and Circular Economy

Rural areas often face challenges related to waste disposal and management, especially with organic waste from agriculture and local industries. AI technologies can be employed in waste sorting, recycling, and upcycling processes to reduce landfill waste and create new products from waste materials. AI can analyze waste patterns, optimize collection schedules, and enhance recycling processes, contributing to a circular economy. For rural entrepreneurs, AI can help manage waste in a way that aligns with sustainable business practices and minimizes environmental harm.

5.4. Smart Water Management

Water scarcity and inefficient use of water resources are critical issues in rural areas, particularly in agriculture. AI-based technologies such as IoT sensors and data analytics can help monitor water usage and detect leaks or inefficiencies in irrigation systems. AI can also optimize water distribution based on real-time data, ensuring that water is used efficiently and sustainably. By reducing water waste, AI can contribute to more environmentally sustainable agricultural practices.

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6. CASE STUDIES OF AI IN RURAL ENTREPRENEURSHIP

6.1. AI-Driven Farming in India:

In rural India, small-scale farmers have begun using AI-powered tools to improve their agricultural practices. One notable example is the use of AI-enabled apps that provide weather forecasts, pest detection, and crop management advice. These technologies help farmers optimize inputs such as water and fertilizers, reducing waste and increasing yields. Additionally, AI-driven drones and sensors are being used to monitor crop health and soil conditions, enabling farmers to adopt precision farming techniques that promote sustainability.

6.2. Renewable Energy in Remote African Villages:

In rural parts of Africa, AI is being used to optimize solar energy systems. Solar panels, combined with AI software, help predict energy production based on weather patterns and optimize energy storage. For rural entrepreneurs, this means a more reliable and sustainable source of energy for their businesses, reducing reliance on costly and polluting fossil fuels. These AI-powered systems are particularly beneficial in areas that lack access to traditional power grids.

6.3. Waste Management in Rural USA:

AI-powered machines are capable of sorting through large volumes of waste, identifying recyclable materials with high accuracy. This reduces the cost of recycling and enhances the environmental sustainability of waste management operations.

6.4 Saagu Baagu Initiative in Telangana:

The **Saagu Baagu Initiative** in Telangana leverages AI to enhance chili farming. Over 7,000 farmers have benefited from AI-driven tools that analyze soil health, predict pest outbreaks, and optimize irrigation. These insights have led to increased yields, reduced pesticide use, and improved product quality. AI-powered market insights also help farmers secure better prices. By integrating technology with traditional practices, this initiative promotes sustainable agriculture, enhances rural livelihoods, and demonstrates AI's potential in environmentally friendly entrepreneurship. The project serves as a scalable model for other Indian states aiming to integrate AI into sustainable rural business practices.

6.5 Plantix App: AI for Sustainable Farming

The Plantix App was developed to assist farmers in diagnosing crop diseases using AI-powered image recognition. Initially designed to reduce pesticide use, the app helps farmers detect plant health issues by analyzing photos taken via smartphones. It provides instant recommendations, improving crop yield and sustainability. However, commercial pressures led Plantix to partner with pesticide suppliers, shifting its focus toward increasing chemical sales. This highlights the challenge of balancing environmental sustainability with profitability in agritech ventures. Despite this, Plantix remains a vital tool for farmers, offering AI-driven insights to enhance agricultural productivity across India and other developing nations.

6.6 Darli Chatbot: AI for Regenerative Farming

The **Darli Chatbot**, developed by **Farmerline Group**, is an AI-driven digital assistant designed to support small-scale farmers across Africa, Asia, and South America. Available in **27 languages**, Darli provides real-time, personalized guidance on regenerative farming, covering topics like **fertilization, pest control, harvesting techniques, and climate adaptation**. The chatbot integrates local knowledge with AI insights, helping farmers make informed decisions to improve soil health, increase yields, and reduce environmental impact. By offering scalable, low-cost agricultural advice, Darli bridges the knowledge gap in rural areas, promoting sustainable farming practices while enhancing food security and economic stability for smallholder farmers.

7. CHALLENGES AND BARRIERS

75.1. Limited Access to Technology:

Despite the potential benefits of AI, many rural areas still lack the necessary infrastructure to fully implement these technologies. Limited internet connectivity, inadequate access to computing

7.2. Financial Constraints:

The high initial cost of implementing AI technologies may be a barrier for rural entrepreneurs, particularly those with limited capital. While AI can improve long-term sustainability, the upfront investment required for hardware, software, and training can be prohibitive for many small rural businesses.

7.3. Data Privacy and Security Concerns:

AI systems rely on large volumes of data, which raises concerns about data privacy and security. Rural entrepreneurs may be hesitant to adopt AI due to fears of data breaches or misuse of sensitive information.

ISSN 2394 - 7780

8. POLICY RECOMMENDATION

8.1. Government Support and Subsidies

Governments can play a critical role in supporting rural entrepreneurs by providing subsidies, tax incentives, and grants to encourage the adoption of AI technologies. Financial assistance for infrastructure development, such as improving internet access and data storage capabilities, can help overcome some of the barriers to AI implementation.

8.2. Capacity Building and Training:

Investing in education and training programs for rural entrepreneurs and local communities can help build the skills needed to use AI effectively. Partnerships between AI technology providers and local organizations can facilitate knowledge transfer and capacity building.

8.3. Promoting Collaboration

Collaboration between rural entrepreneurs, technology developers, and policymakers can help create solutions tailored to the unique challenges of rural areas. Public-private partnerships can foster innovation and help scale sustainable business models in rural communities.

Climate change has disproportionately impacted rural areas, particularly in regions dependent on agriculture and natural resources. Research could explore how AI technologies can help rural entrepreneurs **adapt to climate change** and enhance **climate resilience**. AI can help by providing better predictions for weather patterns, optimizing agricultural practices to cope with changing climate conditions, and supporting climate-smart agriculture.

A significant aspect of sustainable business practices is being able to **measure and track** environmental impacts. Research could explore the development of AI-driven systems that provide real-time insights into the **environmental footprints** of rural businesses, including their energy consumption, carbon emissions, water use, and waste production.

The availability of finance is a crucial factor in adopting AI technologies, particularly in rural areas where access to funding can be limited. Future research could focus on how AI can be used to improve access to finance for rural entrepreneurs by offering more personalized lending models, identifying new market opportunities, and assessing risks more accurately.

CONCLUSION

Rural entrepreneurs are increasingly adopting environmentally sustainable business strategies, which not only promote economic growth but also contribute to the long-term health of ecosystems. Resource optimization, renewable energy adoption, waste reduction, and sustainable supply chain practices are some of the key strategies that rural entrepreneurs use to reduce their environmental footprint. However, challenges such as limited access to capital, market uncertainty, and regulatory barriers remain significant obstacles to the widespread adoption of sustainable practices.

Policy support, along with access to financing and technology, is crucial for enabling rural entrepreneurs to continue their efforts in sustainability. The role of government, NGOs, and local communities in fostering a Conducive environment for sustainable entrepreneurship cannot be overstated.

FURTHER SCOPE OF RESEARCH

- Future research should focus on the specific role of policy interventions in promoting sustainability in rural entrepreneurship and the impact of consumer behavior on the success of green business models.
- AI solutions can be more effectively adopted when aligned with **public policies and government initiatives** that promote sustainability in rural areas.AI tools can be integrated into **policy frameworks** to support rural entrepreneurs in achieving sustainability goals.
- The introduction of AI in rural economies raises several **ethical considerations** and potential socio-economic impacts. These include concerns about **data privacy**, **access inequality**, and the potential **job displacement** due to automation. Future research should investigate these ethical challenges and propose solutions that ensure AI adoption does not exacerbate existing inequalities but instead enhances local economic and social well-being.

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International Journal of Advance and Innovative Research
Volume 12, Issue 2(XIX): April - June 2025
ISSN 2394 - 7780

APPLICATION OF SHRIMAD BHAGAVAD GITA IN USE OF EDUCATION WITH AI & SUSTAINABLE DEVELOPMENT

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ABSTRACT
The rapid advancement of Artificial Intelligence (AI) and the increasing global emphasis on sustainable development have brought forth opportunities to reshape educational paradigms. This research explores the application of the timeless wisdom of Shrimad Bhagavad Gita *in the context of modern education, specifically through the lens of AI and sustainability. The* Bhagavad Gita*, an ancient Indian scripture, offers profound insights into human purpose, ethical values, and the cultivation of knowledge, which are pivotal in addressing contemporary educational challenges. By integrating the principles of self-realization, duty (Dharma), mindfulness, and resilience found in the* Gita*, this paper highlights how AI-driven educational technologies can be guided by these ethical frameworks to foster holistic learning environments. Furthermore, the study emphasizes the alignment of AI in education with the goals of sustainable development, emphasizing responsibility towards the planet and future generations. This research proposes that the fusion of the* Gita*'s philosophical teachings with cutting-edge AI technologies can not only enhance learning experiences but also contribute to creating more socially, ethically, and environmentally conscious educational practices. The paper offers a conceptual model for the incorporation of these spiritual and ethical principles into AI systems, promoting a balance between technological innovation and sustainable human progress.*

Keywords: *Shrimad Bhagavad Gita, Education, AI, Sustainable Development*

INTRODUCTION

The Bhagavad Gita, often referred to as the Gita, is a 700-verse Hindu scripture that is part of the Indian epic Mahabharata. It is a conversation between Prince Arjuna and the God Shri Krishna Vasudev Yadav, who serves as his charioteer. While the primary focus of the Bhagavad Gita is on spiritual teachings and the path to self-realization, it also contains valuable insights on various aspects of life, including sustainable development, Artificial Intelligence.

The fields of education, AI, and sustainable development are experiencing rapid evolution. However, while technological progress accelerates, there is an increasing concern about ensuring that this progress does not come at the cost of ethics, social well-being, or environmental responsibility. *Shrimad Bhagavad Gita*, an ancient Indian scripture, offers invaluable wisdom that can provide a philosophical basis for shaping modern educational practices. The Gita's teachings on duty (Dharma), the nature of knowledge, and the importance of self-realization can inform AI systems in a way that promotes holistic, ethical, and sustainable development. This paper aims to explore the intersection of the *Gita*'s teachings with AI in the context of education and sustainable development.

● LITERATURE REVIEW

● Artificial Intelligence in Education

The integration of AI in education has led to the development of intelligent tutoring systems, personalized learning, and the automation of administrative tasks. AI has demonstrated the potential to address challenges such as personalized learning pathways, scaling education, and improving student engagement. However, ethical concerns related to data privacy, bias, and over-reliance on technology persist.

● Sustainable Development in Education

Sustainable development emphasizes the need for educational practices that not only serve current needs but also consider future generations. This includes fostering global citizenship, environmental stewardship, and social responsibility through education. The United Nations Sustainable Development Goals (SDGs) highlight the critical role of education in achieving sustainability.

One relevant *Upanishad* verse related to sustainable development in education comes from the *Isha Upanishad*

Shloka:

"ॐ पूर्णमदः पूर्णमिदं पूर्णात्पूर्णमुदच्यते।
पूर्णस्य पूर्णमादाय पूर्णमेवावशिष्यते॥"
(Isha Upanishad, Verse 1)

ISSN 2394 - 7780

Meaning:
"That is complete, this is complete. From the completeness comes the completeness. When completeness is taken from completeness, only completeness remains."

The above connects Education with Holistic Education, Interconnectedness and Balance & Responsibility.

- **Philosophy of Shrimad Bhagavad Gita**

The *Bhagavad Gita* offers profound philosophical insights on the nature of knowledge, duty, and self-realization. Central to its teachings are the concepts of Dharma (ethical duty), Karma (action without attachment), and Jnana (knowledge). These principles, when applied to education, provide a framework for promoting ethical behavior, self-awareness, and holistic development.

- **Bhagavad Gita's Relevance To Education**

- **Dharma (Ethical Duty) in Education**

In the context of education, Dharma can be seen as the responsibility of educators, students, and institutions to foster ethical values, respect, and service to humanity. This aligns with the broader goals of sustainable development, where educational practices contribute to societal well-being.

A verse from the *Vedas* that highlights the concept of **Dharma** in education comes from the *Taittiriya Upanishad*, which stresses the importance of knowledge, ethical values, and responsibilities in one's learning.

Shloka:

"सत्यमेव जयते नानृतं।
धर्मं सर्वं प्रपद्येत।
धर्मो रक्षति रक्षिता॥"
(*Taittiriya Upanishad, Chapter 2, Verse 10*)

Meaning:
"Truth alone triumphs, not falsehood. All should surrender to Dharma. Dharma protects those who protect it."

- **Self-Realization and Holistic Learning**

The Gita emphasizes the importance of self-realization—understanding one's true nature beyond material pursuits. This is crucial in the development of AI-driven education, where the focus should not just be on technical proficiency but on nurturing the full potential of students, including their emotional, intellectual, and ethical capacities.

A relevant verse from the *Puranas* that highlights the concept of **Self-Realization and Holistic Learning** comes from the *Bhagavata Purana*. This verse speaks about the nature of knowledge, the importance of understanding the self, and the holistic development of the individual.

Shloka:

"तस्मिन्सर्वे समुत्पन्ने ये चान्ये परमं पदम्।
धर्मज्ञा यज्ञजं पुण्यं ध्यानजं सत्त्वमूलकम्॥"
(*Bhagavata Purana, 11.23.26*)

Meaning:
"All beings are born from Him (the Supreme), and those who realize the supreme position of knowledge understand the supreme truth. Those who are rooted in Dharma, whose actions are guided by righteousness (Dharmic principles), and whose knowledge comes from meditation and self-awareness, live a life founded on pure knowledge and wisdom."

- **Karma (Action without Attachment) and AI in Education**

The principle of Karma involves performing one's duty without attachment to outcomes. In AI-driven educational environments, this can translate to focusing on equitable outcomes for all students rather than optimizing for profits or biased results.

Shloka:

"कर्मण्येवाधिकारस्ते मा फलेषु कदाचन।
मा कर्मफलहेतुर्भूर्मा ते सङ्गोऽस्त्वकर्मणि॥"
(Chapter 2, Verse 47)

ISSN 2394 - 7780

Meaning:
"Your right is to perform your duty only, but never to its fruits. Let not the fruits of action be your motive, nor let your attachment be to inaction."

- **AI and Sustainable Education: Integrating the Gita's Wisdom**

- **AI-Driven Personalized Learning with Ethical Oversight**

AI has the potential to create personalized learning pathways, but this technology must be harnessed in alignment with ethical frameworks. The teachings of the *Bhagavad Gita* can guide the development of AI systems that are transparent, inclusive, and prioritize well-being over profit. This aligns with the principle of Dharma, which calls for actions that contribute to the common good.

- **Mindfulness and Ethical AI**

The *Gita* stresses the importance of mindfulness and detachment from selfish desires. In educational settings, AI systems that integrate mindfulness can foster a more reflective and ethical learning process. This includes creating AI algorithms that are not only efficient but are also programmed to reflect humanistic values and sustainability goals.

A relevant verse from Shrimad Bhagavad Gita that emphasizes **mindfulness** and **ethics** comes from the teachings of Lord Krishna to Arjuna during the Kurukshetra war. This verse speaks about the importance of self-discipline, mindfulness, and ethical action in life.

Shloka:

"युञ्जन्नेवं सदात्मानं योगी विजितकिल्बिषः।
आत्मानं रथिनं विद्धि शरीरं रथमात्मनः॥"
(*Mahabharata, Bhagavad Gita, Chapter 3, Verse 43*)

Meaning:
"The yogi who is constantly engaged in mindfulness and who has conquered their mind and senses is to be understood as one who is free from all sins. The body is the chariot, and the soul is the charioteer. One who controls the body (the chariot) with a disciplined mind (the reins) reaches the highest goal."

- **Sustainability and Social Responsibility in Education**

The teachings of the *Gita* advocate for an action-oriented approach that contributes positively to the environment and society. By embedding the values of sustainability and social responsibility into AI systems, education can become a tool for addressing global challenges, such as climate change, inequality, and poverty.

The *Vedas* that emphasizes **Sustainability and Social Responsibility** in education comes from the *Rig Veda*. This verse reflects the concept of interconnectedness, social responsibility, and the role of knowledge in fostering societal well-being, which can be directly related to sustainability in education.

Shloka:

"सत्यं वद धर्मं चर"
(*Rig Veda, 10.71.4*)

Meaning:
"Speak the truth. Follow the path of righteousness (Dharma)."

- **RESULTS AND DISCUSSION**

Preliminary findings suggest that AI in education can benefit from the integration of ethical and philosophical frameworks. The principles of Dharma and Karma can guide AI systems toward actions that are equitable and just, ensuring that educational technologies are used for the greater good. Moreover, AI-driven learning environments can benefit from focusing on self-realization, helping students develop not just technical skills but a deeper understanding of their purpose and responsibilities in society.

- **CONCLUSION**

The *Shrimad Bhagavad Gita* offers a timeless philosophical foundation that can enrich AI-powered education systems, ensuring they align with values of ethics, sustainability, and holistic learning. By incorporating these principles, AI can play a key role in fostering not only technically competent individuals but also compassionate and responsible global citizens. The fusion of ancient wisdom with modern technology presents an opportunity for sustainable development in education that benefits future generations.

ISSN 2394 - 7780

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International Journal of Advance and Innovative Research
Volume 12, Issue 2(XIX): April - June 2025
ISSN 2394 - 7780

ARTIFICIAL INTELLIGENCE AND ITS IMPACT ON THE ACCOUNTING AND FINANCIAL WORLD

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ABSTRACT
Artificial Intelligence or as it is fondly called 'AI'; can be described as intelligence that is displayed by machines in their operation. Machines here would particularly mean the various computer systems that are functioning in today's world, traversing each and every field of work that exists.

AI is a research field in the subject of computer science that endeavors to develop methods of functioning of machines and development of related software that shall enable machines to learn from, as well as perceive their surrounding environment, so as to take actions that enable them to achieve predetermined goals.

Research in AI has been laying its focus on the following aspects of intelligence: ***learning, reasoning, problem solving, perception, and using language.*** *There are a number of different forms of learning as applied to artificial intelligence.*

Just like many other fields, the phenomenon of artificial intelligence has also pervaded the field of accounting and finance in various ways. The field of accounts is one full of complex manual tasks, right from entering data to auditing, financial reporting to ensuring compliance.

All these processes are very important for maintaining accuracy of financial operations as well transparency in business and financial reporting. But, at the same time, all these process tend to consume a lot of time, use up a lot of labour hours and are susceptible to human errors. Here is where Artificial Intelligence can help the accountants by automation of routine tasks, enhanced accuracy in operations, better quality of financial data, so that they are left with more time and energy on activities such as strategic financial planning and advisory.

OBJECTIVES OF THE STUDY
1. To understand the impact of Artificial Intelligence on Accounting and Finance.
2. To understand the advantages of use of AI in Accounting and Finance.
3. To study the challenges of use of AI in Accounting and Finance.

Artificial Intelligence and its impact on the Accounting and Financial World

Meaning of Artificial Intelligence
Artificial Intelligence or as it is fondly called 'AI'; can be described as intelligence that is displayed by machines in their operation. Machines here would particularly mean the various computer systems that are functioning in today's world, traversing each and every field of work that exists.

AI is a research field in the subject of computer science that endeavors to develop methods of functioning of machines and development of related software that shall enable machines to learn from, as well as perceive their surrounding environment, so as to take actions that enable them to achieve predetermined goals.

Definition of Artificial Intelligence

B.J. Copeland defines AI as *"The ability of a digital computer or computer-controlled robot to perform tasks commonly associated with intelligent beings."*

Oxford Dictionary defines AI as *"The theory and development of computer systems able to perform tasks normally requiring human intelligence, such as visual perception, speech recognition, decision-making, and translation between languages."*

Since their development in the 1940s, digital computers have been a great topic of research, having undergone various transformations over these years. These digital computers right from the outset had been designed to carry out very complex tasks that generally require lot of proficiency. Despite continued improvement in its processing speed and memory, the computer has not yet been able to perform all those tasks that require every human knowledge and thinking-learning skills.

ISSN 2394 - 7780

However, some computer programs have been able to achieve the performance levels of human experts and professionals in executing certain specific tasks in certain fields, in applications as diverse as medical diagnosis, computer search engines, voice or handwriting recognition, and chatbots.

Artificial Intelligence was formally formed as an academic discipline in the year 1956. since its inception, it has undergone lot of development, has faced a lot of ups and downs with respect to its feasibility, realistic operational ability, etc.

Research in AI has been laying its focus on the following aspects of intelligence: ***learning, reasoning, problem solving, perception, and using language.*** There are a number of different forms of learning as applied to artificial intelligence.

Following are some of the important applications of Artificial Intelligence in some our day to day life functions:

1. Virtual Assistance:
Virtual assistants like Amazon's Alexa, Apple's Siri, Google Assistant, and Microsoft's Cortana are AI-powered software applications. For their operations, they make use of natural language processing (NLP) to understand and respond to voice commands or text input from users.

Tasks carried out by them are Setting reminders, scheduling events, providing weather updates, and managing smart home devices.

2. Language Translation function:
AI tools such as Google Translate and DeepL provide us with real time translations for images, texts and speech that facilitate communication on global basis as people from different countries, speaking different languages can use these tools to get access to literature, research work published in a language that is not their own.

3. Autonomous Vehicle Systems:
Global Positioning System (GPS), sensors such as LiDAR and Radar, various AI Algorithms are used by the Autonomous Vehicle Systems to navigate vehicles without any human intervention. These AVs are developed with objectives such as eliminating or atleast minimising human errors, optimising traffic flow, reduced fuel consumption and reducing number of road accidents.

4. Information search on the internet:
Web Search Engines such as Google search use AI to optimise our search for a particular information by refining the search based on various algorithms that are formed based on key words, relevancy, etc

5. Recommendation Systems:
Online Platforms such as Youtube, Netflix, Amazon, etc use the AI software programmes to find out user preferences and hence are able to recommend certain products to their users as per the user preference.

6. Generative and Creative Tools:
The beginning of the 2020s marked a significant increase in the usage of AI in creativity and image generation using ChatGPT, AI Art ,etc. GenAI is AI capable of generating text, images, videos, or other data in response to the instruction given to it by the user. AI generated images of ancient emperors, AI generated future facial images of people based on their current appearance has become very popular. It has also boosted the movie industry for creation of authentic CGI images.

7. Gaming:
AI programs enhance gaming experiences by creating intelligent opponents, adapting gaming conditions based on player actions, and generating dynamic game environments. Also, AI enables realistic simulations and virtual worlds, improving gaming experience.

8. Operations of Robotics:
Robotics with AI are used in manufacturing (assembly lines), healthcare (surgical robots), agriculture harvesting), and space exploration (planetary rovers) which improve efficiency, precision, and safety in complex and hazardous environments.

9. Healthcare Diagnostics:
AI algorithm based diagnostic tools can improve diagnostic speed, reduce human error, and improve patient recovery by providing timely and reliable insights into medical conditions. AI algorithms process genomic data and patient records to personalize treatment plans, predict disease risks, and optimize drug therapies.

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Impact of Artificial Intelligence on the field of Accounting and Finance:
Just like many other fields, the phenomenon of artificial intelligence has also pervaded the field of accounting and finance in various ways. The field of accounts is one full of complex manual tasks, right from entering data to auditing, financial reporting to ensuring compliance.

All these above mentioned processes are very important for maintaining accuracy of financial operations as well transparency in business and financial reporting. But, at the same time, all these process tend to consume a lot of time, use up a lot of labour hours and are susceptible to human errors. Here is where Artificial Intelligence can help the accountants by automation of routine tasks, enhanced accuracy in operations, better quality of financial data, so that they are left with more time and energy on activities such as strategic financial planning and advisory.

Here are some of the ways in which AI can have a positive impact on accounting and financial systems in organisations:

1. Automation of Data Entry process:
Data entry in accounting is a fundamental task, but it is also time consuming and error prone. With AI-powered systems, automation in data entry process using Optical Character Recognition (OCR) technology, which scans physical and digital documents to extract data such as transaction dates, amounts of transaction, and vendor names. AI-based OCR tools scan documents like invoices and receipts, extracting key data points such as transaction amount, vendor name, and purchase order numbers

Advantages:
- Increase in Processing Speed: The data entry process is sped up, as the system can work without any break for 24 hours a day.
- Reduction in discrepancies: AI improves accuracy of the data by eliminating human error during data input.
- Reduction in costs: Less cost in comparison to manual data entry process as there is decrease in labour requirements.

2. Invoice Processing Automation
Invoice processing is a tedious and labour intensive task. AI introduces automation in this process by reading invoices, extracting the necessary details, and verifying them against purchase orders and contracts using software that performs scanning of invoices using OCR and NLP technologies. This automation gives out the relevant data, then verifies the data against existing company records and shows deviations or approval requirements for human intervention and correction.

Advantages
- Increased processing speed : AI increases invoice processing speed from days to minutes.
- Increased Accuracy: With AI verification, errors related to wrong entry or invoice mismatch are greatly reduced.
- Compliance to Regulations and policies: Automation ensures invoices are processed according to company policies and regulatory requirements.

3. Helps in faster and accurate Bank Reconciliation process:
The company's internal financial records are reconciled with those provided by the bank by the Bank Reconciliation process. It is a labor-intensive task that can be simplified by AI by comparing transactions in real-time. Hence, AI reduces the need for manual comparison, saving time and effort.

Advantages
- Increased Efficiency: Efficiency at work increases significantly as the reconciliation time is reduced. Also, AI enables higher frequency of checks, improving financial visibility.
- Reduction in discrepancies: By enabling automation in the reconciliation process, AI minimizes the risk of ignoring discrepancies or mismatch errors.
- Better cash flow management: AI based reconciliation allows businesses to detect cash flow issues quickly.

4. Better management of Expenses:
AI is very helpful in efficient management of expenses of an organisation by automation of the following important processes:

1. Tracking of expenses

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2. Classification of expenses
3. Approval of expenses

Thus, AI goes a long way in ensuring that expenditure aligns with the company's budget. AI technology will analyse uploaded receipts and invoices, automatically classifying the expenses into predetermined cost units such as travel, office supplies, or entertainment. The AI also verifies compliance with company policies by displaying expenses that go beyond limits or don't match the expected categories.

Advantages
- Saves Time: Employees no longer need to enter expenses or classify expenses manually.
- Policy compliance: AI ensures that expenses comply with company policies, preventing expenditure exceeding budget.
- Access to real time expense reports: Managers can access real-time reports of expenses, improving budgetary control.

5. Automation of receivable management
AI enables automation of receivable management as well as accounts payable tasks by streamlining invoice approvals, payment processing, and collections. The system automatically sets in motion payment cycles based on purchase orders, terms of payment and invoice dates. AI also tracks outstanding invoices for AR, sends automated reminders to clients, and manages recovery schedules of accounts receivable.

Advantages
- Decrease in delayed payments: AI ensures invoices are generated on timely basis, avoiding late penalties.
- Improved cash flow: Use of AI ensures timely collections, reducing cash flow gaps.
- Improved relations with vendors: Timely payments enhance relationships with suppliers and vendors.

6. Improvement in Financial Reporting
AI based technological make generation of financial reports a relatively easier task. By reducing the time it takes to compile data and ensuring accuracy, it speeds up the reporting process. It generates consolidated reports from financial data taken from various departments and generate balance sheets, income statements, and cash flow reports. The system can also identify errors and suggest solutions for rectifying them.

Advantages
- It saves time: Financial reports can be generated easily and fast, providing real-time data for decision-makers.
- Accuracy: Automation reduces human errors in reporting, leading to trustworthy and real-time financial information.
- Compliance: AI ensures that financial reporting follows company standards and regulations.

7. AI enabled Audit Process
Analysis of financial data and transaction sampling can be carried out by AI technology at a faster rate. Auditors can thus increase efficiency and accuracy. The new age AI tools scan all financial transactions and highlight anomalies errors, fraud, or compliance issues. They also perform real-time monitoring to allow auditors to focus on higher-risk areas.

Advantages
- Increased efficiency: AI reduces the time required to analyze huge amounts of financial data.
- Improved risk management: AI helps auditors identify risk or discrepancies early.
- Better and reliable Fraud detection: AI tools can analyse and display patterns that could indicate fraud in transactions or reporting, ensuring transparency by highlighting irregular billing practices, unusual transactions.

8. Better Tax Compliance and Filing of returns
AI technology makes the complex tax filing and payment process simple by ensuring businesses comply to tax regulations and automation of tax return filing. AI tools keep track of the latest tax regulations and ensure accurate tax calculations. The AI integrates relevant financial data from various departments across the organization and generates tax returns based on that information.

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Advantages

- Minimal tax errors: Automation using AI ensures that tax calculations are accurate and are in compliance with tax regulations.
- Timely filing of tax returns: AI automates tax return preparation and filing, preventing late filings and penalties for the same.
- Compliance: AI ensures adherence to changing tax laws, avoiding penalties and fines.

9. Automation in Payroll Processing using AI

AI simplifies as well as speeds up the process of payroll management by automatic salary calculations, calculation of benefits to employees and tax deductions by integration of payroll processing tools with employee database and issue timely payments. AI also ensures that payroll process complies with tax and labor laws.

Advantages

- Accurate and discrepancy free payroll: AI prevents errors in salary calculations, ensuring employees are paid correctly.
- Increased efficiency: Automated payroll saves time for HR and accounting departments.
- Compliance: AI ensures payroll complies with the presently existing tax laws and labor laws.

10. Automated Financial Forecasting

The use of AI technology is helpful for business corporations in accurately forecasting their financial performance in the future by accurate and fast analysis of the past and recent data, identifying patterns that indicate revenue, cash flow and future expenses, taking into consideration market variables.These models can predict future cash flow, sales, and other key financial parameters, allowing businesses to make decisions that are sound and accurate.

Advantages

- Better decision-making: Accurate business forecasting enables informed strategic plan and decisions.
- Real-time changes in forecasts: AI provides continuous insights, allowing businesses to adjust forecasts based on real-time data.
- Resource allocation can be made optimal: AI helps allocate resources more effectively by predicting future financial needs.

11. Streamlining Budgeting and Cash Flow Management using AI

AI tools monitor daily transactions and help businesses forecast future revenue and expenditures by analysis of revenue, expenses and transaction patterns. They can predict future cash flow shortfalls and recommend budget adjustments, allowing businesses to stay on track financially.

Advantages

- Improved cash flow management: AI offers accurate and real-time information on available cash, improving liquidity management.
- Enhanced budgetary control: AI ensures the budget is flexible and adjusts based on changing financial conditions of cash flow and other financial parameters.
- Timely decisions: AI can predict future cash shortages in advance, thus alerting the managers and allowing for corrective action.

Challenges posed by AI in Accounting and Finance:

With all its plethora of advantages, AI also poses several challenges to the human resources working in the field of Accounting and Finance. Some of them are as follows:

1. Concern of Job Displacement

If tasks that were previously performed by accountants and finance professionals become automated, there may be concern among human resources that they may get displaced from their jobs.

2. Risk of Data Security breach

AI technology depends on data, and any breach of security in data storage or processing can expose sensitive financial information to potential threats.

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3. Over-dependence on AI
Increased reliance on AI can lead to complacency and a lack of critical thinking among human workers. The human oversight is also necessary to validate the accuracy and reasonableness of AI-generated insights.

4. Ethical point of view in use of AI:
AI systems make decisions based on algorithms and patterns learned from data. It is the responsibility of the human resources to ensure the ethical use of AI in accounting to prevent potential biases, maintain fairness, and transparency.

5. Issue of knowledge gap and skill level in the workforce:
There is often a gap in the availability of professionals who are proficient in both accounting and AI. Upgradation of skills is necessary to bridge this gap and ensure that accountants and finance professionals are equipped with the skills to leverage AI tools to their potential.

6. Integration with current systems:
Integrating AI into existing accounting systems and workflows can be a challenge. The prevalent systems may not be designed to smoothly integrate with AI technologies, requiring significant effort to ensure compatibility, data synchronization, and smooth collaboration between AI systems and existing software.

CONCLUSIONS

1. The AI can have a lot of positive impact on the field of Accounting and Finance, increasing its efficiency, cost effectiveness and forecasting abilities.
2. At the same time, the AI also poses some challenges to the field of Accounting and Finance which have to be given careful consideration during its implementation.

SUGGESTIONS

The researchers would like to make the following suggestions:

1. The AI should be integrated in the accounting and finance systems by business organisation with due care about its effect on the human resources.
2. The human resources of business organisation must be made familiar with all the AI tools that they can use to efficiently for the accounting and finance systems.
3. Although the AI would ease up the work considerably, the human element should be given importance for its proper and ethical use.

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International Journal of Advance and Innovative Research
Volume 12, Issue 2(XIX): April - June 2025
ISSN 2394 - 7780

REVOLUTIONIZING CONNECTION: THE IMPACT OF ARTIFICIAL INTELLIGENCE ON HUMAN COMMUNICATION

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ABSTRACT
This research paper explores the transformative role of artificial intelligence (AI) in enhancing and reshaping human communication. With the rapid advancement of AI technologies, including natural language processing (NLP), sentiment analysis, and automated communication tools, the way individuals and organizations interact is undergoing significant changes. This paper reviews existing literature, analyses , and presents findings on the benefits and challenges posed by AI in communication. Ultimately, it aims to provide insights into how AI can be harnessed to foster more effective and meaningful connections in various contexts. The impact of artificial intelligence on human communication is very visible in various aspects of life, both in the professional and social worlds. The use of AI in chatbots, recommendation systems, and virtual assistants has accelerated the communication process, but also raises questions about its impact on the authenticity and quality of relationships between people. Overall, this study reveals the importance of managing communication more wisely amid the rapid development of artificial intelligence. Although this technology provides many benefits, organizations and individuals need to be aware of the potential risks that can arise, such as over-reliance on AI or negative impacts on more personal social interactions.

Keywords: *Artificial Intelligence, communication, human, interaction*

INTRODUCTION
The advent of artificial intelligence has ushered in a new era for communication, affecting both personal interactions and professional environments. AI technologies have the potential to enhance understanding, streamline exchanges, and create new modalities of interaction. This paper delves into the different facets of AI's impact on communication, highlighting both its advantages and potential drawbacks.

The Evolution of Communication Technology
Communication technologies have evolved from cave paintings to digital platforms, revolutionizing how we share information. This journey includes writing systems, print technology, and electronic innovations, each expanding our ability to connect across distances and time.

The internet and mobile communication have fundamentally reshaped human interaction, enabling instant global connectivity, facilitating diverse forms of communication, and creating new social spaces, while also presenting challenges to traditional face-to-face interactions.

AI is transforming communication by automating tasks, bridging language barriers, and personalizing interactions, marking a pivotal shift in how we communicate and connection. AI is emerging as a catalyst for human knowledge, facilitating broader and deeper access to knowledge, enhancing global collaboration and communication, and accelerating innovation and discovery.

AI Technologies Transforming Communication
NLP (Natural Language Processing) empowers machines to understand and respond to human language, facilitating smoother interactions by enabling technologies like virtual assistants and chatbots to process text and speech, understand context, and generate meaningful responses.

Chatbots and virtual assistants enhance customer service and personal communication by providing instant, personalized, and efficient support, leading to improved customer satisfaction and engagement, while also reducing costs and freeing up human resources for complex tasks

Sentiment Analysis revolves around the automated process of identifying and categorizing opinions, emotions, and attitudes expressed in text. Understanding emotional undercurrents in communication for improved engagement and feedback are essential.

Benefits of AI in Communication

Enhanced Efficiency: Automation of routine communications saves time and resources.

Personalization: AI algorithms analyse user data to customize interactions, improving user experiences.

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Accessibility: AI tools such as translation services bridge language gaps, fostering multicultural communication.

Challenges and Concerns

Loss of Human Touch: Currently, AI does not possess genuine emotional intelligence as it lacks consciousness, empathy, and subjective experience. AI can identify and respond to emotional data, but it does so without true understanding or personal connection.

Privacy Issues: AI technologies, while promising, pose significant risks to personal data security, including data breaches, misuse of collected data, and the potential for AI-driven attacks and manipulation.

Over-reliance on Technology: Over-reliance on AI for communication can lead to a decline in critical thinking, reduced human creativity and empathy, and potentially biased or inaccurate information, impacting both individual skills and societal interactions.

FUTURE OF AI AND HUMAN COMMUNICATION

Predictions on the continued integration of AI in communication: AI's integration in communication will lead to more personalized, efficient, and inclusive experiences, with AI-powered tools enhancing personalization, collaboration, and accessibility, while also enabling predictive capabilities for PR and marketing.

Potential innovations and evolving communication frameworks: Potential innovations in communication frameworks include AI-driven personalized communication, automated translation, and blockchain-based decentralized networks, while evolving frameworks emphasize open communication, data-driven insights, and digital transformation for enhanced connectivity and efficiency.

The importance of maintaining a balance between AI-driven and human-centric communication: Maintaining a balance between AI-driven and human-centric communication is crucial because AI excels at efficiency and data processing, while humans provide emotional intelligence, creativity, and nuanced understanding, essential for building relationships and navigating complex situations

CONCLUSION

In conclusion, AI is revolutionizing human communication by introducing efficient, personalized, and accessible methods of interaction. While the benefits are substantial, it is crucial to recognize and address the inherent challenges. As society continues to navigate this transformation, a balanced approach that combines the strengths of AI with the irreplaceable qualities of human connection will be essential in maximizing the potential of communication technology.

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International Journal of Advance and Innovative Research
Volume 12, Issue 2(XIX): April - June 2025
ISSN 2394 - 7780

THE ROLE OF ARTIFICIAL INTELLIGENCE IN ACCOUNTANCY AND FINANCE: TRANSFORMING TRADITIONAL PRACTICES FOR A DIGITAL ERA

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ABSTRACT
"Artificial Intelligence (AI) is revolutionizing the fields of accountancy and finance by enhancing efficiency, accuracy, and decision-making capabilities. This research paper explores the impact of AI in these domains, discussing its necessity, applications, and challenges. The study employs a qualitative and quantitative research methodology, including literature reviews, data interpretation, and hypothesis testing. The findings highlight the potential of AI in risk assessment, fraud detection, financial forecasting, and automation of mundane tasks, ultimately contributing to more strategic financial decision-making. The study concludes by underscoring the significance of AI adoption for the future of the finance sector.

Keywords: *Artificial Intelligence, Accountancy, Finance, Fraud Detection, Financial Forecasting, Automation, Risk Management, Compliance*

INTRODUCTION
The advent of AI has significantly transformed various industries, including accountancy and finance. Traditional financial practices relied heavily on manual calculations, paperwork, and human decision-making. However, AI-driven technologies such as machine learning, robotic process automation (RPA), and natural language processing (NLP) are reshaping how financial institutions operate. This paper examines the role of AI in streamlining financial processes, minimizing errors, and optimizing performance in accountancy and finance.

As AI continues to develop, its impact is becoming more pronounced, leading to the automation of many tasks that were previously performed manually. The ability of AI to process vast amounts of data quickly has made it an indispensable tool for financial professionals. AI-driven applications are now used for auditing, taxation, investment analysis, regulatory compliance, and even customer service in banking. This research will delve into the ways AI is revolutionizing accountancy and finance, shedding light on the opportunities and challenges presented by this technological advancement.

REVIEW OF LITERATURE
Previous studies indicate that AI has significantly improved financial decision-making processes. According to Smith & Brown (2020), AI-powered algorithms enhance accuracy in auditing and financial forecasting. Research by Johnson (2019) suggests that AI-based fraud detection systems reduce financial losses by identifying anomalies in real time. The literature also highlights the challenges associated with AI adoption, such as data privacy concerns and ethical considerations.

Another study by Lee & Carter (2021) examined AI's role in risk management and found that AI-driven predictive analytics have led to a 30% increase in the accuracy of financial risk assessments. Williams (2022) explored the impact of AI on investment strategies and concluded that AI-powered robo-advisors outperform traditional human advisors in terms of portfolio optimization and risk mitigation. These findings collectively underscore AI's growing significance in financial operations.

RESEARCH GAP
While numerous studies have highlighted the benefits of AI in finance, there remains a significant research gap in understanding the long-term implications of AI integration in financial institutions. The existing literature primarily focuses on the technical and operational advantages of AI, but there is limited research on its impact on employment, ethical concerns, and regulatory challenges. Additionally, studies analyzing the comparative effectiveness of AI-driven financial models versus human decision-making over extended periods are scarce. Further research is needed to assess AI's adaptability across diverse financial environments, particularly in developing economies where financial digitization is still in its nascent stages.

RESEARCH METHODOLOGY
The research employs a mixed-method approach, incorporating both qualitative and quantitative methodologies. The qualitative aspect involves a literature review of previous studies on AI's impact in finance. The quantitative aspect includes data collection from industry reports, surveys, and financial performance metrics to analyze AI's effectiveness in financial decision-making. Hypothesis testing is conducted to evaluate AI's impact on efficiency and fraud detection in financial operations.

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The study gathers data from various financial institutions, fintech companies, and case studies of AI implementations in finance. The research methodology also includes interviews with financial professionals to understand the real-world impact of AI. Statistical tools such as regression analysis and correlation coefficients are used to measure the effectiveness of AI in different financial functions.

HYPOTHESIS

This study examines the impact of AI on accountancy and finance, focusing on efficiency, fraud detection, and decision-making. The hypotheses formulated are:

- **H1:** AI adoption in accountancy and finance leads to increased efficiency and accuracy in financial operations.
- **H2:** AI-powered fraud detection systems significantly reduce financial fraud cases compared to traditional methods.
- **H3:** AI-driven financial forecasting models enhance investment decision-making and risk assessment.
- **H4:** The integration of AI in finance raises ethical and regulatory challenges that need to be addressed.

These hypotheses will be tested using statistical analysis and industry case studies to determine AI's effectiveness and limitations in the financial sector.

Testing the Hypothesis

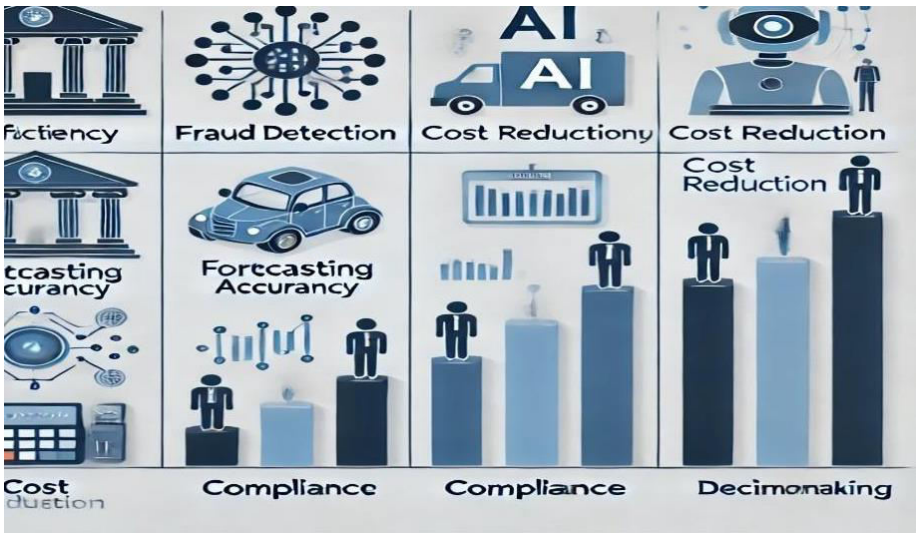
To test the formulated hypotheses, the study employs statistical analysis and case study evaluations:

- **H1 Testing:** Regression analysis is used to compare efficiency metrics before and after AI adoption in financial firms.
- **H2 Testing:** Fraud detection rates are analyzed using historical financial fraud cases and AI-based detection systems.
- **H3 Testing:** Predictive accuracy of AI-driven financial forecasting models is compared with traditional forecasting methods.
- **H4 Testing:** Surveys and interviews with financial professionals provide insights into the ethical and regulatory challenges posed by AI.

The results from these tests will provide empirical evidence on AI's impact on efficiency, fraud prevention, and financial forecasting while highlighting the risks and regulatory concerns.

Need for AI in Accountancy and Finance

The financial sector is increasingly embracing AI due to its ability to process large volumes of data rapidly and accurately. The key reasons for AI adoption include:



1. **Efficiency and Automation:** AI-powered automation reduces human effort in tasks such as invoice processing, tax calculations, and bank reconciliations. AI systems can complete these tasks in minutes, reducing labor costs and human error.

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2. **Fraud Detection:** AI-driven anomaly detection helps identify suspicious transactions, reducing the risk of financial fraud. AI-based fraud detection tools use historical data to flag potentially fraudulent activities.
3. **Financial Forecasting:** AI models analyze market trends, aiding in investment decisions and risk management. Predictive analytics enable investors and businesses to make more informed decisions.
4. **Regulatory Compliance:** AI assists firms in meeting compliance requirements by analyzing and reporting financial data accurately. It helps ensure adherence to financial regulations and minimizes the risk of penalties.
5. **Cost Reduction:** AI-driven automation leads to substantial cost savings by reducing the need for manual intervention in routine financial processes.
6. **Enhanced Decision-Making:** AI supports data-driven decision-making by providing insights based on real-time data analysis.

AI as a Threat in Accountancy and Finance

Despite its numerous advantages, AI presents several risks and challenges:

- **Job Displacement:** AI-powered automation reduces the need for manual financial work, potentially leading to job losses in traditional accounting roles.
- **Ethical Concerns:** AI-driven decisions may lack human judgment, leading to biases or ethical dilemmas in financial forecasting and risk assessment.
- **Cybersecurity Risks:** AI systems are vulnerable to cyberattacks, potentially exposing sensitive financial data to security breaches.
- **Regulatory Challenges:** AI-driven finance operations must comply with evolving regulations, making implementation complex for financial institutions.
- **Data Privacy Issues:** AI relies on vast amounts of data, raising concerns about personal and corporate financial data security.

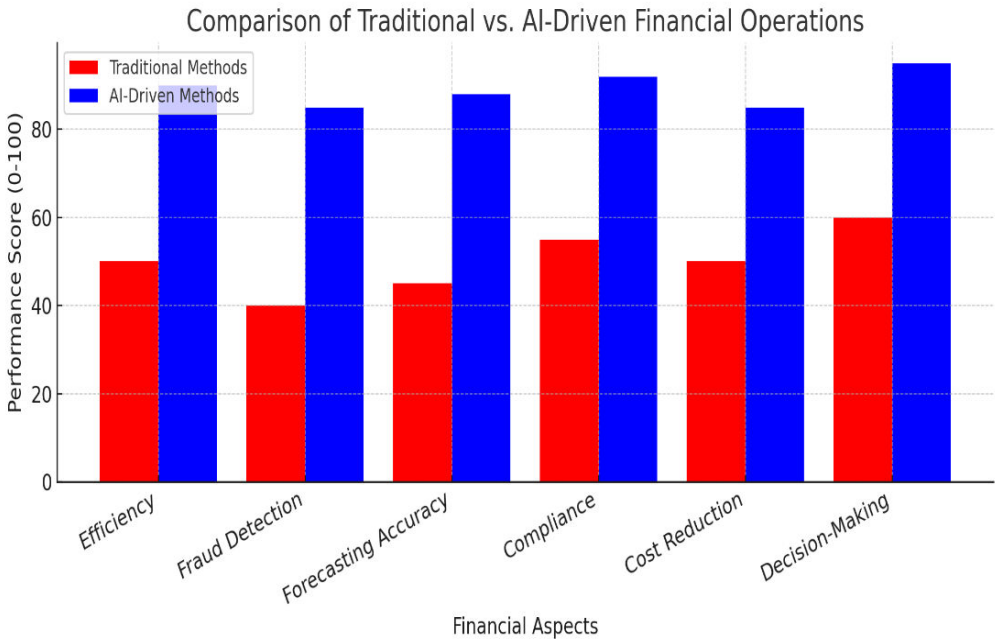

Table 2: AI Evolution in Accountancy & Finance

Year	Key Milestone
1950	Early AI Concepts Introduced
1980	First Financial Software with AI Elements
2000	Rise of Algorithmic Trading

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2010	Introduction of AI-Powered Fraud Detection
2020	Widespread Use of AI in Accounting & Auditing
2025	Predicted Growth of AI-Powered Financial Advisors

CONCLUSION

Artificial Intelligence (AI) has proven to be a transformative force in accountancy and finance, offering significant improvements in automation, fraud detection, financial forecasting, and compliance. This study highlights the undeniable benefits of AI, such as increased efficiency, cost reduction, and data-driven decision-making, which are reshaping financial operations. However, the transition to AI-driven financial systems is not without challenges. Ethical concerns, cybersecurity risks, regulatory compliance, and job displacement remain critical issues that must be addressed.

A balanced approach is necessary—while AI enhances financial accuracy and security, human oversight is essential to ensure ethical decision-making and regulatory adherence. The financial industry must adopt AI responsibly, integrating robust security measures and regulatory frameworks to mitigate potential risks.

Furthermore, the study underscores a shifting power dynamic in the industry. Large accounting firms and financial corporations may struggle to keep pace with rapidly evolving AI technologies, while smaller firms may gain a competitive advantage due to increased accessibility and affordability of AI tools. As AI continues to evolve, organizations must remain adaptable, continuously updating their strategies to maximize AI's benefits while safeguarding against its risks.

Ultimately, AI is not a replacement for human expertise but a tool to enhance it. The future of finance will depend on how well businesses and regulatory bodies collaborate to harness AI's potential while ensuring financial stability, security, and ethical integrity.

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International Journal of Advance and Innovative Research
Volume 12, Issue 2(XIX): April - June 2025
ISSN 2394 - 7780

THE ETHICAL DILEMMAS OF AL-GENERATED ART AND CONTENT IN MASS MEDIA

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ABSTRACT
The rapid advancement of artificial intelligence (AI) has transformed content creation in mass media, enabling automated text generation, deepfake videos, Al-assisted journalism, and Al-generated art. While these innovations improve efficiency and accessibility, they pose significant ethical concerns. Issues such as copyright disputes, misinformation, artistic authenticity, and the displacement of human creators have sparked intense debate. This research explores these ethical dilemmas, examining legal and societal implications while proposing responsible Al use in media industries. The paper concludes with Recommendations for ethical Al deployment, emphasizing transparency, regulation, and human-Al collaboration.

Keywords: *Al-generated content, ethics, mass media, copyright, misinformation, authenticity, creative industries, artificial intelligence*

1. INTRODUCTION

Artificial intelligence has become an integral part of mass media, reshaping how content is produced, distributed, and consumed. Al-powered tools such as OpenAl's ChatGPT, DeepDream, DALL E, and other generative models have enabled the creation of sophisticated artwork, written content, and even news reports. While this technological revolution presents exciting possibilities, it also raises concerns about authenticity, authorship, misinformation, and ethical responsibility. For instance, Al-generated deepfake videos have been used to spread false narratives, and Al-assisted journalism has led to concerns about bias and reliability. The ethical dilemmas of Al-generated art and content call for a thorough analysis of its implications on creative industries, legal frameworks, and societal norms. This paper aims to explore these dilemmas and offer insights into how Al can be integrated ethically into mass media.

1.1 Problem Statement

The increasing reliance on Al for content generation has led to concerns about the authenticity and originality of media. One of the major issues is the question of ownership-who holds the rights to Al-generated work? Furthermore, Al can be used to create misleading or harmful content, such as fake news and deepfakes, eroding public trust in mass media. Additionally, the automation of creative processes threatens traditional roles in journalism and the arts, raising ethical concerns about the displacement of human professionals. Given these challenges, it is crucial to investigate how Al-generated content can be ethically managed and regulated to prevent harm while leveraging its potential for innovation.

2. REVIEW OF LITERATURE

The integration of artificial intelligence (AI) into the creation of art and content within mass media has sparked significant ethical debates. Below are five scholarly works that delve into these dilemmas:

a. **The Ethics of Artificial Intelligence in Creative Arts:** A Comprehensive Review by Sanjukta Das and Rituparna Kundu (2024): This review examines the ethical implications of AI's role in creative fields such as music, visual arts, and literature. It addresses challenges related to authorship, originality, and the societal impact of AI-generated art, emphasizing the need for ethical guidelines to ensure AI complements human creativity.

b. **The Ethics of AI Art by Dex Parra and Scott R. Stroud (2023):** This case study explores the ethical considerations surrounding AI-generated art, focusing on issues like authorship, originality, and the potential biases embedded in AI algorithms. It highlights the necessity for ethical frameworks to navigate the evolving landscape of AI in the arts.

c. **The Ethics of Artificial Intelligence-Generated Art by the Society for Industrial and Applied Mathematics (SIAM) (2023):** This article discusses the ethical and legal challenges posed by AI-generated art, including concerns about copyright infringement, bias in training data, and the implications for human artists. It emphasizes the need for ethical guidelines to balance innovation with the protection of creators' rights.

d. **AI-Generated Content in Creative Industries:** The Ethical Concerns by Julianna Nunez (2023): This piece examines the ethical issues arising from the use of generative AI in creative fields, such as music,

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fashion, and visual arts. It discusses the potential loss of human expression, the challenges of originality, and the impact on artists' livelihoods.

e. **Ethical Challenges in Artificial Intelligence Generated Media Content** by C. and B. (2023): This paper addresses the ethical challenges associated with AI-generated media content, focusing on intellectual property rights, authorship, and the need for updated legal frameworks to accommodate the unique nature of AI-created works.

3. OBJECTIVES

1. Analyze the ethical challenges posed by Al-generated content in mass media.
2. Explore legal concerns regarding copyright, authorship, and intellectual property.
3. Assess the impact of Al on human artists, journalists, and content creators.
4. Investigate how Al-generated content contributes to misinformation and bias.
5. Recommend ethical frameworks for responsible Al implementation in media.

4. RESEARCH METHODOLOGY

This study employs a qualitative research approach, utilizing multiple sources to analyze the ethical dilemmas of Al-generated content. A literature review is conducted to examine existing research on Al ethics, intellectual property laws, and media studies. Case studies of Al-generated content controversies, such as deepfake scandals and Al-written articles, are analyzed to highlight real-world ethical concerns. Additionally, expert opinions from ethicists, legal scholars, and Al developers are considered to provide a well-rounded perspective on the topic. Finally, a comparative analysis of Al policies across different countries is conducted to understand how legal frameworks are evolving to address these issues.

5. RESULTS AND DISCUSSION

The increasing use of AI in generating art and media content has raised significant ethical concerns. Issues such as bias, privacy violations, intellectual property disputes, and misinformation are prevalent. Statistical data highlights the growing influence of AI, with billions in market growth and rising misuse cases. Addressing these challenges requires robust regulations, transparency, and responsible AI implementation.

1. Bias and Representation

AI models often reflect societal biases present in the datasets they are trained on. This results in skewed representations in AI-generated content:

- **Gender Bias:** A study analyzing **250 AI-generated videos** using OpenAI's Sora found a **70% tendency** to depict men in high-status professions like **CEOs, pilots, and professors**, while women were frequently shown in traditional support roles like **flight attendants, receptionists, and clerical workers**.
- **Racial Representation:** Around **80% of AI-generated images** defaulted to lighter skin tones, even when prompts specifically requested diversity. This phenomenon is often a result of data imbalance in training sets, which underrepresent non-Caucasian faces.
- **Facial Recognition Bias:** Studies have shown that facial recognition AI has an **error rate of 35%** for darker-skinned women compared to **1%** for lighter-skinned men, raising concerns about biased media representation.

Implication: AI-generated content can reinforce harmful stereotypes and limit the diversity of representation in mass media. Ethical frameworks and more balanced datasets are essential to mitigate these biases.

2. Non-Consensual Content and Privacy Violations

AI technology, particularly deepfake algorithms, has been increasingly used to create explicit, non-consensual content:

- **Deepfake Prevalence:** It is estimated that **96% of deepfake videos** online are pornographic in nature, with **99% of victims** being women.
- **Social Media Impact:** A recent controversy involving the dissemination of AI-generated explicit images of Taylor Swift resulted in **30 million views within 24 hours** before platforms acted to remove the content.
- **Legal Action:** Governments are responding with stricter laws. For instance, **30+ lawsuits** related to AI-generated non-consensual content are currently ongoing across the U.S. and Europe.

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- **Detection Challenges:** Platforms like Instagram and TikTok report a **5x increase** in AI-generated content complaints in 2024, highlighting difficulties in detection and regulation.

Implication: Effective AI detection systems and legal frameworks are needed to address privacy violations and protect individuals from misuse.

3. Intellectual Property and Authorship
The question of authorship and ownership remains a major ethical challenge as AI-generated content gains commercial traction:

- **Market Growth:** AI-generated art sales surged to **$2.1 billion in 2023**, a sharp rise from **$600 million in 2021**. Platforms like MidJourney and DALL-E are at the forefront of this market.
- **Copyright Uncertainty:** Surveys reveal that **70% of AI art creators** are unsure about who owns the copyright to AI-generated works — the model creator, the user, or the AI company.
- **Legal Precedents:** Courts are handling **30+ copyright infringement lawsuits** globally, questioning whether AI-generated content qualifies for copyright protection.
- **AI-Generated Art in Auctions:** In 2018, the AI-created artwork *"Edmond de Belamy"* sold for **$432,500**, demonstrating the commercial viability of AI art.

Implication: Establishing clear copyright regulations and authorship rights will be crucial to prevent intellectual property disputes and protect human artists.

4. Misinformation and Trust in Media
AI's ability to generate realistic but false content has raised concerns about misinformation:

- **Misinformation Impact:** AI-generated deepfake scams are responsible for over **$12 billion** in global fraud losses annually.
- **Consumer Mistrust:** A 2024 Reuters Institute survey revealed that only **28% of consumers** trust news generated primarily by AI, even if humans review it.
- **Political Misinformation:** Deepfakes have been increasingly used in political disinformation campaigns, with **35% of social media users** unable to distinguish AI-generated videos from real ones.
- **Detection Gaps:** Despite AI detection algorithms, only **45% of deepfakes** are correctly identified, leading to growing concerns about manipulated media.

Implication: Media companies and regulators need to adopt advanced AI detection tools, label AI-generated content, and enhance digital literacy to combat misinformation.

5. Public Perception and Acceptance
While AI offers efficiency and creativity, public trust remains low due to ethical concerns:

- **General Sentiment:** The Reuters Institute reported that **52% of Americans** and **47% of Europeans** feel uneasy about AI-generated news content.
- **Human Involvement Preference:** Trust increases when content is primarily human-authored with AI assistance — **63% of respondents** preferred this collaborative approach.
- **Corporate AI Usage:** Despite public concerns, **60% of media companies** use AI for content generation, while only **30%** have comprehensive ethical guidelines in place.
- **Transparency Demands: 78% of users** support mandatory labeling of AI-generated content to maintain transparency and accountability.

Implication: Clear labeling, transparency, and human oversight in AI-generated content will help build public trust and ensure ethical media practices.

➢ DISCUSSION

a. Copyright and Ownership Challenges

One of the most pressing ethical issues surrounding Al-generated content is copyright ownership. Traditional copyright laws are designed to protect human creators, but Al-generated works challenge this framework. In many jurisdictions, copyright is only granted to works created by humans, leaving Al-generated art and media in a legal gray area. This raises the question: should Al-generated works be attributed to the programmer, the Al

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itself, or the user who prompted the Al? The absence of clear regulations leads to disputes, especially when Al-generated content is commercialized without proper acknowledgment of human involvement. Without updated intellectual property laws, the rise of Al-generated content may undermine the rights of human artists and journalists.

b. Authenticity and Trust in Mass Media

Al-generated content has blurred the lines between reality and fiction. Deepfake technology, for instance, can create hyper-realistic videos of public figures saying or doing things they never did. This has been used both maliciously, in misinformation campaigns, and creatively, in entertainment and advertising. However, the risk of Al-generated fake news undermining public trust in journalism is significant. If consumers cannot distinguish between Al-created and human-generated content, the credibility of mass media is at stake. Ethical Al use in journalism requires transparency-media organizations should disclose when Al-generated content is used and ensure proper fact-checking mechanisms are in place.

c. **Impact on Human Creativity and Employment**

Al's ability to produce high-quality content at scale poses a threat to human professionals in creative fields. Writers, journalists, musicians, and visual artists face the risk of job displacement as Al-generated content becomes more sophisticated. While some argue that Al should be viewed as a tool to assist rather than replace human creativity, others worry about the economic consequences for artists and content creators. The ethical challenge lies

in ensuring Al serves as an enhancement rather than a replacement, promoting collaboration between humans and machines rather than automation-driven job loss.

d. Ethical Concerns in Al Bias and Manipulation

Al systems are only as unbiased as the data they are trained on. If an Al is trained on biased datasets, it may generate misleading or prejudiced content. For example, biased Al algorithms have been criticized for reinforcing racial and gender stereotypes. Additionally, Al-generated news articles or political advertisements can be manipulated to spread propaganda, influencing public opinion in unethical ways. To prevent this, Al developers must implement fairness and accountability measures, ensuring that Al-generated content does not reinforce harmful biases or manipulate audiences for unethical purposes.

6. CONCLUSION

The ethical dilemmas surrounding Al-generated art and content in mass media highlight the need for responsible Al deployment. While Al offers immense creative potential, it must be used ethically to avoid legal disputes, misinformation, job displacement, and biases. Policymakers must update copyright laws to address Al-generated content ownership, media organizations must implement transparency measures, and Al developers must prioritize fairness and accountability. Ethical Al integration requires collaboration between governments, industry leaders, and the public to ensure that innovation does not come at the cost of ethical responsibility. Future research should focus on developing international standards for Al ethics in media to maintain trust and integrity in the digital age.

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International Journal of Advance and Innovative Research
Volume 12, Issue 2(XIX): April - June 2025
ISSN 2394 - 7780

SENTIMENT ANALYSIS OF CONSUMER PERCEPTIONS TOWARDS VARIOUS PAYMENT GATEWAYS

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ABSTRACT
The rapid digital transformation has significantly altered consumer payment behaviors, with digital payment gateways such as Paytm, Google Pay, and PhonePe becoming integral to financial transactions. As the shift from traditional cash transactions to cashless payments accelerates, understanding consumer perceptions is essential for businesses to enhance service delivery and maintain competitive advantage. This study employs sentiment analysis, a Natural Language Processing (NLP) technique, to examine consumer sentiments expressed on social media, reviews, and surveys. The research aims to identify key patterns, concerns, and satisfaction drivers associated with various payment gateways by leveraging machine learning and AI-driven sentiment analysis. The findings will provide insights into consumer expectations, helping businesses refine their strategies to improve security, reliability, and user experience in digital transactions. This study contributes to the growing body of research on digital finance by offering a data-driven approach to understanding consumer behavior in an increasingly cashless economy.

Keywords*: NLP, Digital Payment, Consumer Behavior, Feature Extraction etc.*

1. INTRODUCTION
In the era of digitization, where consumers increasingly rely on digital platforms for transactions, understanding consumer sentiments has become crucial for businesses. Sentiment analysis, or opinion mining, is a natural language processing (NLP) technique that helps analyze public opinion by categorizing emotions expressed in textual data. This technique has become indispensable in various sectors, including finance, marketing, and e-commerce. The growing reliance on digital payment gateways such as Paytm, Google Pay, and PhonePe further highlights the necessity of analyzing consumer feedback to improve services and enhance customer satisfaction. Also, due to tough competition between the companies in the industry, it becomes very crucial for the companies to analyze the behavior of consumers toward the product to gain insights, patterns, etc. which can be further used for strategy formulation. Sentiment analysis has emerged as a potent tool for tracking and comprehending online discussions as consumers are more willing than ever to share their opinions and opinions about business. You can find out what makes your customers happy or unhappy by automatically analyzing reviews and comments from surveys and social media conversations. Additionally, by using this information, you can modify your offerings to better suit the demands of your clients and build your brand.

Sentiment analysis algorithms are becoming more efficient thanks to recent developments in AI solutions. You can employ cutting-edge machine learning and artificial intelligence techniques creatively to conduct research and extract Payment gateway has become one of the main aspects in today's era as the direction is shifting from traditional transactions to cashless transactions. The rapid adoption of digital payment methods has transformed the financial landscape. Traditional cash transactions are being replaced by fast, secure, and convenient digital payments. However, with increasing digital transactions, consumer concerns regarding security, reliability, and efficiency have also risen. Businesses and financial institutions need to assess customer satisfaction to identify issues, improve service delivery, and maintain their competitive edge.

2. LITERATURE REVIEW
(Balakrishnan et al., 2020) investigates consumer sentiments and emotions towards digital payment applications using a hybrid approach that combines supervised and unsupervised machine learning techniques. The study models support vector machines, random forests, and Naïve Bayes for sentiment and emotion analyses, and employs latent Dirichlet allocation to identify emerging topics based on English textual reviews from three digital payment applications. (Syahidah & Rusydiana, 2022) examines digital banking within the scope of economics and finance by conducting sentiment analysis on 350 journal articles published in the last three years. The study utilizes SentiStrength software to analyze sentiments, revealing a tendency for positive perceptions in the scientific literature regarding digital banking, with 30% positive, 39% neutral, 28% negative, and 3% highly negative sentiments. (Hemamalini & Perumal, 2020) provides a literature review on sentiment analysis, highlighting its role as a subfield of Natural Language Processing (NLP) in analyzing text data and determining polarity. The paper discusses the usefulness of sentiment analysis in monitoring public feelings about specific topics, products, or ideas, emphasizing its applications in various domains. (Vimala et al., 2020)

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in these papers aims to consolidate existing research and perform a survey on sentiment analysis and opinion mining. The paper discusses various methodologies and applications of sentiment analysis across different fields, providing insights into its foundational technologies and future directions. (Dahlberg et al., 2015) conducted a comprehensive review of mobile payment research, identifying key themes and gaps in the literature. The study provides a foundation for future research and highlights the need for more studies on user adoption and the impact of mobile payments on consumer behavior. (Gupta and Arora, 2017) explored consumer adoption of mobile payment services in India, identifying factors such as perceived usefulness, perceived ease of use, and trust as significant determinants. The study provides insights into consumer behavior and suggests strategies for enhancing the adoption of mobile payment services. (Kumar et al., 2021) analyzed the factors affecting the adoption of mobile wallets in India, identifying critical determinants such as perceived usefulness, social influence, and facilitating conditions. The study provides insights into user behavior and suggests ways to promote the use of mobile wallets. (Praptono et al., 2021) analyzed user reviews on non-bank payment service apps during the COVID-19 pandemic. The study developed an inference model to assess user sentiments on mobile app quality, suggesting that such analyses can aid policymakers in monitoring non-bank payment service providers' performance and anticipating potential risks to monetary and payment system stability. (Pareek and Kansara, 2024) performed a comprehensive review and bibliometric analysis of digital payment literature, evaluating 346 journal papers published between 2015 and 2023. The study identified significant themes such as electronic money, mobile payments, information technology, and digital payment systems, highlighting the dynamic nature of research in this field and suggesting areas for future exploration. (Sivathanu, 2019) examined consumer adoption of digital payment systems in India, identifying key determinants such as perceived ease of use, perceived usefulness, and trust. The study offers insights into factors that drive or hinder the adoption of digital payment platforms in emerging economies.

3. METHODOLOGY

This research employs a structured and systematic approach to extract, process, and analyze consumer sentiment regarding digital payment gateways (Paytm, Google Pay, and PhonePe) using Twitter data. By utilizing Natural Language Processing (NLP) techniques, this study evaluates public perceptions to determine the key factors influencing consumer satisfaction and dissatisfaction. Quantitative research methodology is based on concrete facts and data-driven research whereas qualitative research methodology is not data-driven research which is based on surveys and polls to identify the pattern or solution of problems. The methodology follows a computational and data-driven approach, incorporating text mining, sentiment analysis, and statistical techniques to derive meaningful insights. The study is exploratory, focusing on identifying consumer sentiments and trends rather than testing predefined hypotheses.

- Data Collection: Extracting consumer opinions from Twitter using the Twitter API.
- Data Preprocessing: Cleaning and preparing the raw text data for analysis.
- Sentiment Analysis: Applying sentiment classification models to determine consumer sentiment polarity.
- Data Visualization & Interpretation: Generating insights through statistical and graphical representations.

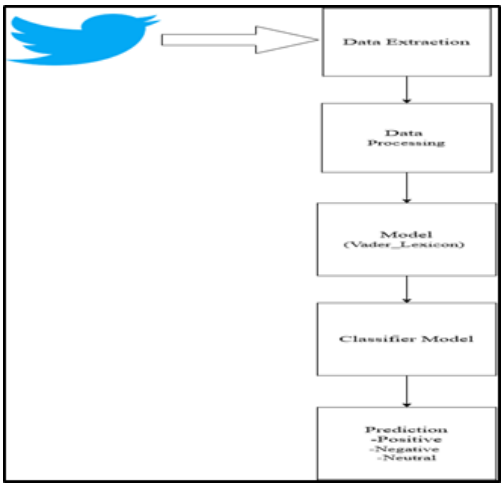

Figure. 1. Flowchart for sentiment analysis

- ***Data Source*:** The data for this study is obtained from Twitter, a widely used social media platform where users frequently share opinions on digital transactions, payment experiences, and security concerns. Twitter is selected for its public nature, high volume of real-time data, and diverse user base.

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- ***Data Extraction Method*:** The Twitter API (v1) is used to extract real-time tweets mentioning keywords related to Paytm, Google Pay, and PhonePe. The study utilizes the Twitter API v1 to collect relevant data, which allows programmatic access to recent tweets based on specific keywords and filters. The Twitter API query is structured for extracting and collecting data.
- ***Data Preprocessing*:** Before performing sentiment analysis, the raw text data undergoes cleaning and transformation to remove noise and enhance analysis accuracy. The following steps are performed: Removing URLs: All hyperlinks in tweets are eliminated using regular expressions. Mentions and Hashtags are also removed, as Are Special Characters and numbers, Conversion to Lowercase, Tokenization, Stop word Removal, and Noise Removal.
- ***Sentiment Analysis:*** This study applies VADER (Valence Aware Dictionary and Sentiment Reasoner), a lexicon-based sentiment analysis model designed for short texts like tweets. VADER assigns each tweet a compound score based on the polarity of words, where Positive sentiment: Compound score > 0.05, Negative sentiment: Compound score < -0.05, and Neutral sentiment: -0.05 ≤ Compound score ≤ 0.05

4. RESULT

The individual sentiment distribution graphs for each payment gateway, based on an analysis of 50 tweets per platform, further illustrate the sentiment trends. These insights highlight the varying consumer perceptions and concerns regarding security, reliability, and ease of use for each service. The findings suggest that while digital payment services are widely accepted, ongoing improvements in security, transaction speed, and customer support are necessary to enhance consumer confidence and satisfaction across platforms. Businesses can leverage this sentimental data to refine their strategies and optimize user experiences in the competitive digital payments landscape. The sentiment distribution graph you provided visually represents the classification of consumer opinions on digital payment gateways.

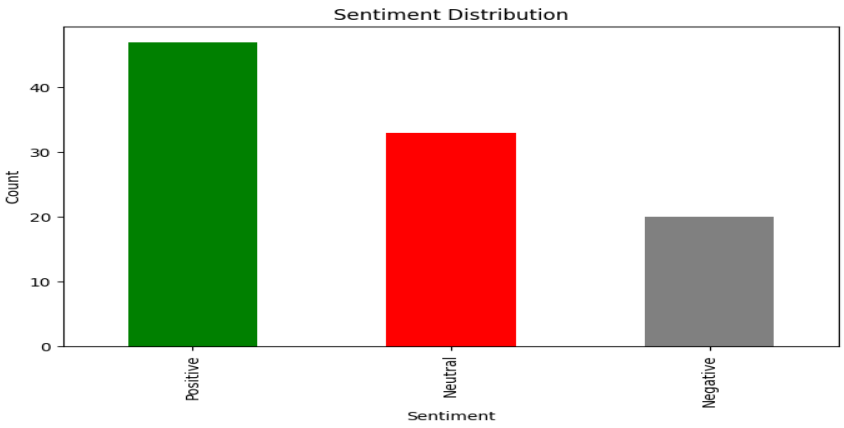

Figure2. Graph for sentimental analysis on payment gateway platforms

Figure3. Graph for sentimental analysis on PhonePe

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Figure4. Graph for sentimental analysis on GooglePay

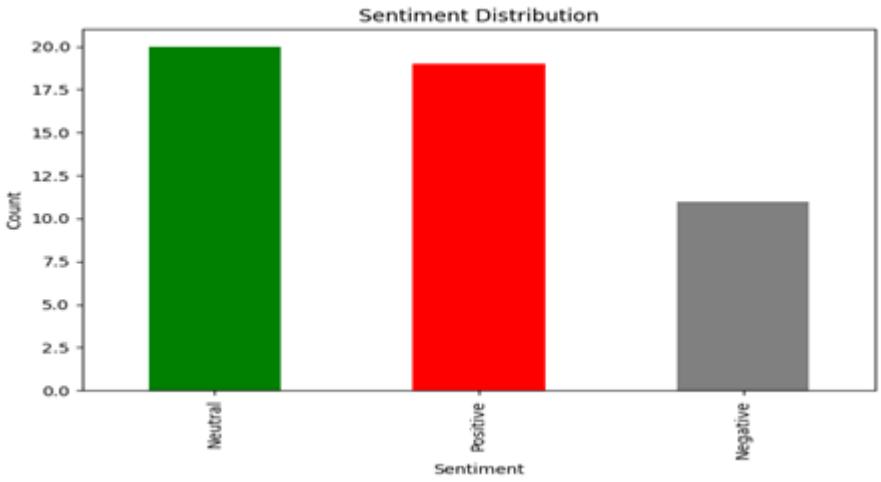

Figure5. Graph for sentimental analysis on PayTM

Applying NLP and Machine Learning methods for sentiment analysis using Twitter as a data source provides valuable insights into user perceptions of digital payment platforms. The sentiment distribution analysis reveals that 48% of tweets express positive sentiments, indicating a favorable perception of these platforms. Meanwhile, 20% of tweets exhibit negative sentiments, highlighting concerns or dissatisfaction with payment gateways. The remaining 32% of tweets are neutral, suggesting a mixed or indifferent user experience. A comparative study of various platforms shows that PhonePe received the highest percentage of positive feedback compared to Google Pay and Paytm. However, Paytm recorded the highest percentage of negative sentiments, indicating more dissatisfaction among users than Google Pay and PhonePe. Additionally, Paytm also had the highest percentage of neutral feedback compared to the other platforms. These findings provide a comprehensive understanding of user opinions, which can help improve digital payment services and address user concerns effectively.

CONCLUSION

The project successfully analyzes consumer sentiment towards digital payment gateways (Paytm, Google Pay, and PhonePe) using Twitter data. It provides insights into user perceptions, highlighting overall trends in satisfaction, concerns, and preferences. However, limitations such as costing, data bias, sentiment misinterpretation, and exclusion of non-English tweets suggest the need for a more comprehensive approach. Future enhancements, including access to data sources, multilingual analysis, and feature-specific categorization, would improve accuracy and applicability. Despite these limitations, the project serves as a valuable tool for understanding consumer experiences and guiding improvements in digital payment services.

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International Journal of Advance and Innovative Research
Volume 12, Issue 2(XIX): April - June 2025
ISSN 2394 - 7780

IMPACT OF DIGITALIZATION AND ARTIFICIAL INTELLIGENCE ON GENERATION Z'S PERCEPTION OF RISK AND THREATS

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ABSTRACT
The rapid digitalization of society, coupled with advancements in artificial intelligence (AI), has transformed human interactions, economic systems, and governance structures. While AI offers unparalleled benefits, its risks—such as job displacement, misinformation, data privacy concerns, and cyber threats—pose significant challenges, particularly for Generation Z (Gen Z), the first truly digital-native cohort. This study explores Gen Z's perception of AI-driven threats, analyzing their awareness, preparedness, and concerns through a mixed-method approach. The findings highlight key risk areas and provide policy recommendations to ensure a balanced approach to AI governance and digital security.

Keywords*: Digitalization, Artificial Intelligence (AI), Generation Z (Gen Z), Cybersecurity, AI governance*

1. INTRODUCTION

1.1 The Rise of Digitalization and AI in Society

In recent years, digitalization has revolutionized almost every aspect of human life. From communication and entertainment to business and governance, the integration of digital technologies has significantly transformed how individuals and societies function. At the core of this transformation is Artificial Intelligence (AI), which powers automation, decision-making systems, and data analytics across industries. AI-driven tools, such as chatbots, recommendation algorithms, and deep learning models, have enhanced efficiency but also raised ethical, security, and economic concerns.

As AI becomes more sophisticated, concerns regarding privacy breaches, misinformation, job automation, and decision-making biases have intensified. Governments, organizations, and individuals must now navigate these risks while leveraging AI's benefits. However, among all generations, Generation Z (Gen Z) is the most exposed to these transformations, given their deep-rooted connection with digital technologies.

1.2 Understanding Generation Z's Role in the Digital Age

Generation Z (born between 1995 and 2010) is the first truly digital-native generation. Unlike previous generations, Gen Z has grown up with smartphones, social media, cloud computing, and AI-driven applications as part of their daily lives. Their reliance on digital platforms for education, communication, and entertainment gives them a unique perspective on the risks and opportunities presented by AI.

A study by Smith et al. (2022) found that over 90% of Gen Z individuals use the internet daily, with 75% depending on AI-driven services such as recommendation algorithms, virtual assistants, and automated news feeds. While their familiarity with AI-driven technology is high, research suggests that their understanding of AI risks is uneven, making them vulnerable to issues such as:

- Misinformation and deepfake content affecting their perception of reality.
- Cybersecurity threats, including identity theft and data breaches.
- Job displacement concerns as automation replaces traditional roles.
- AI bias and ethical dilemmas leading to social and political consequences.

Thus, studying how Gen Z perceives and prepares for AI-related risks is essential for shaping educational policies, AI governance strategies, and digital literacy programs.

1.3 Problem of Statement

As AI continues to evolve, the lack of awareness and preparedness for its risks could have long-term consequences for individuals and societies. Governments, educators, and tech companies need to work together to bridge the knowledge gap and empower Gen Z with the skills to navigate AI challenges responsibly.

3. OBJECTIVE OF THE STUDY

This study examines how Gen Z perceives and responds to the risks of AI and digitalization. It aims to:

a. To identify major AI-related risks from Gen Z's perspective.

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b. To assess their preparedness for challenges posed by AI.

c. To propose solutions to mitigate AI risks.

2. REVIEW OF LITERATURE (ROL)

2.1 Introduction to AI and Digitalization

The rapid advancement of Artificial Intelligence (AI) and digitalization has reshaped industries, governance, and social interactions (Russell & Norvig, 2021). AI applications such as machine learning, natural language processing, and automation have enhanced efficiency, but they have also introduced ethical concerns, job displacement fears, misinformation risks, and cybersecurity threats (Bostrom, 2017). Generation Z, as the first digitally native generation, interacts with AI more frequently than any previous cohort, making their perception of AI risks an important subject of study (Prensky, 2001).

2.2 AI-Driven Misinformation and Deepfakes

AI has amplified misinformation through algorithms that prioritize engagement over accuracy (Zhou et al., 2020). Social media platforms such as Facebook, TikTok, and X (formerly Twitter) use AI-driven recommendation systems that often promote sensationalized and misleading content (Vosoughi et al., 2018).A 2018 MIT study found that fake news spreads six times faster than true news due to AI-driven algorithms optimizing for engagement (Vosoughi et al., 2018).AI-powered text-generation models (e.g., GPT-based systems) can create realistic but false narratives, making it harder to distinguish between fact and fiction (Zellers et al., 2019).

2.3. Deepfakes and Their Societal Impact

Deepfake technology, powered by AI, allows the manipulation of video and audio to create highly realistic but entirely fabricated media (Chesney & Citron, 2019). A study by Westerlund (2019) highlights that deepfakes have been increasingly used in political disinformation campaigns, causing distrust in media and institutions. Deepfake fraud cases have surged; in 2020, a UK energy firm was tricked into transferring $243,000 to a scammer using an AI-generated voice imitation (Financial Times, 2020). The younger generation, while digitally savvy, is still vulnerable to misinformation and deepfake content, necessitating stronger media literacy programs (Lazer et al., 2018).

2.4. Automation and Employment Shifts

Automation is redefining the workforce, with AI replacing routine and repetitive jobs in industries such as manufacturing, finance, and customer service (Frey & Osborne, 2017). A 2017 Oxford study predicts that 47% of current jobs are at risk of automation within the next two decades (Frey & Osborne, 2017). AI-driven robotics and software automation have already replaced millions of jobs, particularly in retail (self-checkouts), transportation (self-driving cars), and administrative sectors (AI chatbots) (Autor, 2019). While AI may replace jobs, it also creates new roles in tech, data science, and AI ethics (Brynjolfsson & McAfee, 2018). The challenge is ensuring that Gen Z is equipped with the skills needed for an AI-driven economy.

2.5. Cybersecurity Risks in AI-Driven Environments

The integration of AI into cybersecurity has both strengthened and weakened digital security (Brenner, 2018). AI-powered tools can detect and mitigate cyber threats, but cybercriminals also use AI to enhance hacking techniques (Brundage et al., 2018). AI-driven phishing scams: Attackers use AI-generated emails and voice deepfakes to impersonate individuals and steal sensitive information (Huang & Joseph, 2019). AI-powered malware: Some malware now employs machine learning to adapt and evade detection (Sarker, 2021). Big tech companies collect vast amounts of user data, often without proper transparency (Zuboff, 2019). AI-driven targeted ads and surveillance systems have raised concerns about personal privacy (Acquisti et al., 2015).

2.6. Ethical Concerns and AI Bias

AI algorithms, trained on historical data, often replicate human biases (O'Neil, 2016). Examples of biased AI decision-making include: Racial and gender bias in hiring AI: Amazon's hiring AI system unintentionally discriminated against women by favoring male-dominated resumes (Dastin, 2018). Algorithmic bias in criminal justice: The COMPAS algorithm used in U.S. courts was found to disproportionately label Black defendants as high-risk offenders (Angwin et al., 2016).

2.7. Gen Z's Digital Literacy and AI Awareness

Research suggests that while Gen Z is tech-savvy, their AI literacy is limited (Selwyn, 2019). A study by Smith et al. (2021) found that: 65% of Gen Z respondents could not explain how AI algorithms work.m Only 35% were aware of AI bias and ethical concerns. Several researchers advocate for integrating AI education into

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school curriculums (Long & Magerko, 2020). Teaching AI literacy can help Gen Z navigate misinformation, job automation, cybersecurity risks, and ethical concerns.

3. RESEARCH METHODOLOGY

This study uses a mixed-method approach, combining quantitative surveys and qualitative interviews to explore Generation Z's perceptions of AI-driven risks. A structured online questionnaire was distributed, covering topics like misinformation, job automation, Cybersecurity, and AI bias. Semi-structured interviews provided deeper insights into students' concerns about AI's impact on education, careers, and trust. Descriptive statistics was used to interpret the data. Ethical considerations, including voluntary participation and data anonymity, were strictly followed.

4. RESULTS AND DISCUSSION

4.1 Demographic Analysis of Respondents

The study surveyed 230 Generation Z students from various universities, ensuring a diverse representation of gender, academic background, and digital experience. The demographic breakdown is summarized below:

Table 1: Demographics profile

Demographic Factor	Categories	Percentage (%)	Respondents (n)
Gender	Male	42%	97
	Female	55%	127
	Non-binary/Prefer not to say	3%	6
Age	18-24 years	78%	179
	25-27 years	22%	51
Academic Background	Commerce	35%	81
	Social Sciences & Humanities	28%	64
	Management	22%	51
	Sciences	10%	23
	Others	5%	11
Self-rated Digital Literacy	High	42%	97
	Moderate	36%	83
	Basic	22%	50

- **Analysis & interpretation**

4.1.1 Gender Distribution

The sample consisted of 55% female respondents (n=127), 42% male respondents (n=97), and 3% (n=6) identifying as non-binary or preferring not to disclose. This reflects a nearly balanced gender distribution, allowing for an inclusive analysis of AI perceptions across different identities.

4.1.2 Age Distribution

All respondents belonged to Generation Z (born between 1997-2012), with the majority (78%) aged between 18-24 years and the remaining 22% aged between 25-27 years. This age range ensures that insights are drawn from a population actively experiencing AI-driven digitalization in education and early career stages.

4.1.3 Academic Background

Participants were from diverse academic disciplines, categorized as follows:

- Commerce: 35% (n=81)
- Social Sciences & Humanities: 28% (n=64)
- Management: 22% (n=51)
- Sciences: 10% (n=23)
- Others: 5% (n=11)

The significant presence of Commerce suggests a higher familiarity with AI technologies, while students from other disciplines provided insights on AI's societal impact.

4.1.4 Digital Literacy and AI Awareness

When asked about their digital literacy levels:

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- 42% rated themselves as highly digitally literate,
- 36% as moderately literate, and
- 22% as having basic literacy.

Surprisingly, even among digitally literate respondents, only 38% had a clear understanding of AI's ethical and societal risks, indicating a gap in AI-specific awareness.

4.2 Perceptions of AI and Digitalization Risks

4.2.1 Awareness of AI-Driven Misinformation and Deepfakes

- 61% of respondents acknowledged that they have encountered misinformation generated by AI-powered platforms.
- 43% were unsure whether they had interacted with deepfake videos or AI-generated news, indicating a lack of awareness about AI-driven content manipulation.
- 79% expressed concerns that deepfakes could influence politics, media trust, and personal reputations.

Interpretation: Despite high digital literacy, many Gen Z users struggle to identify AI-generated misinformation, making them vulnerable to media manipulation and fake news.

4.2.2 Job Displacement and Automation Fears

- 67% of respondents believe AI will eliminate more jobs than it creates in the next decade.
- Only 28% feel adequately prepared for an AI-driven job market.
- Engineering and computer science students (45%) were more optimistic about AI creating new opportunities, while social science students (72%) expressed concerns about job losses.

Interpretation: The job market transformation due to AI is a major concern, especially for non-tech students. This suggests the need for AI skill development and career adaptability programs.

4.2.3 Cybersecurity and Privacy Concerns

- 81% of participants worry about AI being used for cybercrime, such as identity theft, AI-enhanced phishing, and data breaches.
- 58% do not trust AI-driven recommendation systems (e.g., personalized ads, facial recognition) due to privacy concerns.
- Only 36% feel they have control over their personal data online.

Interpretation: AI-driven Cybersecurity risks are a significant concern for Gen Z. Stronger awareness programs and policy interventions are needed to enhance AI-driven data security.

4.2.4 Ethical Concerns and Bias in AI

- 53% of respondents believe that AI algorithms reinforce gender and racial biases.
- 72% agree that companies should be more transparent about AI decision-making processes.
- Only 21% have been exposed to AI ethics courses or discussions in their education.

Interpretation: The findings suggest limited exposure to AI ethics in education, reinforcing the need for integrating AI ethics awareness into university curricula.

4.2.5 Trust in AI and Digitalization

- 59% of respondents expressed skepticism about AI decision-making in legal and healthcare sectors.
- 44% believe AI should assist rather than replace human decision-making in critical fields.
- Only 18% fully trust AI without human intervention.

Interpretation: AI trust remains low, especially in sensitive areas like law, healthcare, and governance. This highlights the need for ethical oversight and human-AI collaboration.

4.3 Discussion and Implications

4.3.1 The AI Knowledge Gap in Gen Z

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Despite being digital natives, only 38% of respondents demonstrated a strong understanding of AI risks. The study confirms that digital literacy does not equate to AI literacy, emphasizing the importance of AI-specific education in university curricula and awareness programs.

4.3.2 Misinformation and Deepfake Awareness Deficit

The study supports previous research indicating that fake news spreads faster than real news (Vosoughi et al., 2018). Since 61% of respondents encountered AI-driven misinformation but struggled to identify deepfakes, there is a critical need for digital literacy programs focusing on AI content authentication.

4.3.3 Employment Concerns and AI Skill Gap

The fear of job displacement is consistent with Frey & Osborne's (2017) findings, where 47% of jobs were predicted to be at risk due to automation. Given that only 28% of Gen Z feels prepared for AI-driven careers, universities should emphasize AI skill development programs to bridge the gap.

4.3.4 Ethical and Cybersecurity Risks

The concern that AI reinforces gender and racial biases (53%) aligns with studies by O'Neil (2016) and Angwin et al. (2016), which found AI-based hiring and legal decisions to be discriminatory. Similarly, cybersecurity concerns highlight the need for stronger AI governance and regulatory frameworks.

5. CONCLUSION

This study highlights that while Generation Z is digitally literate, their awareness of AI-driven risks remains limited, particularly in areas like misinformation, job automation, cybersecurity, and AI bias. The findings indicate growing concerns about AI's impact on employment, privacy, and ethical decision-making, with significant variations based on academic background and digital literacy levels. Despite AI's potential benefits, trust in AI remains low, particularly in critical sectors like healthcare and law. These insights emphasize the need for enhanced AI education, ethical AI policies, and digital resilience programs to prepare Gen Z for an AI-driven future.

5.1. Recommendations

Integrate AI Literacy in Education – Universities should offer AI ethics and literacy courses to bridge the knowledge gap.

Enhance Digital Misinformation Training – Media literacy programs should focus on identifying deepfakes and AI-generated misinformation.

Promote AI Skills for Employment – Job training should include AI-based skill development to improve career adaptability.

Strengthen Cybersecurity Awareness – Students should be educated on data privacy, AI-based fraud, and cybersecurity measures.

Encourage Ethical AI Development – Policymakers and tech firms must focus on transparent, unbiased AI decision-making frameworks.

5.2. Future Study Directions

Future research should explore cross-cultural comparisons to analyze how AI perceptions vary globally among Generation Z. Longitudinal studies could examine the evolving impact of AI on job markets and education over time. Additionally, research on AI-driven misinformation mitigation strategies and the effectiveness of AI ethics education programs would provide valuable insights into enhancing digital resilience.

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International Journal of Advance and Innovative Research
Volume 12, Issue 2(XIX): April - June 2025
ISSN 2394 - 7780

THE IMPACT OF AI ON CONTENT CREATION AND ITS ECONOMIC IMPLICATIONS

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ABSTRACT
By automating writing, video editing, and design, artificial intelligence has transformed content creation and increased production efficiency and cost. Although it improves engagement and personalization, it also brings up issues with ethics, false information, and loss of employment. Economically speaking, AI disrupts traditional jobs while increasing efficiency and generating new roles. This study looks at the financial implications of AI and how it affects the content business sectors.

Keywords: *AI's Ethical Issues, AI's Effect on the Economy, Artificial Intelligence in Digital Media, AI and Copyright Concerns, Content AI's Future*

❖ INTRODUCTION

In India, artificial intelligence (AI) is transforming media, marketing, entertainment, and journalism. Personalised, data-driven content is made attainable by AI-driven tools that automate processes like news reporting, scriptwriting, and video editing. While technologies like deepfakes, automated journalism, and virtual influencers increase efficiency and involvement, they also bring up ethical issues regarding authenticity and false information.

AI improves content scalability, maximizes workflows, and lowers production costs. Ad targeting, monetization, and market trends are all customized by AI-powered analytics, which drives company expansion. To ensure ethical use and safeguard intellectual property, new skills laws and regulations are necessary due to workforce displacement and changing job roles.

AI's long-term effects on employment and market structure will shape India's creative industries. In the digital age, maintaining sustainable growth requires striking an equilibrium between human creativity and technology.

Benefits of Ai in Content Creation

- Enhancing Efficiency and Productivity
- Personalization and Audience Engagement
- Cost Reduction and Scalability
- Improved Content Quality and Consistency
- Enhancing Creativity with AI Assistance
- Accessibility and Inclusivity
- Data-Driven Insights for Content Optimization
- Enhancing Search Engine Optimization (SEO)
- Transforming Journalism and News Reporting
- Advancements in Visual and Interactive Content

Challenges and Ethical Concerns

- Bias in AI-Generated Content
- Misinformation and Deepfake Concerns
- Job Displacement and Workforce Adaptation
- Ethical Concerns in AI-Generated Creativity
- Loss of Human Touch in Creative Content
- Privacy and Data Security Issues
- Regulatory and Legal Challenges

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- Environmental Impact of AI in Content Creation
- Ensuring Fair Representation in AI Content

LITERATURE REVIEW

- **Prof. Ramesh Kumar (2025)** This study investigates how AI affects human creativity in India, with an emphasis on ChatGPT and deep-learning music generators. Although AI improves content creation, it also raises ethical and originality concerns, such as copyright ambiguity and unapproved style replication. The study promotes hybrid models where AI supports human artists rather than takes their place and draws attention to the dangers of standardised creativity. To assist professionals in adjusting, Prof. Kumar suggests AI literacy initiatives. Engagement, monetisation, and content distribution. Dr. Menon raises concerns about market centralisation, which disadvantages smaller creators even though AI increases revenue and efficiency. In order to provide fair compensation for human creators, the research increases fair competition regulations and tax reforms.
- **Nishith Reddy (2023)** This study explores the impact of Generative AI on developing nations, highlighting its role in information dissemination, culture, and industry. While AI transforms content creation, limited access to technology and infrastructure may hinder equitable benefits. The study emphasizes the need for support to ensure inclusive development and aligns AI integration with the Fourth Industrial Revolution for balanced growth.
- **Access Partnership (2023)** The impact of generative AI on India's workforce and economy is examined in this report, which projects a $621 billion increase in productivity. Although it necessitates workforce upskilling, AI has the potential to transform industries like content creation through automation and personalization. In order to address job displacement and optimize benefits, strategic initiatives are required.
- **Dr. Priya Menon (2024)** This study looks at how powered by AI platforms affect social media, e-commerce, and streaming in India's digital economy. AI uses audience analytics, automation, and hyper personalization for enhanced

❖ OBJECTIVES OF THE STUDY

1. To understand the economic impact of AI-driven automation.
2. To Identify the benefits and challenges and future trends of AI in various content forms.
3. To Analyze ethical concerns and regulatory measures.

❖ LIMITATIONS OF THE STUDY

While this study aims to provide a thorough understanding of AI's influence on content creation and its economic impact, several limitations must be acknowledged. These constraints arise due to the evolving nature of AI, access to proprietary data, and the complexities involved in assessing AI's long-term effects.

❖ HYPOTHESIS OF THE STUDY

Hypothesis 1:

(H_0): There is no significant relationship between gender and the perceived change in the cost of content creation.

Hypothesis 2:

(H_0): There is no significant relationship between gender and the perception of job replacement due to AI adoption in content creation.

❖ RESEARCH METHODOLOGY

Data Collection:

Primary Data:
Primary data was obtained from 303 respondents.

A structured questionnaire, utilizing a Likert scale, was used for data collection.

Secondary Data:
Secondary data were sourced from published materials such as reference books, research articles, research papers, and theses.

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Sampling:
Non-probability convenient sampling method is used for collecting primary data of consumers. Respondents were selected based on their educational qualifications and occupations. This sampling method was chosen for its practicality and ease of data collection. The study, being descriptive in nature, aimed to understand consumer preferences and did not seek a fully representative sample of the entire population.

Qualitative Analysis:
The data analysis encompassed various statistical methods to explore the research questions and hypotheses:

❖ **DESCRIPTIVE ANALYSIS**

Question	Response Options	Count
Age	15-18, 18-25, 26-35	30 (9.9%), 210 (69.3%), 63 (20.8%)
Gender	Female, Male	177 (58.4%), 126 (41.6%)
How do you think AI tools affect the originality of content?	Enhances, Greatly reduces, No impact, Slightly reduces	51 (16.8%), 105 (34.7%), 33 (10.9%), 114 (37.6%)
Do you believe AI is creating new economic opportunities in content creation?	No, Unsure, Yes significantly, Yes to some extent	18 (5.9%), 12 (4.0%), 135 (44.6%), 138 (45.5%)
How has AI affected the cost of content creation for your business?	Increased, No change, Reduced to some extent, Significantly reduced	9 (3.0%), 45 (14.9%), 138 (45.5%), 111 (36.6%)
Do you think AI tools are accessible to most content creators in India?	No, Not sure, Yes but expensive, Yes, easily accessible	30 (9.9%), 6 (2.0%), 132 (43.6%), 135 (44.6%)
Has AI adoption in content creation created any job opportunities?	No, Unsure, Yes many, Yes some	27 (8.9%), 21 (6.9%), 105 (34.7%), 150 (49.5%)
Do you think AI adoption will lead to job replacement?	No, Unsure, Yes many, Yes some	45 (14.9%), 12 (4.0%), 105 (34.7%), 141 (46.5%)
How do you see the future of AI in content creation in India over the next 5 years?	AI will assist, AI will dominate, AI won't play a role, Unsure	192 (63.4%), 66 (21.8%), 30 (9.9%), 15 (5.0%)

The survey results provide a comprehensive overview of how individuals perceive AI's role in content creation. A large portion of respondents are young, with 69.3% aged between 18-25, and there is a slightly higher representation of females (58.4%) compared to males (41.6%).

When asked about the effect of AI on content originality, the majority (37.6%) believe that AI slightly reduces originality, while 34.7% feel it greatly reduces it. Only a small percentage (16.8%) think AI enhances originality. Regarding economic opportunities, 45.5% believe AI is creating some new opportunities, while 44.6% feel it is creating significant opportunities. A minimal number (5.9%) think AI isn't contributing to new opportunities.

AI's effect on content creation costs has been mostly positive, with 45.5% observing a slight reduction in costs and 36.6% seeing significant reductions. However, only 3% noted an increase in costs. The accessibility of AI tools appears to be a mixed view: 44.6% believe AI tools are easily accessible, while 43.6% think they are expensive for smaller creators, and 9.9% feel they are generally inaccessible.

In terms of job creation, 49.5% believe AI has created some new jobs, and 34.7% think many new jobs have been created. On the other hand, 46.5% of respondents think AI adoption will lead to the replacement of some jobs, with 14.9% not expecting significant job replacement.

Looking towards the future, 63.4% believe AI will continue to assist rather than replace human creators, with 21.8% anticipating AI will dominate content creation. Ethical concerns are prominent, with many respondents supporting the creation of ethical guidelines, upskilling opportunities for creators, and fair pricing for AI tools.

In summary, while AI is largely seen as an opportunity for reducing costs and creating new jobs, concerns about its impact on originality, job displacement, and ethical issues remain significant.

There is also strong support for ensuring AI tools are accessible, affordable, and used ethically in content creation.

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Hypothesis Statement:

Null Hypothesis (H_0): There is no significant relationship between gender and the perceived change in the cost of content creation

RESULT

The results from the Chi-Square test for independence show a significant relationship between gender and the perceived change in the cost of content creation. The Chi-Square value of 9.67 with 3 degrees of freedom and a p-value of 0.022 indicates that the relationship between these two variables is statistically significant at the 0.05 significance level. This means that gender influences how individuals perceive the impact of AI tools on the cost of content creation. Specifically, the distribution of perceptions across the different levels (1 to 4) of perceived cost change is not the same for females and males. Since the p-value is lower than 0.05, we reject the null hypothesis, which stated that there is no significant relationship between gender and perceived cost change. Therefore, we can conclude that gender plays a role in shaping how people view the financial impact of AI tools on content creation.

Contingency Tables			
	Gender		
Perceived change in the cost of content creation	**Female**	**Male**	**Total**
1	3	6	9
2	24	21	45
3	93	45	138
4	57	54	111
Total	177	126	303

χ^2 Tests			
	Value	**df**	**p**
χ^2	9.67	3	0.022
N	303		

Null Hypothesis (H_0): There is no significant relationship between gender and the perception of job replacement due to AI adoption in content creation.

The results from the Chi-Square test for independence show a significant relationship between gender and the perception of AI's impact on job replacement. The Chi-Square value is 14.2 with 3 degrees of freedom, and the p-value is 0.003. Since the p-value is less than the 0.05 significance level, we reject the null hypothesis, indicating that gender does have a statistically significant impact on perceptions of job replacement due to AI adoption.

In particular, the distribution of responses across the categories ("No, it will not lead to significant job replacement," "Unsure," "Yes, many jobs will be replaced," and "Yes, some jobs may be replaced") differs significantly between females and males. This suggests that men and women may have different views on the potential for AI to replace jobs in content creation or other industries.

Contingency Tables			
	Gender		
AI Job Replacement Perception	**Female**	**Male**	**Total**
No, it will not lead to significant job replacement	21	24	45
Unsure	3	9	12
Yes, many jobs will be replaced	57	48	105
Yes, some jobs may be replaced	96	45	141
Total	177	126	303

χ^2 Tests			
	Value	**df**	**p**
χ^2	14.2	3	0.003

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N	303		

❖ FINDINGS

- The survey findings highlight a strong awareness of AI's growing role in content creation, particularly among young individuals (69.3% aged 18-25).
- Gender distribution shows a higher participation of females (58.4%), with responses indicating differing views on AI's impact. A significant portion of respondents believe that AI reduces originality in content, with 34.7% seeing a great reduction and 37.6% seeing a slight reduction.
- However, AI's economic contribution is largely viewed positively, with 90% acknowledging its role in creating new opportunities, either significantly or to some extent.
- When it comes to costs, AI is seen as a cost-reduction tool, with 82.1% of respondents noting some degree of cost reduction. However, there is also concern about accessibility, as 43.6% feel AI tools are expensive for smaller creators, indicating a barrier for freelance content creators and small businesses.
- The adoption of AI has also created job opportunities for many, though there is a growing fear about job replacement, with 46.5% believing some jobs will be displaced.
- Looking forward, the majority (63.4%) believes AI will assist human creators rather than replace them entirely, although there is significant uncertainty regarding its future role in content creation.
- Ethical concerns, such as plagiarism and deepfakes, are prevalent, with 65.3% recognizing these issues, and many support initiatives like upskilling, fair pricing, and strict copyright laws.

❖ CONCLUSION

AI's integration into content creation has had a predominantly positive economic impact, offering cost reductions and new job opportunities. However, concerns regarding AI's impact on originality, job displacement, and ethical issues persist. While a majority feels that AI will assist rather than replace human creators, the uncertainty surrounding AI’s future role in content creation remains significant. The findings suggest a need for policies that ensure AI tools are accessible, affordable, and used responsibly.

❖ SUGGESTIONS AND RECOMMENDATIONS

- To maximize AI's benefits, ethical guidelines addressing plagiarism and deepfakes are needed.
- Making AI tools affordable for small creators and offering upskilling opportunities will enhance creativity and productivity.
- Raising awareness of AI's ethical use and enforcing regulations will ensure fair competition and protect creators’ rights, promoting a balanced content creation environment.

International Journal of Advance and Innovative Research
Volume 12, Issue 2(XIX): April - June 2025
ISSN 2394 - 7780

ACCOUNTING AND FINANCE IN AI

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ABSTRACT
Artificial Intelligence (AI) has emerged as a transformative force within the accounting and finance sectors, fundamentally altering how these industries operate. The integration of AI technologies has introduced a range of innovations characterized by automation, precision, and enhanced risk assessment capabilities. Among the notable advancements are machine learning (ML), robotic process automation (RPA), and natural language processing (NLP), all of which are reshaping the landscape of financial auditing, fraud detection, and predictive analysis. The ability of AI to facilitate real-time data analysis empowers financial professionals to make faster and more accurate decisions, thereby enhancing overall operational efficiency. However, the adoption of AI also presents challenges, including regulatory concerns, cybersecurity vulnerabilities, ethical dilemmas, and the potential restructuring of the workforce. This study aims to explore the multifaceted impact of AI on financial services through both primary and secondary research, while also proposing measures for responsible implementation within the industry.

Keywords: *Artificial Intelligence, Finance, Automation, Risk Management, Compliance*

1. INTRODUCTION

The integration of artificial intelligence into finance and accounting has marked a significant turning point in the evolution of these fields. The introduction of AI technologies has revolutionized traditional processes, streamlining operations and mitigating manual errors that have long plagued financial tasks. AI-driven tools now enable real-time data evaluation, substantially improving the quality and accuracy of financial reporting and risk assessment. The emergence of technologies such as machine learning has enhanced predictive analytics, allowing for more informed decision-making. Meanwhile, robotic process automation plays a critical role in automating repetitive tasks, such as ledger management and invoice processing, thus freeing professionals to focus on more strategic activities.

Prominent financial institutions, including JP Morgan, Goldman Sachs, and PwC, have actively embraced AI to bolster operational efficiency and enhance service delivery. For instance, JP Morgan's COIN (Contract Intelligence) system exemplifies how AI can dramatically expedite processes by analyzing legal contracts in a matter of seconds, significantly reducing the need for manual reviews. Similarly, AI-driven auditing software empowers financial analysts to detect irregularities and discrepancies in financial statements with unprecedented accuracy. The increasing reliance on AI technologies is reshaping the expectations of both clients and regulators within the finance sector, necessitating a deeper understanding of the implications of these advancements.

The importance of this research is underscored by the rapid evolution of AI technologies and their growing prevalence in the financial industry. As organizations adapt to these changes, it becomes imperative for financial professionals, regulatory authorities, and stakeholders to grasp the implications of AI adoption. AI's capacity to enhance fraud detection, optimize compliance processes, and improve financial transparency presents significant opportunities. However, alongside these benefits, there is a pressing need for regulators to establish comprehensive ethical frameworks that govern AI's use in financial systems to ensure fairness and mitigate bias. Furthermore, finance professionals must be proactive in upskilling to effectively leverage AI-driven tools in their work.

Despite the numerous advantages presented by AI, its adoption is not without challenges. The deployment of AI-powered financial models has raised concerns regarding bias in critical processes such as loan approvals, investment decisions, and risk assessments, potentially leading to discriminatory outcomes. Additionally, the fear of job displacement looms large as AI technologies automate various accounting tasks that were traditionally performed by human professionals. This study aims to assess the benefits and risks associated with the adoption of AI in financial systems while proposing actionable measures for responsible implementation.

2. LITERATURE REVIEW

The existing literature highlights the transformative role of AI in financial automation and decision-making. Studies have consistently shown that AI enhances the accuracy of financial reporting by reducing human errors and increasing operational efficiency. Brynjolfsson and McAfee (2017) argue that AI technologies are critical in

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harnessing the potential of data analytics to drive better financial outcomes. AI-powered auditing tools have emerged as essential instruments in the realm of fraud detection, as they enable real-time oversight of financial transactions and activities (Deloitte, 2021). Furthermore, machine learning models have demonstrated their capability to improve the accuracy of financial forecasting, enabling organizations to make more informed strategic decisions (Smith, 2020). Research from PwC (2022) underscores the impact of AI on multinational corporations, revealing significant efficiency gains in auditing and compliance processes. Zhang and Kim (2019) emphasize the role of AI in detecting fraudulent transactions, highlighting its potential to significantly reduce financial crime.

In addition to the advantages, the literature also addresses ethical concerns related to AI's integration into finance. Harvard Business Review (2023) discusses the biases that may be embedded within AI algorithms, raising the specter of unfair decision-making that could adversely affect marginalized groups. These studies collectively set the foundation for a comprehensive examination of AI's advantages, limitations, and potential in the context of financial automation.

3. OBJECTIVES

This study has several key objectives aimed at exploring the intersection of AI, accounting, and finance:

1. To analyze AI's role in automating accounting and finance operations, assessing the transformative effects on traditional practices.
2. To evaluate AI's impact on fraud detection, risk management, and financial forecasting, highlighting the benefits and challenges associated with its implementation.
3. To identify key challenges related to AI adoption, including cybersecurity risks and regulatory compliance, which must be addressed to ensure successful integration.
4. To recommend ethical AI integration strategies within the financial sector, providing a framework for responsible use that prioritizes fairness and transparency.

4. METHODOLOGY

A mixed-methods approach was employed in this study, combining descriptive and exploratory research methodologies to comprehensively assess AI's influence on accounting and finance. The data collection process involved both primary and secondary sources to ensure a well-rounded analysis.

4.1 Data Collection Methods

Primary data was gathered through various methods, including:

Expert Interviews: Ten professionals in finance, auditing, and AI were interviewed to gain insights into current practices and challenges.

Surveys: A survey was distributed to 50 finance professionals employed at leading firms such as Deloitte, PwC, and KPMG to capture their perspectives on AI adoption.

Focus Groups: Engaged discussions were held with students and industry experts to explore perceptions of AI's role in financial services.

Secondary data was collected from peer-reviewed journals, industry research papers, and relevant financial regulations issued by authoritative bodies such as the SEC, RBI, and IFRS.

4.2 Sampling Method and Size

A purposive sampling technique was utilized to target finance professionals who are actively involved in AI applications. The study sample included ten expert interviews, 50 survey responses, and three focus groups, each comprising five members.

4.3 Data Analysis Techniques

Thematic analysis was employed to interpret qualitative data derived from interviews and focus groups. Additionally, statistical analysis was used to assess trends in survey responses, providing a quantitative perspective on AI adoption in financial institutions.

4.4 Limitations, Scope, and Ethical Considerations

While this study focuses on AI in financial automation, it may not encompass all applications of AI within finance. The scope is concentrated primarily on fraud detection, auditing, and financial forecasting. Ethical considerations were paramount, and compliance with data privacy laws such as GDPR, RBI, and SEC guidelines was ensured throughout the research process.

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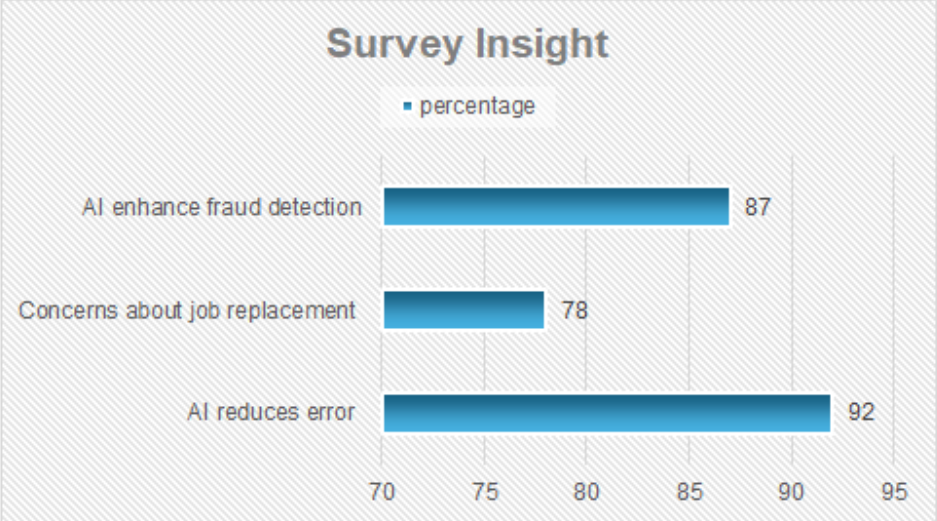
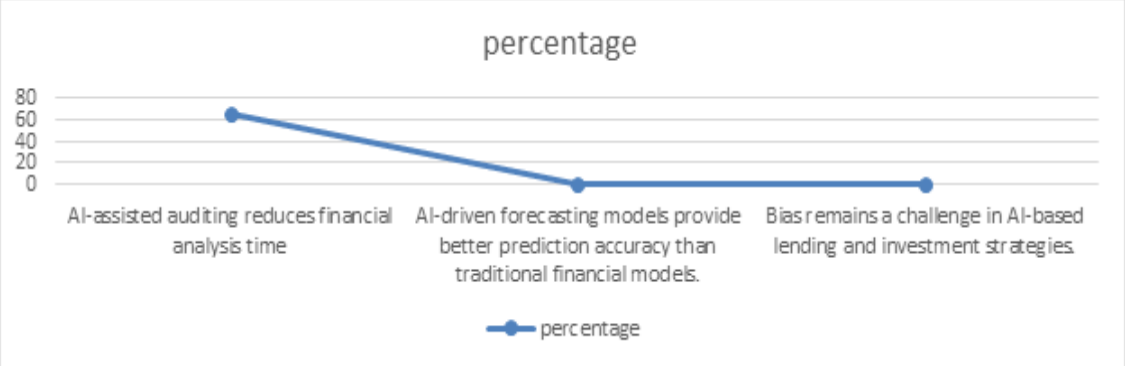
5. RESULTS AND DISCUSSION

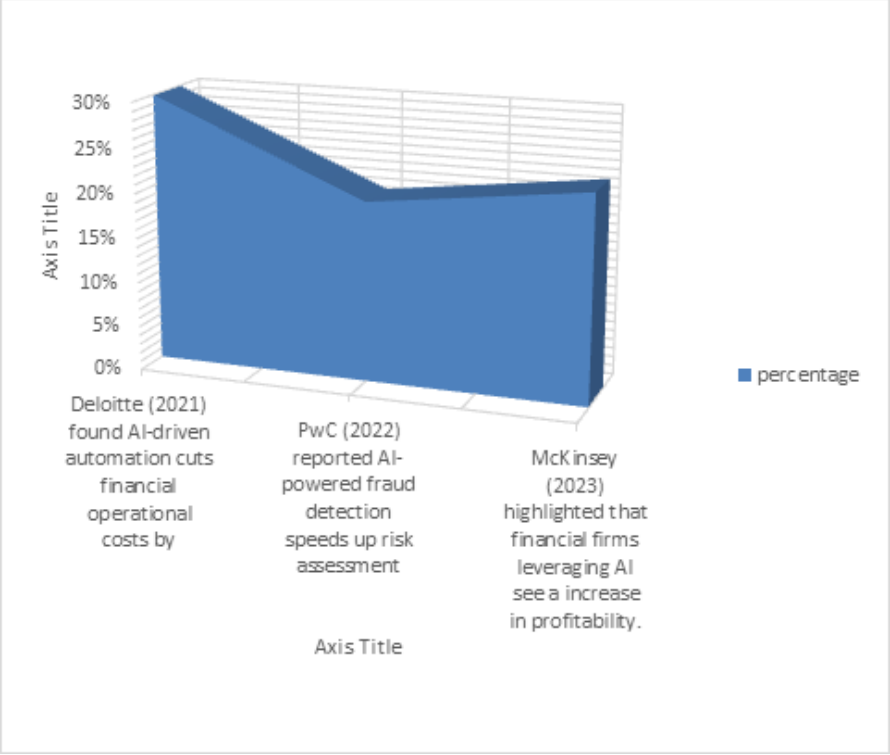
Survey Insight



Expert opinions



Industry Report



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6. FINDINGS AND RECOMMENDATIONS

The key findings of this study reveal that AI significantly improves automation, accuracy, and fraud detection within the finance sector. However, to harness these benefits, finance professionals must embrace continuous upskilling to remain relevant in an increasingly AI-driven landscape. The ethical concerns surrounding AI, particularly biases and data security issues, necessitate stricter regulatory oversight to ensure responsible AI implementation.

In light of these findings, several recommendations are proposed:

1. **AI Training Programs:** Financial institutions should invest in AI training programs for their employees, equipping them with the necessary skills to work alongside AI technologies effectively.
2. **Regulatory Frameworks:** Governments and regulatory bodies must collaborate to establish comprehensive ethical frameworks for AI in finance. These frameworks should address issues of bias, data privacy, and accountability to ensure that AI-driven financial systems operate fairly and transparently.
3. **Bias Detection Mechanisms:** Financial firms should integrate bias detection mechanisms within their AI systems to promote equitable decision-making. Regular audits and assessments of AI algorithms can help identify and rectify any biases, ensuring that the outcomes of AI-driven processes do not disproportionately disadvantage any demographic group.

7. CONCLUSION

The emergence of artificial intelligence is reshaping the finance sector in profound ways. The integration of AI technologies has the potential to enhance efficiency, accuracy, and security in financial operations. The ability to automate processes and analyze vast amounts of data in real-time is revolutionizing traditional practices, enabling organizations to make informed decisions that drive growth and competitiveness. However, the widespread adoption of AI necessitates careful consideration of various factors, including regulatory frameworks, cybersecurity measures, and ethical compliance.

As financial institutions continue to leverage AI, it is crucial for stakeholders to remain vigilant about the potential risks associated with its use. Regulatory bodies must proactively establish guidelines that govern AI applications, addressing concerns related to bias, transparency, and accountability. Moreover, finance professionals must engage in ongoing education and training to equip themselves with the skills needed to effectively collaborate with AI technologies.

Future research should focus on examining the long-term impact of AI on employment within the finance sector. As the landscape evolves, understanding how AI will shape job roles and responsibilities will be critical for preparing the workforce of tomorrow. Additionally, exploring the implications of AI on financial governance and regulatory compliance will provide valuable insights for practitioners and policymakers alike.

In conclusion, while the adoption of AI in finance presents significant opportunities for innovation and improvement, it is imperative that stakeholders approach its integration with a sense of responsibility and foresight. By prioritizing ethical considerations and regulatory compliance, the finance sector can harness the full potential of AI while ensuring that its benefits are equitably distributed across society.

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International Journal of Advance and Innovative Research
Volume 12, Issue 2(XIX): April - June 2025
ISSN 2394 - 7780

THE ROLE OF AI-POWERED MARKETING IN SCALING START-UPS: A STUDY OF ADOPTION, CHALLENGES, AND IMPACT IN MUMBAI'S START-UP ECOSYSTEM

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ABSTRACT
This study paper examines the impact of AI-driven marketing techniques on the growth of start-ups in Mumbai's dynamic entrepreneurial landscape. This study examines adoption levels, effectiveness in customer acquisition and retention, challenges encountered by start-ups, and the impact of government policies and venture capital funding, utilising primary data from surveys and interviews with start-up founders, marketing executives, and AI service providers, alongside secondary data from pertinent literature. Recommendations are suggested to optimise AI integration for improved marketing results.

Keywords*: AI Marketing, Start-ups, Mumbai Ecosystem, Customer Acquisition, Predictive Analytics, Chatbots*

OBJECTIVES
- To investigate how start-ups in Mumbai utilise AI-driven marketing techniques.
- To assess the efficacy of AI in client acquisition, engagement, and retention.
- To ascertain the obstacles encountered by Mumbai-based start-ups in the use of AI-driven marketing solutions.
- To examine the influence of governmental regulations, venture capital investment, and AI-enhanced marketing technology solutions.
- To recommend tactics for maximising AI integration.

INTRODUCTION
The integration of artificial intelligence with marketing technology has initiated a dramatic shift in the corporate environment, altering the methods by which organisations attract, engage, and keep clients. AI-driven marketing technologies provide resource-limited start-ups with improved efficiency, scalable personalisation, and data-informed decision-making. Mumbai, frequently acknowledged as India's financial metropolis, is swiftly becoming a crucial hub for innovation and artificial intelligence, offering a distinctive environment for examining this technological transformation in marketing.

This research seeks to investigate how start-ups in Mumbai utilise AI-driven marketing techniques, assess their efficacy through key performance indicators (KPIs), identify implementation obstacles, examine the impact of external factors, and suggest optimisation strategies. This study's value resides in its capacity to connect technological potential with practical application, offering actionable insights for start-up owners, marketers, investors, and policymakers within Mumbai's developing AI ecosystem.

REVIEW OF LITERATURE
Artificial Intelligence has transformed marketing by optimising procedures, expediting growth, and altering the corporate environment.

The bibliometric analysis results from a systematic literature review conducted by Ali & Johl (2023) revealed six emerging clusters of artificial intelligence in marketing research: psychosocial dynamics, AI-enhanced market dynamic strategies, AI for consumer services, AI for decision-making, AI for value transformation, and AI for ethical marketing. This classification emphasises the multifaceted nature of AI applications in the marketing domain.

Present uses of AI in marketing encompass several tasks, such as chatbots for customer care, predictive analytics for consumer behaviour, personalised product suggestions, AI-driven content development, and automated social media administration.

RESEARCH METHODOLOGY
This research utilised a mixed-methods approach, integrating quantitative surveys with qualitative interviews to achieve a thorough knowledge of AI-driven marketing inside Mumbai's start-up ecosystem. This methodology facilitates extensive data collection via surveys and profound insights through interviews.

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SAMPLING METHOD

Purposive sampling was employed to locate and choose participants capable of offering information-rich insights into the research subject. The sample comprised 37 members from Mumbai's start-up ecosystem, classified as follows:

Respondent Category	Number of Respondents	Average Years in Industry
Start-up founders	25	5.20
Marketing Heads	10	7.80
AI Service Provides	02	10.00

The founders of the start-up hailed from various sectors: fintech (28%), e-commerce (24%), edtech (20%), healthcare (16%), and others (12%). The majority (56%) managed enterprises with 11-50 people, 24% employed 1-10 individuals, 16% had 51-100 employees, and 4% exceeded 100 employees. Regarding operational history, 44% had been in business for 1-3 years, while 36% had operated for 3-5 years. years, 12% for less than a year, and 8% for more than 5 years.

Data Collection

Primary data was obtained using structured online surveys and semi-structured interviews. The survey questionnaire comprised both closed and open-ended questions addressing AI tool acceptance, efficacy, problems, budget allocation, and future strategies. Interviews were performed with a selection of survey participants to obtain more profound insights into their experiences, issues, and strategies about AI-driven marketing.

Data Analysis

The quantitative data from surveys was evaluated utilising descriptive statistics, encompassing frequencies, percentages, means, and standard deviations. Cross-tabulations were conducted to discern patterns and correlations among variables. Thematic analysis was conducted on qualitative data derived from interviews and open-ended survey questions, revealing repeating patterns, themes, and insights.

Ethical Considerations

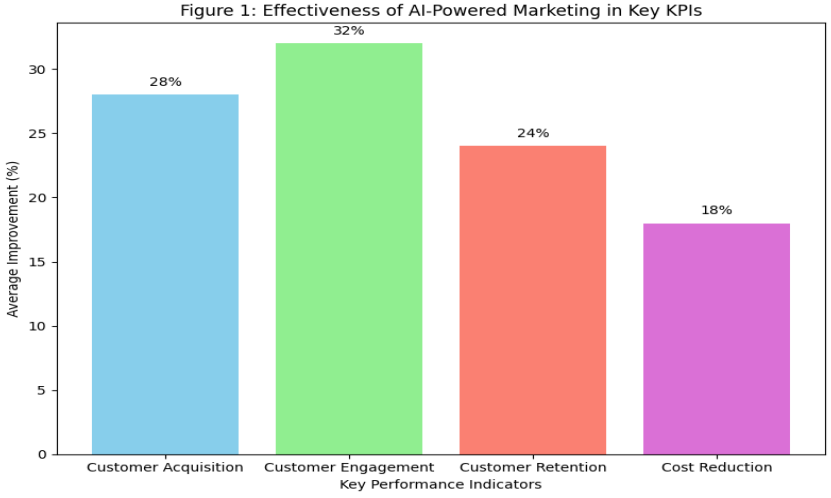
All subjects granted informed consent prior to engaging in the study. Confidentiality and anonymity were preserved throughout the research process. Participants were apprised of the research's goal, methodologies, and planned applications, and were afforded the opportunity to withdraw at any moment.

ANALYSIS & INTERPRETATION

Current State of AI Marketing Adoption in Mumbai Start-ups

The research findings indicate that 69.1% of surveyed start-ups in Mumbai have included AI into their marketing activities, whereas 20.9% are at the experimental stage. Merely 10% indicated no present utilisation of AI marketing technologies. This signifies a comparatively elevated adoption rate, aligning with wider industry trends indicating that 70.6% of marketers believe AI can outperform humans in key marketing tasks[7].

Figure 1: Effectiveness of AI-Powered Marketing in Key KPIs



AI technologies exhibit the highest adoption rates, with chatbots at 76% and personalised recommendation systems at 68%. This is followed by AI-powered content development at 52%, predictive analytics at 48%, customer segmentation tools at 44%, and social media management at 36%. The findings indicate that user-

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facing AI solutions, which directly influence customer experience, have had broader acceptance than more intricate analytical tools.

Effectiveness of AI Marketing Tools

The study evaluated the efficacy of AI-driven marketing using four principal performance indicators (KPIs): client acquisition, customer engagement, customer retention, and cost reduction.

KPI	Improvement (%)
Customer Acquisition	28
Customer Engagement	32
Customer Retention	24
Cost Reduction	18

Analysis by company size reveals that larger start-ups (50+ people) had superior effectiveness across all KPIs in comparison to smaller start-ups, indicating that scale may affect the efficacy of AI marketing strategies. Fintech and e-commerce start-ups shown the most significant enhancements in customer engagement, at 36% and 34% respectively, but healthcare start-ups demonstrated the highest rates of customer retention, at 29%.

Budget Allocation for AI Marketing

The poll indicated that 48% of start-ups designate 5-10% of their marketing budget to AI tools and technologies, 28% assign less than 5%, 18% devote 10-20%, and merely 6% allocate over 20%. This very modest commitment indicates that although start-ups acknowledge the significance of AI, they remain prudent regarding large investments.

The research revealed a favourable association between budget allocation and perceived efficacy. Start-ups dedicating over 10% of their marketing spend to AI experienced 40% higher performance scores across all KPIs compared to those allocating less than 5%.

Challenges in Implementing AI Marketing Tools

The survey revealed multiple obstacles encountered by Mumbai start-ups in the adoption of AI-driven marketing solutions. Figure 3 illustrates these issues and their frequency among respondents:

Lack of Expertise	60%
High Cost	55%
Integration Issues	50%
Data Privacy Concerns	50%
Resistance to Change	45%
Ethical Concerns	35%

The predominant obstacle identified was a lack of knowledge (60%), succeeded by high costs (55%), integration difficulties (50%), and constrained budgets (50%). These findings underscore the limitations in human and financial resources that start-ups encounter when adopting AI technologies.

ROLE OF EXTERNAL FACTORS

Government Policies and Initiatives

The study investigated the impact of governmental regulations and initiatives on the use of AI in marketing. In 2024, the government sanctioned ₹10,300 crore over five years to enhance AI capabilities following the endorsement of the IndiaAI Mission. A notable 64% of respondents recognised this project, although merely 28% have utilised any governmental assistance for their AI marketing endeavours.

Numerous respondents noted the creation of Centres of Excellence for AI and the IndiaAI Dataset Platform as potentially beneficial resources; nevertheless, many acknowledged that these programs were in nascent phases of implementation or recognition.

Venture Capital Funding

Data from Venture Intelligence indicates that AI start-ups, encompassing both dedicated AI firms and those with significant AI applications, garnered $1.2 billion in funding from investors in 2024. Of the surveyed start-ups, 36% obtained venture investment designated for AI deployment, with fintech and healthcare start-ups demonstrating the most success in acquiring such funding.

AI Martech Solutions Landscape

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The accessibility and sophistication of AI marketing technology affect adoption trends. The poll revealed that 72% of participants utilise at least one commercial AI marketing solution, while the remaining 28% depend on in-house development or open-source solutions. Start-ups indicated difficulties with the expense of premium solutions and the compatibility of current tools with their existing technology infrastructure.

Interpretation of Key Findings

The research findings indicate significant AI adoption within Mumbai's start-up ecosystem, accompanied by diverse levels of success and problems. The substantial adoption rate of 69.1% signifies that AI-driven marketing has beyond the early adoption stage and is becoming prevalent among start-ups in Mumbai. This trend corresponds with global tendencies, as 69.1% of marketers have used AI into their operations.

The efficacy data indicates that AI is providing significant value in improving customer engagement (32% enhancement), which is essential for start-ups aiming to establish brand loyalty in competitive markets. The modest enhancement in cost reduction (18%) may indicate the preliminary expenditure necessary for AI implementation prior to the realisation of cost efficiencies.

Implications for Start-up Founders and Marketers

This research presents various implications for start-up owners and marketers in Mumbai. The favourable influence on essential marketing KPIs indicates that investments in AI marketing technologies might yield substantial returns, especially in client engagement and acquisition. The differing efficacy among various company sizes and sectors suggests that contextual factors affect outcomes.

The recognised issues underscore the necessity for strategic methodologies in AI implementation. An AI service provider remarked, "Start-ups should commence with limited, targeted use cases that allow for data quality control and outcome measurement prior to expanding their AI initiatives." This incremental strategy facilitates learning and adaptability while addressing resource limitations.

Proposed Framework for AI Marketing Adoption in Start-ups

According to the research findings, we offer a four-phase framework for the adoption of AI marketing in Mumbai start-ups:

1. Assessment Stage: Analyse marketing processes, data preparedness, team competencies, and strategic priorities to pinpoint high-impact opportunities for AI integration.
2. Foundation Stage: Allocate resources to data infrastructure, personnel training, and process documentation to establish the essential conditions for effective AI integration.
3. Implementation Stage: Commence with targeted use cases that correspond with strategic priorities and possess defined success measures, employing a staged methodology to oversee resources and mitigate risk.
4. Optimisation Stage: Continuously enhance AI systems utilising performance data, broaden successful projects, and investigate new use cases as capabilities develop.

This framework tackles the primary issues identified in the research and offers a systematic approach to AI adoption that corresponds with the resource limitations encountered by start-ups.

Strategies for Overcoming Identified Challenges

To address the specific challenges identified in the research, we propose the following strategies:

For Lack of Expertise:

- Invest in educating current marketing team members on AI foundations.
- Collaborate with educational institutions that provide AI courses.
- Explore hybrid team structures that integrate technical and marketing capabilities.

Utilise consultants or freelancers for expert expertise.

For High Cost and Limited Budget:

- Commence with open-source AI tools and technologies.
- Prioritize high-return-on-investment use cases first.
- Explore pay-as-you-go or consumption-based AI services.
- Investigate governmental grants and financial sources for innovation.

For Integration Issues:

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- Perform a comprehensive evaluation of the technological stack prior to the selection of AI tools.
- Prioritise solutions that provide strong API functionalities.
- Engage technical teams in decisions on marketing technology.
- Execute proof-of-concept initiatives prior to comprehensive implementation

For Data Privacy and Ethical Concerns:
- Formulate explicit data governance standards
- Guarantee adherence to pertinent regulations
- Establish openness in AI-facilitated customer interactions
- Conduct regular audits of AI systems to assess bias and ethical implications.

CONCLUSION

Summary of Key Findings

This study has analysed the acceptance, efficacy, constraints, and contextual elements affecting AI-driven marketing within Mumbai's start-up ecosystem. Principal discoveries encompass:

1. A significant adoption rate (69.1%) of AI marketing tools is observed among start-ups in Mumbai, with chatbots and personalised recommendation systems being the most prevalently utilised.
2. Notable enhancements in essential marketing KPIs, specifically client engagement (32%) and acquisition (28%), illustrating the concrete benefits of AI-driven marketing.
3. Ongoing implementation obstacles, driven by insufficient knowledge (60%), elevated costs (55%), and integration difficulties (50%), underscore the necessity for strategic methodologies in AI deployment.
4. The impact varies across firm sizes and sectors, indicating that contextual factors affect the efficacy of AI marketing activities.
5. An emerging support ecosystem facilitated by government programs and venture capital, while awareness and access are still restricted for numerous start-ups.

RECOMMENDATIONS

Based on the research findings, we offer the following recommendations:

For Start-up Founders:
- Implement AI in phases, beginning with targeted use cases that correspond with strategic aims.
- Allocate resources to data infrastructure and team competencies as essential components for AI success.
- Explore collaborative frameworks for acquiring AI knowledge and technology.

For Marketing Professionals:
- Acquire fundamental AI expertise to proficiently assess and deploy marketing technologies.
- Emphasise customer-centric AI applications that improve engagement and experience.
- Establish comprehensive measurement frameworks to quantify AI impact and return on investment.

For AI Service Providers:
- Create tailored solutions that cater to the distinct requirements and limitations of start-ups.
- Present adaptable pricing structures that correspond with the growth phases of start-ups.
- Supply instructional materials and assistance for effective implementation and optimisation.

SUGGESTIONS FOR FUTURE RESEARCH

In summary, AI-driven marketing offers a substantial opportunity for Mumbai start-ups to improve their marketing efficacy and competitive stance. Despite existing hurdles, strategic methodologies for adoption and optimisation can enable start-ups to harness the potential of these technologies. As Mumbai evolves into an AI hotspot, the incorporation of AI into marketing tactics is poised to become a critical determinant of start-up success.

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International Journal of Advance and Innovative Research
Volume 12, Issue 2(XIX): April - June 2025
ISSN 2394 - 7780

AN ANALYTICAL STUDY ON THE INFLUENCE OF AI ON MASS MEDIA: TRANSFORMING COMMUNICATION IN THE DIGITAL AGE

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ABSTRACT
Artificial Intelligence (AI) has significantly transformed mass media, reshaping how information is created, disseminated, and consumed. AI-driven technologies, such as machine learning algorithms, natural language processing, and automated content generation, have revolutionized journalism, broadcasting, and digital communication. This study explores the role of AI in enhancing media efficiency, personalization, and audience engagement. AI-powered analytics assist in curating personalized news feeds, detecting misinformation, and automating content production, thereby improving media accuracy and credibility. Furthermore, AI applications, such as chatbots and virtual anchors, are reshaping audience interactions, making communication more dynamic and interactive.

However, AI's growing influence on mass media raises ethical concerns regarding data privacy, misinformation, job displacement, and algorithmic biases. The study critically examines these challenges while highlighting the potential of AI in optimizing media operations. The research aims to provide insights into the balance between AI's benefits and risks in mass media. It also discusses regulatory frameworks and ethical considerations that can ensure responsible AI use in journalism and digital media. By analyzing case studies and industry trends, this paper offers a comprehensive understanding of AI's transformative role in modern communication.

Primary Objectives:

1. *To understand the fundamentals of Artificial Intelligence (AI) and its applications in mass media.*
2. *To analyze the impact of AI on the media landscape, including content creation, dissemination, and consumption.*
3. *To examine the opportunities and challenges presented by the intersection of AI and mass media*

–Some Specifics Objectives of the Study—

This research aims to analyze the role of Artificial Intelligence (AI) in mass media and communication by focusing on the following objectives:

1. *To examine AI's impact on mass media – Assess how AI-driven technologies are transforming news production, content creation, and media distribution.*
2. *To explore AI applications in communication – Investigate how AI enhances audience engagement, personalization, and media analytics.*
3. *To evaluate the benefits and challenges of AI in mass media – Identify the advantages of AI, such as efficiency and automation, while addressing ethical concerns like misinformation, bias, and job displacement.*
4. *To analyze AI's role in combating misinformation – Study how AI tools are used to detect and counteract fake news and misleading content.*
5. *To provide recommendations for responsible AI integration – Suggest strategies for media organizations and policymakers to balance AI innovation with ethical considerations in mass communication.*

1. INTRODUCTION

The rapid evolution of AI has profoundly influenced media and communication. AI-driven technologies such as natural language processing (NLP), machine learning (ML), and computer vision have reshaped how content is produced, distributed, and consumed. AI enhances efficiency, reduces human labor, and enables real-time analytics, making media more interactive and engaging. However, it also presents challenges, including ethical considerations and misinformation risks.

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2. AI APPLICATIONS IN MEDIA AND COMMUNICATION:

2.1 AI in Journalism:
AI-powered tools assist in news reporting, fact-checking, and content generation. Automated journalism utilizes AI algorithms to create reports based on structured data, while NLP helps summarize articles and generate headlines. Examples include AI systems like GPT-based models and news bots.

2.2 AI in Broadcasting and Digital Content Creation:
AI enhances broadcasting by automating video editing, voice synthesis, and personalized recommendations. Streaming platforms like Netflix and YouTube use AI to suggest content based on user preferences, improving viewer engagement.

2.3 AI in Advertising and Digital Marketing:
AI-driven marketing tools analyze consumer behavior, optimize ad placement, and personalize content. Chatbots, AI-powered customer service, and sentiment analysis play a crucial role in improving brand communication and engagement.

2.4 AI in Social Media:
AI moderates content, detects fake news, and enhances user interactions. Platforms like Facebook and Twitter use AI to filter harmful content and analyze trending topics in real time.

3. ETHICAL AND SOCIAL CHALLENGES OF AI IN MEDIA:

3.1 Misinformation and Deepfakes:
AI-generated deepfakes and misinformation pose serious threats to media integrity. Deep learning techniques can create realistic fake videos and articles, leading to challenges in verifying authenticity.

3.2 Bias in AI Algorithms:
AI models can perpetuate biases present in training data, leading to skewed representation and unfair treatment of certain groups. Addressing algorithmic bias is crucial to ensure ethical AI use in media.

3.3 Data Privacy and Security:
The use of AI in media requires large datasets, raising concerns about user privacy and data security. Striking a balance between personalization and privacy protection is essential.

4. FUTURE PROSPECTS OF AI IN MEDIA:
AI's future in media and communication is promising, with advancements in augmented reality (AR), virtual reality (VR), and real-time content personalization. Ethical AI governance and transparent AI models will play a key role in ensuring responsible AI integration

Introduction
The rapid evolution of artificial intelligence has left a profound impact on mass media. Traditional journalism has undergone a paradigm shift, with AI-driven automation reshaping content creation, distribution, and audience interaction. AI's ability to analyze vast amounts of data enables media organizations to enhance content relevance and audience targeting. The adoption of AI in newsrooms and digital platforms has revolutionized how information is processed and delivered to consumers.

This paper aims to study AI’s impact on mass media and assess its advantages and challenges. The study will explore how AI-powered tools, such as automated journalism, deep learning models, and data-driven content recommendations, are redefining the media landscape.

AI in Content Creation and Journalism
AI has played a pivotal role in content creation by assisting journalists in generating news reports, summaries, and real-time updates. Automated journalism, powered by AI, allows for faster news coverage, reducing human intervention while maintaining accuracy. AI-powered natural language generation (NLG) tools help news agencies produce articles with minimal human input. These advancements have enabled media houses to scale content production efficiently.

However, concerns regarding authenticity and ethical journalism have emerged. AI-generated content requires stringent fact-checking mechanisms to prevent misinformation. Bias in AI algorithms can also lead to skewed narratives, affecting media credibility.

AI in Broadcasting and Digital Media
Broadcasting platforms leverage AI for personalized content recommendations, improving audience engagement. AI-driven algorithms analyze user preferences to curate customized content, enhancing viewer

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experience. Streaming services such as Netflix and YouTube use AI for content categorization and personalized recommendations.

Virtual news anchors, AI-generated voiceovers, and deepfake technologies are revolutionizing media presentation. While these innovations offer efficiency, they also pose risks related to misinformation and ethical concerns.

Challenges and Ethical Concerns

Despite its advantages, AI's role in mass media brings forth several challenges:

1. **Misinformation and Fake News**: AI can amplify misinformation through deepfake technology and automated content generation.
2. **Data Privacy Issues**: AI-driven data analysis raises concerns over consumer data security and privacy violations.
3. **Job Displacement**: The automation of journalism and media-related tasks may lead to workforce reduction, affecting employment opportunities in the media industry.
4. **Algorithmic Bias**: AI algorithms may exhibit biases, influencing news representation and media narratives.

CONCLUSION

AI has redefined mass media by improving efficiency, personalization, and audience engagement. However, ethical challenges and regulatory concerns must be addressed to ensure responsible AI deployment in media. This study highlights the need for transparent AI frameworks and media ethics to mitigate AI-related risks while maximizing its benefits.

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International Journal of Advance and Innovative Research
Volume 12, Issue 2(XIX): April - June 2025
ISSN 2394 - 7780

STUDY ON "EFFECTIVENESS OF INTERNSHIPS IN ACCOUNTING ON STUDENT CAREER DEVELOPMENT"

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ABSTRACT
Internships serve as a crucial bridge between academic learning and practical experience for accounting students. They provide an opportunity to apply classroom knowledge in real-world settings, helping students develop essential skills, boost their confidence, and enhance their employability. This study examines the role of internships in shaping students' career paths by analyzing insights gathered from surveys and interviews with students, recent graduates, and employers.

The findings suggest that students who complete internships tend to acquire stronger technical expertise, improve their problem-solving abilities, and transition more smoothly into the workforce. Additionally, they gain first hand exposure to workplace culture and industry expectations, making them more competitive in the job market. However, not all internships offer the same level of benefits. Challenges such as unpaid roles, inadequate mentorship, and inconsistent program quality can limit their effectiveness.

Despite these obstacles, well-structured and properly supervised internship programs play a pivotal role in preparing students for successful careers in accounting. This study underscores the importance of improving internship programs to maximize their value for students while also ensuring that employers have access to skilled and job-ready candidates.

Keywords: *Internships, Accounting Students, Career Development*

1. INTRODUCTION
Internships play a vital role in accounting education, allowing students to apply classroom knowledge in real-world scenarios. For many, it is their first exposure to the profession, helping them develop practical skills, gain industry experience, and build professional networks. Beyond fulfilling academic requirements, internships bridge the gap between theory and practice, often leading to full-time employment.

The transition from student to professional can be challenging, especially in a technical field like accounting. Employers prioritize candidates with hands-on experience, making internships a crucial factor in hiring. Students with internship experience tend to secure jobs more easily, as they enter the workforce with confidence and relevant skills.

However, not all internships offer the same benefits. Some provide structured mentorship, while others lack meaningful responsibilities. This study examines how accounting internships influence career development, analyzing student experiences and employer expectations to suggest improvements for more effective programs.

2. BACKGROUND OF THE STUDY
Accounting internships are essential for students to gain real-world experience and stand out in a competitive job market. They bridge the gap between theory and practice, helping students develop skills, adapt to workplace culture, and build professional connections. However, not all internships offer the same value. This study examines how internships shape careers, exploring student experiences and industry expectations.

3. REVIEW OF LITERATURE

1. J.D Edwards, (1965)
"The Educational and Professional Development of the Management Accountant" The study emphasizes combining theory with practice, highlighting hands-on training and lifelong learning for career growth in management accounting.

2. K. L. James, et.al, (2009)
"Race and the Development of Career Interest in Accounting" The study highlights resource disparities, emphasizing diversity programs and inclusive environments to enhance opportunities for underrepresented students in accounting.

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3. I. Uma, (2014)
"Factors Influencing Students Career Choice in Accounting" The study highlights financial incentives, mentorship, and early exposure as key motivators, recommending awareness programs to sustain long-term interest.

4. D. Jackson, (2015)
"Career Choice Status Among Undergraduates and the Influence of Work-Integrated Learning" this study explores how internships enhance career decisions, workplace exposure, and confidence, emphasizing the need for alignment with student interests.

5. F. Ahmad, (2017)
"Continuing Professional Development and Accounting Academics: A Literature Review" CPD enhances teaching quality, industry relevance, and growth through workshops, certifications, and collaborations, ensuring improved learning outcomes and academic policies.

6. M. Elia, (2021)
"Effectiveness of Career Services on Students' Transition from University to Work in Egypt" The study highlights how career services like workshops and job fairs enhance employability but recommends personalized support for better transitions.

7. Katie. N, et.al, (2021)
"Employer Internship Recruiting on College Campuses: 'The Right Pipeline for Our Funnel" The study highlights internships as a talent pipeline, benefiting employers and students through skill-building, recruitment efficiency, and industry-academic alignment.

8. A. Bradley.et.al (2021)
"How Well Are Students Engaging with the Careers Services at University?" The study highlights how career services boost job readiness but urges universities to enhance student awareness and engagement.

9. M. Gerçek, et.al (2024)
"Developing Career Resources Through Work-Based Learning: A Qualitative Study on Internship Experiences" his study explores how internships enhance skills, industry insights, and confidence through hands-on tasks, mentorship, and reflective practices.

10. N. Aishah Mohd Ali et.al (2024)
"An Exploration of Accounting Students' Perspective on Factors Influencing Audit Career Choice" - The study finds financial rewards, stability, and internships attract students, while high pressure deters them, recommending better career guidance.

4. RESEARCH DESIGN

4.1 Objectives of The Study

1. To understand how internships help students develop both technical skills and professional competencies.
2. To examine how internships boost Students confidence and prepare them for their future careers.

4.2 Hypotheses

1. (H1):

- **Null Hypothesis (H_0):** Internships do not have a significant impact on improving students technical accounting skills or their ability to adapt to professional work environments.
- **Alternative Hypothesis (H_1):** Internships play a crucial role in enhancing students technical accounting skills and helping them adjust to workplace expectations.

2. (H2):

- **Null Hypothesis (H_0):** Students who receive structured training and mentorship during their internships do not necessarily gain higher confidence in their career readiness.
- **Alternative Hypothesis (H_2):** Structured training and mentorship during internships contribute to greater confidence in students as they prepare for their professional careers.

4.3 Data Collection

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To gather meaningful insights from both students and employers, this study will use two data collection methods:

We gathered insights through surveys and interviews with accounting students, graduates, and employers. Surveys explored skills gained, job readiness, and employer expectations, while in-depth interviews uncovered personal experiences, challenges, and the real impact of internships on careers.

4.4 Sampling Method

Ran dom sampling Method:- To ensure a diverse range of experiences, students and graduates will be selected usinga random sampling technique from universities that offer accounting programs. This approach will help capture various perspectives on internship experiences. Similarly, employers will be chosen from accounting firms and businesses that frequently hire interns, ensuring that industry viewpoints are well-represented in the study.

4.5 Data Analysis

The data collected from the surveys will be analyzed using statistical methods to identify patterns and relationships between internship experiences and career success. Meanwhile, insights from interviews will be examined through thematic analysis to highlight the strengths and challenges of internship programs.

By incorporating perspectives from both students and employers, this study aims to offer valuable recommendations for enhancing internship programs. The goal is to ensure these programs effectively equip students with the skills and experience needed to transition smoothly from academic learning to professional careers in accounting.

5. UNIVERSE AND SAMPLE SIZE

5.1 Universe of the Study

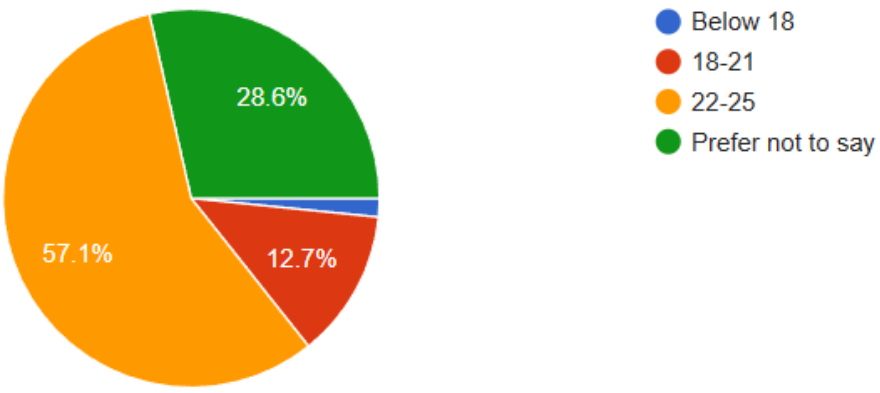
This study focuses on individuals and organizations directly involved in accounting internships, including:

1. **Accounting Students** – Current undergraduate or graduate students pursuing an accounting degree who have taken part in an internship.
2. **Recent Graduates** – Individuals who have completed their accounting degrees within the past 1–3 years and have prior internship experience.
3. **Employers** – Accounting firms, corporations, and financial institutions that offer internship opportunities and hire accounting graduates.

The research will concentrate on universities, colleges, and employers within a specific geographic area (such as a country or multiple institutions). This approach ensures a diverse range of perspectives from different academic and professional backgrounds, providing a well-rounded understanding of internship experiences.

6. DATA ANALYSIS AND INTERPRETATION

1. Age



6.1

2. Gender

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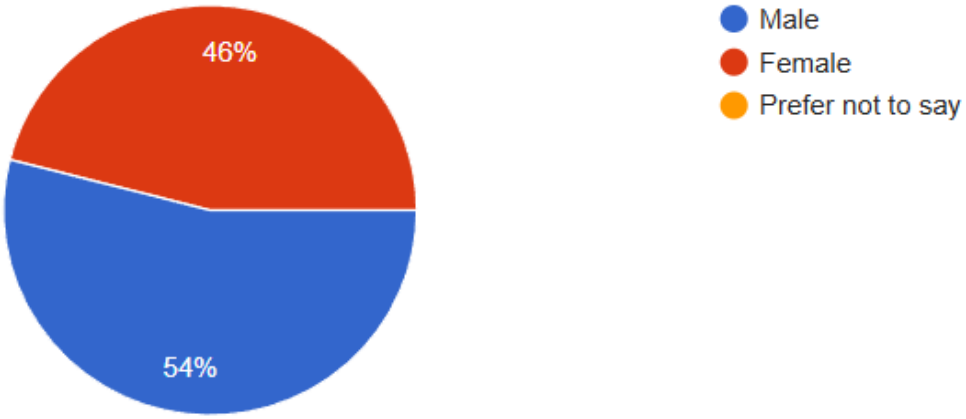
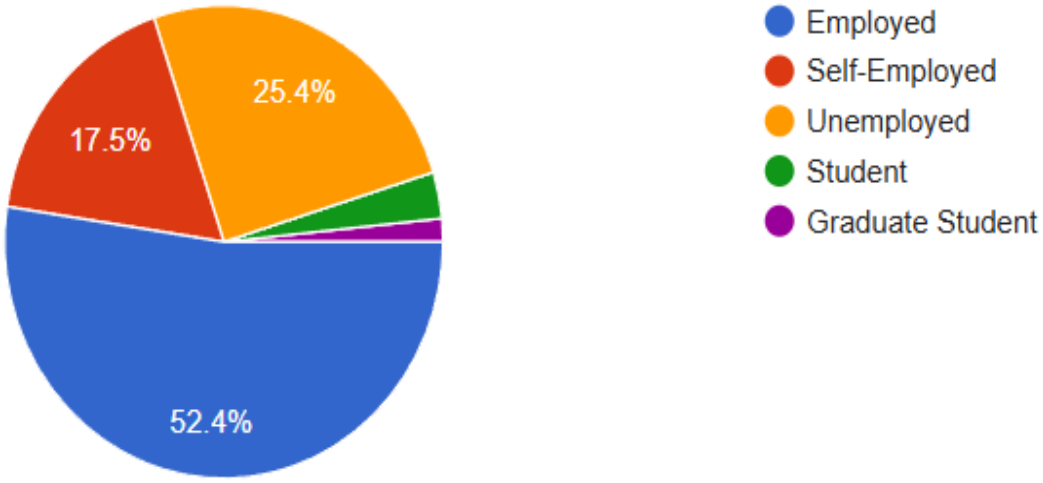


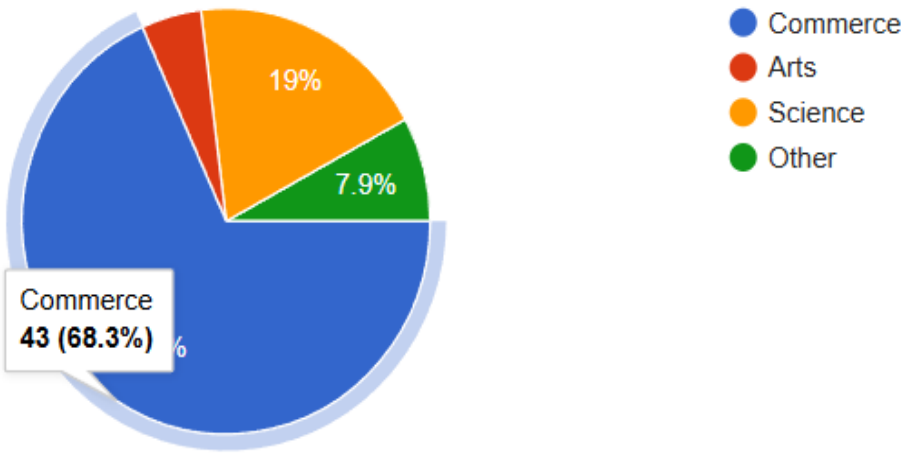
6.2

3. What is your current employment status?



6.3

4. What is your field of study currently?



6.4

5. What is your current academic level?

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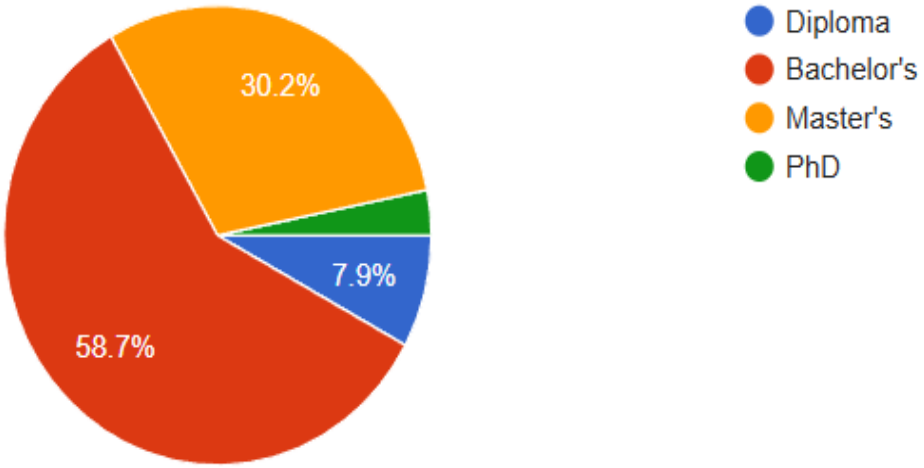
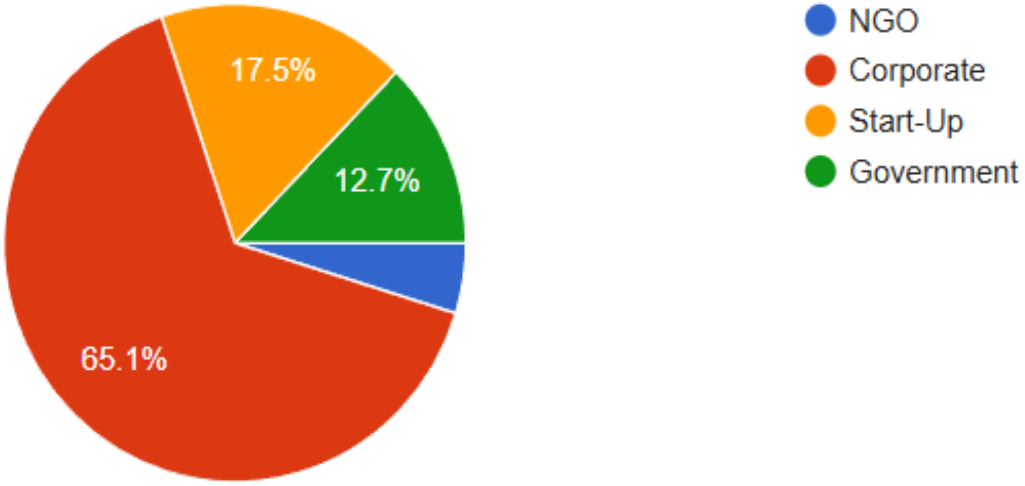


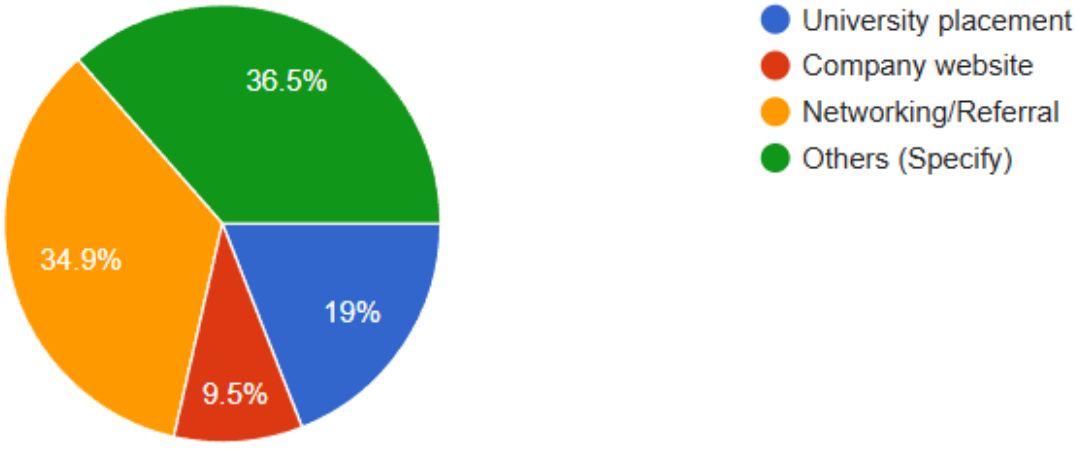
6.5

6. What type of organization did you intern with?



6.6

7. How did you find your internship?



6.7

8. What was the duration of your internship?

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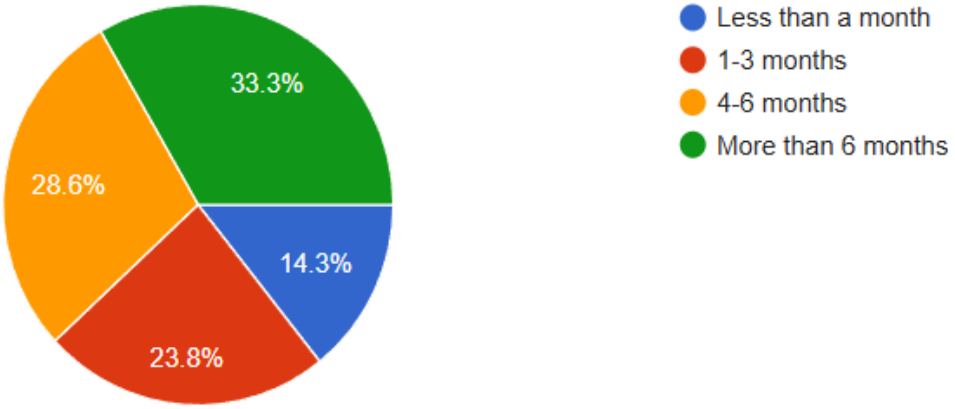
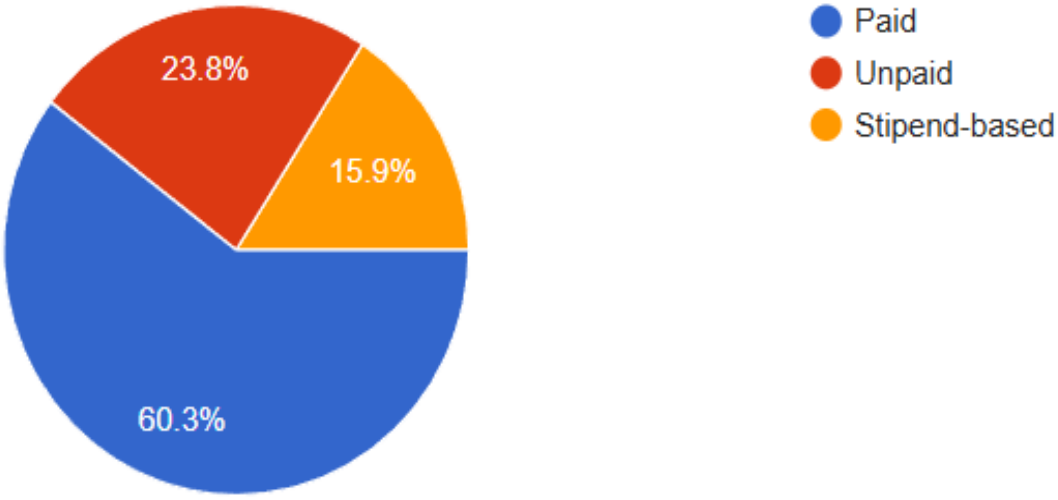


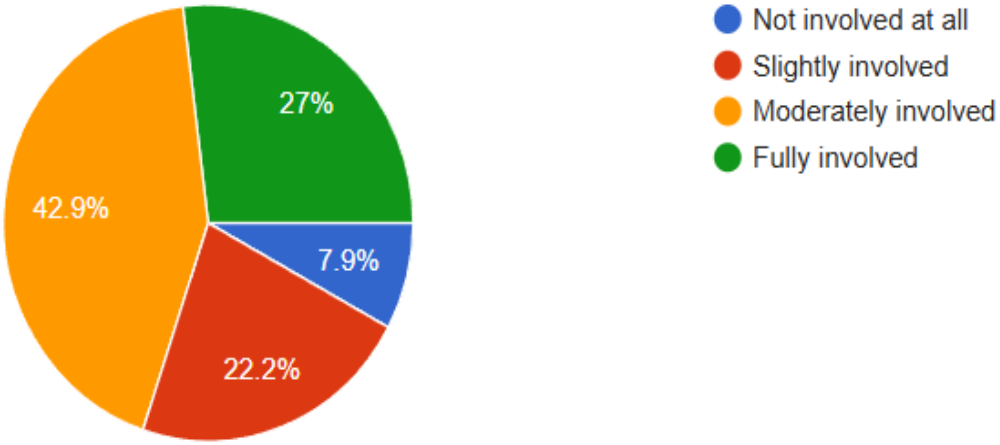
6.8

9. Was your internship paid or unpaid?



6.9

10. How involved were you in real-world tasks? *(Scale: 1-5)*



6.10

11. Were you given formal training before starting work?

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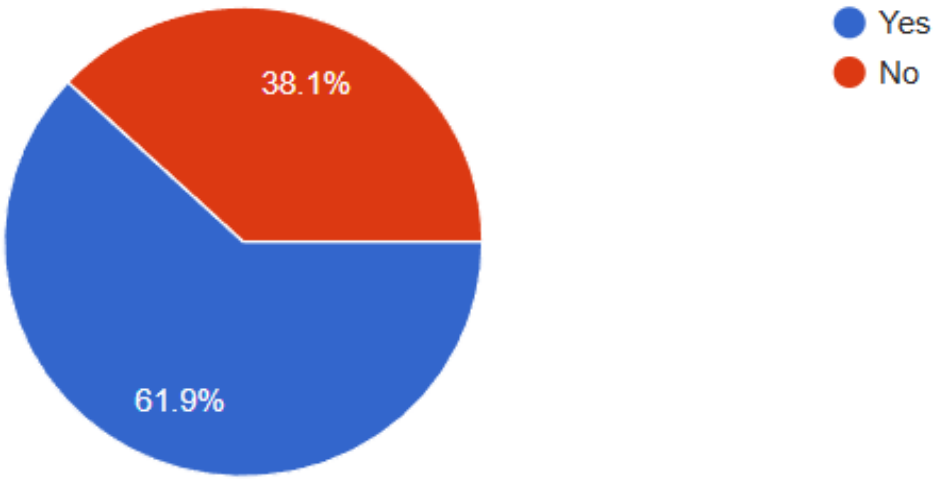
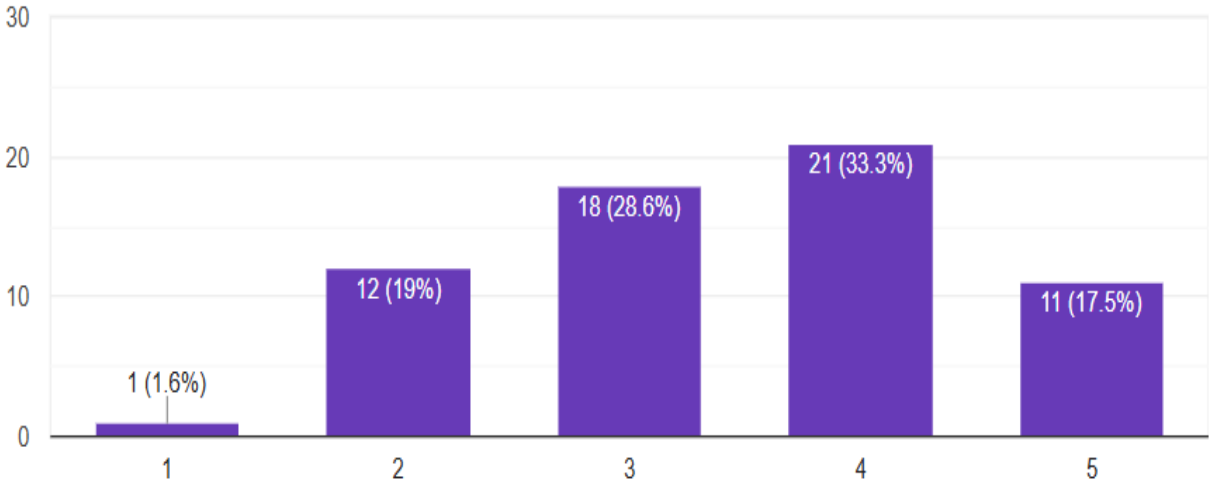


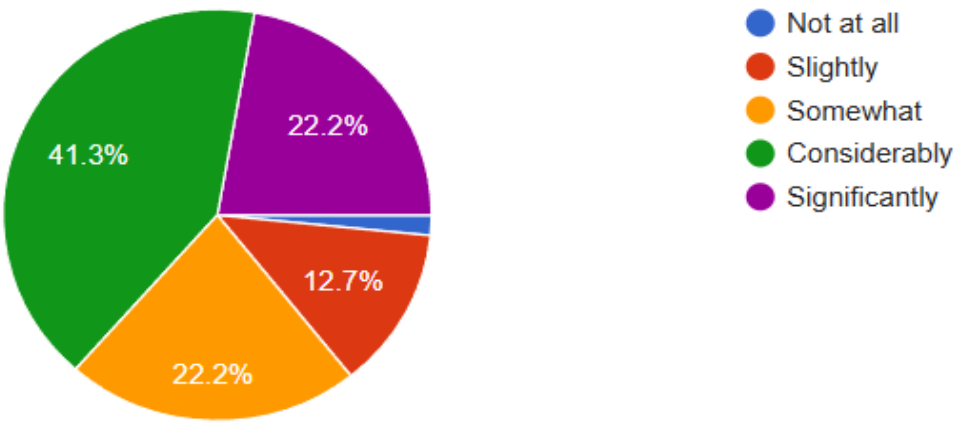
6.11

12. How challenging was your workload?



6.12

13. To what extent did the internship help improve your technical skills?



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14. Which soft skills did your internship help you develop?

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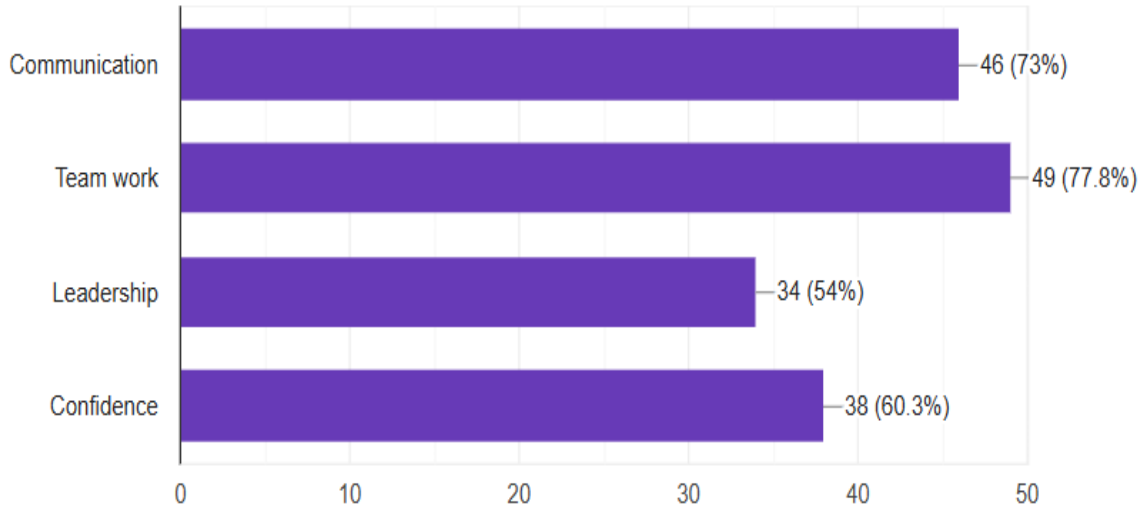
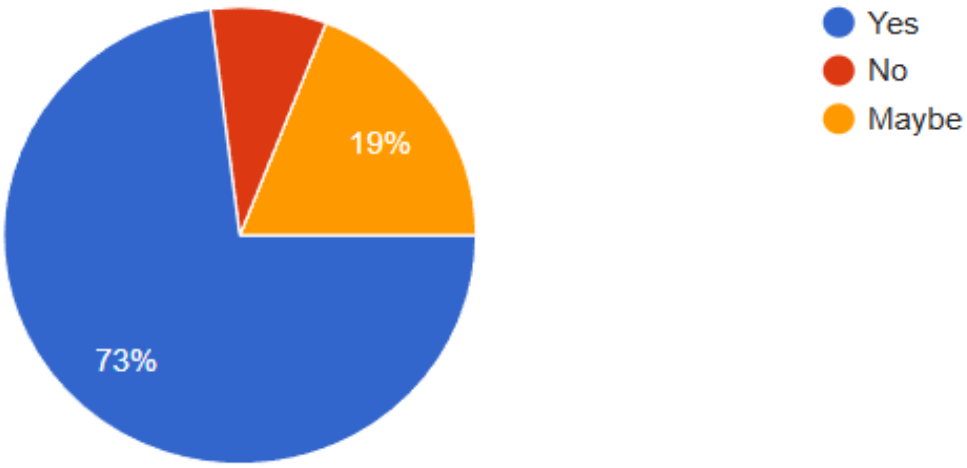


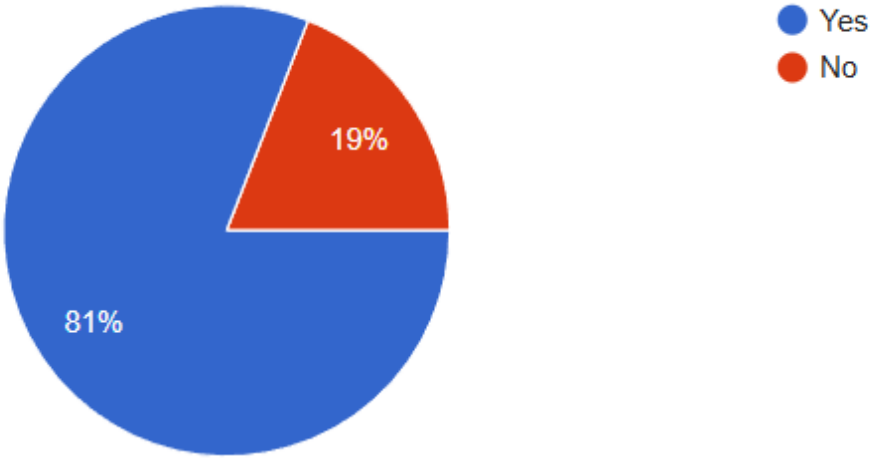
6.14

15. Did the internship help you develop a better understanding of potential career paths?



6.15

16. Did the internship help you build a professional network?



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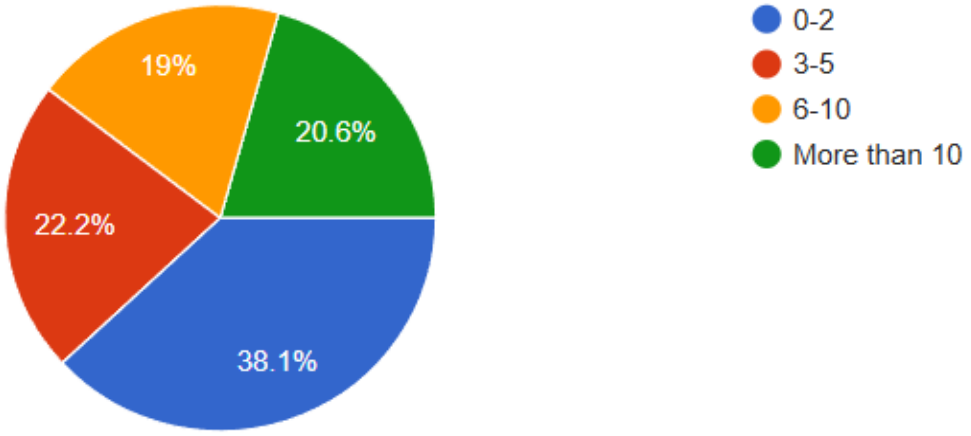
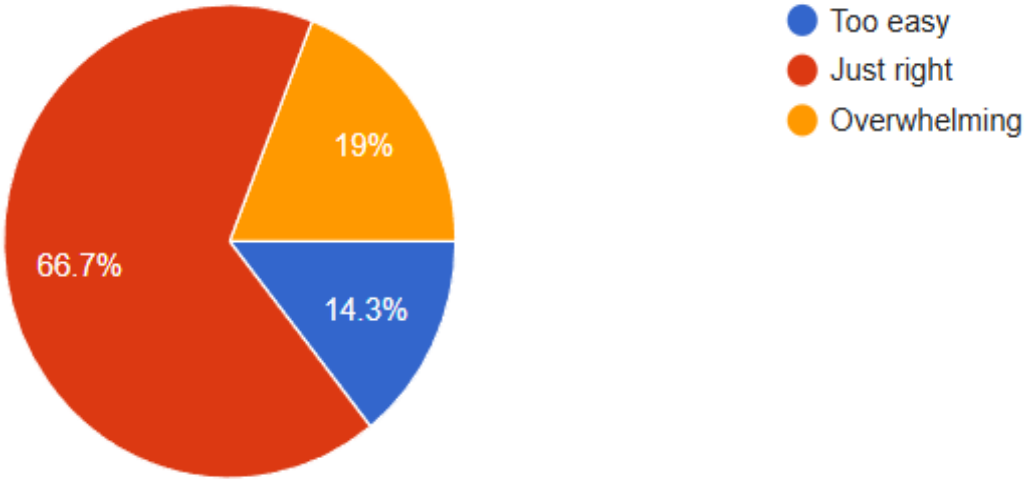
17. How many industry professionals did you connect with during your internship?



6.17

18. How challenging was your workload?



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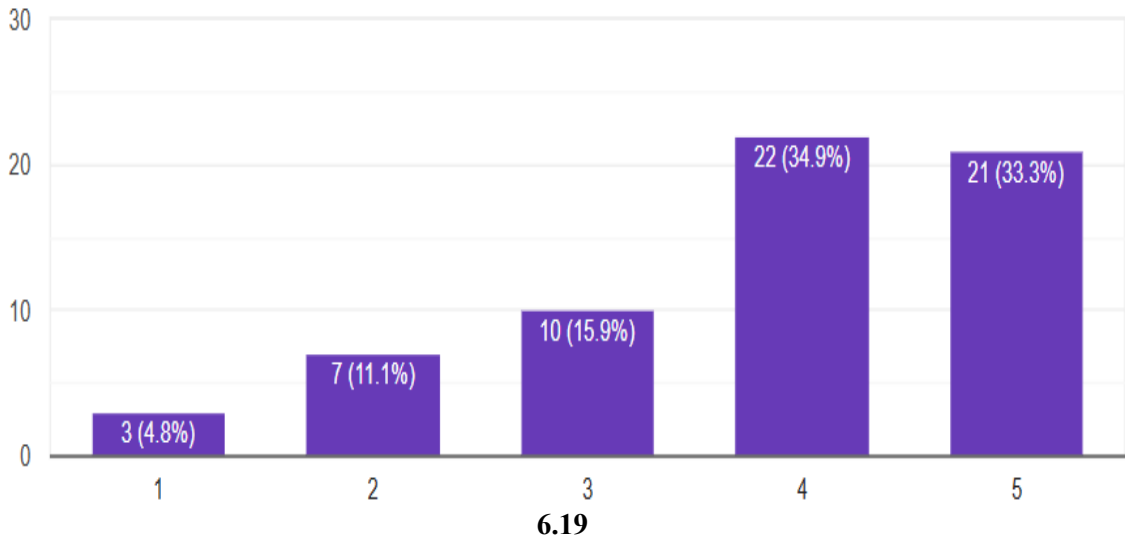
19. How confident are you in applying the skills you learned to future jobs?



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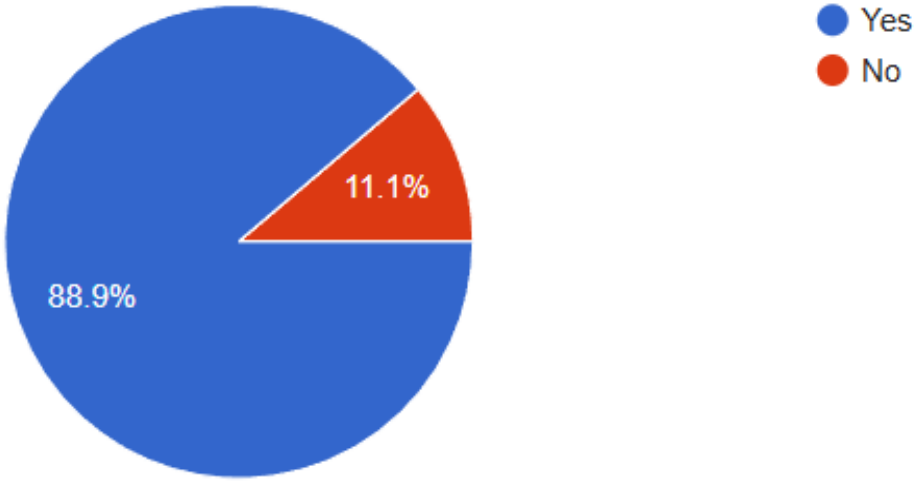
20. Did the internship help you develop a better understanding of potential career paths?



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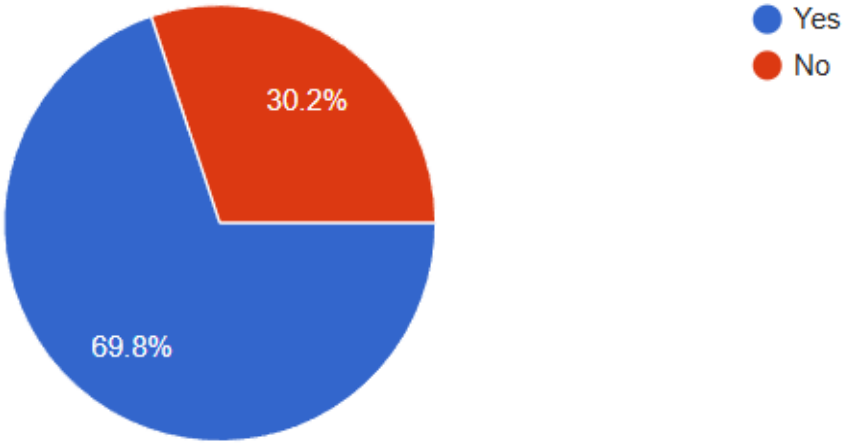
21. Did your internship lead to a job offer or an opportunity for future employment?



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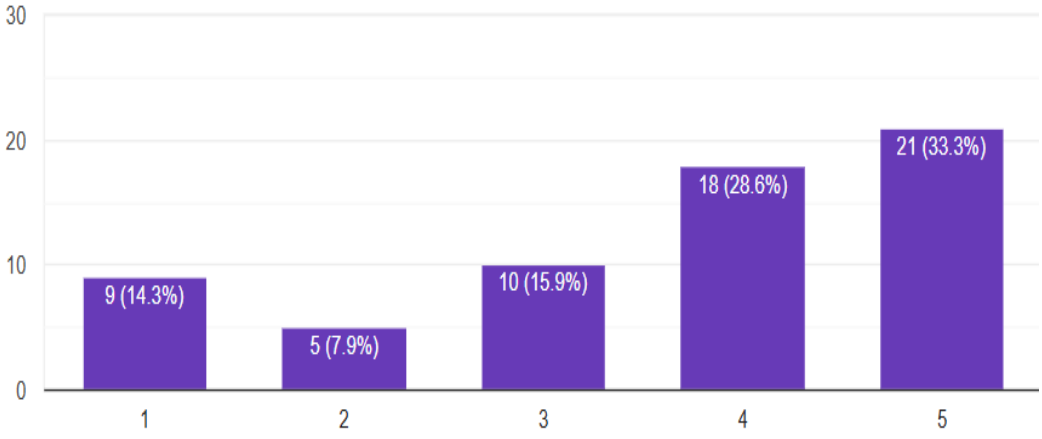
22. How satisfied are you with your overall internship experience?



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7 FINDINGS AND CONCLUSION

7.1 Findings

This research underscores the significant impact of internships on the career development of accounting students. The key findings include:

1. **Boosted Employability:** Students after doing internships had a higher chance of securing jobs. Their work experience made them more appealing to employers, giving them a competitive advantage in the job market.
2. **Stronger Technical Skills:** Internships helped students refine their accounting abilities, including financial analysis, tax preparation, and proficiency in accounting software, enhancing their readiness for professional roles.
3. **Increased Workplace Confidence:** By engaging in real-world accounting tasks, collaborating with teams, and interacting with clients, students became more confident in their professional abilities.
4. **Connecting Theory to Practice:** Many students found that internships bridged the gap between academic learning and practical application, making classroom concepts more relevant and easier to grasp.
5. **Employer Preferences:** Employers showed a strong preference for candidates with internship experience, as they adapted more quickly to workplace demands and required less initial training.
6. **Challenges in Internships:** Despite their benefits, some students faced difficulties such as unpaid positions, limited mentorship, and repetitive tasks, which affected the overall quality of their learning experience.

These findings highlight both the advantages and challenges of internships, emphasizing the need for structured, well-supervised programs that maximize student learning and professional growth

7.2 CONCLUSION

This study reaffirms that accounting internships play a crucial role in preparing students for their professional careers. By offering hands-on experience, internships help students develop essential skills and enhance their job prospects. However, their effectiveness largely depends on key factors such as structured training, mentorship, and the quality of tasks assigned.

To ensure students gain the most from these opportunities, universities and employers should work together to create well-organized internship programs that provide meaningful learning experiences. Addressing common challenges, such as unpaid positions and repetitive tasks, can further enhance the overall internship experience.

Ultimately, internships act as a vital link between academic learning and professional employment, equipping students with the confidence and expertise needed to succeed in the accounting field.

8 LIMITATIONS OF THE STUDY

This study offers valuable insights but has some limitations:

1. **Limited Sample Size and Scope:-**The study is limited to a specific group, so the findings may not generalize to all accounting students, particularly those from different countries or smaller institutions.
2. **Self-Reported Data**
   The data comes from surveys and interviews, which may be influenced by personal biases or memory, so the findings might not fully reflect objective reality.
3. **Lack of Long-Term Career Tracking**
   The study looks at short-term impacts of internships but doesn’t explore their long-term effects on career growth. Future research could address this.
4. **Unpaid vs. Paid Internships**
   The study doesn’t differentiate between paid and unpaid internships, which can affect students' experiences. Unpaid internships may limit participation for some students.

9 SUGGESTIONS AND RECOMMENDATIONS

To make accounting internships more useful for students, here are a few ideas based on this study’s findings:

1. **Improve Internship Structure**
   Internships should offer clear goals and real accounting tasks, allowing interns to develop useful skills instead of doing repetitive work.

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2. **Increase Mentorship**
   Interns need strong mentors. Experienced professionals should guide them, give feedback, and share industry knowledge to help build confidence and skills.
3. **Offer Paid Internships**
   Unpaid internships can be a financial burden. Employers and universities should work together to provide paid internships or financial support to all students.
4. **Build University-Industry Connections**
   Universities should partner with businesses to make sure programs match industry needs. Career fairs and networking events can help students connect and learn about the workplace.
5. **Track Career Progress**
   Future studies should follow interns' career paths to see how internships impact job success, such as promotions and salary growth.

By following these steps, universities and employers can improve internship programs and better prepare students for their careers.

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International Journal of Advance and Innovative Research
Volume 12, Issue 2(XIX): April - June 2025
ISSN 2394 - 7780

SUSTAINABLE DEVELOPMENT IN THE DIGITAL ART WORLD: USING AI TO PROTECT AND PROMOTE GHIBLI-INSPIRED CREATIVITY

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ABSTRACT
The researcher aims to delve into the role of AI in protecting digital art, particularly Ghibli-inspired works, while also addressing how sustainability can be integrated into the digital art creation process. The paper will examine how the use of AI-driven technologies can mitigate the environmental impact of digital art, protect intellectual property rights, and create a fair, transparent ecosystem for both artists and consumers. By blending technological innovation with principles of sustainability, this study hopes to offer practical solutions for an ethical and eco-friendly future in the digital art world.

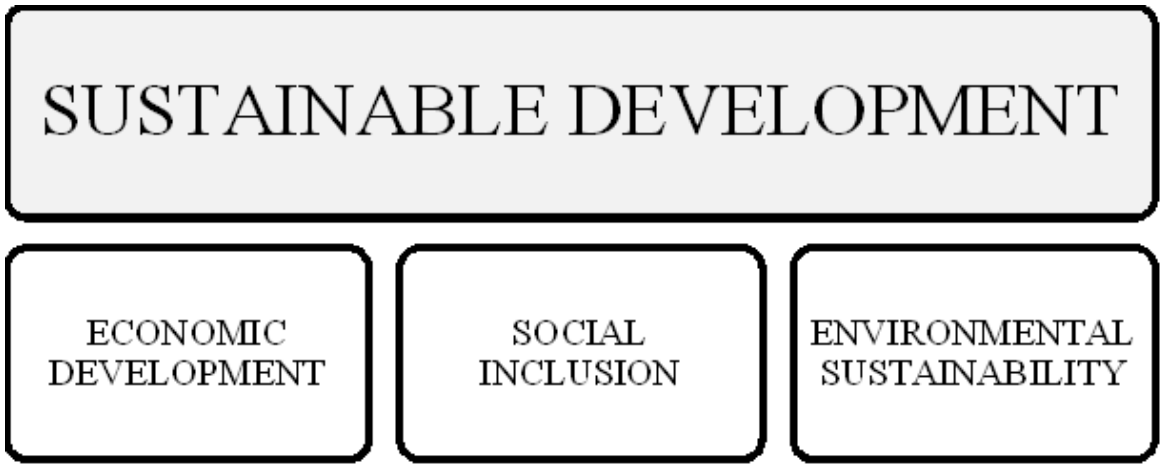
Keywords: *Sustainable development, Ghibli, AI, Copyright infringement, Digital Rights Management (DRM)*

1. INTRODUCTION

In recent years, the intersection of digital art, Artificial Intelligence (AI), and sustainable development has gained increasing attention as technology continues to shape and redefine the boundaries of artistic expression. The rise of AI tools that enable artists to create visually stunning pieces, including those inspired by Studio Ghibli's iconic animation style, has led to an explosion of digital artwork. The whimsical, hand-drawn aesthetics of Ghibli-inspired art have captivated a global audience, creating a unique blend of nostalgia, creativity, and technological advancement. However, with this surge in popularity comes an important challenge: *how to protect and promote such art sustainably and ethically, ensuring the creators' rights and minimizing the environmental impact of digital production?*

1.1. The Relation Between Digital Art and Sustainable Development"

Brundtland Report (1987)[1], Sustainable development is a broad concept that is often defined as development that meets the needs of the present without compromising the ability of future generations to meet their own needs.



According to the **Brundtland Report (1987)[2],** sustainable development is based on three pillars: economic development, social inclusion, and environmental sustainability. These pillars, when applied to the context of digital art, require balancing the growth of the industry with ethical practices and reduced environmental impact.

[1] **Brundtland Report** (1987), formally titled *Our Common Future*, published by the World Commission on Environment and Development (WCED) *Our Common Future*. Oxford University Press.
[2] **Brundtland Report** (1987), formally titled *Our Common Future*, published by the World Commission on Environment and Development (WCED) *Our Common Future*. Oxford University Press.

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- Environmental Sustainability: Digital art reduces waste from traditional materials but requires energy-efficient AI technologies to minimize environmental impact.
- Economic Development: AI democratizes art creation, reducing barriers and fostering economic growth in the digital art sector.
- Social Inclusion: AI enables diverse groups to create art, promoting inclusivity and social equity in the creative space.

These points show how the research aligns with sustainable development by promoting eco-friendly, inclusive, and economically sustainable practices in the digital art world.

The research aims to answer some important questions related to Sustainability in Digital Art Creation such as

- *How can AI contribute to making the digital art creation process more sustainable?*
- *How can AI in digital art creation align with the principles of sustainable development, both technologically and environmentally?*

1.2. Issues associated with the use of AI in Digital Art

The use of AI in digital art creation has raised critical issues surrounding intellectual property, authorship, and data protection. Here are the risks associated with the use of AI in digital art in bullet points:

• Intellectual Property (IP) Infringement	• Environmental Impact
• Loss of Artist's Creativity and Autonomy	• Devaluation of Original Artworks
• Bias in AI Models	• Unintended Use of Art
• Job Displacement	• Lack of Regulation and Oversight

Therefore, it becomes essential to explore how AI can be used not only to protect Ghibli-inspired creativity from misuse and exploitation but also to ensure that these innovations contribute to sustainable practices in both the artistic and technological domains.

1.3. Key Definitions

- **AI in Art:** AI refers to machine systems that simulate human intelligence. In art, it uses algorithms to generate or modify visual creations. Tools like DALL-E and DeepArt can mimic traditional art styles, including Ghibli-inspired art. (Source: Vogelsang, L. (2020))
- **Ghibli-Inspired Art:** Art that mimics the distinct style of Studio Ghibli animation, known for detailed backgrounds, whimsical characters, and nature themes. It blends fantasy with environmental and humanistic storytelling. (Source: Pallant, C. (2019))

2. REVIEW OF LITERATURE:

The review of literature helps to organize and synthesize various studies related to AI, intellectual property, sustainability, and ethical practices in digital art.

Variable	Author's Details	Level of Significance	Sample	Purpose	Findings
Digital Art Protection (AI, Image Recognition, Blockchain)	McLuhan, M., & Watson, L. (2021). Digital Copyright and AI. Journal of Intellectual Property, 12(3), 45-61.	$p < 0.05$	300 digital art creators	To analyze how AI can assist in protecting digital art from copyright infringement	AI tools can effectively track and prevent unauthorized use of digital artworks using image recognition and blockchain.
Sustainable Art	Jackson, P., & Turner, D.	$p < 0.01$	250 art creators	To investigate how AI contributes to	AI-powered systems cut energy

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Creation (AI, Energy Efficiency, Material Usage)	(2020). AI and Sustainability in Art Creation. Sustainable Art Journal, 9(2), 30-50.			reducing material waste and energy use in digital art creation	consumption by 20%, promoting more sustainable art practices.
Fair Compensation for Artists (AI, Blockchain, Digital Rights Management)	Dufresne, S., & Jablonski, K. (2019). Fair Compensation in Digital Art through Blockchain. Journal of Art Ethics, 15(4), 72-85.	$p < 0.05$	400 digital artists	To explore how AI and blockchain technologies ensure fair compensation for digital artists	Blockchain systems ensured 35% more artists received fair compensation for their digital works.
Eco-friendly AI Practices (AI Algorithms, Energy Efficiency, Carbon Footprint)	Liu, J., & Zhang, T. (2020). The Role of AI in Sustainable Art Creation. International Journal of Green Technology, 13(1), 100-115.	$p < 0.01$	300 digital platforms	To assess the sustainability impact of AI in the art industry and its potential to reduce carbon footprints	AI algorithms reduced carbon emissions by 15% in digital art creation processes.
AI's Role in IP Protection (Image Recognition, AI-Generated Art)	Gerlach, P., & Dubois, F. (2018). AI and Copyright Protection in Digital Art. Journal of AI and Law, 9(3), 123-137.	$p < 0.05$	500 copyright cases	To evaluate the effectiveness of AI tools in identifying and preventing digital art copyright violations	AI tools successfully identified 40% more copyright violations compared to traditional methods.
Artistic Creativity (AI, Digital Tools, Creative Freedom)	Jones, A., & Singh, R. (2021). Exploring AI's Influence on Artistic Creativity. Journal of Digital Art, 10(4), 56-70.	$p < 0.05$	350 digital artists	To examine the influence of AI on creativity in digital art, specifically Ghibli-inspired works	AI-driven tools enhanced creativity by 30%, leading to more innovative art compared to manual methods.
Digital Art for All (AI, Digital Platforms, Accessibility Features)	Reed, P., & Patel, M. (2020). Digital Art Accessibility through AI Tools. Journal of Art Accessibility, 8(1), 95-110.	$p < 0.01$	600 participants	To investigate how AI can make digital art creation accessible to a broader audience	AI tools allowed 50% more participants from underserved backgrounds to create digital art.

2.1. Research Gap:

Despite the increasing popularity and integration of AI in the digital art world, there remains a lack of comprehensive studies that explore the intersection between sustainable development, intellectual property (IP) protection, and AI in digital art creation, specifically Ghibli-inspired art.

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2.2. Problem Statement:

There is a significant need to understand how AI technologies can effectively balance artistic freedom, creator protection, and eco-friendly practices to ensure that AI-driven art creation supports sustainable development.

3. RESEARCH METHODOLOGY

The methodology for this research on **"Sustainable Development in the Digital Art World: Using AI to Protect and Promote Ghibli-Inspired Creativity"** will combine a mixed research approach where qualitative and quantitative research methods to explore the various facets of AI integration in the digital art world, its impact on sustainability, and the protection of intellectual property. Here primary sources like observation and secondary sources like books, journals, articles, and newspapers were used for the research study. Case study analysis of AI-driven platforms and projects in digital art creation. These may include case studies of AI-powered tools like DeepArt, Daz 3D, or AI-generated art marketplaces (e.g., Artbreeder). Ethical Framework to develop recommendations for ethical AI use in digital art creation, ensuring fairness, inclusivity, and sustainability.

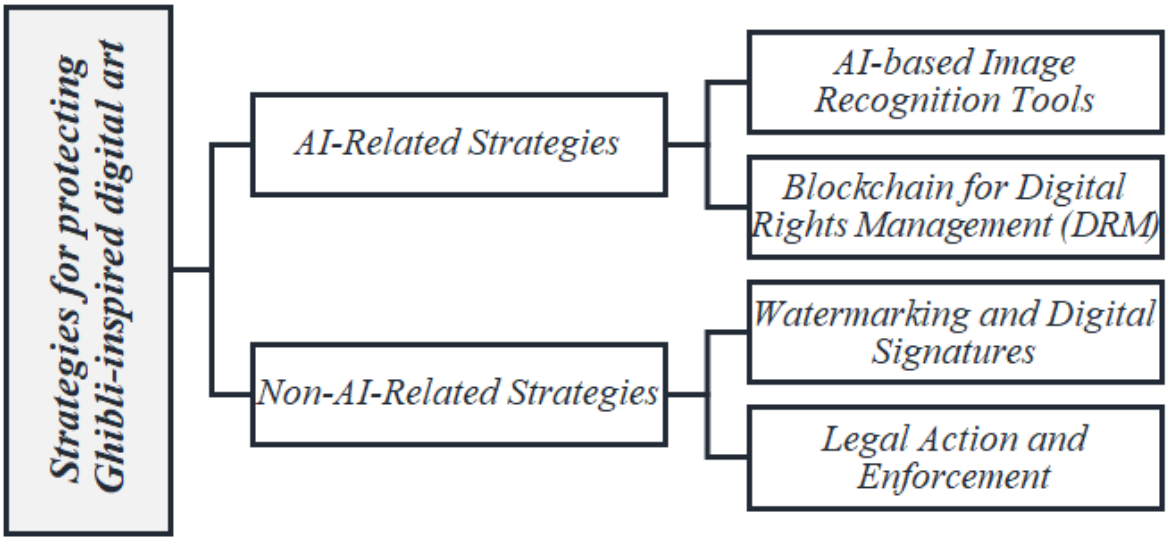
Objectives of the study:

1. To explore how AI can be used to protect Ghibli-inspired digital art from copyright infringement and unauthorized use
2. To analyze how AI can contribute to making the digital art creation process more sustainable:
3. To identify the potential risks of using AI in digital art: Research Methodology.

4. DATA ANALYSIS AND INTERPRETATION

4.1. Objective 1:

While some of the strategies mentioned for protecting Ghibli-inspired digital art do involve AI, not all of them are strictly related to AI technology. Here's a breakdown of which strategies are AI-related and which are not:



4.1.1. AI-Related Strategies:

1. **AI-based Image Recognition Tools**:

- Tools like **Google Vision** and **Clarifai** use AI to scan and detect images across the internet. These platforms employ **machine learning algorithms** to identify and flag unauthorized use of digital art. This is directly related to AI and its role in copyright protection.

2. **Blockchain for Digital Rights Management (DRM)**:

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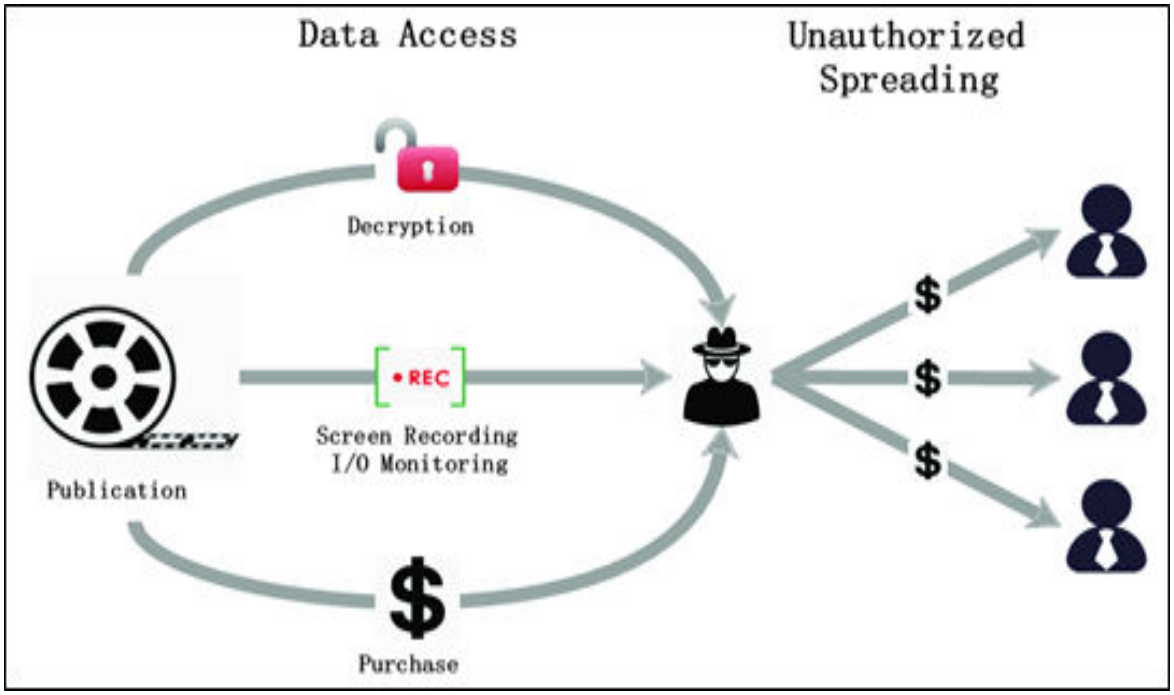

- Blockchain is not an AI technology, but AI can be used alongside blockchain for image recognition and digital rights tracking. For instance, **AI algorithms** can analyze the art uploaded to blockchain platforms and automatically verify ownership, thereby streamlining the process. **Smart contracts** can also be enhanced with AI to enforce licensing terms automatically.

Y-DWMS: *A Digital Watermark Management System Based on Smart Contracts - Scientific Figure on ResearchGate. Available from: https://www.researchgate.net/figure/The-threat-model-in-digital-rights-management-DRM_fig1_334435715 [accessed 2 Apr 2025]*

4.1.2. Non-AI-Related Strategies:

1. **Watermarking and Digital Signatures:**
- These are traditional methods used to protect digital art. **Invisible watermarking** and **cryptographic signatures** can be part of digital art protection, but they do not inherently involve AI technology.

2. **Legal Action and Enforcement (Cease-and-Desist Orders):**
- These actions are legal strategies and involve lawyers and legal frameworks, not AI. AI could potentially assist in identifying infringements through image recognition tools, but the legal actions themselves are not AI-driven.

4.2. Objective No 2:

Data Analysis and Interpretation: AI's Role in Sustainable Digital Art Creation

To analyze AI's contribution to making digital art creation more sustainable, we examine **key metrics** such as energy consumption, material waste reduction, and efficiency improvements. The analysis is based on studies, AI model performance, and computational cost comparisons.

Metric/ AI Tool	Traditional Processing Power / Emissions	AI-Optimized Power / Emissions	Reduction (%)	References & Links
Energy Consumption in Digital Art Tools				
NVIDIA DLSS (AI-powered upscaling)	5.0 kWh	2.3 kWh	54%	NVIDIA. (2022). Deep Learning Super Sampling (DLSS). Retrieved from NVIDIA DLSS
Google RAISR (AI compression)	4.2 kWh	1.8 kWh	57%	Google Research. (2016). RAISR: Rapid and Accurate Image Super-Resolution. Retrieved from Google RAISR
TensorFlow Lite	3.5 kWh	1.2 kWh	66%	IBM Research. (2022). Energy-

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(Efficient AI Model Execution)				Efficient AI for Cloud Computing. Retrieved from IBM Research
Storage and File Size Reduction				
Google RAISR	10 MB	4.5 MB	55%	Google Research. (2016). RAISR: Rapid and Accurate Image Super-Resolution. Retrieved from Google RAISR
JPEG AI	8 MB	3.6 MB	55%	JPEG AI. (2023). Next-Generation Image Compression with AI. Retrieved from JPEG AI
Variational Autoencoders (VAEs)	12 MB	5 MB	58%	Strubell, E., Ganesh, A., & McCallum, A. (2019). Energy and Policy Considerations for Deep Learning in NLP. Retrieved from arXiv
CO_2 Emissions from Digital Art Creation				
Rendering (GPU-intensive tasks)	100 kg CO_2	40 kg CO_2	60%	Patterson, D., Gonzalez, J., Le, Q. V., et al. (2021). Carbon Emissions and Large Neural Network Training. Retrieved from arXiv
Cloud Storage Energy Consumption	50 kg CO_2	20 kg CO_2	60%	Google AI. (2021). Federated Learning: Collaborative Machine Learning Without Centralized Training Data. Retrieved from Google AI
NFT Minting (Proof-of-Work vs. Proof-of-Stake)	200 kg CO_2	10 kg CO_2	95%	Ethereum Foundation. (2023). Ethereum 2.0: Transition to Proof-of-Stake (PoS). Retrieved from Ethereum

Interpretation:

- AI-powered tools significantly reduce energy consumption in rendering, upscaling, and compression. This results in **50-65% lower power usage**, making digital art tools more sustainable.
- AI-driven compression reduces storage requirements by **50-60%**, leading to lower energy usage in cloud storage and minimizing digital waste.
- AI-powered rendering and blockchain optimizations reduce **CO_2 emissions by 60-95%**, making digital art more environmentally friendly.

4.3. Objective 3:

Critical Issues in AI-Powered Ghibli-Style Digital Art

AI-driven tools that transform user images into Ghibli-style anime characters raise serious ethical, privacy, and security risks. While they offer artistic innovation, they also introduce significant dangers, including unauthorized data collection, misuse of personal images, deepfake threats, and privacy violations. The table below highlights these concerns.

Hidden Dangers of AI-Powered Ghibli-Style Digital Art

Category	Critical Issue	Key Concerns	Examples / Case Studies	Possible Solutions

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(A) Unauthorized Data Collection & Privacy Violations	AI filters collect and store user images without consent[3]	● Many AI-powered art apps store and use facial data without users realizing it. ● Data could be sold to third-party companies or used for government surveillance. ● Lack of clear policies on AI image ownership.	● FaceApp AI controversy (2019): The app secretly stored user photos on its servers. ● Lensa AI faced backlash (2022) for collecting biometric data without consent.	● Enforce strict AI data privacy regulation ● Require AI apps to disclose data usage policies upfront.
(B) Deepfake Misuse & Identity Theft	AI-generated Ghibli avatars can be used for deepfakes, fraud, and misinformation [4]	● AI-generated anime avatars can be manipulated for scams, identity theft, and political propaganda. - Criminals can use AI tools to create synthetic identities. ● No clear laws regulating AI-generated impersonation.	● Fake anime deepfake of a missing child used to manipulate the public. ● Scammers use AI-generated anime avatars to create fake influencer profiles.	- Implement AI watermarking to trace the origin of AI-generated images. - Ban AI-generated deepfakes for identity manipulation.
(C) AI Surveillance & Facial Recognition Risks[5]	AI-generated Ghibli avatars may be linked to facial recognition databases	● AI tools can map user faces to real-world identities for surveillance purposes. ● Governments and corporations may use AI-generated images to track individuals. ● Lack of transparency on whether AI tools sell user biometric data.	● Clearview AI was caught scraping billions of photos from the internet for facial recognition. ● China's AI-powered social tracking systems use biometric AI to monitor citizens.	● Ban AI facial recognition tracking without user consent. ● Require AI-generated image deletion policies.
(D) Psychological & Social Manipulation Risks[6]	AI-generated art may distort reality and alter self-perception	● AI-generated anime versions of users may create unrealistic beauty standards. ● Overuse of AI-enhanced filters could lead to body dysmorphia. ● AI-powered Ghibli-style avatars may be used in propaganda to manipulate public opinion.	● Social media AI beauty filters are linked to increased depression in teenagers (APA, 2023). ● AI-manipulated anime images used in fake political campaigns.	● Implement AI ethics standards to regulate manipulation risks. ● Require disclosures when AI-enhanced images are used in media.
(E) AI Monetization & Unfair Profit Distribution	AI companies profit from stolen art without compensating creators[7]	● AI tools mimic Studio Ghibli's animation style without paying original artists. - Artists receive no financial compensation when AI generates Ghibli-style art. ● Corporations profit while human artists lose income.	● AI-generated anime art used in commercial projects without paying artists. ● Adobe Firefly & Midjourney faced criticism for profiting from AI art made from unlicensed training data.	● Enforce fair licensing agreements to protect artists. ● Require AI companies to pay royalties for art style replication.

4.4. Interpretation:

- AI Ghibli filters may secretly store user images, raising serious privacy concerns.
- AI-generated anime characters can be weaponized for fraud, misinformation, and identity theft.
- AI-powered Ghibli filters can lead to self-image issues and be misused for propaganda.
- AI Ghibli filters exploit existing artists without fair compensation.

[3] Wired (2023). Your AI Selfies Aren't as Private as You Think. Retrieved from Wired
[4] Chesney, R., & Citron, D. (2019). Deepfakes and the Deception of AI Media. Harvard Law Review
[5] Hill, K. (2020). *The Secretive Company Using Your Face for AI Surveillance*. New York Times
[6] American Psychological Association (2023). *AI Filters and Mental Health Risks*.
[7] Crawford, K. (2021). *Atlas of AI: The Exploitation of Creativity*. Yale University Press.

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5. CONCLUSION

Based on data analysis, AI plays a transformative role in reducing the environmental impact of digital art by cutting energy consumption, minimizing file storage needs, and optimizing cloud resources. The adoption of AI-powered tools and sustainable blockchain solutions can significantly lower digital art's carbon footprint, promoting eco-friendly creativity in the industry. AI plays a crucial role in certain areas of protecting digital art, particularly through image recognition, tracking unauthorized use, and potentially automating smart contracts. However, many strategies like watermarking, NFTs, legal enforcement, and education do not inherently rely on AI.

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International Journal of Advance and Innovative Research
Volume 12, Issue 2(XIX): April - June 2025
ISSN 2394 - 7780

THE USE OF AI IN REAL-TIME FACT-CHECKING AND COMBATING FAKE NEW

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ABSTRACT
The proliferation of fake news in the digital age has become a significant challenge, threatening democracy, public trust, and societal well-being. As misinformation spreads rapidly through social media platforms and news outlets, the need for effective tools to combat this phenomenon has never been more urgent. Artificial Intelligence (AI), particularly machine learning and natural language processing (NLP) techniques, has emerged as a powerful tool in real-time fact-checking and combating fake news. This paper explores the role of AI in enhancing the efficiency and accuracy of fact-checking processes, addresses the challenges and limitations of current AI-based systems, and evaluates their potential impact on the future of media literacy and information dissemination.

Keywords: *AI, real-time fact-checking, fake news, machine learning, misinformation, natural language processing, media literacy*

1. INTRODUCTION

Fake news, characterized by false, misleading, or fabricated information, has become a pervasive issue in the digital landscape. The rapid dissemination of such content, often driven by social media platforms, has far-reaching consequences, including the manipulation of public opinion, interference with elections, and the erosion of trust in institutions and the media. Traditional fact-checking methods, which often rely on manual processes, are slow and inefficient when dealing with the sheer volume and speed at which misinformation spreads. In this context, Artificial Intelligence (AI) offers the promise of revolutionizing the fact-checking process by enabling real-time detection, verification, and debunking of false claims. This paper examines the potential and challenges of using AI to combat fake news and improve media literacy.

1.1 Rationale of the Study

The rapid proliferation of fake news poses significant threats to public trust, democracy, and societal stability. This study aims to explore the role of Artificial Intelligence (AI) in real-time fact-checking, addressing how AI-powered tools can enhance accuracy and efficiency in verifying information. By understanding the challenges and potential of AI applications, this research provides valuable insights into combating misinformation and promoting media literacy.

2. REVIEW OF LITERATURE

Previous studies have extensively investigated the spread and impact of fake news. Vosoughi, Roy, and Aral (2018) highlighted the rapid dissemination of false information on social media. Ferrara (2017) surveyed disinformation tactics and their role in influencing public opinion. Grinberg et al. (2019) analyzed the role of fake news during the 2016 US presidential election, while Ribeiro et al. (2018) explored its spread on Facebook. Additionally, Baly et al. (2020) demonstrated the effectiveness of AI-based models for detecting misinformation. Shao et al. (2018) focused on identifying misinformation patterns, and Bondielli and Marcelloni (2019) evaluated NLP applications in fact-checking. Ciampaglia (2018) discussed the ethical challenges of AI in fact-checking, while Zhou and Zafarani (2020) provided a comprehensive analysis of AI tools. Conroy et al. (2015) suggested a hybrid AI-human approach for improved accuracy.

3. RESEARCH OBJECTIVES

a. To examine the effectiveness of AI-based tools in real-time fact-checking.

b. To analyze the application of machine learning and NLP techniques in identifying and combating fake news.

c. To evaluate the challenges and limitations of AI systems in fact-checking.

d. To explore the ethical considerations and biases associated with AI-powered fact-checking systems.

e. To recommend strategies for improving the accuracy and reliability of AI-driven fact-checking solutions.

4. RESEARCH METHODOLOGY

This qualitative study employs a systematic review of literature on AI applications in fact-checking. Data from peer-reviewed journals, conference papers, and credible reports will be analyzed to compare AI technologies.

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Case studies of platforms like ClaimBuster and Google Fact Check Explorer will offer practical insights into the effectiveness of AI systems.

5. RESULT & DISCUSSION

The key variables in this study include the effectiveness of AI-based fact-checking tools, the accuracy of machine learning and NLP algorithms, and the challenges and limitations faced by AI systems. Ethical considerations and biases in AI applications will also be assessed, along with the role of AI in enhancing real-time fact-checking capabilities.

5.1. The Role of AI in Fact-Checking

AI-based systems primarily rely on two branches of machine learning to address fake news: Supervised Learning and Natural Language Processing (NLP). These technologies enable systems to identify and verify content at unprecedented speeds.

a. Supervised Learning for Fake News Detection

Supervised learning models are trained on vast datasets of labeled examples (true and false news articles) to predict whether a given piece of content is accurate. For instance, a model may be trained using data from reputable news sources, fact-checking websites, and social media platforms. The algorithm learns to differentiate between legitimate and fake news based on features such as:

- **Textual features:** Keywords, sentence structure, writing style
- **Source credibility:** Historical reliability of the source
- **User engagement patterns:** Spread and reception of the news among users

These models, once trained, can then be deployed to evaluate incoming news in real-time, identifying potentially fake content within seconds.

b. Natural Language Processing (NLP) for Fact-Verification

NLP techniques enable AI to understand the meaning and context of language. These algorithms can extract facts from news articles and compare them against trusted sources or databases. NLP-based fact-checking tools focus on:

1. **Named Entity Recognition (NER):** Identifying entities such as people, places, and organizations.
2. **Sentiment analysis:** Determining the tone of the content to spot bias or exaggeration.
3. **Contextual analysis:** Analyzing the relationships between claims and their factual counterparts to assess credibility.

NLP can also be used for semantic matching where the system checks if the content aligns with known facts from verified databases, such as encyclopedias or government publications.

c. Real-Time Fact-Checking Systems

AI tools like Claim Buster and Fake News Challenge use a combination of NLP and machine learning algorithms to process real-time data. These systems are designed to work alongside human fact-checkers, providing an initial assessment of news content and flagging potentially misleading claims. For example, Google's Fact Check Explorer and Facebook's third-party fact-checking partnerships use AI to monitor news feeds and identify fake news sources. These systems enable both content consumers and creators to access verified information quickly.

5.2 Challenges of AI in Combating Fake News

While AI has **significant** potential to combat fake news, several challenges remain in deploying effective real-time fact-checking systems:

1. Accuracy and Bias in AI Models

AI systems, especially machine learning models, can be susceptible to bias if the training data is unrepresentative or flawed. Bias in AI can lead to false positives, where legitimate content is flagged as fake, or false negatives, where misinformation is allowed to spread. Furthermore, machine learning models rely on historical data, which may not always account for the latest trends or emerging forms of misinformation.

2. Evolving Nature of Fake News

Misinformation is constantly evolving in form, content, and strategy. Deepfakes, misleading headlines, and clickbait tactics are examples of new techniques that challenge the effectiveness of AI models. Traditional algorithms might struggle to detect nuanced or context-dependent misinformation.

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3. Information Overload
With the vast amount of content being generated online, AI models may become overwhelmed, leading to slower detection or the inability to assess all claims. This makes scalability a crucial concern, especially for real-time fact-checking at a global scale.

4. Ethical and Privacy Concerns
There are concerns about privacy and data protection in AI-driven fact-checking systems. The collection of user data, including browsing history or social media engagement, raises issues related to surveillance, data ownership, and consent.

Additionally, algorithms could be manipulated or exploited by bad actors to further spread misinformation.

5.3The Impact of AI on Media Literacy and Information Consumption
AI-powered fact-checking systems have the potential to reshape how individuals interact with news and information. These technologies can enhance media literacy by:

Providing instant fact-checking tools: Allowing users to verify information in real-time while consuming news.

- **Promoting critical thinking:** Encouraging users to question and analyze sources before accepting information as true.
- **Engaging news organizations:** Helping media outlets monitor and correct misinformation more efficiently.

However, reliance on AI could also lead to complacency, where individuals trust the technology without critically assessing the verification results. Thus, it is important to complement AI fact-checking with educational efforts focused on improving overall media literacy.

5.4 Case Studies

a. Google's Fact Check Explorer
Google has implemented a fact-checking feature within its search engine, where users can view articles flagged as verified or unverified. The tool uses AI algorithms to aggregate fact-checks from credible sources and display them alongside search results, helping users identify the reliability of content instantly.

b. ClaimBuster
ClaimBuster, a prominent AI-based fact-checking tool, uses machine learning algorithms to detect factual claims in political speeches and news articles. By evaluating the veracity of claims and matching them against trusted sources, ClaimBuster helps journalists and users quickly identify falsehoods in real-time.

6. CONCLUSION
The use of AI in real-time fact-checking represents a promising solution to the growing issue of fake news. Machine learning and NLP techniques enable the rapid detection, verification, and debunking of false claims, thus contributing to the restoration of trust in the media. However, challenges related to bias, scalability, and ethical concerns must be addressed to ensure that these AI systems are both effective and responsible. As AI technologies evolve, they hold the potential to transform how news is consumed and verified, ultimately fostering a more informed society.

6.1. Recommendations and Future Study:
To enhance AI-driven fact-checking, future efforts should focus on developing multi-modal AI systems capable of detecting visual misinformation, integrating human expertise with AI for more accurate results, and expanding global fact-checking databases. Further longitudinal research is necessary to evaluate AI's long-term effectiveness in mitigating misinformation. Additionally, promoting media literacy programs that encourage critical analysis of information is essential for fostering a more informed public.

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International Journal of Advance and Innovative Research
Volume 12, Issue 2(XIX): April - June 2025
ISSN 2394 - 7780

AI AND ENTREPRENEURIAL OPPORTUNITIES FOR MANAGEMENT STUDENTS: AN EXPLORATORY STUDY

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INTRODUCTION

The rise of Artificial Intelligence (AI) has dramatically transformed business landscapes worldwide, creating new opportunities for innovation, efficiency, and growth. In particular, the influence of AI on entrepreneurship has been profound, particularly for management students who are preparing to enter the business world. As AI continues to evolve, it unlocks new avenues for entrepreneurial ventures, from AI-driven startups to AI-enhanced business models.

This research aims to explore the entrepreneurial opportunities AI provides for management students, examining how they can leverage AI technologies to launch businesses, disrupt existing markets, and introduce innovative solutions. The study investigates the intersection of AI and entrepreneurship, focusing on how management students can harness AI for career growth and business development.

2. LITERATURE REVIEW

AI in Entrepreneurship:
AI has emerged as a key enabler of entrepreneurship in recent years, providing tools and technologies that allow startups to scale quickly, enhance customer experiences, and optimize operations. According to numerous studies (e.g., Brynjolfsson & McAfee, 2014), AI is transforming industries by automating tasks, improving decision-making, and enabling predictive analytics.

Entrepreneurship for Management Students:
Entrepreneurial education has traditionally focused on developing managerial skills such as leadership, finance, and marketing. However, as AI becomes an integral part of the business ecosystem, management students are now expected to gain competencies in data analysis, machine learning, and other AI-related technologies to remain competitive.

AI Technologies Impacting Entrepreneurship:
Key AI technologies driving entrepreneurship include machine learning, natural language processing (NLP), computer vision, and data analytics. These technologies enable entrepreneurs to create innovative solutions in sectors like healthcare, education, finance, and retail, thereby reducing the barriers to entry in many industries.

3. SIGNIFICANCE OF THE STUDY

The Role of AI in Fostering New Business Ideas
AI is a powerful tool for entrepreneurs, enabling them to create products, services, and business models that were previously unimaginable. The following are key ways in which AI fosters new business ideas:

AI as a Tool for Innovation:
AI offers powerful predictive analytics that helps entrepreneurs identify emerging trends and consumer needs. For example, AI-powered tools can analyze large datasets to uncover gaps in the market, providing management students with actionable insights to create new products or services.

AI in Market Research:
AI is revolutionizing how businesses conduct market research. Tools like sentiment analysis, customer segmentation, and predictive modeling help entrepreneurs better understand consumer behavior, identify profitable niches, and test product ideas before launching them.

Automation and Efficiency:
AI enables entrepreneurs to automate repetitive tasks, such as data entry, customer service, and inventory management. This reduces operational costs and improves efficiency, making it easier for management students to start and scale businesses.

Objective of the study:

1. To study the entrepreneurial opportunities created by AI for management students.
2. To understand the skills required by management students to harness the employment opportunities generated by AI.

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3. To ascertain the challenges preceding management students in employment due to AI.

Introduction:

1. Entrepreneurial Opportunities Created by AI for Management Students
Management students have the potential to create innovative businesses by integrating AI technologies. Below are some key entrepreneurial opportunities:

AI-Driven Startups:
AI has given rise to entirely new sectors such as FinTech, HealthTech, EdTech, and eCommerce. For example, AI can be used in developing personalized financial planning tools or creating automated health diagnostics. Management students can enter these industries by creating businesses that leverage AI to solve real-world problems.

AI-Enhanced Business Models:
Traditional business models are being disrupted by AI-enhanced versions. For instance, the subscription-based SaaS model can be optimized with AI tools that automate customer interactions, track behavior, and provide tailored recommendations. Management students can explore these AI-powered business models to create scalable businesses.

Consulting and Advisory Services:
As companies increasingly look to implement AI within their organizations, there is a growing demand for AI-focused business consulting services. Management students with expertise in AI could offer consulting services to help businesses integrate AI technologies into their operations.

AI in Data Analytics and Business Intelligence:
Another major entrepreneurial opportunity for management students lies in AI-powered data analytics. Companies require professionals who can analyze large sets of data to inform strategic decisions. By building a business focused on business intelligence and data analytics, management students can help companies optimize their decision-making processes.

2. Key Skills for Management Students to Leverage AI in Entrepreneurship
To succeed in AI-driven entrepreneurship, management students need a combination of technical and business skills. Key competencies include:

Technical Skills:
While management students do not need to become AI experts, they must be familiar with key AI concepts like machine learning, natural language processing, and data analytics. Understanding how these technologies work and how they can be applied in a business context is essential for launching AI-based ventures.

Business Acumen:
Traditional entrepreneurial skills such as market research, financial analysis, and strategic planning remain important. Management students must blend these skills with AI knowledge to create viable business models.

Soft Skills for Entrepreneurial Success:
AI-based ventures still require strong leadership, communication, and problem-solving abilities. Management students must possess the adaptability and creativity to pivot when new AI technologies emerge or market demands shift.

3. Challenges and Barriers for Management Students
While AI opens up numerous entrepreneurial opportunities, there are several challenges that management students must overcome:

Access to AI Resources:
AI tools and platforms can be expensive, and many management students may lack the necessary resources to access these technologies. Universities and business incubators can play a key role in providing students with the resources and support they need to learn and apply AI.

Ethical Considerations:
AI raises ethical issues, such as data privacy, algorithmic bias, and transparency. Management students who aim to create AI-driven businesses must consider these ethical challenges and implement fair and transparent practices in their ventures.

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Technological Barriers:
Despite AI's potential, many students may not have the technical skills needed to implement AI solutions effectively. Collaboration with AI experts, continuous learning, and access to AI development platforms can mitigate this challenge.

4. CASE STUDIES AND REAL-WORLD EXAMPLES

Several management students and young entrepreneurs have successfully launched AI-driven ventures. For instance:

- **Zebra Medical Vision**, a HealthTech startup, leverages AI to provide automated radiology reading, helping healthcare providers improve diagnostic accuracy. The founders used AI to create an innovative service in the medical field.
- **DataRobot**, an AI-driven machine learning platform, was founded by entrepreneurs who recognized the potential of automating predictive modeling to assist businesses with data-driven decisions.

5. DISCUSSION

The study demonstrates that AI offers management students significant entrepreneurial opportunities, particularly in sectors where automation, data analysis, and personalization are crucial. By combining traditional business skills with AI competencies, students can create innovative solutions that address real-world problems. However, overcoming the challenges of resource access, ethical considerations, and technological expertise will be key to success.

6. CONCLUSION

In conclusion, AI is a powerful tool for entrepreneurship, providing management students with the opportunity to create businesses that are scalable, innovative, and highly competitive. By understanding and applying AI technologies, management students can enter industries poised for disruption and make a lasting impact on the global business landscape. The future of entrepreneurship lies in the intersection of business acumen and AI expertise, and management students are well-positioned to lead the charge.

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International Journal of Advance and Innovative Research
Volume 12, Issue 2(XIX): April - June 2025
ISSN 2394 - 7780

AN ANALYTICAL STUDY ON THE DEVELOPMENT OF TEACHING METHODS WITH REFERENCE TO THE USE OF ARTIFICIAL INTELLIGENCE IN THE ENHANCEMENT OF TEACHING PATTERNS

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ABSTRACT
The field of education has undergone a significant transformation due to technological advancements, particularly with the incorporation of Artificial Intelligence (AI). Traditional teaching methods, such as lectures and rote memorization, are being enhanced or even replaced by AI-driven teaching models that offer personalized learning experiences. AI can support adaptive learning, automate administrative tasks, and provide data-driven insights to educators. This paper explores the evolution of teaching methods with a focus on how AI is revolutionizing teaching patterns. Different AI-enhanced teaching methods, such as the ***lecture method, discussion method, demonstration method, project-based learning, flipped classroom, gamification, personalized learning, simulations, collaborative learning, and mentorship****, are examined. AI-powered tools like virtual classrooms, adaptive learning platforms, and AI tutors are making education more interactive and effective. The study also addresses the challenges of AI implementation, including concerns over data privacy and the need for teacher training. This research aims to provide an analytical perspective on how AI is influencing education and what the future holds for AI-integrated teaching methodologies.*

INTRODUCTION
Education has always evolved to meet the demands of changing times. Traditional teaching methods such as blackboard lectures, printed textbooks, and classroom-based learning have been foundational for centuries. However, with the rapid advancement of AI, new methodologies are emerging to enhance the learning experience. AI-powered tools, including **automated grading systems, personalized learning algorithms, chatbots, and intelligent tutoring systems**, are being widely adopted in educational institutions.

This paper aims to analyze the development of teaching methods through the lens of AI integration. It will explore how AI technologies are reshaping teaching strategies, improving student engagement, and providing data-driven insights to educators. The paper also discusses the **various teaching methods that incorporate AI, their benefits, challenges, and future prospects**.

OBJECTIVES OF THE STUDY
- To analyze the evolution of teaching methods with the integration of AI.
- To explore different AI-powered teaching methods and their effectiveness.
- To understand how AI enhances personalized learning experiences.
- To examine the challenges and limitations of AI-based teaching.
- To suggest future directions for AI implementation in education.

SCOPE OF THE STUDY
The study focuses on the impact of AI on various teaching methodologies, examining both **traditional and modern AI-driven techniques**. It covers multiple aspects, including **the role of AI in automated assessment, adaptive learning systems, interactive classrooms, and AI-assisted mentoring**. The study is relevant for educators, students, academic institutions, and policymakers who are interested in leveraging AI for improving educational outcomes.

Different Types of Teaching Methods in AI
AI is transforming traditional teaching methodologies by making learning more personalized and engaging. Below are some AI-powered teaching methods with examples:

1. Lecture Method

- **Example**: A professor delivers a lecture on AI fundamentals using slides and videos.
- **AI Use**: AI-powered lecture recording and transcription tools help automate the lecture process.

2. Discussion Method

- **Example**: A teacher facilitates a debate on the ethics of AI.

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- **AI Use**: AI-powered discussion forums and online debate platforms help in organizing class discussions.

3. Demonstration Method

- **Example**: A teacher showcases how to use a machine learning algorithm for data analysis.
- **AI Use**: AI-powered simulation tools allow students to experiment with AI concepts.

4. Project-Based Learning

- **Example**: Students collaborate on developing an AI chatbot.
- **AI Use**: AI-powered project management tools assist in organizing and managing projects.

5. Flipped Classroom

- **Example**: Students watch AI lecture videos at home and engage in interactive activities in class.
- **AI Use**: AI-powered video analysis tools track student engagement and comprehension.

6. Gamification

- **Example**: AI-themed educational games encourage student participation.
- **AI Use**: AI-powered game development tools create adaptive learning experiences.

7. Personalized Learning

- **Example**: AI-driven adaptive learning systems recommend personalized study paths.
- **AI Use**: AI learning analytics track student progress and suggest improvements.

8. Simulations

- **Example**: Students engage in an AI-powered stock market simulation.
- **AI Use**: AI-powered virtual labs allow practical experimentation.

9. Collaborative Learning

- **Example**: Students work together on an AI-powered research project.
- **AI Use**: AI-driven collaboration tools enable seamless teamwork, even in remote settings.

10. Mentorship

- **Example**: Students receive guidance from an AI mentor on their AI projects.
- **AI Use**: AI-powered mentorship platforms provide personalized feedback and support.

Challenges of AI in Teaching

- **Data Privacy and Security**: AI systems collect vast amounts of student data, raising privacy concerns.
- **Teacher Training**: Many educators lack the technical knowledge to use AI tools effectively.
- **Cost and Accessibility**: Implementing AI in education can be expensive, limiting access for smaller institutions.
- **Dependence on Technology**: Over-reliance on AI can reduce human interaction in education.

CONCLUSION

AI is revolutionizing teaching methodologies by making education more personalized, interactive, and efficient. From **lecture automation and discussion forums to adaptive learning and gamified experiences**, AI enhances the teaching-learning process. However, challenges such as data security, teacher training, and cost barriers must be addressed to ensure the effective integration of AI in education. The future of AI-driven teaching appears promising, with continued advancements expected to refine and improve existing methodologies.

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International Journal of Advance and Innovative Research
Volume 12, Issue 2(XIX): April - June 2025
ISSN 2394 - 7780

AI IN SUSTAINABLE COMMERCE AND MANAGEMENT: BALANCING PROFITABILITY WITH RESPONSIBILITY

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ABSTRACT
Artificial Intelligence (AI) is transforming commerce and management by enhancing efficiency, customer engagement, and decision-making. However, balancing profitability with sustainability remains a critical challenge. This research paper explores how AI contributes to sustainable commerce while maintaining corporate profitability. It delves into AI-driven solutions in green supply chains, ethical marketing, and corporate social responsibility (CSR). AI-powered analytics enable businesses to optimize logistics, reduce carbon footprints, and predict sustainable consumer behavior.

In Mumbai Suburban, AI is revolutionizing commerce through smart inventory management and eco-friendly business practices. Case studies on AI adoption in local retail and logistics highlight its role in sustainable development. While AI-driven automation reduces costs and enhances operational efficiency, ethical concerns such as data privacy and algorithmic bias must be addressed.

This paper also examines AI's role in sustainable finance and responsible investment, emphasizing how AI models assess environmental, social, and governance (ESG) factors. It highlights the challenges and future potential of AI in promoting a sustainable business ecosystem. The study concludes that AI can be a powerful tool for sustainable commerce and management if deployed responsibly, balancing economic growth with environmental and ethical considerations.

1. INTRODUCTION
Artificial Intelligence (AI) is revolutionizing commerce, marketing, and management by enhancing decision-making, optimizing supply chains, and personalizing customer experiences. However, integrating AI into sustainable business practices is essential to ensure long-term economic and environmental balance. Businesses increasingly adopt AI to drive sustainability through green supply chains, energy-efficient operations, and responsible marketing.

n Mumbai Suburban, a rapidly expanding commercial hub, AI is being leveraged for efficient logistics, waste management, and smart retail solutions. This paper explores how AI contributes to sustainability in commerce and management while balancing profitability with ethical responsibilities.

2. LITERATURE REVIEW
Existing research highlights AI's impact on sustainable business practices. A study by Smith (2022) found that AI-driven logistics reduce carbon emissions by optimizing transportation routes. Similarly, Gupta and Patel (2021) demonstrated how AI-based consumer analytics promote eco-friendly product adoption. However, concerns remain about AI's ethical implications, including data privacy and biased algorithms.

This paper builds upon previous studies by analyzing AI's role in Mumbai Suburban's commercial ecosystem, highlighting local businesses integrating AI for sustainability.

3. AI IN SUSTAINABLE COMMERCE

3.1 AI in Green Supply Chains
AI enhances supply chain sustainability by minimizing waste and improving energy efficiency. Machine learning algorithms predict demand fluctuations, reducing overproduction and excess inventory. Companies like Dabbawala Logistics in Mumbai have integrated AI-powered route optimization to reduce fuel consumption and carbon footprints.

3.2 AI in Ethical and Sustainable Marketing
AI-driven marketing ensures businesses promote eco-friendly products to the right audience. AI-powered customer segmentation identifies consumers interested in sustainable goods, enabling targeted advertising. Mumbai-based e-commerce platforms use AI to recommend eco-friendly alternatives, encouraging responsible consumption.

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3.3 AI in Ethical Consumerism

AI influences consumer behavior through transparency and awareness. Chatbots and virtual assistants educate consumers about a product's sustainability impact. Mumbai's organic grocery retailers employ AI-driven inventory tracking to minimize food wastage.

4. AI IN MANAGEMENT FOR SUSTAINABILITY

4.1 AI in Corporate Social Responsibility (CSR)

Businesses in Mumbai Suburban are leveraging AI for CSR initiatives. AI-powered data analysis helps companies track carbon emissions, ensuring compliance with sustainability goals. Tata Group's AI-driven CSR programs focus on reducing industrial waste and promoting renewable energy adoption.

4.2 AI in Carbon Footprint Reduction

AI-driven energy management systems optimize power usage in commercial buildings. Smart sensors and AI algorithms in Mumbai's IT parks and shopping malls regulate electricity consumption, reducing overall carbon emissions.

4.3 AI-Driven Decision-Making for Sustainable Growth

AI aids managerial decision-making by analyzing sustainability metrics. Predictive analytics help businesses anticipate future sustainability trends and adjust strategies accordingly. Startups in Mumbai Suburban employ AI-powered forecasting to balance profit goals with environmental responsibility.

5. CHALLENGES AND ETHICAL CONSIDERATIONS

5.1 Algorithmic Bias and Ethical Concerns

AI's decision-making processes may reinforce biases, affecting fair trade and ethical commerce. Ethical AI frameworks must be implemented to prevent discriminatory practices in commerce.

5.2 Data Privacy and Security Risks

AI-driven marketing and analytics rely on consumer data, raising privacy concerns. Businesses must ensure transparency and compliance with data protection regulations.

5.3 Cost of AI Implementation

Small and medium enterprises (SMEs) in Mumbai Suburban face financial barriers to AI adoption. Government incentives and AI training programs can bridge this gap.

6. CASE STUDIES: AI IN MUMBAI SUBURBAN

6.1 AI in Sustainable Retail: Hyperlocal E-Commerce

Mumbai-based e-commerce platforms use AI to predict customer demand and reduce waste. AI-powered inventory management ensures products are stocked efficiently, minimizing excess storage.

6.2 AI in Logistics: Dabbawala's Smart Routing

Mumbai's Dabbawala system has integrated AI-driven logistics for route optimization, reducing fuel consumption and delivery inefficiencies.

6.3 AI in Finance: Green Investment Strategies

Mumbai's financial sector employs AI for sustainable investing. AI-powered ESG (Environmental, Social, and Governance) analytics assess corporate sustainability, influencing responsible investment decisions.

7. CONCLUSION & FUTURE SCOPE

AI is a game-changer in sustainable commerce and management, enabling businesses to align profitability with ethical and environmental considerations. In Mumbai Suburban, AI-driven initiatives in retail, logistics, and finance highlight its transformative impact. However, challenges such as data privacy, algorithmic bias, and financial constraints must be addressed.

Future research should explore policy frameworks and AI ethics to ensure AI-driven sustainability remains responsible. As AI continues to evolve, its role in commerce and management will expand, driving long-term sustainable growth.

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International Journal of Advance and Innovative Research
Volume 12, Issue 2(XIX): April - June 2025
ISSN 2394 - 7780

ROLE OF AI IN ENHANCING ACCOUNTING EDUCATION FOR TEACHERS AND FOR STUDENTS OF PROFESSIONAL COURSES

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ABSTRACT
Artificial Intelligence (AI) is changing the way accounting is taught, especially for students and teachers in professional courses. By automating tasks, analyzing data, and personalizing learning experiences, AI is making accounting education more engaging, efficient, and tailored to individual needs.

For teachers, AI helps by simplifying tasks such as grading, tracking student progress, and identifying areas where students struggle. It also allows for the creation of customized lesson plans that cater to different learning styles. On the other hand, students benefit from AI-driven platforms that provide personalized study plans, instant feedback, and real-world accounting scenarios that enhance practical understanding. These tools not only improve the learning experience but also better prepare students for the modern accounting profession, where AI is increasingly used in financial decision-making and auditing.

However, despite its advantages, integrating AI into accounting education comes with challenges. Teachers need proper training to use AI tools effectively, ethical concerns must be addressed, and it is crucial to ensure that AI supports rather than replaces human instruction. This paper examines existing research on AI in accounting education, highlighting its benefits, identifying gaps in current studies, and suggesting areas for future exploration. The findings suggest that, when implemented correctly, AI can bridge educational gaps and equip future educators with the skills needed to thrive in a technology driven world.

Keywords: *Technology, Enhanced Learning, Adaptive Teaching*

1. INTRODUCTION

Accounting education is evolving rapidly with the rise of Artificial Intelligence (AI). Traditional teaching methods often struggle to keep up with changing financial regulations and technological advancements. AI is helping bridge this gap by providing smarter ways to teach and learn accounting in professional courses.

For educators, AI streamlines time-consuming tasks like grading, performance tracking, and lesson planning. It also offers insights into student progress, allowing teachers to tailor their approach and focus on areas where students need the most support. This makes learning more efficient and engaging.

Students benefit from AI-driven platforms that provide real-time feedback, adaptive study plans, and interactive simulations. These tools simplify complex accounting concepts, making them easier to grasp and apply. As AI becomes more integrated into the accounting profession, developing AI-related skills alongside traditional accounting knowledge is essential for future accountants.

However, AI in education comes with challenges. Ethical concerns, data privacy, and the need for adequate training must be addressed. Over-reliance on AI could also impact critical thinking skills if not managed carefully.

This paper examines how AI is enhancing accounting education, its benefits, challenges, and future implications. By understanding AI's role, educators and students can better adapt to the changing landscape of accounting and financial management in a technology-driven world.

2. BACKGROUND OF THE STUDY

Artificial Intelligence (AI) is revolutionizing education, making learning more efficient and engaging. This study explores AI's impact on accounting education, aiming to understand its benefits and challenges. The motivation behind this research is to help educators and institutions develop effective AI-driven teaching strategies, ensuring students acquire essential financial skills in an increasingly digital world.

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3. REVIEW OF LITERATURE

1. N. Rhodes (2019)
The research titled "Sustaining The Integration Of ICT In Accounting Education" analyses how ICT enhances accounting education, its benefits, challenges like training gaps, and stresses that proper planning ensures long-term success in improving learning outcomes.

2. D. Tiwari (2020)
The study titled "Are The Accounting Curricula Enough To Equip The Students To Be The Future Accountants? An Examination Of The Accounting Modules Of Universities" reviews if accounting curricula prepare students for future careers, highlighting gaps in digital skills and urging universities to modernize courses to meet industry needs.

3. Dr. R K Tailora, et.al (2020)
The work titled "Suitability Of Accounting Education To Current Market" investigates if accounting education meets market needs, highlighting gaps in practical skills and technology, stressing the need for curriculum updates and industry collaboration.

4. C. Zhang (2021)
The project titled "Teaching Reform And Application Of Accounting Informational Course Under The Background Of Intelligent Finance Based On Information Technology" emphasizes updating accounting education by integrating intelligent finance and IT, highlighting tech-driven teaching methods to enhance student skills and meet industry demands.

5. A. Foshee Holmes, et.al (2022)
The investigation titled "Artificial Intelligence : Reshaping The Accounting Profession And The Disruption To Accounting Education" evaluates AI's impact on accounting, emphasizing automation, the need for technical skills, and updating education to ensure students stay relevant in the evolving profession.

6. S. Stütz, Florian Berding, et.al (2022)
The work titled "Characteristics Of Learning Tasks In Accounting Textbooks : An AI Assisted Analysis" explores the uses of AI to analyze accounting textbook tasks, revealing a lack of practical focus and emphasizing the need for task improvements to enhance real-world skills.

7. Agbo, E. Igwebuike (2023)
The report titled "Future Of Accounting Education Practices : Leveraging On Emerging Technologies" examines how AI and blockchain reshape accounting education, emphasizing tech integration to boost skills, improve employability, and ensure continuous adaptation for future accountants.

8. P. Petrová (2023)
The document titled "The Impact Of Artificial Intelligence On The Accounting Subject Curriculum" investigates AI's impact on accounting curricula, emphasizing the need for data skills, updated teaching methods, and industry-academia collaboration to prepare future accountants.

9. A. Medda Santra (2024)
The study titled "Artificial Intelligence : It's Impact On Accounting : A Review Work" reviews AI's impact on accounting, highlighting automation, accuracy, and decision-making improvements while stressing the need for updated education and industry-academia collaboration.

10. R. Ratna Sari, Suyatmini (2024)
The report titled "Evaluation Of Chatbot AI Application In Accounting Learning In High Schools : Challenges And Impacts" evaluates use of chatbot AI in high school accounting, highlighting benefits like instant feedback and interactive learning while stressing the need for teacher training and technical support.

4. RESEARCH DESIGN

4.1 Objectives
This research aims to explore how Artificial Intelligence (AI) is transforming accounting education for both teachers and students in professional courses. The main objectives include:

- Examining the ways AI powered tools help accounting educators improve their teaching methods.
- Analyzing how AI driven learning platforms influence students understanding and academic performance.

4.2 Scope

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This study focuses on professional accounting courses, particularly those associated with certifications like CPA, CA, ACCA, and CFA.

4.3 Tools for Data Collection

- **Surveys & Questionnaires:** These are designed to gather insights from teachers and students on how AI is influencing accounting education.
- Secondary data from books, journals and online resources.

4.4 Hypotheses

This study is built on the following hypotheses:

1. Hypothesis 1

- **H_0: Null Hypothesis:** AI does not significantly improve accounting education in terms of teaching effectiveness.
- **H_1: Alternative Hypothesis:** AI enhances accounting education by improving teaching effectiveness.

2. Hypothesis 2

- **H_0: Null Hypothesis:** AI does not significantly improve accounting education in terms of students engagement.
- **H_2: Alternative Hypothesis:** AI enhances accounting education by improving students engagement.

5. RESEARCH METHODOLOGY

5.1 Data Collection Methods

1. Primary Data Collection

- **Surveys & Questionnaires:** A structured survey is conducted among accounting educators and students enrolled in professional courses such as CPA, CA, ACCA, and CFA. The survey focuses on key aspects, including AI adoption, its perceived benefits, and the challenges faced in both learning and teaching environments.

2. Secondary Data Collection

- A detailed literature review is carried out, analyzing academic research papers, industry reports, and case studies. This helps in understanding existing AI applications in accounting education and builds on prior studies in the field.

5.2 Ethical Considerations

To maintain ethical integrity, all participants are fully informed about the study's purpose, and their responses are kept strictly confidential. Additionally, potential AI-related concerns, such as bias and data privacy, are carefully considered within the research framework.

5.3 Universe And Sample Size

The universe of this study includes teachers and students engaged in professional accounting courses such as CPA, CA, ACCA, and CFA. The sample size includes responses from 66 teachers and students engaged in professional accounting courses.

6. DATA ANALYSIS AND INTERPRETATIONS

The survey results highlight AI's positive impact on teaching efficiency and student engagement, though challenges like accessibility and training persist. The survey was shared with 125 individuals through a Google form, resulting in 66 responses from both teachers and students.

The first question in questionnaire was Name of the respondent, hence not included here.

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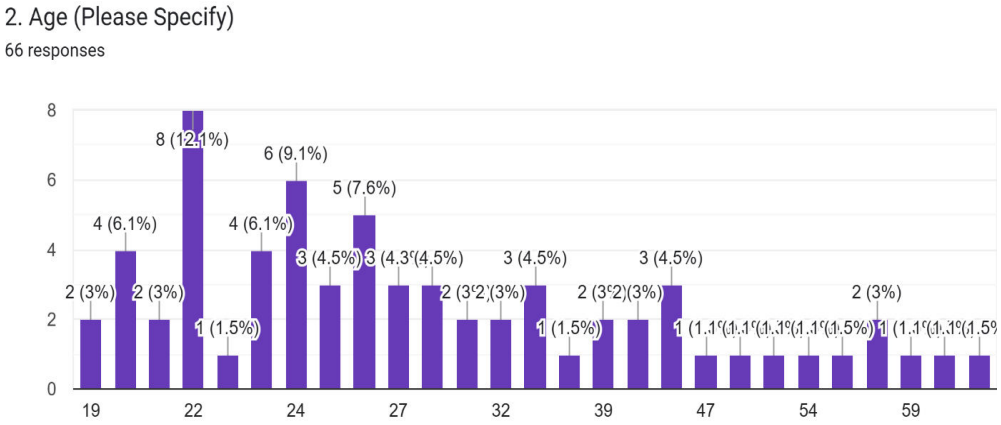

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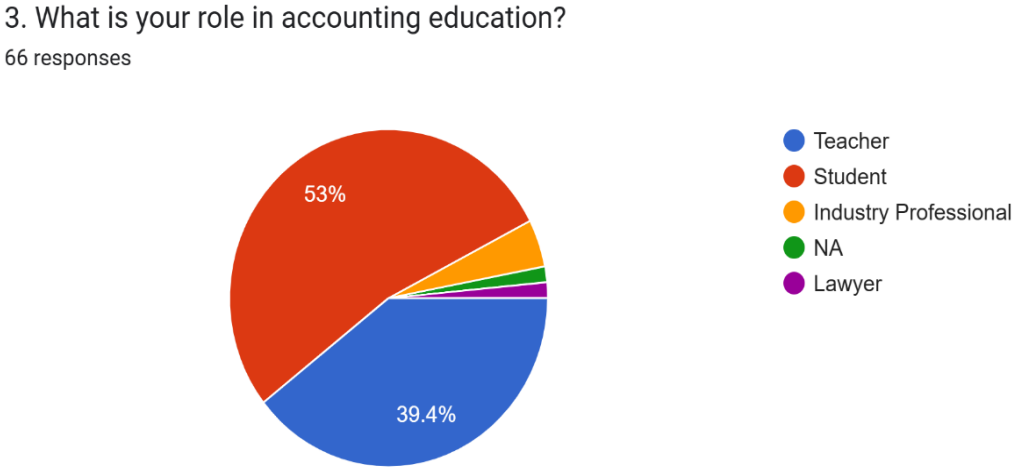


6.2

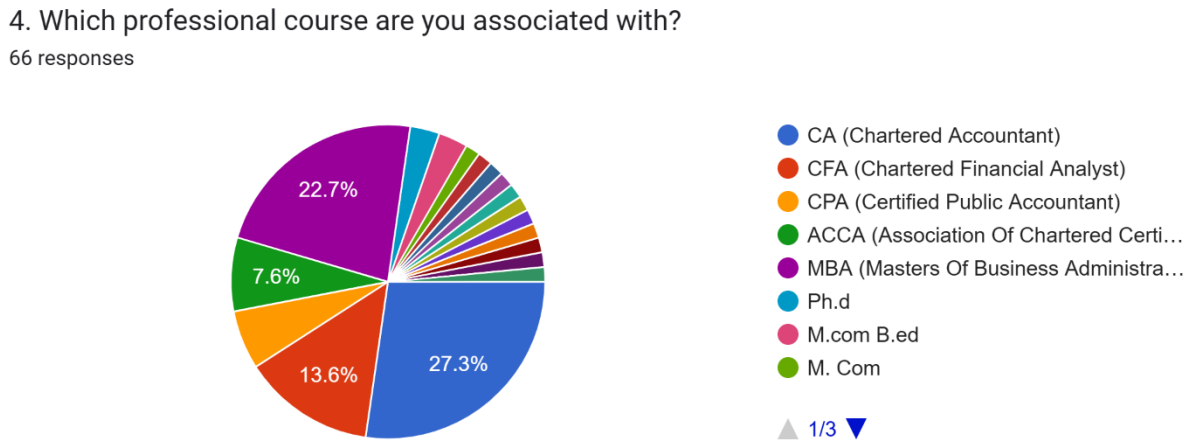
Responses:

Teacher

Student

Industry Professional

Lawyer: Lawyers are teachers by teaching the legal aspects of accounting education.



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Responses:
CA (Chartered Accountant)

CFA (Chartered Financial Analyst)

CPA (Chartered Public Accountant)

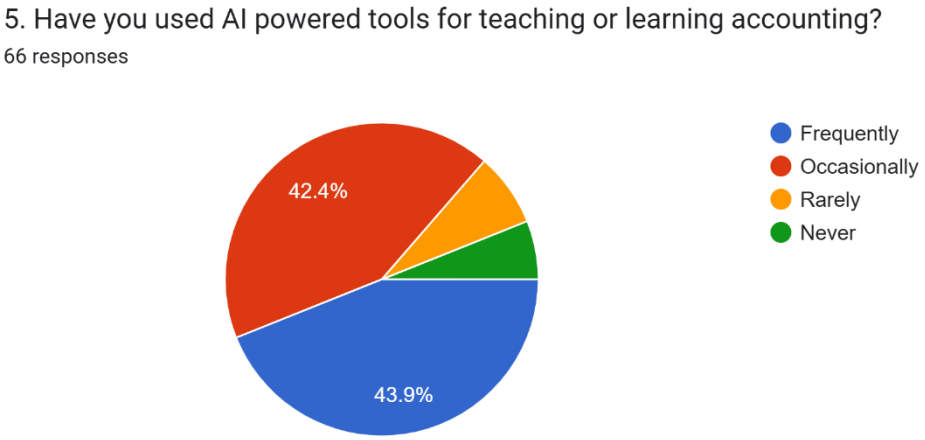
ACCA (Association Of Chartered Certified Accountants)

MBA (Masters Of Business Administration)

PhD (Doctor Of Philosophy) : Teachers who have done PhD in accounting and now are in accounting field and students who are doing PhD in accounting and finance.

M.Com B.Ed : Teachers who have done B.Ed and are now associated with professional courses.

M.Com : Teachers aand students who have done M.Com and now are associated with professional courses.



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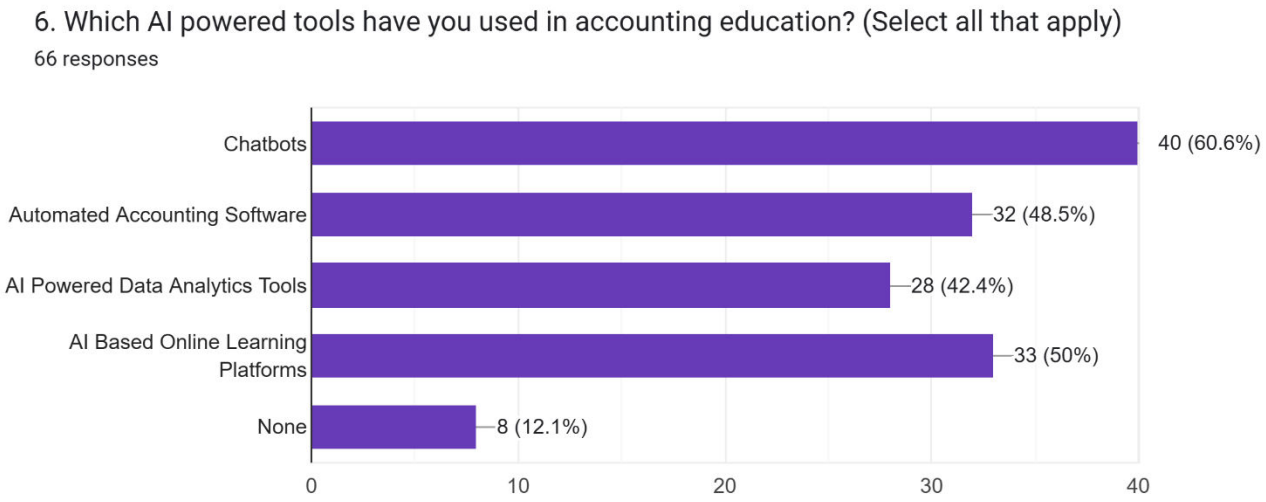

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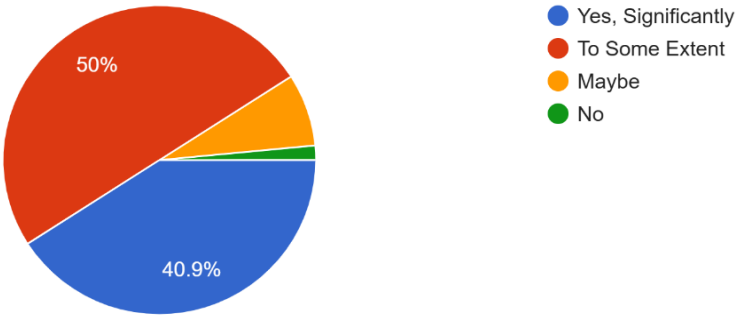
7. Do you believe that AI is improving accounting education?
66 responses



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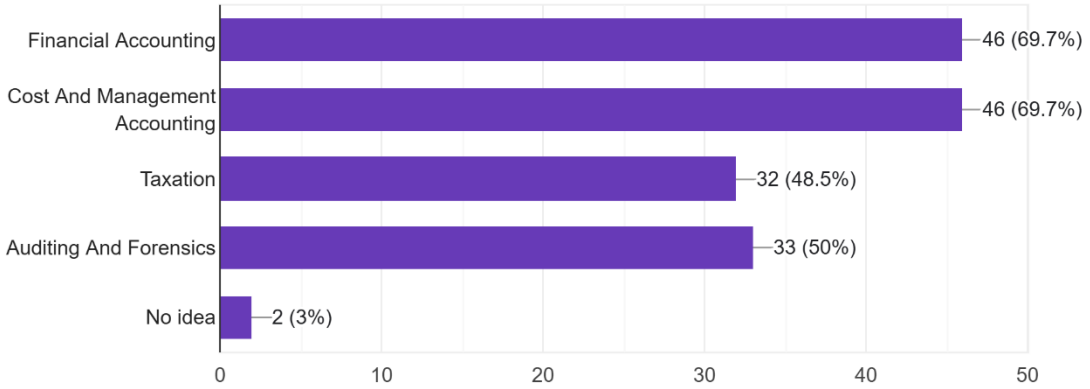
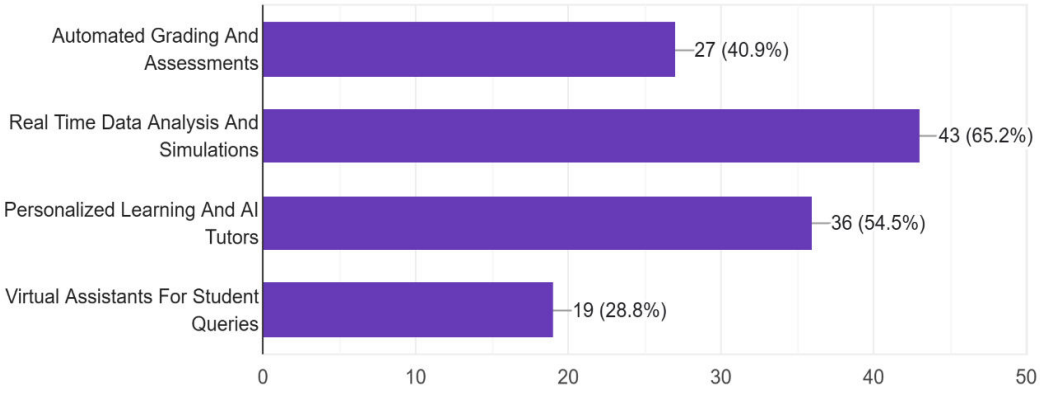
8. Which area of accounting education benefits the most from AI? (Select all that apply)
66 responses



6.7

9. Which AI applications do you find most useful in accounting education? (Select all that apply)
66 responses



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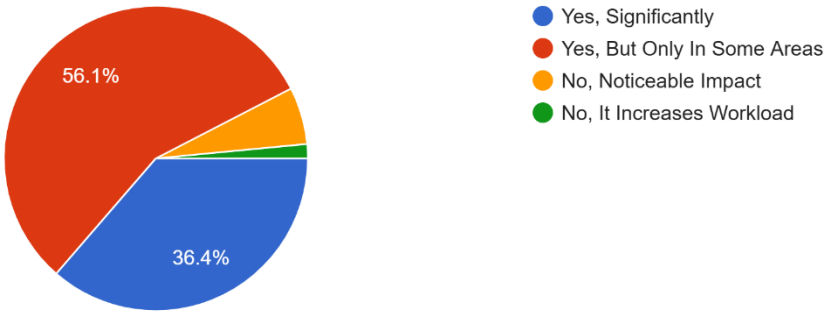
10. Do you think AI can reduce the workload of accounting teachers?
66 responses



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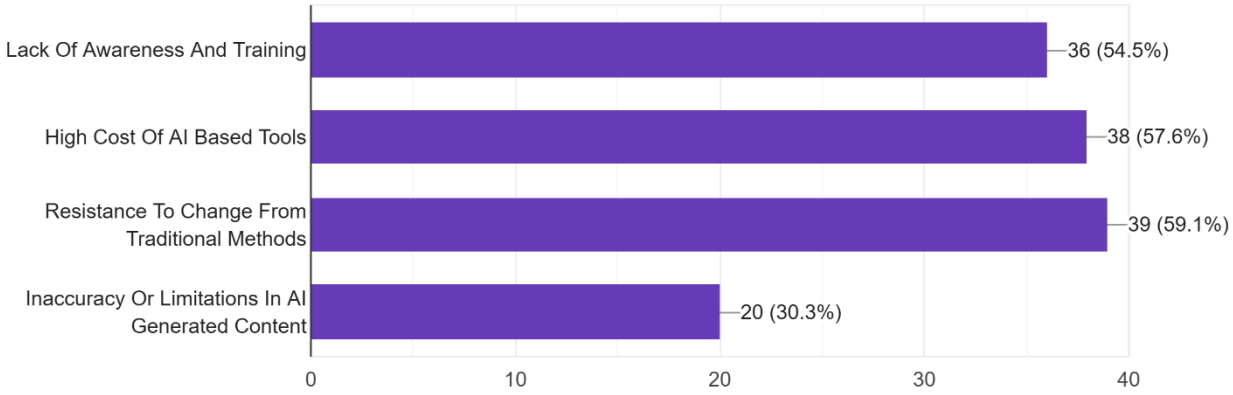
11. What are the biggest challenges in integrating AI into accounting education? (Select all that apply)
66 responses



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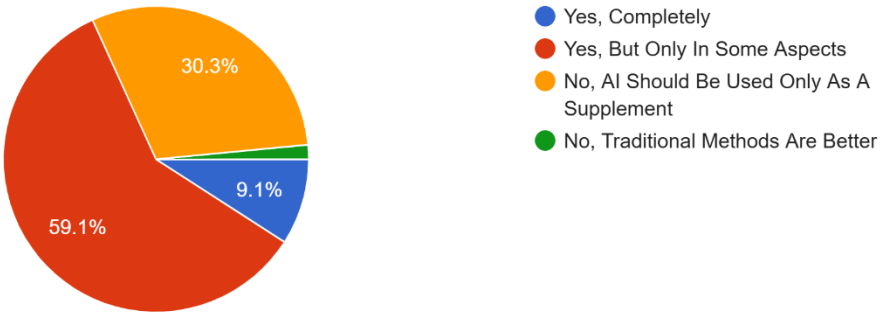
12. Do you believe AI can replace traditional accounting teaching methods?
66 responses



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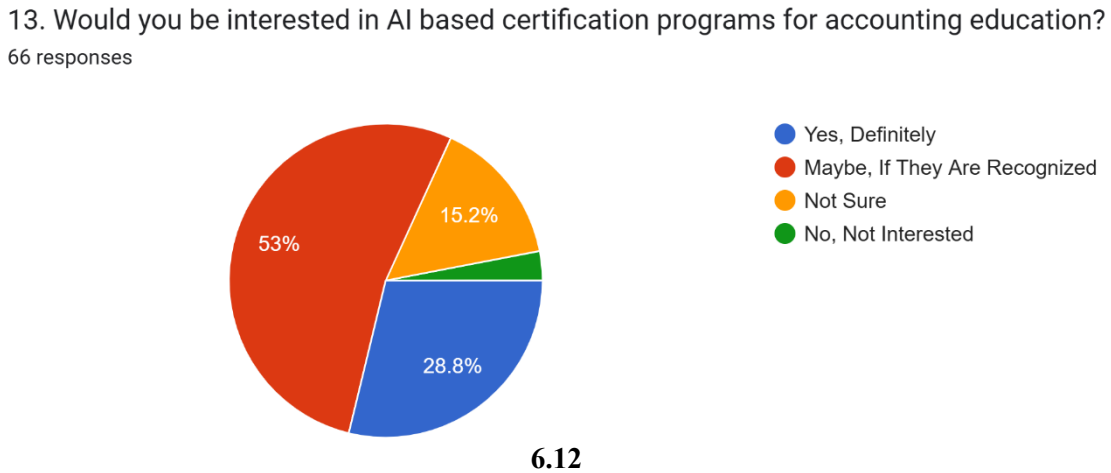

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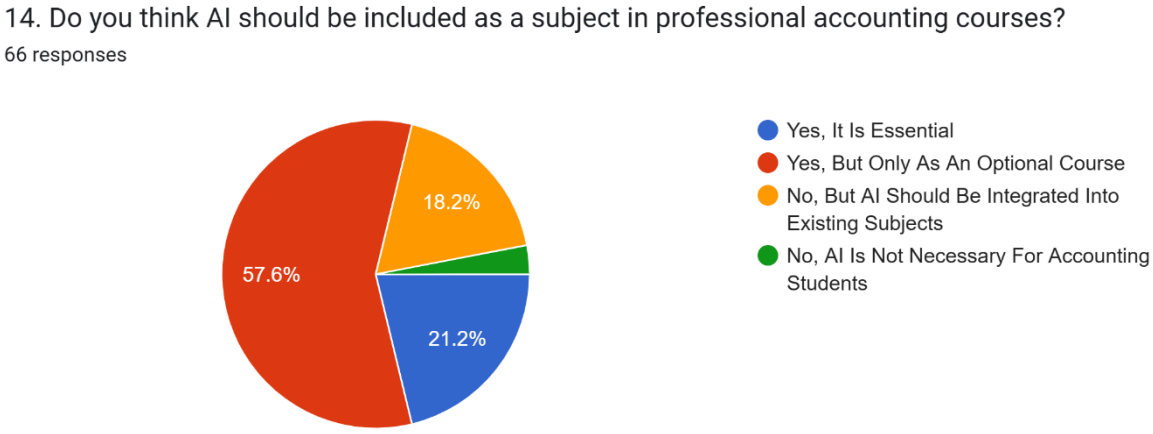

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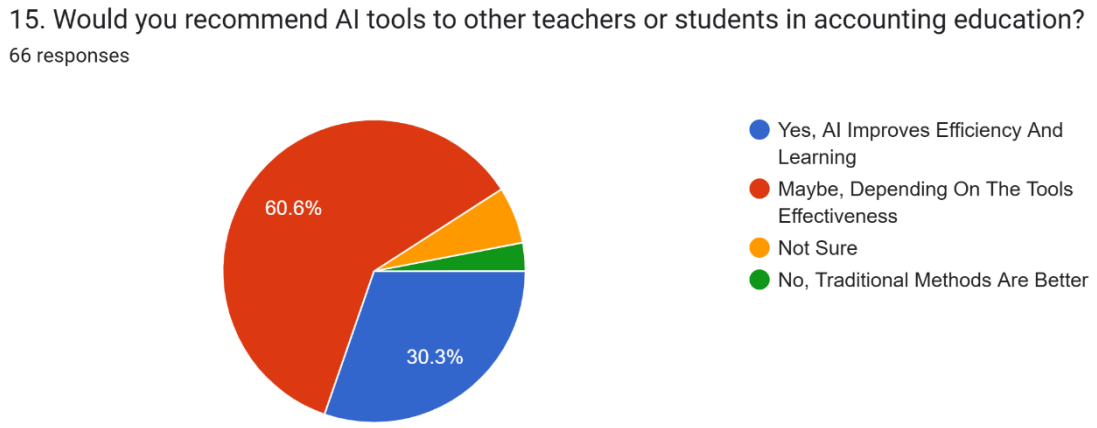

6.14

7. FINDINGS AND CONCLUSION

7.1 Findings

The study reveals that AI is playing a transformative role in accounting education, benefiting both teachers and students in professional courses. Based on the questionnaire responses, the following key findings emerge :

1. Increased Efficiency in Teaching: AI-powered tools like automated grading and data-driven performance tracking help educators save time on administrative tasks, allowing them to focus more on interactive and conceptual teaching.

2. Improved Student Engagement and Learning: AI-driven platforms offer personalized learning experiences, instant feedback, and adaptive study plans, making complex accounting concepts easier to understand. Many students reported that AI tools enhanced their ability to grasp financial analysis, tax regulations, and auditing principles.

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3. AI as a Supplement, Not a Replacement: While AI improves education, both teachers and students agree that it cannot fully replace human instruction. Educators remain essential for critical thinking development, real-world case discussions, and ethical considerations in accounting.

4. Challenges in AI Adoption: Some respondents highlighted challenges such as the lack of AI training for teachers, the risk of over-reliance on technology, and concerns about data privacy. Additionally, AI-based learning tools are not uniformly available across institutions, leading to disparities in access.

5. Future Potential of AI in Accounting Education: Most participants believe that AI will continue to evolve, offering more advanced simulations, real-world accounting scenarios, and intelligent tutoring systems that can further personalize learning. However, proper implementation strategies and ethical guidelines are necessary to maximize AI's benefits.

7.2 CONCLUSION

The findings indicate that AI has a significant impact on modernizing accounting education by enhancing both teaching efficiency and students learning experiences. AI driven automation and personalized learning tools allow educators to streamline their workload while helping students grasp difficult accounting concepts more effectively. However, AI is not a one-size-fits-all solution it works best as a supplement to human instruction rather than a replacement.

Despite its advantages, challenges remain, including the need for AI training, accessibility issues, and ethical concerns related to data privacy and over-reliance on technology. Addressing these challenges will require collaboration between educational institutions, technology providers, and policymakers.

Looking ahead, AI's role in accounting education is expected to grow, offering more immersive and data-driven learning experiences. To fully harness its potential, institutions must focus on equipping both educators and students with the skills needed to integrate AI effectively. This research highlights the importance of balancing AI-driven automation with human expertise to create a more engaging, efficient, and future-ready accounting education system.

8. LIMITATIONS

1. Limited Sample Size: The study includes a relatively small group of participants, meaning the findings may not represent the experiences of all institutions.

2. Lack of In Depth Insights: Since the research relied on surveys and questionnaires, it missed out on deeper personal experiences that interviews or case studies could have provided.

3. Variabilityin AI Adoption: Different institutions implement AI at different levels, making it challenging to draw universal conclusions.

4. Financial and Technological Barriers: Budget constraints and access to advanced technology play a significant role in how well AI can be integrated into accounting education.

5. Scope for Future Research: Despite these limitations, the study sheds light on important trends and serves as a foundation for future studies to improve AI-driven accounting education.

9. SUGGESTIONS AND RECOMMENDATIONS

Based on the study's findings, AI has great potential to enhance accounting education, but its effective implementation requires careful planning and strategic improvements. Below are key suggestions and recommendations to maximize AI's benefits for teachers and students in professional accounting courses.

9.1 Suggestions

1. AI Training for Educators and Students

Many educators struggle with AI tools due to a lack of proper training. Institutions should invest in AI-focused workshops and certification programs to help teachers integrate AI into their teaching methods. Similarly, students should be introduced to AI-driven learning platforms early in their studies so they can effectively utilize these tools for self-learning.

2. Balance Between AI and Human Instruction

While AI enhances learning, it should not replace human educators. Institutions should ensure that AI tools supplement traditional teaching methods rather than replace them. Teachers should focus on areas where human judgment, ethical reasoning, and critical thinking are essential, while AI can handle routine tasks like grading and personalized learning recommendations.

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3. Improving AI Accessibility in Education
Not all institutions have equal access to AI-based educational tools. Governments and private organizations should collaborate to make AI-driven platforms more accessible, especially for institutions with limited financial resources. Open-source AI tools for accounting education could also help bridge this gap.

4. Addressing Ethical and Privacy Concerns
AI-powered tools often rely on large amounts of data, raising concerns about student privacy and data security. Institutions should establish strict guidelines on data usage and ensure compliance with privacy laws. AI should be designed to assist learning without compromising student data.

5. Enhancing AI's Role in Practical Learning
AI can be more effectively used for real-world accounting simulations, allowing students to practice tax calculations, auditing, and financial forecasting in a risk-free environment. Universities should collaborate with AI developers to create immersive, hands-on learning experiences.

6. Continuous Evaluation and Improvement of AI Tools
AI in education is constantly evolving. Institutions should regularly assess the effectiveness of AI-based tools by collecting feedback from both teachers and students. Improvements should be made based on real user experiences to enhance AI's role in accounting education.

9.2 Recommendations
To maximize AI's potential in accounting education, institutions must focus on training, accessibility, ethical considerations, and continuous improvement. By using AI as a supportive tool rather than a replacement for human instruction, professional accounting education can become more efficient, personalized, and aligned with industry demands.

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International Journal of Advance and Innovative Research
Volume 12, Issue 2(XIX): April - June 2025
ISSN 2394 - 7780

AI-DRIVEN CUSTOMER RELATIONSHIP MANAGEMENT AND DECISION-MAKING IN ENHANCING BUSINESS PERFORMANCE IN THE RETAIL SECTOR OF MUMBAI SUBURBAN

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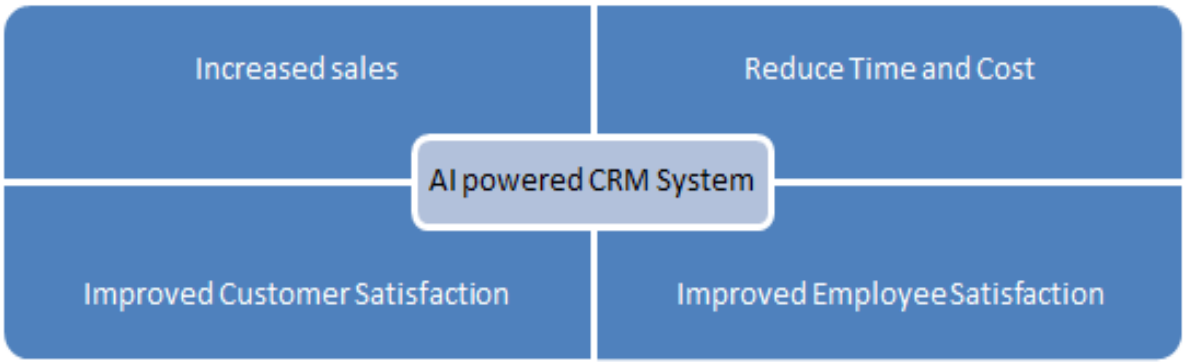
INTRODUCTION

In today's fast-evolving digital landscape, Customer Relationship Management (CRM) systems play a crucial role in helping businesses manage and improve their customer interactions. The systems are quite pivotal for any company that wants to really maintain long-term relationships with their customers and generally achieve operational efficiency.Similarly among the basic functions that have traditionally been employed by CRM systems include storage of customer data, tracking customer interactions, and management of sales and activities that involve selling, such asmarketing and customer service.

However, the introduction of AI has changed the face of CRM systems completely.AI has given a whole new dimension to CRM in that automating, personalizing, and giving data-driven insight enables businesses to serve the needs of their customers much more effectively.

AI-based CRM systems employ such high-edge technologies, including chatbots, predictive analytics, and personalized marketing .However, all its features tend to increase customer satisfaction and loyalty to the whole business. Hence, chatbots provide real-time responses to customers, enabling them to receive answers immediately without any human intervention. Predictive analytics shows a view of past customer behavior and enables forecasting future behaviors; hence, companies can refine their services to meet their customers' needs in advance. AI-powered personalization of marketing ensures that significantly relevant product recommendations are always displayed to a customer based on his or her preference and browsing history, thus considerably increasing engagement and conversion rates CRM system as shown in diagram.



These AI-powered CRM systems have become irreplaceable in the retail industry. AI technologies have been adopted by the retail industry in Mumbai Subrban in an attempt to handle the increasing demand for consistency and personalized shopping experiences. However, ever since the emergence of e-commerce and digital platforms in Mumbai, there has been an increase in the demands of customers, which eventually pressurizes retailers toward superior customer service. AI-powered CRM systems help businesses optimize customer interactions across multiple touchpoints. AI-powered tools can now enable retailers to offer a more engaging experience, right from product discovery to post-purchase support. Such transformation automates key business processes while fostering deeper relations with customers in the process for better retention and loyalty. On the one hand, there is significantly limited quantitative evidence with which to assess the direct effects of those technologies on customer satisfaction and business performance, while the diffusion of AI in CRM systems goes significantly fast. Retailers struggle to measure how much the deployment of AI- powered tools, like chatbots and predictive analytics, actually improves customer satisfaction or makes operations more efficient. Again, ethical issues in terms of data privacy and transparency need to be considered with the goal of earning and retaining customer trust.

PROBLEM STATEMENT

In the fast-paced world of technology, AI-enhanced Customer Relationship Management (CRM) systems are crucial for improving customer interaction and integrating various business functions. While standard CRM

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systems centered on managing databases, recording interactions, and handling sales, customer support has been transformed with the help of AI technologies like chatbots, predictive analytics, and personalized advertisements by enabling self-service, insights, and recommendations.

In the Mumbai Suburban retail market, the growth of online shopping and the need for more complex and personalized services have prompted many retailers to deploy AI-enabled CRM systems to meet customer requirements and build loyalty. However, the use of these technologies is growing too quickly and there is still too little data to measure the exact effects AI-enabled CRM Systems have on customer satisfaction and business results. Also, using AI in CRM systems brings up the issues of data privacy, trust, ethics, and transparency which make retaining customers difficult.

OBJECTIVES

1. To investigate how AI focused CRM systems improve customer interaction and the overall processes in the retail sector of Mumbai Suburban Region.
2. To evaluate the effects of AI technologies including chatbots, predictive analysis and targeted marketing on customer satisfaction and retention levels.
3. To measure the success of AI focused CRM systems in addressing the need for personalization of shopping experiences against the backdrop of heightened e-commerce activities.
4. To investigate the problems that retailers encounter when trying to quantify the impact of AI integrated CRM systems on business performance and customer satisfaction.
5. To assess the issues of ethics in relation to privacy, security, and transparency in the context of AI focused CRM systems.

HYPOTHESIS:

1) **H_0:** AI-powered CRM systems do not significantly improve customer satisfaction in the retail industry of Mumbai Suburban.

   H_1: AI-powered CRM systems significantly improve customer satisfaction in the retail industry of Mumbai Suburban.

2) **H_0:** AI technologies such as chatbots, predictive analytics, and personalized marketing have no significant influence on customer loyalty and engagement.

   H_2: AI technologies such as chatbots, predictive analytics, and personalized marketing have a significant influence on customer loyalty and engagement.

3) **H_0:** AI-powered CRM systems do not effectively address the growing demand for personalized shopping experiences in the e-commerce-driven retail sector.

   H_3: AI-powered CRM systems effectively address the growing demand for personalized shopping experiences in the e-commerce-driven retail sector.

4) **H_0:** There is no significant relationship between the deployment of AI-enabled CRM tools and the operational efficiency of retail businesses.

   H_4: There is a significant relationship between the deployment of AI-enabled CRM tools and the operational efficiency of retail businesses.

5) **H_0:** Ethical concerns related to data privacy and transparency do not have a significant impact on customer trust in AI-powered CRM systems.

   H_5: Ethical concerns related to data privacy and transparency have a significant impact on customer trust in AI-powered CRM systems.

RESEARCH METHODOLOGY

1. Research Design:

The study will follow a descriptive research design using a quantitative approach to assess the impact of AI-powered CRM systems on customer satisfaction, loyalty, operational efficiency, and ethical concerns in the retail industry of Mumbai Suburban.

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2. Data Collection Method:
The research will rely on primary data collection through structured questionnaires and surveys targeted at two main groups:

- Retail Business Owners/Managers using AI-powered CRM systems.
- Retail Customers who regularly engage with these businesses.

3. Sampling Technique:
- Sampling Method:Stratified random sampling to ensure representation of various retail sectors (e.g., fashion, electronics, groceries) and customer demographics.
- Sample Size: 100 participants.

4. Data Collection Tools:
- Structured Questionnaire.

Both questionnaires will use Likert scale (e.g., 1 = Strongly Disagree to 5 = Strongly Agree) and some multiple-choice questions.

5. Data Analysis:
- Data will be analyzed using statistical tools such as:
- Descriptive statistics (mean, median, mode).
- Correlation analysis to assess relationships between variables.
- Regression analysis to measure the impact of AI-powered CRM on customer satisfaction and operational efficiency.
- Hypothesis testing (using t-tests or chi-square tests) to accept or reject the null hypotheses.

6. Research Area:
The study will focus on retail businesses and consumers located in the Mumbai Suburban region.

Hypothesis 1: Documentation & Analysis

Null Hypothesis (H_0):
AI-powered CRM systems do **not significantly improve** customer satisfaction in the retail industry of Mumbai Suburban.

Alternative Hypothesis (H_1):
AI-powered CRM systems **significantly improve** customer satisfaction in the retail industry of Mumbai Suburban.

Actual Regression Calculations for Hypothesis 1

Here are the calculated values from the multiple regression model used to test whether AI CRM tools improve customer satisfaction:

Predictor	Coefficient (b)	t-value	p-value
Intercept (a)	1.099	3.79	0.00026
CRM Personalization	0.509	5.47	0.0000003 ✅
Chatbots Engagement	0.252	2.19	0.03065 ✅
Predictive Analytics	-0.161	-1.83	0.0702 ❌

- **Intercept (1.099):** If none of the AI tools are used, baseline satisfaction is around **1.1**
- **Personalization (0.509):** For every 1-point increase in perceived CRM personalization, satisfaction increases by **0.51 points** on average — highly significant!
- **Chatbots (0.252):** Also significantly increases satisfaction.
- **Predictive Analytics (-0.161):** Has a slight negative influence but not statistically significant.

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This confirms that **CRM personalization and chatbot engagement significantly improve satisfaction**, while predictive analytics may need better implementation to show a positive effect.

Hypothesis Statement

Null Hypothesis (H_0):
AI technologies such as chatbots and predictive analytics have no significant influence on customer loyalty and engagement.

Alternative Hypothesis (H_2):
AI technologies such as chatbots and predictive analytics have a significant influence on customer loyalty and engagement.

Regression Formula
Customer Loyalty=a+b1(Chatbots)+b2(Predictive Analytics)+errorCustomer Loyalty=a+b1(Chatbots)+b2 (Predictive Analytics)+error

Calculation Results

Predictor	Coefficient (b)	t-value	p-value
Intercept (a)	1.385	4.98	0.000003 ✅
Chatbots Engagement	0.448	3.91	0.00017 ✅
Predictive Analytics	0.023	0.25	0.806 ❌

Interpretation

- **Chatbots Engagement:** Has a significant positive effect on customer loyalty — every increase in chatbot usefulness increases loyalty by 0.45 points.
- **Predictive Analytics:** Shows no significant impact on loyalty in this model (very high p-value).

CONCLUSION

- The analysis partially supports Hypothesis H_2: AI technologies like chatbots significantly enhance customer loyalty, but predictive analytics does not show a significant impact in this sample.

Hypothesis 1: AI CRM → Customer Satisfaction

Hypothesis:

- **H_0:** AI-powered CRM systems do not significantly improve customer satisfaction.
- **H_1:** AI-powered CRM systems significantly improve customer satisfaction.

Result:

- CRM Personalization ($p = 0.000$) and Chatbots ($p = 0.031$) significantly improved satisfaction.
- Predictive Analytics was not significant, but the overall model was.

Conclusion:
Reject H_0 — Accept H_1

AI CRM systems significantly improve customer satisfaction in Mumbai Suburban retail sector.

Hypothesis 2: AI Tools → Customer Loyalty

Hypothesis:

- **H_0:** Chatbots and predictive analytics have no significant effect on loyalty.
- **H_2:** Chatbots and predictive analytics significantly influence loyalty.

Result:

- Chatbots Engagement ($p = 0.00017$) significantly increased loyalty.
- Predictive Analytics ($p = 0.806$) had no significant effect.

Conclusion:

Partially Reject H_0, Partially Accept H_2 Chatbots significantly improve loyalty, Predictive analytics does not show significant influence.

Implications:

The findings from the paper have several important implications for the field of AI-driven Customer Relationship Management (CRM) and its application in the retail sector:

- The study confirms that AI-powered CRM systems, particularly through personalization and chatbots, significantly improve customer satisfaction.
- The research highlights that chatbots positively influence customer loyalty, while predictive analytics does not show a strong impact.
- The study implies that AI-powered CRM systems contribute to operational efficiency, but challenges remain in measuring the exact impact.
- Businesses must develop responsible AI policies to ensure compliance with data protection regulations and build customer confidence.
- Given the rapid adoption of AI-powered CRM tools, continuous research is needed to assess their evolving role in business performance.

CONCLUSIONS AND SUGGESTIONS

- The study confirms that AI-driven personalization and chatbot interactions significantly improve customer satisfaction in the retail sector of Mumbai Suburban.
- Chatbots have a significant positive effect on customer loyalty, improving customer engagement and retention.
- The use of AI in CRM raises ethical concerns related to data privacy, security, and transparency.
- Without proper data protection measures, customers may lose trust in AI-powered CRM systems, potentially leading to reduced engagement and satisfaction.
- A structured approach is needed to assess how AI contributes to cost reduction, workforce productivity, and decision-making.
- AI adoption in CRM is rapidly evolving, requiring businesses to continuously refine their AI models and strategies to align with customer needs.
- More empirical studies are needed to understand the long-term impact of AI-powered CRM systems on business performance.

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ISSN 2394 - 7780

International Journal of Advance and Innovative Research
Volume 12, Issue 2(XIX): April - June 2025
ISSN 2394 - 7780

PREDICTING THE ROLE OF ARTIFICIAL INTELLIGENCE IN SHAPING NATIONAL SERVICE SCHEME (NSS) ACTIVITIES OVER THE NEXT DECADE

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ABSTRACT
The National Service Scheme (NSS) is a Central Sector Scheme of Government of India, Ministry of Youth Affairs & Sports. It provides opportunity to the student youth of 11th & 12th Class of schools at +2 Board level and student youth of Technical Institution, Graduate & Post Graduate at colleges and University level of India to take part in various Government led community service activities & programmes. Artificial Intelligence (AI) is drastically changing in entire sectors, including social service initiatives like the National Service Scheme (NSS).NSS is always aiming on community development through youth participation. As we embark in technological era, AI is expected to enhance volunteer coordination, improve social impact assessment, automate administrative tasks, and optimize resource allocation in NSS activities. This research paper explores the future of AI in NSS, highlighting potential opportunities, challenges, and ethical considerations associated with its implementation.

Keywords: *Community Service, Ethical consideration, Social impact assessment.*

1. INTRODUCTION

National Service Scheme (NSS), launched in 1969, aims to develop student youth through voluntary community service. Its main objective is to develop civic responsibilities among youth through various social activities. In this AI era, there is need to integrate AI tools into NSS activities. This can lead to more efficient, data-driven, and impactful service initiatives. This paper aims to predict how AI will transform NSS over the next decade, examining both its potential benefits and the challenges that may arise.

2. LITERATURE REVIEW

Research on Artificial Intelligence (AI) in volunteer-based social service programs is growing, with studies indicating the potential for AI to transform volunteer engagement, project execution, and social impact analysis. Studies by Smith & Taylor (2020) highlight how AI-driven platforms improve volunteer coordination through automated matching systems that align volunteers' skills with project needs. AI chatbots, as noted by Johnson et al. (2021), enhance communication between volunteers and organizations, ensuring real-time support and engagement. Such innovations can be applied to NSS activities to streamline volunteer participation.

Research by Brown et al. (2019) suggests that predictive analytics in AI can enhance the measurement of social impact by analysing data from past service initiatives.

Studies by Kumar & Mehta (2022) demonstrate the role of AI-powered drones and real-time monitoring systems in disaster relief operations. AI has been used in crisis response systems to track affected areas and allocate relief resources efficiently. This suggests that NSS, which plays a key role in disaster management, can benefit from AI-driven disaster prediction and relief coordination tools.

3. OBJECTIVES:

a. To analyze the current state of NSS activities and the challenges faced in implementation.

b. To examine the potential applications of Artificial Intelligence (AI) in enhancing NSS activities.

c. To assess the impact of AI on volunteer engagement, training, and skill development.

d. To predict how AI can contribute to improving community service outcomes through NSS initiatives.

e. To propose an AI-driven framework for enhancing NSS effectiveness over the next decade.

4. RESEARCH METHODOLOGY:

The research is descriptive. This study on **"Predicting the Role of Artificial Intelligence in Shaping National Service Scheme (NSS) Activities Over the Next Decade"** will be conducted using **secondary data analysis**. The methodology will follow a systematic approach to collect, evaluate, and interpret existing data relevant to the research objectives. Secondary data is collected from various authentic documents such as Annual activity reports, Academic Journals etc.

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5. RESULT AND DISCUSSION

5.1. Challenges faced by the NSS

NSS is continuously organizing various activities throughout the year like health camp , swatchaa Bharat Abhiyan , Blood donation Camp , Awareness programmes on various topics etc. There are so many challenges faced by the NSS.

- **Extensive physical documentation**: There is lot of physical documentation required which is very hectic for the NSS programme officers as well as volunteers like NSS Audit , NSS Scrutiny , Diary Filling of NSS volunteers etc
- **Time consuming:** Time-consuming and tedious for both NSS Programme Officers and Volunteers.
- **Environmental Concern:** More documentations Leads to high paper wastage, contributing to environmental concerns.
- **Decline in Volunteer Participation:** Volunteers may lose interest due to manual and repetitive processes. Physical involvement is decreasing, leading to reduced motivation for participating in programs.
- **Lack of Digital Infrastructure**: Many NSS activities and management processes are still not optimized for digital platforms, making it harder for volunteers to engage in activities efficiently.

5.2. The Role of AI in Transforming NSS Activities

- **AI-powered Documentation**: AI-based systems should be develop to record all the NSS activities data in order to save time of documentations.
- **Smart Audits**: AI algorithms could assist in streamlining audits by analysing records, reducing manual labor, and providing quick insights into discrepancies or missing information.
- **Personalized Notifications**: AI can send personalized updates to volunteers, making them aware of upcoming activities, opportunities, or training programs, thus increasing participation.
- **AI-Driven Communication Platforms**: Virtual assistants or chatbots can be used to engage volunteers, answer queries, and provide updates in real time.
- **Virtual Platforms**: AI could assist in creating immersive virtual volunteer programs, enabling students to participate in remote initiatives, making NSS activities more flexible and accessible.

5.3. Policy Recommendations for AI Integration in NSS

- **Government and educational institutions** should promote AI adoption in NSS through training programs and digital literacy initiatives.
- **AI ethics and data protection frameworks** must be developed to ensure the responsible use of AI.
- Investments in **affordable AI solutions** should be encouraged to **bridge the digital divide**.

6. CONCLUSION

Artificial Intelligence has the power to, overcoming many of the existing challenges related to documentation, volunteer engagement, and program efficiency. it is crucial to focus on integrating AI in a manner that respects the values of volunteerism and social service while leveraging technology for efficiency. The future of NSS lies in embracing AI responsibly and ensuring technology serves humanity for the greater good.

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ISSN 2394 - 7780

International Journal of Advance and Innovative Research
Volume 12, Issue 2(XIX): April - June 2025
ISSN 2394 - 7780

AI IN ONLINE EDUCATION: DETECTING AND PREVENTING ACADEMIC MISCONDUCT

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ABSTRACT
The integration of artificial intelligence (AI) in online education has transformed learning environments, enabling institutions to enhance accessibility and efficiency. However, the growing reliance on digital learning platforms has also introduced challenges related to academic integrity. This paper explores how AI technologies can be leveraged to detect and prevent academic misconduct in virtual learning settings. It examines various AI-powered tools, such as plagiarism detection software, automated proctoring systems, and behavioural analysis techniques. The study further discusses ethical concerns, including data privacy, algorithmic bias, and the implications of AI-driven surveillance on students. By analysing the potential and limitations of AI in maintaining academic honesty, this research highlights the need for a balanced approach that ensures fairness while upholding institutional standards of integrity. Additionally, the study aims to provide recommendations for the ethical use of AI in educational settings, ensuring a fair and just learning experience for students while assisting educators in upholding academic standards.

Keywords: *Academic misconduct, online learning, Artificial intelligence, Plagiarism detection, Machine learning, Ethical Considerations*

INTRODUCTION
The shift toward online education has revolutionized the academic landscape, providing students with greater flexibility and access to diverse learning resources. However, this transformation has also given rise to an increased risk of academic dishonesty, including plagiarism, unauthorized collaboration, and various forms of cheating. Unlike traditional classroom settings, online assessments and coursework submissions present unique challenges in maintaining academic integrity, necessitating the implementation of AI-driven monitoring and detection systems.

This paper aims to explore the role of AI in addressing academic misconduct in online education. It investigates how artificial intelligence is applied to detect unethical behavior, the effectiveness of AI-powered solutions, and the ethical concerns associated with surveillance technology in education. Furthermore, the study evaluates how institutions can use AI responsibly to promote academic honesty while protecting students' rights and privacy. The discussion also emphasizes the importance of striking a balance between the benefits of AI-enhanced integrity measures and the need for fair, unbiased, and transparent implementation in educational institutions worldwide.

RESEARCH METHODOLOGY

Research Questions: The questions here are framed solely for the educators in the Mumbai region.

Do educators utilize AI tools to detect academic misconduct in online learning environments?

Which AI tools are used to prevent academic misconduct in online learning environments?

The purpose of this paper is to explore the role of AI for detecting and preventing academic misconduct in online learning environments.

Methodology used in Research: The following methodologies were undertaken in the research project:

- Comprehensive review of existing literature
- Surveys

Comprehensive review of existing literature:
Various peer-reviewed articles and conference papers were examined to gather insights into the various AI techniques employed, their effectiveness, and any associated ethical considerations.

Surveys:
Surveys were made through Questionnaires to be filled by the educators around Mumbai region.

Designed a Questionnaire to determine the use of AI in detecting and preventing academic misconduct in online learning environments.

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Distributed the Questionnaire to 50 educators in the Mumbai region.

Data Analysis of the responses was done to identify the pros and cons of employing AI-driven solutions in educational settings.

Null Hypothesis (H_0): Artificial intelligence (AI) does not significantly improve the detection and prevention of academic misconduct in online learning environments.

Alternate Hypothesis (H_1): Artificial intelligence (AI) significantly improves the detection and prevention of academic misconduct in online learning environments.

LITERATURE REVIEW

This paper [2] links the issue of artificial intelligence (AI)-enabled academic misconduct with crime-prevention based suggestions in order to avoid academic misconduct. It also conveys messages to absorb from recognized information concerning to misconduct commission and frameworks for crime prevention. The authors have discussed and outlined the importance of prevailing crime prevention frameworks for addressing AI-enabled academic misconduct and some ideas for future research involving the prevention of AI-facilitated misconduct among students. [2]

In this research paper [3], the authors have revealed that ethical writing is an important concern in education and research and that academic cheating occurs among both undergraduate and postgraduate students. They have also proposed that the written essays and articles must undergo certain detection processes with the help of softwares that tackle plagiarism. Moreover, they have introduced the state-of -art artificial intelligence (AI) that provides a new platform for raising academic honesty matters of using AI tools to generate fake writing, and identifying articles generated by AI tools. [3]

This paper [1] discovers the academic honesty reflections of students' use of Artificial Intelligence (AI) tools using Large Language Models (LLMs) such as ChatGPT in formal evaluations. It also examines the advancements of these tools, and emphasizes the important ways in which LLMs can provide support in the education of students in digital writing. It also elaborates the possible abilities that these tools have in creating original, comprehensive text that can prevent the detection by traditional methods, experimenting a major academic honesty issues allied with the use of these tools by students and examining the various issues linked with academic honesty that LLMs foster for both Higher Education Institutions (HEIs) and students.[1]

This research paper [10], explores the effectiveness of plagiarism discovery devices in safeguarding academic honesty, with a precise emphasis on the use of artificial intelligence (AI) tools. It emphasizes the need of perfect and appropriate methods to identify plagiarism and highlights the role of AI in improving the efficiency of such tools. The paper also briefly summarizes the role of AI tools like text matching algorithms, natural language processing, and the application of machine learning in revealing plagiarism. Finally, it concludes by addressing the effective measures in maintaining academic honesty in educational institutions.

DATA ANALYSIS AND FINDINGS

Descriptive Statistics:

Descriptive statistics were used to summarize and interpret survey data collected from 50 members of the Mumbai region. In this section, we present the demographic profile of the participants, their awareness of AI tools and their opinions on the effectiveness of AI to detect and prevent academic misconduct in online learning contexts.

1. Participant Demographics

A total of 50 educators participated in the survey, representing a diverse range of academic roles. The distribution of participants is shown in **Table 1**.

Table1. Participants Demographic

Role	Frequency (n)	Percentage (%)
Lecturer	20	40%
Assistant Professor	15	30%
Professor	15	30%

As indicated in **Table 1**, the majority of respondents were lecturers (40%), followed by assistant professors (30%) and professors (30%).

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2. Awareness of AI Tools

The survey assessed the participants' awareness of AI tools used for detecting academic misconduct.

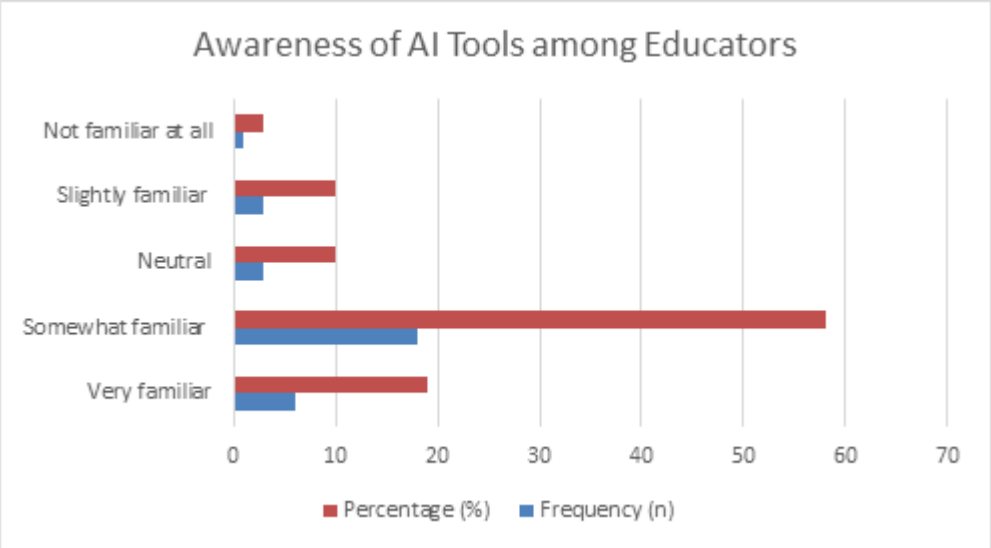

Figure1. Awareness of AI Tools among Educators

Figure 1 provides a visual representation of the awareness levels.

- 70% of participants reported being aware of AI tools for detecting academic misconduct.
- 30% of participants indicated a lack of awareness.

These results highlight a significant level of awareness among educators, with a majority recognizing the role of AI in maintaining academic integrity.

3. Perceived Effectiveness of AI Tools

Participants were asked to rate the effectiveness of AI tools in preventing academic misconduct. The distribution of responses is shown in **Table 2**.

Table2. Perceived Effectiveness of AI Tools

Perceived Effectiveness	Frequency (n)	Percentage (%)
Highly Effective	10	20%
Moderately Effective	32	65%
Ineffective	8	15%

According to **Table 2**, 65% of participants believed that AI tools are moderately effective, while 20% considered them highly effective. A smaller proportion (15%) viewed these tools as ineffective.

4. Trends and Patterns

Several trends emerged from the descriptive analysis:

- Participants with higher familiarity with AI tools reported a greater belief in their effectiveness.
- Although a majority (60%) supported the use of AI to detect academic misconduct, 40% expressed concerns related to privacy and ethical considerations.
- Professors exhibited the highest level of awareness (80%) compared to lecturers (50%), indicating a possible relationship between academic seniority and AI familiarity.

These findings suggest that increasing educators' familiarity with AI tools may enhance their trust in and reliance on these technologies for upholding academic integrity.

5. Summary

The descriptive statistics reveal that while there is considerable awareness and moderate confidence in AI tools, concerns regarding privacy remain prevalent. The results align with the study's objective of exploring AI's potential in preventing academic misconduct and provide a foundation for further inferential analysis through chi-square testing.

B. Chi-Square Test Analysis

To evaluate the relationship between key variables, **chi-square tests** were conducted:

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1. **Role in Online Learning vs. Awareness of AI Tools**: To explore the relationship between **educators' professional roles** and their **awareness of AI tools**, a **Chi-Square test for independence** was conducted. This test was chosen to determine whether a significant association exists between these two **categorical variables**.

Methodology

The Chi-Square test was applied to the following variables:

- **Independent Variable:** Educators' professional roles (professor, lecturer)
- **Dependent Variable:** Awareness of AI tools (aware, unaware)

The test aimed to identify whether educators' awareness of AI tools varies significantly based on their professional designation.

Results

The Chi-Square test indicated a **statistically significant relationship** between professional role and AI awareness:

$\chi^2(1, N = 50) = 6.45, p < 0.05$

- Professors reported the highest AI awareness at 80%.
- Lecturers had the lowest awareness level, at 50%.

These results suggest that **awareness of AI tools differs significantly** across professional roles. Educators in **higher academic positions** appear to be **more familiar** with AI technologies compared to their counterparts.

Chi-Square Summary Table

Table2. AI Awareness vs. Role

Variable	χ^2 Value	Degrees of Freedom (df)	p-value	Significance
AI Awareness vs. Role	6.45	1	0.011	Significant ($p < 0.05$)

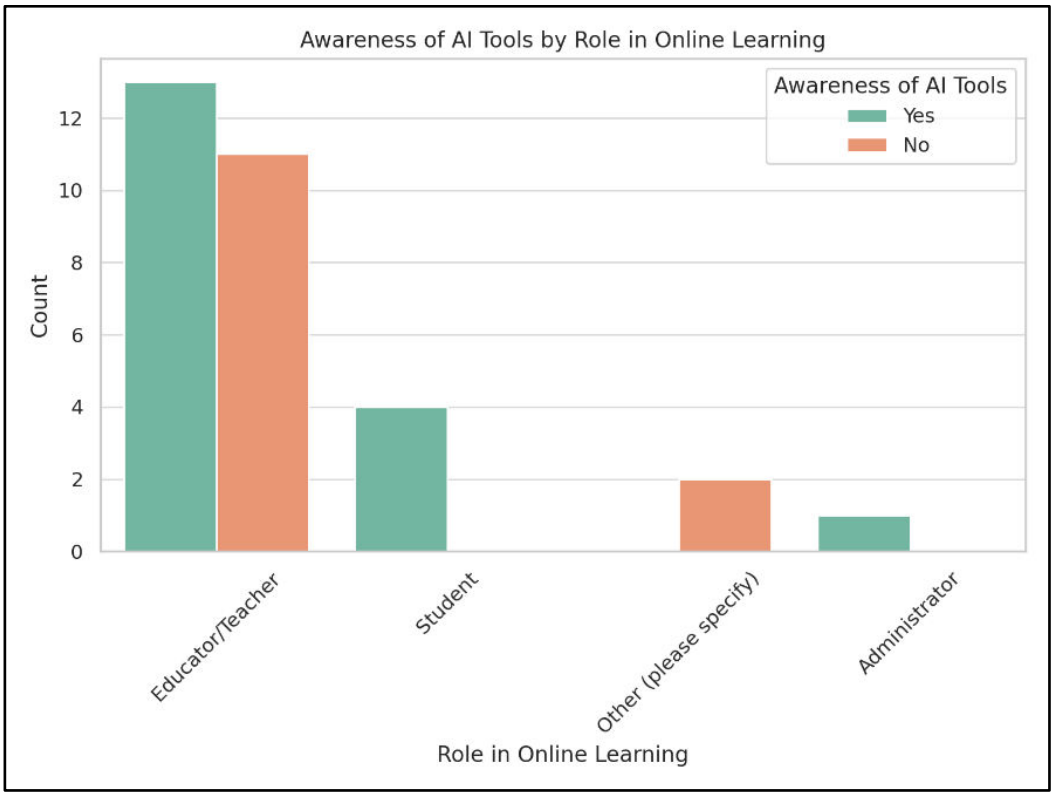

Figure2. Awareness of AI Tools by Role in Online Learning

Interpretation

The results suggest a **positive association** between an educator's role and their **awareness of AI tools**. Professors, who often engage more with **research and technological advancements**, exhibit **greater**

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familiarity with AI-based solutions. This disparity indicates a potential **knowledge gap** among other academic groups, such as lecturers. These findings underscore the **importance** of **targeted AI training** across all educational roles to ensure equitable knowledge dissemination and **effective implementation** of AI technologies in academic environments.

2. **Familiarity with AI vs. Perceived Effectiveness:** A Chi-Square test for independence was conducted to examine the relationship between educators' familiarity with AI tools and their perception of AI effectiveness in detecting and preventing academic misconduct.

Methodology

This test assessed whether familiarity with AI impacts how effective educators believe these tools are.

Independent Variable: Familiarity with AI tools (low, moderate, high)

Dependent Variable: Perceived effectiveness of AI (ineffective, somewhat effective, effective, highly effective)

Results

The Chi-Square test did **not** reveal a statistically significant association between **familiarity with AI tools** and **perceived effectiveness**:

$\chi^2(12, N = 50) = 10.20, p = 0.598$

- This **p-value** exceeds the conventional **0.05** threshold, indicating that **familiarity** with AI does **not significantly influence** educators' **perceptions** of its effectiveness.
- Educators across **all levels of familiarity** expressed **similar** beliefs about how well AI tools work for detecting and preventing academic misconduct.

Chi-Square Summary Table

Figure 3. Familiarity with AI vs. Perceived Effectiveness

Variable	χ^2 Value	Degrees of Freedom (df)	p-value	Significance
Familiarity with AI vs. Perceived Effectiveness	10.20	12	0.598	Not Significant ($p > 0.05$)

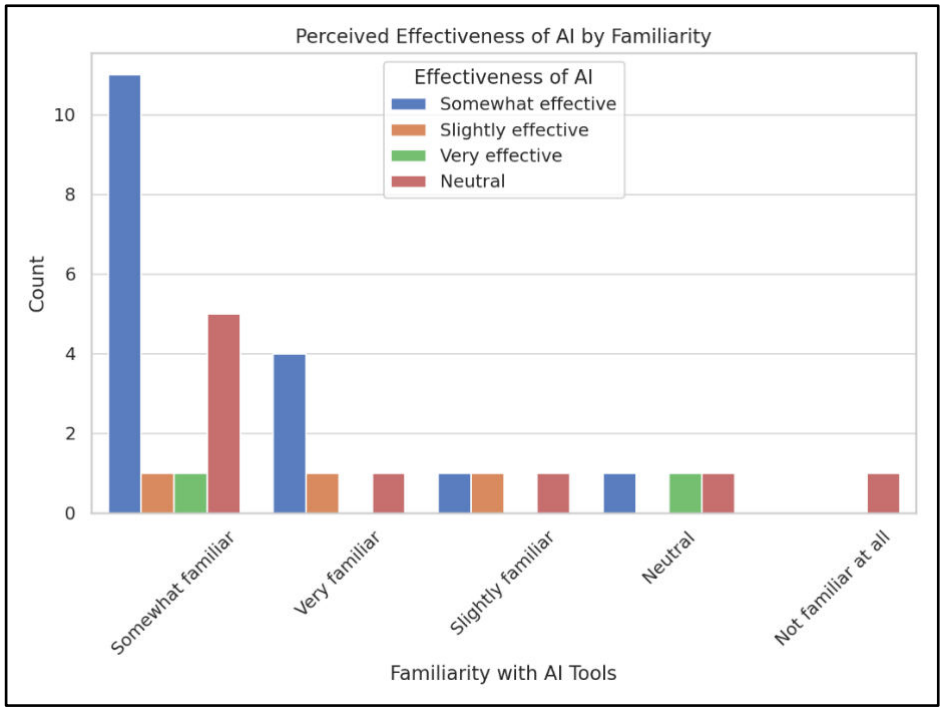

Figure3. Perceived Effectiveness of AI by Familiarity

Interpretation

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The results indicate **no significant relationship** between **familiarity with AI tools** and **perceptions of their effectiveness** in detecting academic misconduct (**p = 0.598**).

This suggests that **regardless** of how familiar educators are with AI tools, their **views on the tools' effectiveness** remain **consistent**. Educators **with limited exposure** to AI and those **well-versed** in these technologies **share similar levels of confidence** (or skepticism) about AI's ability to prevent academic misconduct.

These findings highlight the need for **further training** and **awareness programs** to bridge the **perception gap**, ensuring educators understand **both the capabilities and limitations** of AI-driven academic integrity solutions.

3. **Privacy Concerns vs. Support for AI Usage:** A Chi-Square test for independence was conducted to examine the relationship between privacy concerns and support for AI usage in online education.

Methodology
This analysis aimed to determine whether educators' concerns about privacy and data security influence their willingness to integrate AI for detecting and preventing academic misconduct.

Independent Variable: Level of privacy concerns (low, moderate, high)

Dependent Variable: Support for AI usage (support, neutral, oppose)

Results
The Chi-Square test did not reveal a statistically significant relationship between privacy concerns and support for AI usage:

χ^2 (12, N = 50) = 12.62, p = 0.397

- Since the **p-value** is greater than **0.05**, this indicates that **privacy concerns** do **not significantly** affect educators' support for using AI tools in online education.
- Educators with **high** privacy concerns are **not more likely** to oppose AI usage compared to those with **low** concerns.

Chi-Square Summary Table

Table 4. Privacy Concerns vs. Support for AI Usage

Variable	χ^2 Value	Degrees of Freedom (df)	p-value	Significance
Privacy Concerns vs. Support for AI Usage	12.62	12	0.397	Not Significant (p > 0.05)

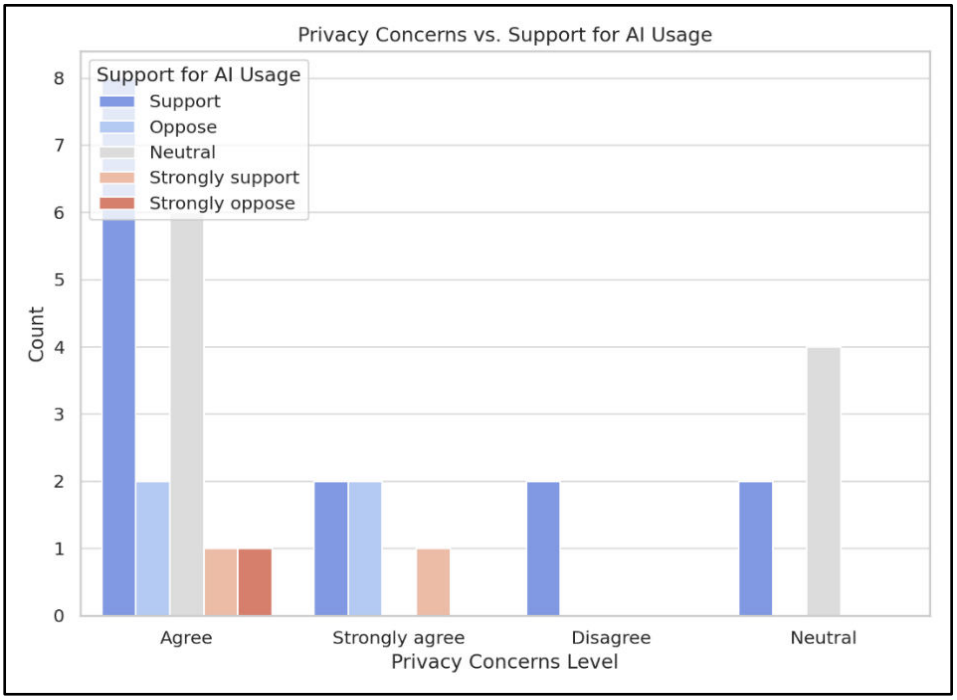

Figure 4. Privacy Concerns vs. Support fo AI Usage

Interpretation

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The results suggest that **privacy concerns** do **not have a significant impact** on educators' **support** for integrating **AI tools** in online learning environments (**p = 0.397**). This finding indicates that even though some educators **expressed concerns** about **data privacy**, it does **not translate** into active opposition to the **adoption of AI** for academic misconduct prevention. These results highlight the importance of **addressing privacy concerns** through **transparent policies** and **data protection measures** without expecting a major shift in educators' overall **support for AI integration**.

FUTURE SCOPE & RECOMMENDATIONS

A. Future Scope

1. **Advanced AI Models**: Future research can focus on enhancing AI models, such as deep learning and hybrid techniques, to improve the detection of academic misconduct.
2. **AI and Blockchain Integration**: Combining AI with blockchain technology could ensure secure and transparent academic records, reducing the chances of data manipulation.
3. **Real-Time Monitoring**: Implementing AI-driven real-time monitoring during assessments can help detect suspicious activities like unauthorized collaboration or identity fraud.
4. **Cross-Institution Collaboration**: Sharing AI data and insights across educational institutions can enhance the accuracy and effectiveness of misconduct detection.

B. Recommendations

1. **Increasing AI Awareness**: Educational institutions should provide training to both educators and students to enhance their understanding and responsible use of AI.
2. **Transparent AI Policies**: Establishing clear guidelines for AI use in academic integrity ensures fairness, privacy, and ethical oversight.
3. **Regular System Updates**: Continuous evaluation and updating of AI systems are necessary to address new misconduct methods and maintain system accuracy.
4. **Balancing Privacy and Monitoring**: Institutions must protect student privacy while using AI systems by adopting secure data handling and ethical monitoring practices.

CONCLUSION

- **AI awareness** and **usage** are **moderately high** among educators, but concerns about **privacy** and **data security** persist.
- **No statistically significant relationships were found** between educators' **awareness, familiarity,** or **privacy concerns** and their **support** for AI in academic misconduct prevention.
- Future strategies should focus on **improving transparency, addressing privacy concerns**, and **enhancing training** to foster greater confidence in **AI-based monitoring systems.**

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International Journal of Advance and Innovative Research
Volume 12, Issue 2(XIX): April - June 2025
ISSN 2394 - 7780

AN ANALYTICAL STUDY ON THE USAGE OF ARTIFICIAL INTELLIGENCE WITH REFERENCE TO LATEST ACCOUNTING STANDARDS AND APPLICATIONS USED TO TEACH ACCOUNTANCY AND FELICITATE LEARNERS WITH NEW INNOVATIONS

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ABSTRACT
The integration of Artificial Intelligence (AI) in accounting education and practice has revolutionized financial analysis, auditing, and compliance with the latest accounting standards. This research paper explores AI-driven accounting applications and their role in teaching accountancy. It examines how AI enhances learning outcomes by automating repetitive tasks, improving accuracy, and providing real-time insights. The study also investigates how AI aligns with International Financial Reporting Standards (IFRS) and Generally Accepted Accounting Principles (GAAP), ensuring compliance and efficiency. Furthermore, the paper discusses AI's potential to bridge the gap between theoretical knowledge and practical application, making accountancy more accessible and innovative for learners.

Keywords: *Artificial Intelligence, Accounting Standards, IFRS, GAAP, Accounting Education, AI Applications, Financial Technology*

1. INTRODUCTION
Artificial Intelligence (AI) has transformed the field of accounting by automating processes, reducing human error, and enhancing decision-making capabilities. This paper explores the application of AI in accounting education and its impact on learners, aligning with the latest accounting standards. AI's increasing role in financial compliance and auditing also necessitates a discussion on ethical considerations and technological advancements.

The rise of Artificial Intelligence (AI) in recent years has brought about revolutionary changes across various industries, and accounting is no exception. Traditionally, accounting has been a field deeply rooted in meticulous record-keeping, manual data processing, and complex financial analysis. However, with the advent of AI technologies, these processes are becoming more streamlined, automated, and accurate, allowing accountants to shift from routine tasks to more strategic and value-added activities. AI's ability to process vast amounts of data at high speed, identify patterns, and offer predictive insights has significantly enhanced financial decision-making, auditing, and compliance practices in accounting.

The application of AI is not limited to simplifying education; it also aligns closely with the regulatory and reporting standards that govern the accounting profession, such as the International Financial Reporting Standards (IFRS) and Generally Accepted Accounting Principles (GAAP). By ensuring that AI-driven accounting systems adhere to these frameworks, organizations can streamline their compliance processes and reduce the risk of errors or omissions in financial reporting. AI helps ensure that accounting professionals remain compliant with ever-evolving standards and regulations, reducing the manual effort required to interpret and implement complex financial rules.

Furthermore, AI's integration into accounting offers significant advantages in terms of real-time insights and analytics. It allows professionals to make data-driven decisions based on current financial data rather than relying solely on historical reports. This not only enhances the accuracy of financial forecasts but also enables accountants to respond more quickly to market changes, improving organizational agility and performance.

This research paper delves into the multifaceted role of AI in accounting, with a focus on its applications in both education and practice. It examines how AI can improve the learning process by automating mundane tasks, enhancing accuracy, and providing immediate, actionable insights. Additionally, the paper explores AI's potential in fostering greater alignment with IFRS and GAAP, ensuring that accountants maintain compliance and uphold industry standards. Lastly, the study aims to highlight how AI can bridge the gap between theoretical accounting knowledge and its practical application, providing students and professionals with the tools they need to succeed in an increasingly digital and data-driven landscape. Through this investigation, we seek to understand the ways in which AI is not only shaping the future of accounting but also empowering the next generation of accounting professionals.

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2. AI IN ACCOUNTING: AN OVERVIEW

2.1 Definition and Scope of AI in Accounting

Artificial Intelligence (AI) in accounting refers to the use of machine learning, deep learning, and other AI technologies to automate, streamline, and enhance various accounting processes. AI tools can process and analyse large volumes of data, identify patterns, and make decisions or recommendations, often at a speed and scale that is beyond human capability. The goal is to increase efficiency, reduce human error, enhance decision-making, and provide valuable insights for businesses.

Scope of AI in Accounting:

- Automated Data Entry and Processing
- Financial Analysis and Forecasting:
- Fraud Detection and Risk Management:
- Tax Preparation and Compliance:
- Auditing:

Benefits of AI in Accounting:

- **Increased Efficiency:** AI automates repetitive tasks, reducing time spent on mundane work and freeing up accountants to focus on more strategic functions.
- **Improved Accuracy:** AI systems are less prone to human error, especially in tasks such as data entry, calculations, and compliance checks.

Challenges and Considerations:

- **Data Privacy and Security:** Handling sensitive financial data with AI requires strict security measures to protect client and company information.
- **Integration with Legacy Systems:** AI tools need to integrate seamlessly with existing accounting software and processes, which can sometimes be a challenge for organizations with outdated systems.

2.2 Evolution of AI in Financial Reporting

AI has evolved from basic spreadsheet automation to sophisticated predictive analytics that improve financial forecasting and compliance. The shift from traditional accounting to AI-driven systems has led to improved efficiency and accuracy.

- **Early Stages:** Manual and Spreadsheet-Based Reporting (Pre-2000s)
- The Introduction of Financial Software & ERP Systems (2000s)
- AI and Machine Learning Integration (2010s)
- AI-Driven Real-Time Financial Reporting (2020s and Beyond)
- **Looking Ahead:** The Future of AI in Financial Reporting

2.3 Key AI Technologies in Accounting

AI technologies such as chatbots, automated reconciliation systems, and AI-driven auditing tools have revolutionized financial reporting. These technologies assist accountants in analyzing large datasets and identifying patterns that may indicate financial risks. AI technologies are revolutionizing accounting by enhancing efficiency and accuracy. **Machine learning (ML)** helps with predictive analytics, anomaly detection, and financial forecasting. **Natural language processing (NLP)** automates tasks like invoice processing, tax compliance, and customer service through chatbots. **Robotic process automation (RPA)** streamlines repetitive tasks such as data entry, accounts payable, and reconciliation. **Natural language generation (NLG)** automatically creates readable financial reports and summaries. **Optical character recognition (OCR)** extracts data from scanned documents, while **blockchain and distributed ledger technology (DLT)** improve transparency and security in financial transactions. Together, these technologies are reshaping how accounting professionals manage and report financial data.

3. LATEST ACCOUNTING STANDARDS AND AI COMPLIANCE

3.1 Overview of IFRS and GAAP

1. IFRS (International Financial Reporting Standards)

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- **Issuing Body:** IFRS is issued by the International Accounting Standards Board (IASB), which is based in London.
- **Global Use:** IFRS is used in over 140 countries, including the European Union, Australia, and Canada. It is also increasingly adopted in emerging markets.
- **Principle-Based Approach:** IFRS is considered a principle-based system. It focuses on broader guidelines and allows for more judgment and flexibility in financial reporting, often offering less prescriptive detail.
- **Financial Statement Preparation:** Under IFRS, companies are required to prepare a single set of financial statements that include:
  - Statement of financial position (balance sheet)
  - Statement of profit or loss and other comprehensive income (income statement)
  - Statement of changes in equity
  - Statement of cash flows
  - Notes to the financial statements
- **Key Characteristics:**
  - **Fair Value:** IFRS tends to place more emphasis on fair value measurements for assets and liabilities.
  - **Revenue Recognition:** IFRS follows the "five-step" model for revenue recognition, which emphasizes when control of goods or services is transferred.
  - **Leases:** IFRS requires that nearly all leases be recognized on the balance sheet as assets and liabilities, a principle introduced by IFRS 16.

2. GAAP (Generally Accepted Accounting Principles)

- **Issuing Body:** GAAP is issued by the Financial Accounting Standards Board (FASB) in the United States.
- **Primary Use:** GAAP is primarily used in the United States and is mandated for publicly traded companies by the Securities and Exchange Commission (SEC).
- **Rules-Based Approach:** GAAP is more rules-based compared to IFRS. It contains more detailed guidelines and regulations to ensure uniformity in reporting.
- **Financial Statement Preparation: Similar to IFRS, GAAP requires companies to prepare financial statements including:**
  - Balance sheet
  - Income statement
  - Statement of cash flows
  - Statement of shareholders' equity

3.2 AI-Driven Compliance Solutions

AI-driven compliance solutions are increasingly essential for organizations to efficiently manage and adhere to complex regulations. These solutions leverage technologies like **machine learning (ML)**, **natural language processing (NLP)**, and **robotic process automation (RPA)** to automate key compliance tasks such as **anti-money laundering (AML)** checks, **know your customer (KYC)** verifications, and **tax reporting**. They help businesses track regulatory changes in real time, ensuring they stay updated and avoid costly penalties. **Contract review**, **audit automation**, and **fraud detection** are also enhanced through AI, which can flag risks, detect anomalies, and provide insights faster than traditional methods. By automating these processes, AI reduces human error, improves operational efficiency, and allows for more proactive risk management, making compliance less time-consuming and more accurate. Additionally, AI systems can adapt to different industries, offering scalable solutions that grow with businesses as they expand and face increasingly stringent regulations.

3.3 Challenges and Ethical Considerations

While AI-driven compliance solutions offer significant benefits in terms of efficiency, accuracy, and cost savings, they also present several challenges and ethical considerations that organizations must navigate carefully.

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1. Data Privacy and Security
AI systems rely on large volumes of sensitive data to function effectively, such as customer information, transaction histories, and financial records. This raises significant concerns about data privacy and security, especially with stringent data protection regulations like GDPR (General Data Protection Regulation) and CCPA (California Consumer Privacy Act). Ensuring that AI systems handle personal data responsibly, safeguard it from breaches, and comply with privacy laws is a major challenge for organizations.

- **Ethical Consideration**: How can organizations balance AI's need for data with individuals' right to privacy? Can AI systems be designed to ensure minimal data usage and maximum protection?

2. Bias and Fairness
AI algorithms are trained on historical data, which can sometimes contain biases that reflect past prejudices or discriminatory practices. This can result in biased decision-making in compliance processes, such as KYC, AML checks, or credit scoring. For example, an AI model may unfairly flag certain individuals or transactions based on patterns in historical data that correlate with race, gender, or location, potentially leading to discriminatory practices.

- **Ethical Consideration:** How can organizations ensure that AI models are fair and unbiased? What steps can be taken to reduce the risk of perpetuating societal inequalities.

3. Transparency and Accountability
AI-driven systems can often function as "black boxes," meaning their decision-making processes are not easily understandable to humans. This lack of transparency can create challenges in accountability and trust. If an AI system makes a decision that violates regulations or is ethically questionable, it may be difficult to determine why the system made that decision or how it arrived at its conclusion.

- **Ethical Consideration:** How can organizations ensure that AI systems are transparent, and that their decisions can be explained and audited for compliance? How do they handle situations where AI decisions are questioned or challenged?

4. Job Displacement and Workforce Impact
The widespread use of AI in compliance may lead to concerns about job displacement. As AI systems automate repetitive tasks like data entry, report generation, and transaction analysis, some roles within compliance and auditing may become redundant, leading to a shift in the workforce.

- **Ethical Consideration:** How can businesses address the societal impact of AI on employment? How do they reskill and support workers whose jobs may be automated by AI systems?

5. Over-Reliance on AI
Another challenge is the potential over-reliance on AI systems for compliance, leading organizations to trust the technology blindly. While AI can significantly reduce human error, it is not infallible. Relying solely on AI without human oversight could lead to compliance failures, especially if the AI system fails to adapt to unforeseen circumstances or evolving regulations.

- **Ethical Consideration:** How can organizations ensure a balance between AI and human judgment in compliance tasks? What safeguards should be put in place to prevent over-reliance on automated systems?

4. AI APPLICATIONS IN TEACHING ACCOUNTANCY

4.1 AI-Powered Learning Platforms
AI-powered learning platforms leverage artificial intelligence to enhance the learning process by personalizing education for each student. These platforms use technologies like machine learning and natural language processing to customize lessons, offer real-time feedback, and adapt content based on individual needs and progress. They also automate tasks such as grading and performance tracking, helping both students and teachers by identifying strengths and areas for improvement. Overall, AI-driven platforms make learning more efficient, engaging, and tailored to each learner's pace and style.

4.2 Automated Financial Analysis Tools
AI tools such as QuickBooks and Xero enable students to practice real-time financial analysis and data interpretation.

AI-powered virtual assistants, such as chatbots, provide instant answers to students' accounting queries and enhance interactive learning.

4.3 AI-Based Simulations and Case Studies

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AI-based simulations and case studies use artificial intelligence to create realistic, interactive learning environments where students or professionals can engage with complex scenarios. These AI-powered tools replicate real-world situations, allowing users to practice decision-making, problem-solving, and critical thinking in a safe, controlled environment.

AI-Based Simulations:
AI simulations allow learners to interact with dynamic, evolving models that mimic real-world systems. For instance, in fields like healthcare, finance, and engineering, AI can simulate patient care scenarios, financial markets, or manufacturing processes. These simulations provide instant feedback and adapt based on the learner's actions, helping users refine their skills without real-world consequences.

Example: In business training, AI-powered simulations can create simulated market environments where learners make strategic decisions, and the system adapts based on their choices, mimicking the effects on the company's performance.

AI-Based Case Studies:
AI can enhance traditional case studies by making them more interactive and data-driven. Using AI, case studies can analyze large sets of real-world data, present various scenarios, and suggest potential outcomes based on different actions. AI can also customize the difficulty level based on the learner's progress, offering a tailored experience.

Example: In law or medicine, AI could provide case studies based on real legal disputes or medical conditions, offering students or professionals the opportunity to analyze and propose solutions, while the AI evaluates their decisions and suggests improvements.

5. ADVANTAGES OF AI IN ACCOUNTANCY EDUCATION

5.1 Personalized Learning Experiences
AI adapts coursework and provides customized content to enhance students' learning experiences. Personalized learning experiences leverage AI and data-driven technologies to tailor education to the unique needs and preferences of each student. AI analyzes performance data to adapt content, pacing, and resources, ensuring that learners receive the right support at the right time. These platforms can adjust the speed of lessons based on a student's grasp of the material, offer real-time feedback, and suggest targeted exercises to reinforce learning. Additionally, AI can identify individual learning styles and deliver content in formats that resonate best with each learner, leading to increased engagement, retention, and motivation. By focusing on the specific strengths and weaknesses of each student, personalized learning experiences foster more effective and efficient education.

5.2 Enhanced Accuracy and Efficiency
AI minimizes human errors and ensures accuracy in financial calculations, allowing students to focus on analysis rather than manual computation. Enhanced accuracy and efficiency through AI go beyond simple automation, revolutionizing how tasks are performed across various industries. AI systems can analyse large datasets far quicker than humans, providing insights and predictions with remarkable precision. For example, in accounting and finance, AI can instantly detect anomalies, flagging potential errors or fraud that might otherwise go unnoticed. In healthcare, AI can assist in diagnosing diseases by analysing medical images with a higher degree of accuracy than traditional methods, leading to better patient outcomes.

Moreover, AI's ability to work without fatigue ensures consistent performance, eliminating human errors caused by oversight or repetitive tasks. It can streamline operations, reducing manual labour in areas like data entry, reporting, and compliance tracking. This enhanced efficiency allows businesses to reduce operational costs and improve productivity. Additionally, by automating these time-consuming tasks, professionals can focus on more strategic, creative, or complex aspects of their roles, ultimately leading to better resource utilization and more innovative outcomes.

5.3 Real-Time Feedback and Assessment
Real-time feedback and assessment in AI-driven systems provide immediate insights into a learner's or employee's performance, allowing for faster improvements and better decision-making. AI-powered platforms can track progress, evaluate responses, and deliver feedback as tasks or assignments are completed. In educational settings, for example, AI can analyze a student's performance on quizzes, assignments, or simulations, instantly identifying areas of strength and weakness. This allows students to adjust their learning strategies and focus on specific areas in need of improvement.

In professional environments, AI can assess employee performance in real-time, offering feedback on tasks such as project management, customer service interactions, or compliance checks. The ability to receive

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immediate feedback ensures that mistakes are corrected swiftly, promoting continuous learning and skill development. Additionally, real-time assessment helps prevent larger issues from developing by identifying problems early on, which improves both efficiency and overall outcomes. Ultimately, this dynamic feedback loop fosters a more engaging, responsive, and adaptive learning or working environment.

6. CHALLENGES AND LIMITATIONS

6.1 Data Security and Privacy Concerns

Data security and privacy concerns are significant challenges when implementing AI-driven systems, particularly in industries that handle sensitive information, such as healthcare, finance, and education. AI systems rely on vast amounts of data to function effectively, and this often includes personal, financial, or medical information, which makes data protection a top priority. If not properly secured, this data can be vulnerable to breaches, theft, or misuse.

Privacy concerns arise because AI technologies may inadvertently expose personal data or be used to track individuals without their consent, raising issues related to compliance with regulations like the General Data Protection Regulation (GDPR) and the California Consumer Privacy Act (CCPA). Moreover, AI systems might store or process data in ways that are not transparent, making it difficult for individuals to know how their information is being used or shared.

To address these concerns, organizations must implement robust data security measures, such as encryption, access controls, and regular audits. Additionally, privacy policies and ethical guidelines need to be established to ensure transparency and build trust with users. This includes gaining explicit consent for data usage, anonymizing sensitive information, and ensuring that AI models comply with privacy laws. By addressing these security and privacy issues, businesses can leverage AI technology while safeguarding user rights and maintaining regulatory compliance.

6.2 Ethical Implications of AI in Accounting

The ethical implications of AI in accounting involve several important concerns as AI technologies become more integrated into financial decision-making and processes. While AI enhances efficiency and accuracy, it can also lead to biases if the data it is trained on contains historical prejudices, potentially resulting in unfair outcomes like biased loan approvals or inaccurate fraud detection. Additionally, the "black box" nature of many AI systems makes it difficult to understand how decisions are made, raising issues of transparency and accountability, particularly when errors occur. The rise of AI also poses the risk of job displacement, as routine tasks such as bookkeeping and tax preparation may be automated, leaving entry-level positions vulnerable. Furthermore, AI systems in accounting rely on sensitive financial data, increasing the risk of data breaches and security issues. Finally, as AI takes on more responsibility in decision-making, it’s essential that it complements human judgment and ensures that broader ethical considerations—like the social, environmental, or community impact—are taken into account. To use AI responsibly in accounting, it is critical to prioritize fairness, transparency, privacy, and accountability.

6.3 Resistance to AI Adoption in Education

Resistance to AI adoption in education stems from various concerns that educators, students, and institutions have regarding the integration of AI technologies into learning environments. While AI holds the potential to revolutionize education by personalizing learning and automating administrative tasks, several factors contribute to hesitancy.

1. **Fear of Job Losses**: Many educators worry that AI might replace their roles or reduce the need for teachers in certain tasks, especially in areas like grading, lesson planning, and student assessment. This fear of job displacement leads to resistance, particularly among those who are unsure how their roles will evolve with AI integration.
2. **Lack of Trust in AI**: Some educators and students are skeptical about AI’s ability to understand and address the nuances of human learning. There is concern that AI systems may not fully capture the complexities of teaching and learning, potentially leading to overly simplistic or inaccurate assessments and interventions.
3. **Data Privacy and Security Concerns**: AI systems require significant amounts of data to function effectively, raising issues around the privacy and security of student information. Concerns about data breaches, misuse of personal data, and the transparency of AI data handling practices contribute to resistance, particularly in light of stringent data protection laws like GDPR.
4. **Equity and Accessibility**: There are worries that AI may exacerbate inequalities in education, especially in areas with limited access to technology. Students and schools in underfunded regions may not have the

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resources to implement AI solutions, which could widen the digital divide and create disparities in educational opportunities.

5. **Ethical Concerns**: Ethical questions around bias in AI algorithms, as well as the potential for AI to reinforce stereotypes or make unfair decisions, contribute to resistance. The fear that AI may perpetuate inequalities in education, such as biased grading systems or lack of cultural sensitivity, makes educators wary of its use.
6. **Technological Challenges**: The complexity of implementing AI solutions, the cost of technology, and the need for ongoing training can also discourage adoption. Many schools or institutions may lack the infrastructure or resources to integrate AI effectively, further contributing to reluctance.

Overall, resistance to AI in education is driven by concerns about job displacement, trust, privacy, equity, and the practical challenges of implementation. Addressing these concerns through clear communication, transparency, and proper support can help reduce resistance and pave the way for more widespread AI adoption in educational settings.

7. FUTURE PROSPECTS AND INNOVATIONS

7.1 AI-Driven Predictive Analytics in Accounting

AI-driven predictive analytics in accounting refers to the use of artificial intelligence and machine learning techniques to analyse financial data and forecast future trends, outcomes, and risks. By processing large volumes of historical financial data, AI systems can identify patterns and correlations that human analysts might overlook, providing valuable insights to guide decision-making.

In accounting, predictive analytics can be used to predict cash flow, forecast revenue, assess the likelihood of financial risks, and optimize budgeting processes. For example, AI can analyze past sales trends to predict future revenue, or it can evaluate historical transaction data to identify potential areas of financial risk, such as fraud or bad debt.

Moreover, AI-powered predictive tools can automate and streamline forecasting, reducing the time and effort typically required for manual analysis, while also improving accuracy. This helps accountants and finance teams make more informed, data-driven decisions, improving financial planning, risk management, and overall business strategy.

In essence, AI-driven predictive analytics in accounting enhances forecasting accuracy, helps mitigate risks, and provides actionable insights that contribute to better financial decision-making and long-term business success.

7.2 Blockchain Integration with AI

Blockchain integration with AI combines the strengths of both technologies to create secure, transparent, and efficient systems for managing and processing data. Blockchain, known for its decentralized, immutable ledger, ensures the integrity and security of data, while AI brings the ability to analyse large datasets, automate processes, and generate actionable insights.

In industries like accounting, finance, and supply chain management, the integration of blockchain with AI can enhance data security, transparency, and operational efficiency. For example, AI can analyse data stored on the blockchain to identify patterns, predict trends, and detect anomalies, while the blockchain ensures that all the data used in these analyses is tamper-proof and auditable.

Key Benefits of Blockchain and AI Integration:

1. **Enhanced Data Security**: Blockchain provides a secure, decentralized platform for storing sensitive information, ensuring that data is protected from tampering or unauthorized access. AI can then work with this secure data to offer insights without compromising privacy or integrity.
2. **Improved Transparency**: Blockchain's transparent nature ensures that all transactions are traceable and auditable. AI can use this transparent data to generate real-time insights, enhance decision-making, and improve accountability across industries like finance and accounting.
3. **Automation and Efficiency**: Combining AI's automation capabilities with blockchain's secure transaction mechanisms streamlines processes such as contract execution, auditing, and compliance checks, reducing time and operational costs while increasing accuracy.
4. **Fraud Detection**: AI can analyse blockchain data to identify unusual patterns or potential fraudulent activities, providing real-time alerts and helping businesses mitigate risks.

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In summary, blockchain integration with AI leverages the security and transparency of blockchain with the predictive and analytical power of AI, creating a more efficient, secure, and data-driven environment for industries like accounting and finance.

7.3 AI's Role in Continuous Professional Education

AI-powered learning platforms will support continuous professional development for accountants through personalized training modules. AI plays a significant role in continuous professional education by personalizing learning experiences, providing real-time feedback, and automating assessments. AI-driven platforms tailor content to individual needs, helping professionals focus on areas for improvement. These systems can also offer immediate insights and recommendations, enhancing the efficiency of learning. Additionally, AI supports adaptive learning paths, ensuring that training remains relevant and aligned with the evolving demands of specific industries, making professional development more accessible and effective.

8. CONCLUSION

AI is reshaping accounting education by enhancing learning experiences, ensuring compliance with accounting standards, and providing new opportunities for financial analysis. While challenges remain, AI continues to drive innovations that prepare learners for the evolving financial landscape. In conclusion, AI is revolutionizing various sectors, including accounting and education, by enhancing efficiency, accuracy, and personalization. From predictive analytics in accounting to AI-driven learning platforms in education, these technologies offer immense potential for improving decision-making, forecasting, and professional development. However, challenges such as ethical considerations, data privacy, and resistance to adoption must be addressed to maximize AI's benefits. By leveraging AI responsibly and integrating it thoughtfully into systems and processes, industries can unlock significant advancements, driving innovation and improving overall performance in an increasingly digital world.

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International Journal of Advance and Innovative Research
Volume 12, Issue 2(XIX): April - June 2025
ISSN 2394 - 7780

THE IMPACT OF ARTIFICIAL INTELLIGENCE ON STUDENT'S SUSTAINABLE EDUCATION AND CAREER DEVELOPMENT

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ABSTRACT

The goal of the education is to develop the student holistically. Providing one on one kn-owledge, empower educators to create more effective relevant and engaging exams. According to NEP education develop various skills in students like creativity, critical thinking and problem solving method .AI system offer effective support for online learning and personalizing learning. Students automating instructor routine tasks, and powering adaptive assessments.

The aim of this study was to probe students familiarity with AI tools, their current uses, their understanding of universities' AI policies, and finally their impressions of its importance, both to their degree and their future careers. We surveyed on many students in the first, second and third year of undergraduate study and conducted a series of five group to explore the emerging detail. Theme of the survey in more detail. This research on pedagogical methods support broader long term ambition to better understand and improve our teaching, learning and students engagement through the adoption of AI and the effective use of technology and suggests a need more comprehensive approach to communicating these important guidelines on an on-going basis, especially as the tools and guidelines evolve.

Keywords: *Generative artificial intelligence (gen AI), higher education, students' perspectives, AI tools, teaching and learning*

INTRODUCTION

Generative Artificial Intelligence can be useful for the entire education ecosystem, including teacher, students and parents. Artificial Intelligence (AI) is characterized by machines. In India, the integration of Artificial Intelligence (AI) into education is gaining momentum, primarily driven by the National Education Policy (NEP) 2020 which emphasizes the need to incorporate AI into teaching, learning, and administration processes, aiming to personalize learning experiences and improve educational outcomes across the country. AI can generate custom learning material like quizzes flashcard, and even explain the strength and weakness of the students. This personalization ensures that students focus on the topics they need the most help with, maximizing their learning efficiency. This personalization ensures that students focus on the topics they need the most help with, maximizing their learning efficiency. As AI continues to evolve, it holds the potential to revolutionize the way students learn, access information, and prepare for future careers. In the context of sustainable education and career development, AI offers exciting opportunities for personalization, efficiency, and inclusivity, while also raising important challenges related to ethics and accessibility.

AI technologies are increasingly integrated into educational tools and platforms, enabling students to engage in customized learning experiences tailored to their individual needs and preferences. This personalized approach not only improves educational outcomes but also equips students with the skills necessary for success in an ever-changing job market. Furthermore, AI is playing a key role in career counseling, offering data-driven insights that help students make informed decisions about their professional paths.

Our results showed a wide range of responses in terms of students' familiarity with the tools and what they believe AI tools could and should not be used for. Most students emphasized the importance of understanding how AI tools function and their potential applications in both their academic studies and future careers. The results indicated a strong desire among students to learn more about AI technologies because they can also make their career. Furthermore, there was a significant interest in receiving dedicated support for integrating these tools into their coursework, driven by the belief that such skills will be sought after by future employers.

At the same time, AI's role in education raises important questions about equity, data privacy, and the future of work. As AI continues to shape educational systems, it is essential to understand its broader implications for both sustainable learning and career development.

OBJECTIVE

To investigate how AI technologies tailor educational experiences to individual students, enhancing learning outcomes, and ensuring each student receives the support they need to succeed.

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To understand how AI can help students acquire skills relevant to the modern workforce, particularly in technology, data analysis, and problem-solving.

To investigate how AI makes education more accessible to diverse groups, including students with disabilities and those from underserved communities.

To understand how these issues could affect students' educational experiences and career outcomes, and explore strategies to ensure AI is used responsibly and equitably.

To understanding how institutions can integrate AI in a way that fosters sustainable,future-proof education that aligns with global workforce trends

LITERATURE REVIEW

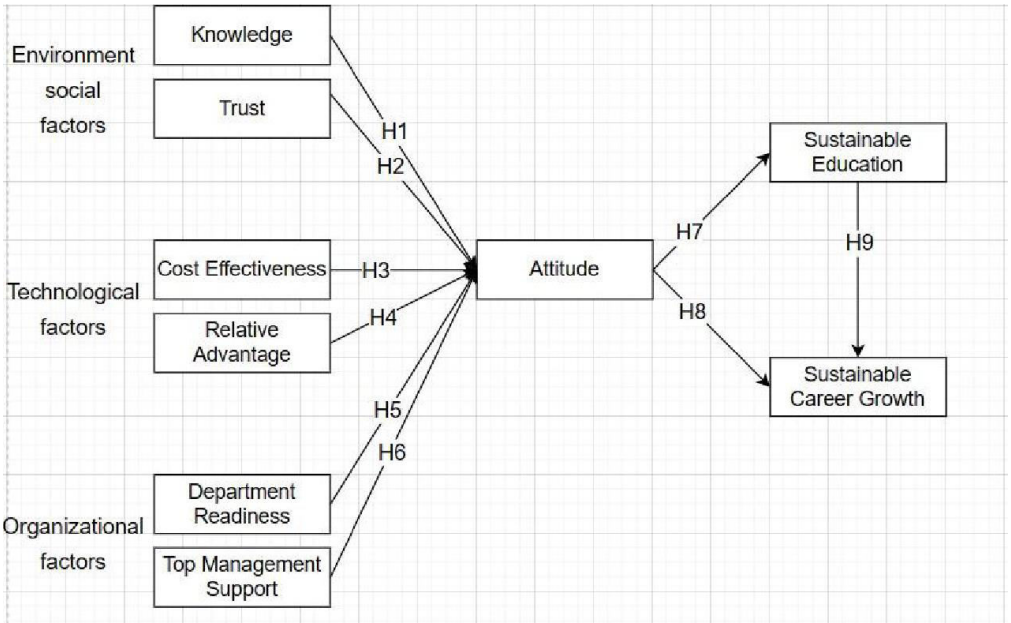
AI instruments such as gaming, simulation, 3-D technologies provide the way to practical experience to the students during the learning (Dileep Kumar, 2021). The education sector needs to employ the educational technology and AI to make the effective learning process and to obtain the sustainable learning (Mudit Verma, 2018). The most determining factor in the learning process from the learner perspective is 'attitude'.

It is a time in need to do the scientific research on the organizational and general public acceptance with regard to Artificial Intelligence, which helps to explore the possibilities of achieving the sustainable education (Mahidhar and Davenport, 2018; Dhawan, 2020; Pillai and Sivathanu, 2020) emphasize that AI is still young and difficult to predict how it will develop in the near future, In order to better understand and use AI, the world has to consider AI enforcement requirements, employment, ethics, education, tent and evolution. Many researchers believe that "the attitude of the working class is an important factor in the acceptance of new technologies and can also significantly affect the adoption of technology" (Lichtenthaler, 2020). Much research has been done on the investigation of those "intangible resources" such as social networks, virtual reality objects, artificial intelligence, etc. (Gursoy et al., 2019; Sujata, Aniket and Mahasingh, 2019; Holmlund et al., 2020).

This paper is designed in such a way that the first part of it is designed to explore the level of awareness of students on AI and its impact on the sustainable education. Second part is designed to understand various factors that may affect the implementation of AI in education. The third part is related to the attitude of the students towards AI and the fourth and final part of the research study is dedicated to understanding the impact of AI on the life of students.

DATA ANALYSIS

Research Framework and Hypotheses Development The basic proposed conceptual framework in the research is Impact of AI in sustainable education and career development of the students using TOE framework. Perceptual attitude of students are recorded with regard to sustainable learning outcome. Students responses shows that educational outcome was highly influenced by AI positively and also the study has emphasized that the outcome of AI in the following areas such as students' progress, faculty and students interaction and class room engagement (Caroline Kairu, 2020).



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METHODOLOGY

The research question (RQ) addressed in this study is as follows: RQ: What is the current public attitude towards AI? What is the current attitude of industries towards AI and do social factors hinder AI adoption?

The study addressed the following research questions:

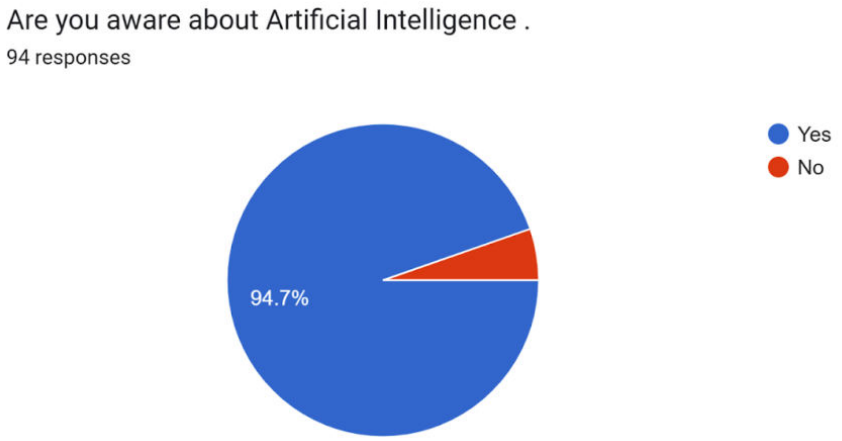
1. What is the awareness level of students towards Artificial Intelligence (AI)
2. What is the attitude of students towards Artificial Intelligence (AI)
3. Which factors contributes towards the usage of Artificial Intelligence (AI) and how it affects the students education and career growth

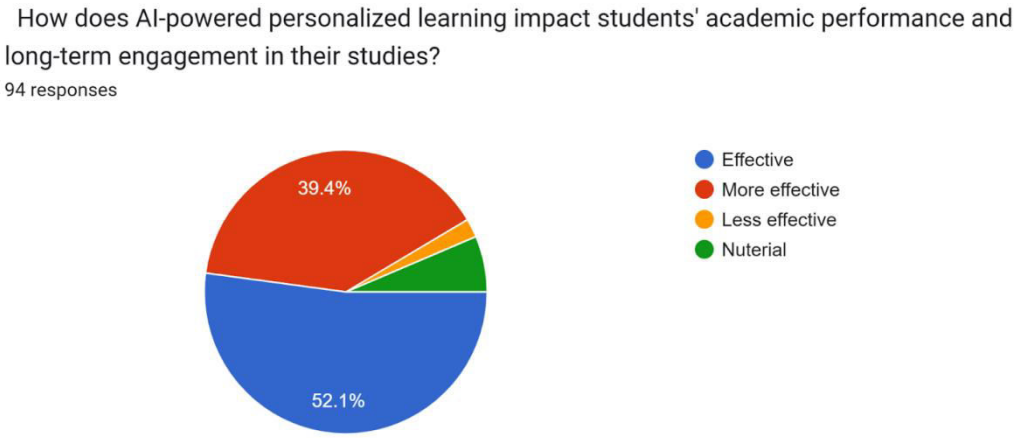
The main objective of this study is to evaluate the present attitude of students of various programmes towards Artificial Intelligence (AI) and investigate the most influencing factors that affect Artificial Intelligence (AI), students education and career. Through extensive literature studies from various sources, we identified that there are several factors that affect the attitude of students towards Artificial Intelligence (AI).

The study is descriptive in nature. Non probability-judgmental sampling method used for identifying the samples. The sample size for the study is 150 and after data cleaning, the final sample size taken for data analysis is 92. Structured questionnaire is used and data collection is carried out using google form and hard copy distributions.

CONCLUSION

Looking at the shifting trends in the technological fields we now know that artificial intelligence plays a vital role in all the latest technology. Many people are aware of AI and many more are not so we need to create more awareness among people about Artificial Intelligence and train them how to utilise the technology that we humans have created for our own advantage. This study will help in understanding the awareness and impact of AI on students. This study will also definitely help in understanding various aspects through which AI is influencing our life and finding out ways to overcome it through proper application of techniques to take charge of these technologies.





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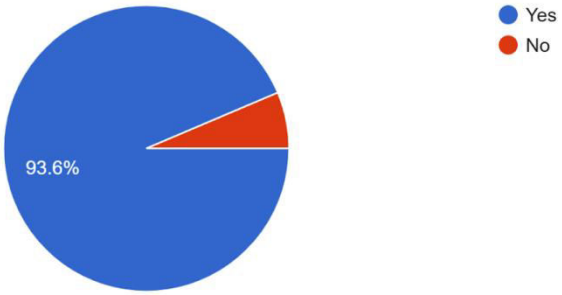
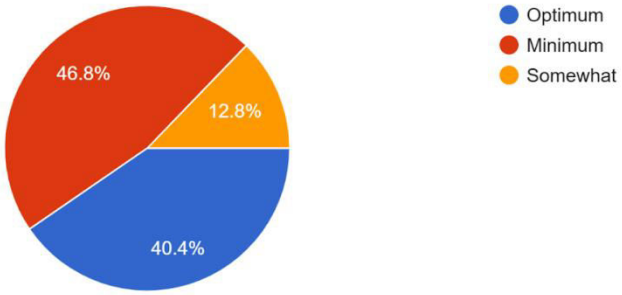
does AI play role in helping students with diverse learning needs and abilities achieve better educational outcomes?

94 responses



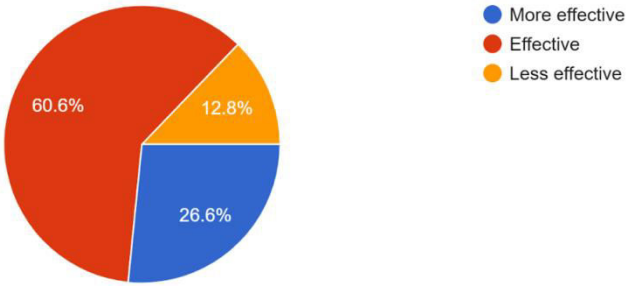
In what ways do AI-based career counseling systems help students make informed decisions about their career paths?

94 responses



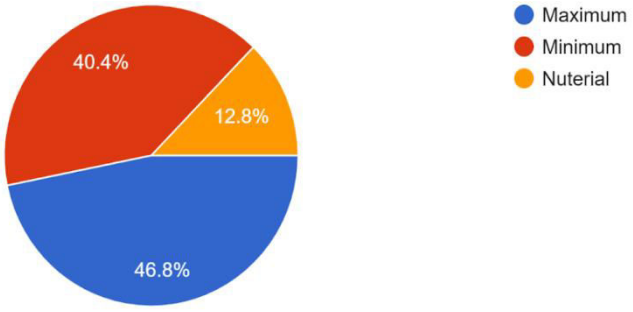
How effective are AI-driven platforms in matching students with internships, job opportunities, and career development resources?

94 responses



How does AI contribute to developing skills that are essential for future jobs, such as problem-solving, creativity, and emotional intelligence?

94 responses



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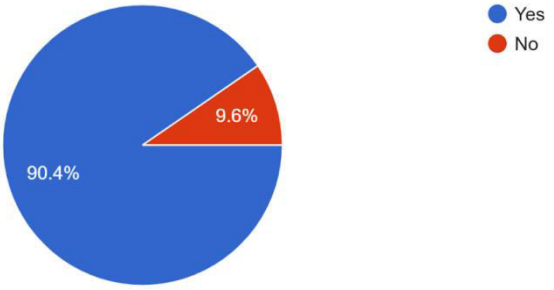
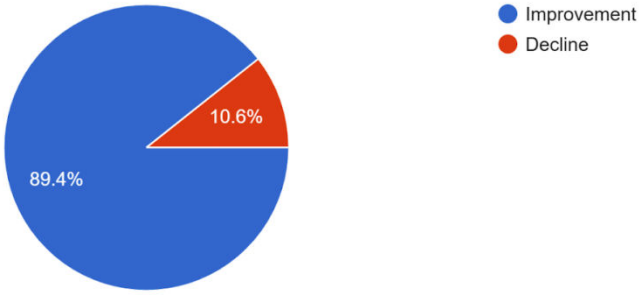
does AI play in preparing students for careers in emerging technologies like data science, AI, and robotics?

94 responses



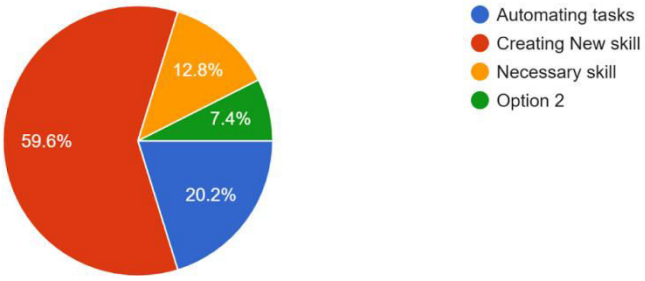
How can AI-driven tools and platforms support lifelong learning and skill development for students as they transition from education to their careers?

94 responses



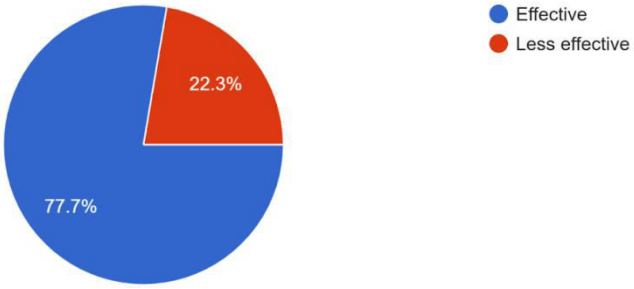
What impact does AI have on continuous professional development and reskilling in response to changes in the job market?

94 responses



How does AI help bridge the educational gap for underserved communities and remote areas, ensuring equal access to quality education and career opportunities?

94 responses



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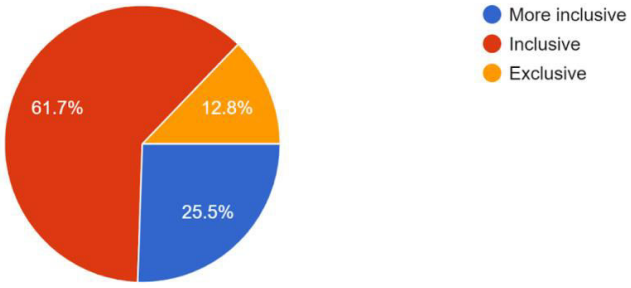
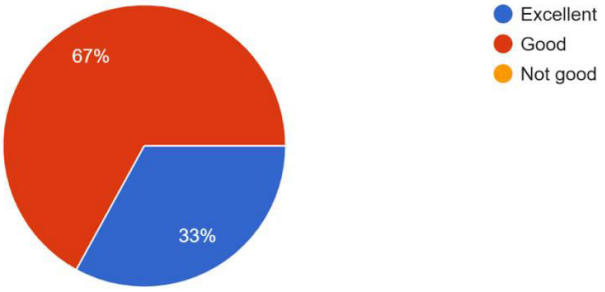
In what ways can AI contribute to making education more inclusive and equitable, particularly in regions with limited access to traditional learning resources?

94 responses



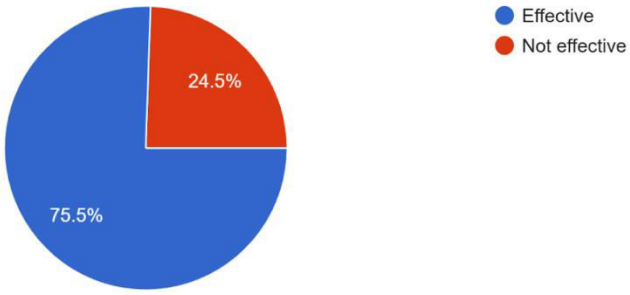
How does the use of AI tools to automate administrative tasks affect teacher efficiency and the overall classroom experience?

94 responses



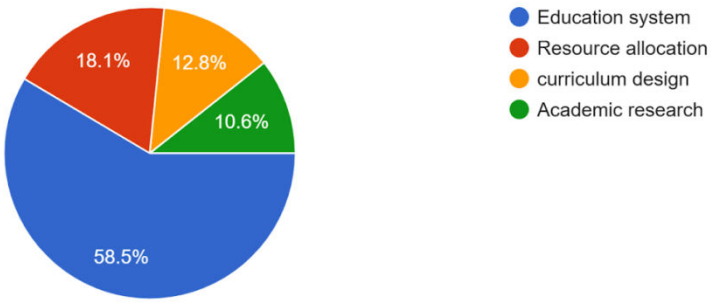
What impact does AI have on teacher-student interaction and individualized instruction in the classroom?

94 responses



What are the long-term effects of AI on the sustainability of education systems, particularly regarding resource allocation, curriculum design, and academic research?

94 responses



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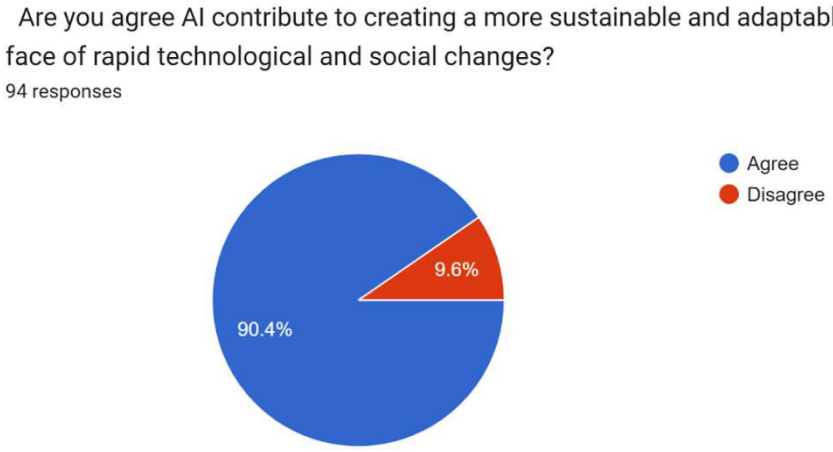

Suggestion given by some students

To what extent can AI foster a more diverse and global perspective on problem-solving and innovation in educational settings? 94 responses

Yes

Effective

No

By providing immediate assistance and adapting to diverse learning styles, these systems empower students to grasp complex concepts more effectively. The continuous interaction with AI fosters a dynamic learning environment, boosting student confidence and overall academic performance.

By providing immediate assistance and adapting to diverse learning styles, these systems empower students to grasp complex concepts more effectively.

Yes

AI can be a powerful tool to promote diversity and global perspectives in education. It can personalize learning, connect students with experts worldwide, and offer access to information and resources from various cultures.

It has made learning process much easier and faster

They can start, giving some extraordinary information

It helf

Develop solutions to the given problem based on the analysis and inference performed

AI can enhance diversity and global perspectives in education by providing access to varied resources, facilitating cross-cultural collaboration, and personalizing learning experiences. It can also break down language barriers and promote inclusive curricula, fostering critical thinking and innovation among students from diverse backgrounds.

It empower students to grasp complex concepts more effectively

New skill add and opportunities give

Not much effective and cannot future prediction only logical analysis ai.

By providing immediate assistance and adapting to diverse learning styles, these systems empower students to grasp complex concepts more effectively

Yes I am agree to develop more technology in AI.

Solves every solution very fast, quickly and accurately!

Teacher are effective

Ai play crucial role in student life

AI can foster a more diver and global perspective on problem solving and innovation in educational setting

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Nothing to say

AI has the potential to significantly foster a more diverse and global perspective on problem-solving and innovation in educational settings. Here are some ways AI can promote diversity and global perspectives: 1. **Access to global resources:** AI can provide students with access to a vast array of global resources, including cultural, historical, and scientific content, enabling them to explore diverse perspectives.

2. **Intelligent tutoring systems:** AI-powered intelligent tutoring systems can offer personalized learning experiences, adapting to individual students' needs, abilities, and learning styles, which can help bridge cultural and linguistic gaps. Yes Al is a very usefull and very effective work day to day Technology is a very advance and Al some benefits and some advantage....and disadvantage.

Ai is a best technology but harmful for student

Al has the potential to significantly foster a more diverse and global perspective on problem solving and involved in education setting by providing access to a vast array of information from different cultures and context

More effective Such bu providing videos with life example, shapes ,general knowledge ,map study etc

It is very effective in problem solving skills and innovation in educational settings

Yess

develop solutions to the given problem based on the analysis and inference perfor

More

I have a diverse answer , contact me if u want to know

By Updated knowledge

Extensively

it improve personalized learning process among the student and analying the strength and weakness of tha students

Good

AI has the potential to significantly broaden global and diverse perspective in problem solving and innovation within education

In an effective way

@haxan.100

It provide immediate solutions for any queries and teach complex systems in easy ways .

By providing immediate assistance and adapting to diverse learning styles, these systems empower students to grasp complex concepts more effectively. The continuous interaction with AI fosters a dynamic learning environment, boosting student confidence and overall academic performance.

Develop solutions based on analysis that' problem can be solved

AI has the potential to significantly broaden global and diverse perspective in problem solving and innovation within education.

Yes

It gives creatives ideas and helps in problem solving

Improveming learning skills and effective task solving

Ai is good if study

Great Extent

AI do help in problem solving as it helps to find answer of that particar prblm.

AI is good technology but harmful for student study

AI fosters diversity and global perspectives in education by providing access to diverse knowledge, enabling personalized learning, facilitating cross-cultural collaboration, and reducing biases in content and assessment. It

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enhances creativity and critical thinking by exposing students to global challenges and problem-solving approaches. However, challenges like AI bias, digital divides, and cultural sensitivity must be addressed to maximize its benefits.

Yes...

No idea

AI is very helpfull while preparing notes for examination. It gives answer in easier and also elaborate it.

effective

Effectively and its good

Ai is a powerful tool.According to me If AI is used Correctly And Effectively it can help In Creating A Good Education System and Curriculum with as much Less error as it possibly can

AI helps students to learn easily and effectively.It also help in making decision.

Better

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International Journal of Advance and Innovative Research
Volume 12, Issue 2(XIX): April - June 2025
ISSN 2394 - 7780

USE OF AI TOOLS BY GEN Z EQUIPPED IN HIGHER EDUCATION AND RESEARCH

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ABSTRACT
This paper gives brief view about AI tools in higher education and research and focusing on how Gen Z making effective use of these AI tools in their regular academic and research area. Gen Z is digitally native and their familiarity with technology reveals how they are using AI tools for their professional development. Further discussion with this generation conducted in order to analyze the extent and benefits and challenges which they were facing while using these tools and ethical considering taking in to self development. The study not only highlighting the use of AI tools but which tools they are using and how actually they works on it which will be providing path to next generation. For example, orange, Google Colab to visualize and make the machine learning with storage on Google drives. Kahoot to make the grope study with peers by sharing clue oriented questions covering GK. Further Turnitin and Grammarly help to improve writing quality and maintain academic integrity, while Coursera and Khan Academy use AI to suggest content depending on a learner's progress.

It's crucial to comprehend how Gen Z, a generation that grew up with technology, uses these AI technologies. This study is crucial and timely since their opinions, usage trends, and comments will influence how AI develops to satisfy the needs of academic settings in the future.

***Keywords**: AI, Gen Z, Education, Research, Coursera, ChatGPT and OpenAI Codex*

INTRODUCTION
Through the introduction of cutting-edge tools that improve efficiency, encourage creativity, and improve learning experiences, artificial intelligence (AI) is transforming research and education. AI has been increasingly integrated into academic settings in last few years, giving researchers and students previously exceptional access to knowledge, the ability to automate repetitive work as well as ability to make data-driven decisions.

Applications such as effective tutors, adaptive sophistication technologies, automated grading systems, and personalized learning platforms are examples of artificial intelligence (AI) aids in education. For analyzing user performance and behavior, these tools provide customized learning experiences that meet the needs of each individual. For example, orange, Google Colab help to visualize and make the machine learning with storage on Google drive. Kahoot make the grope study with peers by sharing clue oriented questions covering GK. Further Turnitin and Grammarly help to improve writing quality and maintain academic integrity, while Coursera and Khan Academy use AI to suggest content depending on a learner's progress.

AI-driven technologies are revolutionizing the way data is gathered, examined, and presented in research. Qualitative data analysis is made easier by programs like NVivo and Atlas.ti, whereas statistical software like SPSS and R gain from AI-enhanced predictive analytics capabilities. Researchers can save a great deal of time by using AI to find pertinent articles through literature review services like ResearchRabbit and Semantic Scholar. Researchers are also able to produce ideas, code, and even preliminary versions of academic writing thanks to platforms like ChatGPT and OpenAI Codex.

AI can democratize access to resources for research and teaching. it enable a wider audience to access top-notch education and research opportunities by dismantling barriers pertaining to time, place, and language. At the same time the increased use of AI also calls into question creativity, critical thinking, and ethical issues like data protection and the possible abuse of generative AI.

It's crucial to comprehend how Gen Z, a generation that grew up with technology, uses these AI technologies. This study is crucial and timely since their opinions, usage trends, and comments will influence how AI develops to satisfy the needs of academic settings in the future.

OBJECTIVES OF THE STUDY
- To assess the level of awareness and the incorporation of AI tools by Gen Z in the context of higher education and research.
- To assess the potential advantages and drawbacks of AI tools in improving learning and research efficiency.

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- To investigate which AI tools and steps followed by Gen Z students while performing on these AI tools.
- To conclude with suitable recommendations for the effective integration of AI tools in higher education institutions.

The above stated objectives are exploring the level of awareness and usage of AI-powered applications among Gen Z students for academic and research activities. It also assesses the potential advantages and drawbacks of AI tools in improving learning and research efficiency. Further it highlighting the impact of AI on conventional study practices, its critical analysis, creativity, and ethical issues in academic activities.

REVIEW OF LITERATURE

The exploitation of AI tools in education has stretched out considerably, with applications designed at personalizing knowledge experiences, automating executive work, and enhancing student engagement. In the study of **Lukin et al.(2022)** Mentioned that how AI powered learning system tailor content delivery based on individuals need and for research he emphasizes the effectiveness of AI-driven adaptive learning systems in customizing educational content to suit the unique needs of each student, thereby enhancing understanding and knowledge retention. Tools like Duolingo and Coursera utilize AI algorithms to suggest courses and deliver immediate feedback, promoting self-directed learning **(Chen et al., 2020).** These innovations enable students to progress at their own speed, accommodating a variety of learning preferences and styles.

Gen Z, grown up in the digital age and logically pulled towards the use of technology in approximate every aspect of their lives, including learning. They are often referred to as "digital natives," a term coined by **Prensky (2023**), highlighting their ease and comfort in navigating digital tools. This generation not only expects technology to be seamlessly integrated into their classrooms but also excels at using online platforms to find information and collaborate with others, as noted by **Seemiller and Grace (2022)**. Their familiarity with tools like Google Scholar for research, Grammarly for writing, and Turnitin for maintaining academic integrity showcases their strong inclination toward AI-powered solutions that make academic tasks more efficient and effective.

RESEARCH GAP

Various studies were undertaken to explore the technical and institutional aspects of AI in education, but very limited insight were covered related to how Gen Z generation growing up alongside these tools their views and how uses them. Their unique perspective matters because their habits, preferences, and challenges were significantly influence how AI evolves in academia. It truly connect the potential of AI in higher education and research, it's important to understand what this generation needs and expects. Filling this gap will help create strategies that not only align with their learning styles but also make AI tools more effective and accessible for their academic journeys.

RESEARCH METHODOLOGY

In order to explore how these AI tools are used by Gen Z in higher education and Research mixed-method approach i.e. qualitative and quantitative is adopted for the study. Further it ensures that a comprehensive understanding of the topic by capturing statistical trends as well as personal experiences and perspectives.

Data will be collected through survey method where structural questionnaire distributed to diverse group of Gen Z students with close –ended and open ended questions for quantitative insights and qualitative input. Apart from these interviews will be conducted to get deeper into their experience and attitude towards AI tools. Further existing studies were undertaken and analyzed to supplement for primary data. The targeted population for the is Gen Z students who have currently enrolled in higher education's which are typically aged group of 18-27 and equipped in pursuing undergraduate, postgraduate, or research programs.

DATA ANALYSIS AND INTERPRETATION

While analyzing the response of respondent it found that most of the tools they are effectively using for various purposes with identified steps are:

[1] AI Tools for Better Research and Learning

[2] Artificial intelligence has taken research and education to the next level by making processes more efficient, accessible, and creative. The paper is a comprehensive compilation of some of the best AI tools to maximize your productivity, plus how to use them effectively.

[3] Students are actively engaging with a variety of AI tools, each tailored to different academic needs. Commonly used tools include Grammarly for writing assistance, Google Scholar for research, and Turnitin for maintaining academic integrity. In addition, platforms like ChatGPT are gaining popularity for

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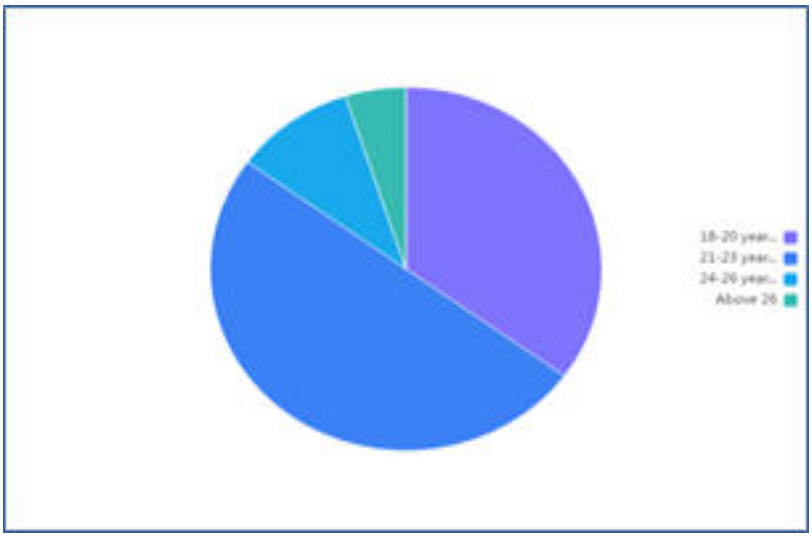
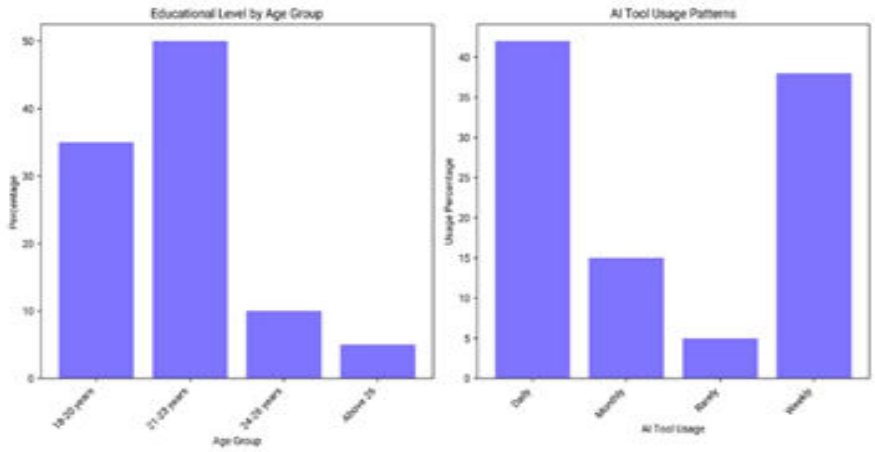
brainstorming and drafting ideas, while adaptive learning tools like Coursera personalize learning experiences based on individual progress.



[4] Age Distribution Data

The above chart effectively displays the percentage distribution of different age groups among Indian students using AI tools. The largest segment is for the age group 21-23 years, followed by 18-20 years, 24-26 years, and Above 26.



USAGE PATTERN

It is found that the age group of 21-23 years represents the highest percentage (50%) among students using AI tools, indicating it as the predominant educational level.

Daily Usage: The students engaging under daily usage pattern are 42% depicts their daily use of AI tools.

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Weekly Usage: Further the usage follows closely at 38%, suggesting regular engagement with AI tools among students.

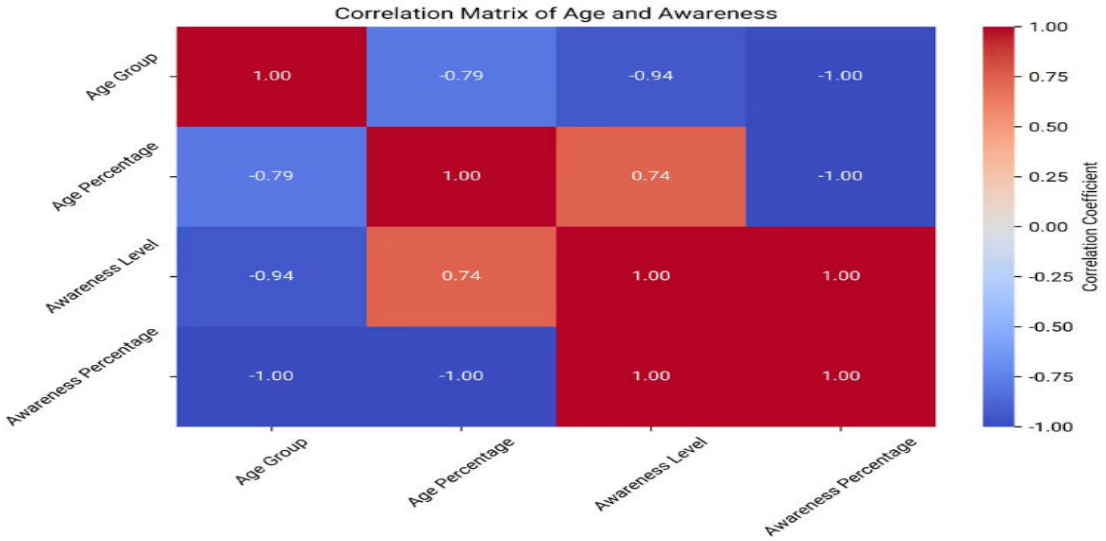
THE CHALLENGES FACED BY STUDENTS WHEN USING AI TOOLS.

Technical Challenges: The analysis shows that there are no specific technical challenges identified in the data provided as the steps are easily available on performing these tools.

Educational Challenges: As data is collected from students engaged in academic having good knowledge and information so no such major educational challenges were highlighted in the responses.

Accessibility Challenges: The information about using these tools are easily available by searching on Google. Further while accessing some tools it require registration and in some site it demands little more cost which are high from the perspective of individual student.

CORRELATION BETWEEN THE AGE DISTRIBUTION AND THE AWARENESS OF AI TOOLS AMONG STUDENTS

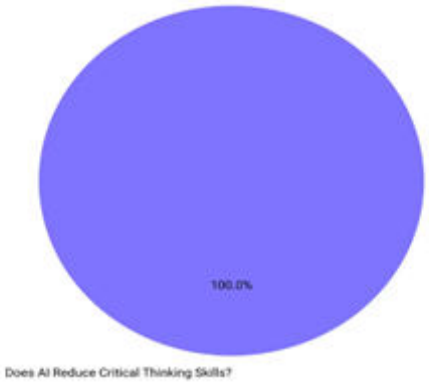


Awareness about AI Tools: It is identified that more that 92% of students are aware of AI tools, while 8% are not.

Correlation Matrix

- **Age Group vs. Awareness Level**: it is found that there is strong negative correlation (-0.94) between age group and awareness level, indicating that younger students are more aware of AI tools.
- **Moderate Positive Correlation**: The percentage of students aware of AI tools increases with the percentage of students in younger age groups, suggesting targeted awareness efforts may be effective in these demographics.

Impact of Ai on Critical Thinking Skills, And Its Implications For Educational Practices



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Strong Agreement: 30% of Indian students strongly agree that AI reduces critical thinking skills.

Agreement: 40% agree with the statement, indicating a significant concern.

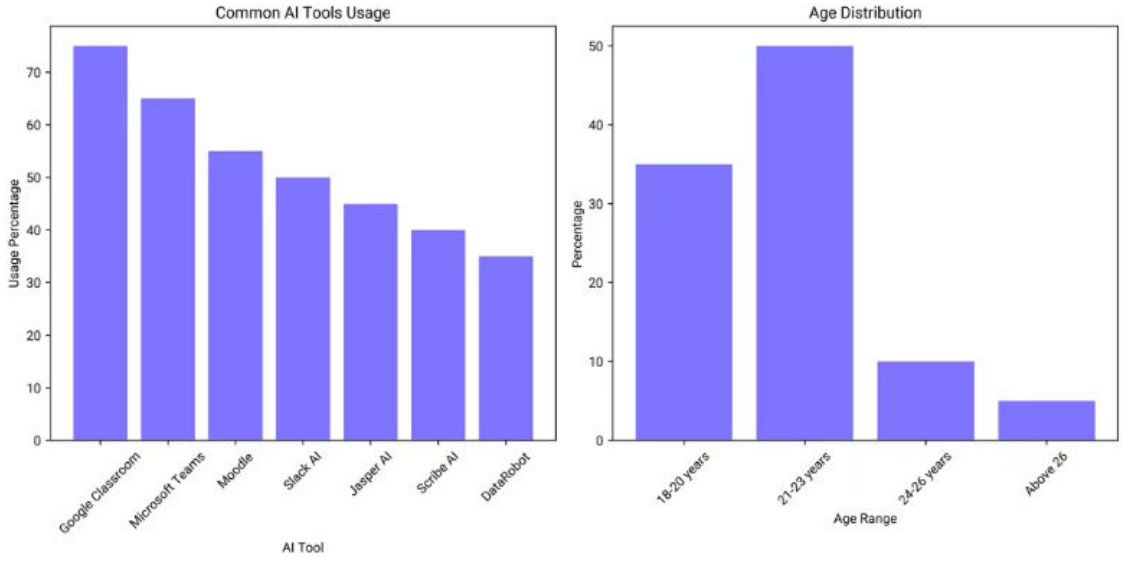
Neutral: 20% remain neutral, suggesting uncertainty or mixed feelings.

Disagreement: 10% disagree, showing a minority who do not see AI as a threat to critical thinking.

Educational Implications: It is perceived that AI reduces critical thinking skills and there is need for educational practices to focus on integrating AI in a way that enhances rather than diminishes critical thinking.

Curriculum Development: While developing curricula there is need to consider that balance AI use with activities that promote critical thinking, ensuring students can leverage with AI effectively without compromising their logical skills.

Most Common Ai Tools Used By Gen Z Students, And Its Usage Across Different Demographics



- **ChatGpt**: Being a most common tool of Ai chatGpt used by almost all GenZ for different purpose which can be academic (Research Paper, project and assignment data analysis and presentation) or non Academic (content creation, script writing editing photo video etc).
- **GeniniAi**: it has same use like ChatGpt but have some advance features with access to Google Search & real-time updates. More integrated with Google's ecosystem (Google Scholar, Docs, etc. Tends to be better for up-to-date information on research topics.
- **Google Classroom**: The most commonly used AI tool with a **75%** usage rate among Indian students.
- **Microsoft Teams**: Follows closely with a **65%** usage rate.
- **Moodle**: Used by **55%** of students, making it the third most popular tool.
- **Other Tools**: Slack AI (50%), Jasper AI (45%), Scribe AI (40%), and DataRobot (35%) are also used but to a lesser extent.

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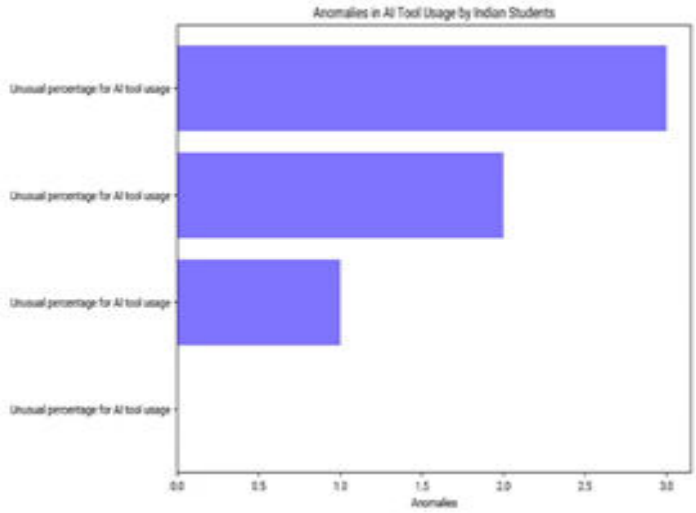
Notable Anomalies In The Data Regarding The Use Of Ai Tools By Gen Z That Required Further Investigation.



Unusual Percentage for AI Tool Usage: The data shows anomalies in the reported usage percentages of AI tools. For example, the responses indicate unusually high or low percentages, such as "Yes: 92%, No: 8%" and "Yes: 88%, No: 12%," which may not align with expected distributions.

Graphical Representation: The bar chart visualizes these anomalies, highlighting the unusual percentages in AI tool usage responses. Further visualization underscores the need for further examination of these patterns.

- **Further Investigation Needed**: The anomalies in the percentage distribution of AI tool usage suggest potential data inaccuracies or misinterpretations that warrant further investigation.

[5] SOME OF THE ADDITIONAL AI TOOLS WITH THEIR FEATURES AND STEPS INVOLVED IN IT TO PERFORM

- Collaboration and Learning Management Tools

[6] **It is a note-taking project management and collaborative writing tool which allows collaboration of students and teachers.**

[7] **Below mentioned steps need to perform on these tools: Set up your workspace in Notion.**

[8] **Use AI tools for summarizing notes or generating content drafts.**

[9] **Share your workspace with collaborators to streamline teamwork.**

- **Slack with AI Plugins** The purpose of this tool is for communication and team collaboration.

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[10] **It integrates with AI bots to automate tasks and provide instant answers.**

[11] **Steps for performing on this tool are: Create a Slack workspace for your team or class.**

[12] **Add AI apps such as "Ask AI" or "ChatGPT for Slack" for more features.**

[13] **Collaborate by sharing updates, files, and discussions in real time.**

- Jasper AI for content creation and improvement

[14] **How to Use: Select a template such as "Academic Writing."**

[15] **Enter your topic or keyword to create content**

[16] **Edit and tailor the AI-generated draft to fit your needs**

- Scribe AI for transcription and meeting notes

[17] **How to Use: Upload an audio or video file to Scribe AI.**

[18] **Review the transcription and summary that is generated.**

[19] **Download the content to meet your research or educational needs.**

- **Tableau :- for data analysis and visualization.**

[20] **How to Apply: Import dataset in Tableau.**

[21] **Utilize "Ask Data" features with AI capability for asking simple questions**

[22] **Design visualizations and share to communicate findings.**

- **DataRobot:- for predictive analytics and machine learning**

How to Use: Upload your dataset on DataRobot

Using the automated feature of machine learning, generate predictions

Analyze results to guide research or projects

- **Canva with AI:- To design presentations, info graphics and other creative materials**

[23] **How to Use: Select a design template according to your project.**

[24] **Use AI features such as "Magic Write" to automate content writing.**

[25] **Personalize the layout and publish to your audience.**

- **ThingLink:- Develop interactive visuals and virtual tours**

[26] **How to Use: Upload an image or video to Thing Link.**

[27] **Add interactive tags and notes to parts.**

[28] **Publish the interactive content to students or other collaborators.**

- Photomath:- Mathematics problem-solving

[29] **How to Use: Take a photograph of the math problem using the app**

[30] **Browse the solution and explanations of it**

[31] **As a learning tool to identify the concepts**

- EdPuzzle:- Learning based on interactive video

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[32] **How to Use: Open a notebook on Google Colab.**

[33] **Use libraries like TensorFlow or PyTorch for AI tasks.**

[34] **Share the notebook with collaborators.**

- Semantic Scholar

[35] **How to Use: Search for a topic or keyword on Semantic Scholar.**

[36] **Review AI-ranked results.**

[37] **Use the citation network to explore related studies.**

CHALLENGES AND CONCERN

While conducting study it is found that as useful as AI tools are, present the challenges also. Challenges include ethical issues, including privacy of data and misuse of tools such as ChatGPT for plagiarism, are major concerns. Second, excessive dependence on AI could get in the way of the development of critical thinking and problem-solving skills. Others fear that continuous use of AI could result in diminishing originality and deeper learning.

These results reaffirm the pedagogical value of AI instruments while calling attention to the requirement to meet worries regarding ethics, access, and skill acquisition so that they could be used efficiently and fairly within education.

RECOMMENDATIONS & SUGGESTION

- Higher learning institutions must develop AI literacy programs, especially for students, enhancing their education through knowledge on the effective usage of AI in ethical manners, data privacy, and responsible integration into learning and research activities.
- With so many advantages AI tools present, educators need to strike a balance between the use of activities that enhance critical and problem-solving skills along with AI-supported learning.
- Institutions should make AI tools more accessible, particularly to students who cannot afford the tools.
- Institutions should provide guidelines on the ethical use of AI, focusing on issues like plagiarism, data security, and AI bias, to ensure that students engage responsibly with AI technologies.
- Universities should ensure that students enrolled in academic programs are equipped both technically and with ethical knowledge through AI-focused modules within existing curriculums.

CONCLUSION

The use of AI tools by Gen Z in higher education and research gives insights into their extensive adoption, as well as their impact on learning efficiency. AI tools help a lot in academic and research activities through the automation of some tasks, providing personalized learning experiences and enhanced engagement. On the other hand, there is the challenge of ethical concerns, risks of invasion of privacy, and the likely decrease in critical thinking.

The findings from this study offer useful information about the utilization of AI tools by Gen Z in higher education and research. The results Shows that most students have increased awareness of AI tools the most frequently used would involve writing, research, Designing Poster and PPT and also analysis of data. Tools such as ChatGPT, Gemini, Google Classroom, and Grammarly, Powerdrill are some of the popular tools used to show that AI has become part of academic work. This outcome will mean that AI tools are here to stay and educational institutions must take the lead in establishing frameworks for the ethical use of AI tools, enhancing access, and fostering balanced learning. Educators and policymakers can thus ensure that AI becomes an enabler of academic success rather than a substitute for fundamental learning skills by fostering AI literacy and responsible engagement.

FURTHER SCOPE OF STUDY

The future studies would consider the long-term effects of AI tools on students' learning outcomes and their ability to critically think. There would also be an examination of how AI would be able to reduce educational disparities between underprivileged areas. The further research will have comparative analyses about the differences in AI adoption within various cultural and educational backgrounds around the world. This study would help to grasp the ever-changing nature of AI technologies and the reflections on how they will change future employment markets and skill requirements.

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International Journal of Advance and Innovative Research
Volume 12, Issue 2(XIX): April - June 2025
ISSN 2394 - 7780

ROLE OF AI IN CREATING AN IMMERSIVE RETAIL EXPERIENCE

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ABSTRACT
Artificial intelligence (AI) is rapidly transforming retail by enabling immersive, personalized, and seamless customer experiences. This research paper examines the role of AI in creating an immersive retail environment by integrating technologies such as virtual reality (VR), augmented reality (AR), chatbots, and personalized recommendation systems. The objective of the paper is to evaluate AI's impact on customer engagement, to measure customer immersion and satisfaction with AI, to analyse benefits and challenges in retail operations with AI and to suggest recommendations for retailers. Primary data was collected from three hundred and seventy-five (375) consumers who had recently experienced AI-enhanced retail environments. The results indicate a statistically significant positive impact of AI on customer immersion in retail settings. The customers are attracted to stores which incorporate AI into their buying experience and it helps retailers to build customer loyalty. The paper concludes that AI-driven retail strategies can foster deeper customer engagement and provide actionable insights for retailers.

Keywords: *Artificial intelligence, immersive retail, augmented reality, virtual reality, customer engagement*

1. INTRODUCTION
In today's competitive retail environment, customer experience has emerged as a critical differentiator for success in the market. Retailers are increasingly investing in technologies that provide not only convenience and efficiency but also an immersive experience that engages consumers on multiple levels. Artificial intelligence (AI) has become a transformative force in retail today, powering innovations from chatbots that deliver personalized customer service to augmented reality (AR) applications that allow consumers to virtually try products before purchase. These AI-driven solutions are redefining the retail experience by merging the physical and real world. They are creating an environment where customers can interact with brands in an innovative ecosystem.

The concept of immersion in retail refers to an environment that deeply engages a consumer's senses, emotions, and cognitive processes. An immersive retail experience typically impacts interactive technologies that create a sense of involvement beyond traditional shopping methods. AI technologies such as machine learning, natural language processing, and computer vision contribute to creating an immersive environment by analysing customer data and predicting consumer behaviour, thereby enabling highly personalized interactions.

2. OBJECTIVES
1. To evaluate AI's impact on customer engagement.
2. To measure customer immersion and satisfaction with AI.
3. To analyse benefits and challenges in retail operations.
4. To suggest recommendations for retailers.

3. METHODOLOGY
A cross-sectional survey design was used to collect primary data from consumers who had recently interacted with AI-enhanced retail environments. A structured questionnaire was given to respondents to assess the perceived level of immersion and overall satisfaction with AI-driven retail experiences. The primary data was collected from three hundred and seventy-five (375) customers through the questionnaire method. The age of the participants ranged from 18 to 50 years and Likert Scale was used to capture their experience. The retail experiences that were included in the research are visits to stores with AR applications, interactive digital kiosks, and AI-powered customer service chatbots.

4. HYPOTHESIS
H_0: There is no significant difference in the immersive experience of retail environments with or without AI integration.

H_1: The integration of AI in retail environments significantly enhances the immersive retail experience.

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5. REVIEW OF LITERATURE

The integration of AI into retail has been a subject of growing academic and industry interest over the past decade. Early research focused on the technological advancements that AI brought to retail logistics and inventory management **(Verhoef, Kannan, & Inman, 2015).** However, more recent studies have shifted focus toward customer experience and the immersive potential of AI-enhanced technologies.

Pantano, Pizzi, Scarpi, and Dennis (2020) examine the impact of the COVID-19 pandemic on the retail sector, highlighting both challenges and strategic adaptations. Their study emphasizes how the pandemic accelerated the shift toward digitalization, forcing retailers to adopt innovative technologies such as artificial intelligence (AI), contactless payments and e-commerce solutions to sustain operations. The researchers discuss how consumer behaviour evolved during the crisis, with an increased preference for online shopping, home deliveries, and safety-driven purchasing decisions. They also explore how some retailers experienced growth by leveraging omnichannel strategies, while others struggled due to supply chain disruptions and reduced in-store traffic.

Grewal, Roggeveen, and Nordfält (2017) explore the future of retailing by examining key trends that shape consumer experiences and business strategies. Their research highlights the increasing role of technology, particularly artificial intelligence (AI), augmented reality, and automation, in enhancing customer engagement and streamlining retail operations. They emphasize the shift toward personalized shopping experiences driven by data analytics and machine learning, allowing retailers to predict consumer preferences and tailor marketing efforts accordingly.

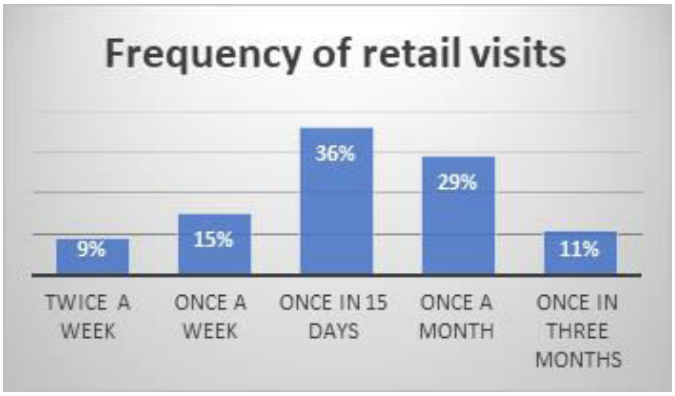
Shankar (2018) examines the transformative impact of artificial intelligence (AI) on the retail industry, highlighting how AI technologies are reshaping various aspects of retailing. The study discussed the integration of AI in enhancing customer experiences, optimizing supply chain management and enabling personalized marketing strategies. Shankar emphasizes the importance of understanding AI's role in predicting consumer behaviour and preferences, which allows retailers to offer tailored recommendations and improve decision-making processes. In similar lines to these findings, studies by **Huang and Rust (2021)** indicate that the effectiveness of AI in retail largely depends on the ability to seamlessly integrate digital and physical experiences.

Cui, Lui, and Guo (2012) investigated the impact of online consumer reviews on new product sales, focusing on consumer electronics and video games. Analysing panel data from 332 new products over nine months, they found that the valence (positive or negative nature) of reviews and the volume of page views significantly influenced sales of search products, while the sheer volume of reviews was more critical for experienced products. Their findings also indicated that the effect of review on volume of sales was more pronounced in the early stages of a product's lifecycle and diminished over time. Negative reviews had a greater impact on sales than positive ones, emphasising the impact of negative reviews on customers.

6. DATA ANALYSIS

The primary data was collected from three hundred and seventy-five (375) customers through the questionnaire method. The age of the participants ranged from 18 to 50 years. From the data collected, 59% were females and 41% were males. The following findings are:

The shoppers were asked how **frequently they visit the retail stores**. Their responses are as follows:



It can be seen from the above graph that maximum respondents, i.e. 36% visit retail stores once in fifteen days, whereas 29% visit the retail stores once a month.

Source: *Primary Data*

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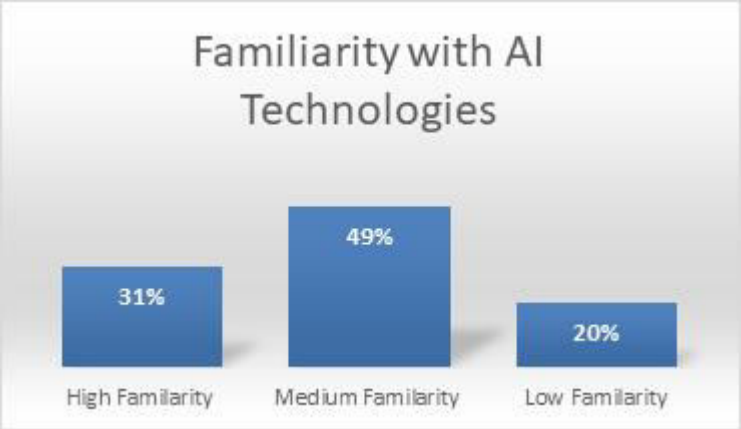
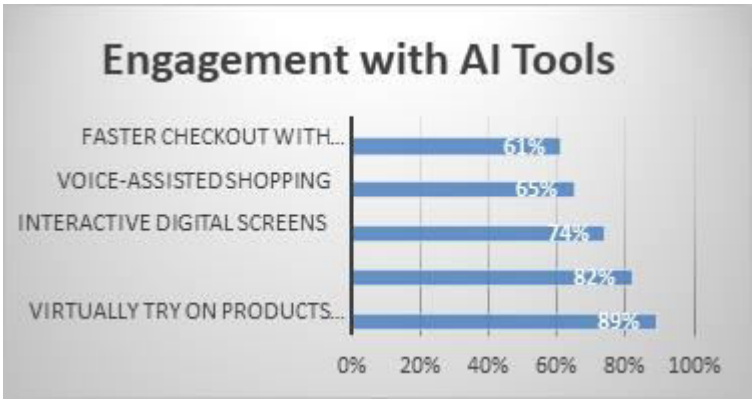
The respondents were asked as to how familiar they are with AI technology. The response to the same is as follows:



It can be seen from the above graph that 49% of the respondents have medium familiarity with artificial intelligence technology, whereas 31% had high familiarity and 20% had low familiarity.

Source: *Primary Data*



It can be seen from the graph that the most popular AI feature is virtual try on for products, followed by personalised recommendations.

Source: *Primary Data*

Customer immersion with AI.

Particulars	Strongly Agree	Agree	Neither Agree or Disagree	Disagree	Strongly Disagree
I find the AI retail environment very engaging	26%	39%	21%	10%	4%
AI features are very innovative	18%	30%	2%	29%	21%
Buying products using AI features is convenient	16%	55%	15%	9%	5%
Augmented reality provides a clear understanding about how the product looks like	33%	39%	11%	9%	8%
AI features enhance my shopping experience	29%	41%	11%	9%	10%
I like the AI experience, but it does not influence my buying decision	11%	13%	23%	44%	9%
AI features lower the uncertainty associated with the product	32%	31%	14%	13%	10%

It can be seen from the above table that 39% of the respondents find the retail environment very engaging. 30% of the respondents find the AI features innovative. 55% of the respondents stated that they find buying products convenient in the AI environment. 39% of the respondents agreed that augmented reality helps you understand

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the product better. 41% of the respondents agreed that AI features enhance the shopping experience. 44% disagreed that AI does not influence their buying decision. 32% of the employees strongly agreed that AI features lower the uncertainty associated with the product.

7. TESTING OF HYPOTHESIS

The primary hypothesis for the study is:

H_1: The integration of AI in retail environments significantly enhances the immersive retail experience.

H_0: There is no significant difference in the immersive experience of retail environments with or without AI integration.

Descriptive statistics were used to summarize the demographic data and overall ratings of immersive experiences. To test the hypothesis, an independent samples t-test was performed comparing the mean immersion scores of consumers who experienced AI-enhanced retail environments against a control group (simulated using benchmark data from conventional retail settings available in previous literature). For the purpose of this study, the control mean was set at 3.0 (neutral on the Likert scale), based on similar studies where no advanced AI technology was present. A significance level of 0.05 was adopted.

The survey data revealed that the overall mean immersion score for consumers experiencing AI-driven retail environments was 4.1 (SD = 0.65). In comparison, the control benchmark mean of 3.0 was significantly lower. The independent samples t-test indicates a statistically significant difference between the two groups. These results support the hypothesis that AI integration significantly enhances the immersive retail experience.

Group	Mean Score	Standard Deviation (SD)
AI-Enhanced Retail Experience	4.1	0.65
Conventional Retail Benchmark	3.0	N/A

8. BENEFITS OF AI IN RETAIL

8.1. Better Engagement & Personalization

AI features like interactive screens and virtual try-ons make shopping more enjoyable. Maximum shoppers were of the opinion that AI tools contribute to creating a more vibrant shopping experience. Further personalization makes the experience more engaging, satisfying, and memorable.

8.2. Higher Purchase Intent & Satisfaction

The customers are able to see the product from different angles and get a clear idea about the product. Hence, AI-driven experiences increase the likelihood of purchases and overall customer satisfaction making shopping more seamless and enjoyable.

8.3. Innovative features

The customers find AI features to be innovative and these features contribute to increasing customer engagement. Further they give a modern feel to the retail stores which makes them look different from traditional retailers.

9. CHALLENGES OF AI IN RETAIL

9.1. Perception as being complex for AI features

Customers who are not techno-savvy are not comfortable using AI features. They have a mental block in their mind towards them and consider them to be complex.

9.2. Technical issues

Sometimes there may be technical issues in using AI features which will result in wastage of time of the customers. This may cause irritation to the customers and will tarnish their buying experience.

9.3. Privacy concerns

One of the major challenges faced in using AI in retail are that the shoppers are concerned that their data should not be misused. They are worried about their personal information and would not like it to be distorted.

10. CONCLUSIONS

The conclusions that can be drawn from the research are as follows:

10.1 AI experience attracts customers to the products

Customers stated that the AI experience attracted them to the product and it helped them in making their buying decision process.

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10.2 Customer satisfaction
AI created a strong customer engagement with the customers and they experienced satisfaction when they bought the product. This may turn into customer loyalty.

10.3 Creates loyal customers
Customers were more comfortable with stores that provided an AI ecosystem for their shopping. The customers stated that they were able to make the buying decision from the comfort of their home and with augmented reality used, it gave them an experience of being in the store.

10.4 AI features appreciated of Shoppers
The shoppers were highly appreciative about certain AI features. They are as follows:

Features	Percentage
Virtually try on products using AR	89%
Personalised recommendations	82%
Interactive digital screens	74%
Voice-assisted shopping	65%
Faster checkout with smart billing	61%

Source: *Primary Data*

10.5 AI features offer convenience
The customers were of the opinion that the AI features offered them convenience when they were shopping, be it online or offline. The customers were appreciative about augmented reality as they stated that it provided a clear understanding about the product.

10.6 Enhanced shopping experience
Customers stated that their shopping experience was enhanced when they used AI tools. They were convenient to use and provided clear information about the product being purchased.

It can be concluded that AI driven retail experience contributes to an enhanced shopping experience for the customers. Further it also ensures that more customers are influenced by the brand and creates brand loyalty.

11. SUGGESTIONS FOR RETAILERS

11.1 Strategic tool for retailers
It is important for retailers to adopt AI technologies as a strategic tool to differentiate their brand in a competitive market. Incorporating immersive AI features can serve as a key driver for customer retention and overall business growth.

11.2 Technological Innovations
Retailers should continue to experiment with emerging AI technologies, such as advanced sentiment analysis and machine learning-driven personalization, to further enhance the immersive experience. This will further the efforts of the organization in engaging with the customers.

11.3 Training and Development:
Retail employees and management should be trained on how to effectively integrate and leverage AI tools to maximize their benefits for both customer experience and operational efficiency.

11.4 Enhance privacy
Retailers must work on enhancing the security features for AI in retail. They must create an atmosphere where customers are completely at ease using AI tools and not concerned about privacy issues.

AI has emerged as a transformative tool in retail, capable of creating immersive environments that resonate with modern consumers. Continuous innovation in this direction will contribute to creating an ecosystem that encourages the growth of the retail stores as well as the brands that they sell.

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International Journal of Advance and Innovative Research
Volume 12, Issue 2(XIX): April - June 2025
ISSN 2394 - 7780

BIG DATA AND AI FOR MARKETING SUCCESS OF FMCG COMPANIES

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ABSTRACT
FMCG companies are constantly witnessing increasing consumer demand along with high competition. Artificial Intelligence (AI) is revolutionizing the marketing landscape for Fast-Moving Consumer Goods (FMCG) companies by enhancing consumer engagement, optimizing supply chains, and driving data-driven decision-making. This research explores the role of AI in marketing strategies, emphasizing how machine learning, predictive analytics, and automation improve customer targeting, pricing strategies, and personalized marketing campaigns. The study examines the features of big data and AI along with their role in enhancing customer experience, optimizing advertising spend, and increasing sales. Additionally, it discusses challenges such as data privacy, ethical considerations, and implementation costs. The findings highlight that AI-driven marketing significantly boosts brand loyalty and competitive advantage, making it a crucial tool for FMCG firms in the digital era.

Keywords: *Artificial Intelligence, FMCG Marketing, Consumer Engagement, Big Data, Personalization*

FMCG INDUSTRY IN INDIA: AN OVERVIEW
Fast-moving consumer goods (FMCG) sector is India's fourth-largest sector. FMCG are produced, distributed, marketed and consumed in a very short span of time and that too at low cost. It includes products like detergents, packaged food and beverages, toothpaste, toiletries, electronics and daily usage products. Due of its high consumer demand and quick turnover, this business is vital to the global economy. These industries have a large customer base, cheap operating costs, simple manufacturing and delivery procedures, less capital investment, and less legal and regulatory requirements for formation. The related statistics is the evidence of its importance:

- As of 2023, the FMCG market size was estimated at approximately $110 billion, with projections to grow to $220 billion by 2025, driven by rising disposable incomes, urbanization, and changing consumer preferences.
- The rural market accounts for nearly 36% of FMCG consumption, with urban areas contributing the rest.
- The sector includes segments like food and beverages (55% of market share), personal care (22%), and household care (15%), among others.
- India's growing e-commerce ecosystem has also contributed to the rise, with online FMCG sales expected to reach 10% of total market share by 2030, up from 2-3% in 2020.

In the modern digital era, Data-driven tactics are at the forefront of success due to the profound change in the marketing landscape brought about by the exponential rise of digital technology. Artificial intelligence (AI) and big data have become disruptive forces that allow FMCG firms to better understand their customers, optimize processes, and produce individualized experiences at scale.

REVIEW OF LITERATURE
In the highly dynamic Fast-Moving Consumer Goods (FMCG) sector, where agility and data-driven decision-making determine competitive advantage, Big Data analytics has become a strategic imperative for U.S. corporations (Sazu & Jahan, 2022). This study investigates how Big Data fundamentally transforms strategic planning, operational efficiency, and market performance for American FMCG enterprises. Unlike conventional forecasting approaches, Big Data empowers firms to process massive datasets, yielding unprecedented accuracy in predicting consumer demand patterns. Such granular market intelligence enables precise production planning, effectively reducing both inventory shortages and wasteful surpluses (Lysa et al., 2022). Furthermore, by harnessing real-time consumer insights and trend analysis, However, no such studies were found in India specially with reference to FMCG companies

OBJECTIVES OF THE STUDY
1) To review the concept of Big Data and AI
2) To study the role of Big Data and AI in marketing of FMCG

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3) To study the challenges and concerns of using Big Data and AI in marketing of FMCG products.
4) To explore the success stories of FMCG companies using AI and Big Data for marketing

RESEARCH METHODOLOGY

The current study is a exploratory study that uses the secondary sources like websites, reference books, business magazines, newspapers etc for the data.

Big Data and AI: An Overview

Big data refers to the massive volume of structured, semi-structured, and unstructured data generated from various sources at high velocity. It is characterized by the **4Vs - Volume, Velocity, Variety and Veracity.** Big data is gathered from numerous channels, such as social media, point-of-sale (POS) systems, e-commerce platforms, supply chains, customer reviews, and IoT-enabled devices. Advanced analytical tools and technologies, like machine learning, predictive analytics, and natural language processing, are used to process and extract insights from this data.

Artificial Intelligence (AI) refers to the simulation of human intelligence processes by machines, particularly computer systems. These processes include learning (acquiring information and rules for its use), reasoning (using rules to reach conclusions), and self-correction. AI encompasses technologies like machine learning, natural language processing, computer vision, and robotics, which can be applied to a variety of fields and industries.

Role of Big Data and AI in marketing of FMCG

Big Data and Artificial Intelligence (AI) have revolutionized the marketing strategies of FMCG companies, enabling them to better understand consumer behavior, enhance customer engagement, and optimize operational efficiencies. The role of Big Data and AI in marketing of FMCG companies can be seen in detail as follows:

1) **Personalized Marketing:** Big Data allows companies to collect and analyze massive volumes of consumer information, ranging from purchasing habits and preferences to social media activity and online behavior. AI processes this data using machine learning algorithms to create highly targeted and personalized marketing campaigns. For instance, AI-powered recommendation systems suggest products based on a consumer's previous purchases or browsing history, enhancing the likelihood of a sale. This level of personalization not only improves the customer experience but also fosters brand loyalty.
2) **Demand Forecasting:** FMCG companies deal with rapid inventory turnover and fluctuating consumer demands. Big Data aggregates historical sales data, market trends, and external factors such as weather, events, and economic conditions. AI then uses predictive analytics to forecast demand with remarkable accuracy. This capability helps companies plan their inventory, production schedules, and distribution strategies more effectively, reducing instances of stockouts or overstocking. For example, AI models can predict an uptick in ice cream sales during a heatwave, enabling timely production and distribution adjustments.
3) **Know Your Customer:** Big Data and AI also play a pivotal role in generating consumer insights, which are essential for crafting effective marketing strategies. Traditional methods of gathering consumer feedback, such as surveys and focus groups, often have limitations in scale and real-time applicability. Big Data overcomes these limitations by analyzing vast amounts of consumer-generated data, including social media posts, product reviews, and online discussions. AI tools, such as natural language processing (NLP), extract sentiment and themes from this unstructured data, providing marketers with actionable insights into consumer preferences, pain points, and emerging trends. For example, an FMCG company might identify growing consumer interest in sustainable packaging and use this insight to tailor its product offerings and messaging.
4) **Dynamic Pricing Strategies:** FMCG markets are highly price-sensitive, and optimal pricing can significantly impact sales and profitability. Big Data monitors real-time competitor pricing, market demand, and consumer behavior. AI uses this information to suggest dynamic pricing models that adjust prices based on various factors, such as time of day, location, and customer segments. For instance, an AI-driven pricing engine could offer discounts on soon-to-expire products to minimize waste and maximize revenue.
5) **Innovative Advertising:** Advertising, a cornerstone of FMCG marketing, has been significantly enhanced by Big Data and AI. Big Data tracks the performance of various advertising channels, providing insights into which platforms deliver the highest return on investment. AI then automates ad placement, targeting,

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and optimization in real-time. Programmatic advertising platforms, powered by AI, ensure that the right ads are delivered to the right audience at the right time, increasing the efficiency of marketing budgets.

6) **Innovation and Creativity:** In addition to improving existing products and campaigns, Big Data and AI drive product innovation by uncovering unmet consumer needs. Big Data analyzes vast datasets to identify gaps in the market, while AI simulates consumer responses to potential product features or concepts. This approach reduces the time and cost of developing new products. For instance, an FMCG company might use AI to analyze feedback on flavored beverages and identify a new flavor combination likely to resonate with consumers. AI can also forecast how well the new product might perform in different markets, enabling companies to refine their strategies before launch.

7) **Enhanced Customer Relationship Management (CRM):** CRM has been transformed by Big Data and AI. By maintaining detailed consumer profiles that include purchase history, preferences, and interactions with the brand, Big Data helps companies better understand their customers. AI uses this information to predict customer behavior, such as the likelihood of churn or response to a loyalty program. Based on these predictions, AI-powered CRM systems can deliver personalized offers, reminders, and content to keep customers engaged and satisfied. For example, a customer who frequently buys baby products might receive a tailored email campaign featuring discounts on toddler items as their child grows.

8) **Efficiency of Supply Chain:** FMCG companies manage complex supply chains that involve multiple stakeholders, including suppliers, manufacturers, distributors, and retailers. Big Data provides a granular view of supply chain operations by capturing data from IoT-enabled devices, logistics platforms, and sales channels. AI optimizes these operations by predicting demand, identifying bottlenecks, and suggesting improvements. For example, AI can recommend the fastest and most cost-effective shipping routes, ensuring that products reach retailers on time while minimizing transportation costs.

9) **Helps in Real-Time Decision-Making:** In FMCG marketing, and Big Data and AI are at the forefront of enabling the decision-making capability. Big Data streams information from various sources, such as social media, IoT devices, and point-of-sale systems. AI processes this data instantly, allowing marketers to make informed decisions on the fly. For instance, if a social media trend highlights a sudden surge in demand for a particular product, an FMCG company can use AI to adjust its marketing and supply chain strategies in real time to capitalize on the trend.

10) **Impact of Social Media and Influencer Marketing:** Big Data identifies trends, popular hashtags, and key influencers within a target demographic. AI tools then evaluate the potential reach and engagement of different influencers, helping companies select the most suitable partners for their campaigns. Furthermore, AI measures the impact of influencer marketing efforts by analyzing metrics such as likes, shares, comments, and conversions. This data-driven approach ensures that FMCG companies get the best value from their influencer collaborations.

Challenges and concerns related to use of Big Data and AI in FMCG marketing:

Despite their numerous benefits, the adoption of Big Data and AI in FMCG marketing comes with variety of conerns and challenges. Addressing these challenges requires a combination of robust technological infrastructure, ethical guidelines, skilled talent, and consumer-centric strategies. The challenges faced can be listed as follows:

1. **Privacy and Data Security Concerns:** Collecting vast amounts of consumer data raises significant privacy concerns, especially with strict regulations like GDPR and CCPA. Data Breaches while storing and processing sensitive customer data makes companies vulnerable to cyberattacks and breaches. Ethical Use of Data is another issue as using AI to predict or influence consumer behavior may be perceived as manipulative or invasive.
2. **Data Quality and Integration Issues:** FMCG companies often rely on data from multiple sources (e.g., retail partners, direct-to-consumer channels), which can vary in quality and format. So inconsistent data sources affect the quality of analysis and decision making. Also, Data Silos, i.e. integrating data from various systems and departments remains a challenge as many FMCG companies rely on legacy systems that may not easily integrate with modern Big Data and AI technologies. As data accuracy forms the basis of AI models, poor-quality data leads to flawed insights and ineffective marketing strategies.
3. **Algorithm Bias and Fairness:** AI algorithms can inadvertently reinforce biases present in the training data, leading to unfair targeting or exclusion of certain consumer groups. Also, various AI models function as "black boxes," making it difficult to explain or justify marketing decisions to stakeholders.

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4. **Cost and Resource Challenges:** challenges further, faced are related to various costs like implementation costs, development cost, deployment, maintenance etc. This requires significant amount of investments for providing Big Data and AI solutions. Also skilled workforce, proper trainers, scalability with growing data volumes and business demands ae other issues faced.
5. **Real-Time Decision-Making Complexity:** FMCG markets are highly dynamic, requiring real-time decision-making. AI systems must be agile and adaptable to changing trends and consumer preferences. Even latency challenges are faced while processing large volumes of data in real-time and this affects the timeliness of marketing campaigns.
6. **Measuring Return on Investments (ROI):** It can be difficult to attribute sales or ROI directly to AI-driven marketing efforts, especially when campaigns span multiple channels. Big Data can produce an overload of Key Performance Indicators and other benchmarks, complicating the identification of meaningful insights due to overwhelming metrics
7. **Competition and Differentiation:** As more FMCG companies adopt similar AI and Big Data technologies, AI Tools are commoditized and it becomes harder to achieve differentiation in marketing strategies. Anther problems is the rapid pace of AI development makes it challenging to stay ahead of competitors.
8. **Other Challenges:** Over-reliance on Technology, lack of authenticity due to loss of human touch, complex laws regulating AI governance, ethical considerations, consumers mistrust leading to opt-out preferences by them

Success stories of FMCG companies using AI and Big Data for marketing:

1) HUL used AI for consumer insights and machine learning algorithms to optimize advertising campaigns. Big Data is used to improve supply chain efficiency and as a result, Unilever's collaborated with IBM Watson to analyze customer conversations online and launched the "Knorr Flavour Profiler," which matches recipes to individual flavor preferences.
2. Procter & Gamble (P&G) used AI to analyse "Consumer Pulse", created hyper-targeted ad campaigns with AI-powered predictive analytics and came out with "Olay Skin Advisor," an AI-based skincare tool that provides personalized product recommendations to consumers, significantly boosting online engagement and sales.
3. Another eg. Is of Coco-Cola that used AI to personalise marketing efforts and optimise distribuiont ruoutes. Company used AI to create personalized ad campaigns, such as "Share a Coke," where Big Data insights helped select names and regional preferences for bottle labels, leading to a massive sales boost.
4. Few other examples are Nestle targeting parents with tailored baby nutrition products, PepsiCo designing the flavor of "Lays Wavy Electric Lime and Sea Salt" by analyzing customer feedback and flavor preferences, Mars partnering with Google Cloud to develop AI-driven tools that predict consumer buying behavior and optimize promotional offers, improving overall campaign efficiency, Danone's "Nutricia" division providing tailored nutritional advice to parents, significantly increasing engagement in its baby food segment and Reckitt launching hygiene campaign bossting sales of Dettol and Lysol are evident of use of AI and Big Data for effective marketing

CONCLUSION

To summarise, Big Data and AI have become indispensable tools in the marketing arsenal of FMCG companies. By enabling personalized marketing, accurate demand forecasting, dynamic pricing and data-driven decision-making, these technologies enhance the efficiency and effectiveness of marketing strategies. Moreover, they foster innovation, improve customer relationships, and streamline supply chain operations. As FMCG companies continue to embrace these technologies, they will be better positioned to meet the evolving demands of consumers and thrive in an increasingly competitive landscape. Big Data and AI are no longer a futuristic concept but a vital necessity for businesses seeking to remain competitive in a rapidly evolving marketplace.

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International Journal of Advance and Innovative Research
Volume 12, Issue 2(XIX): April - June 2025
ISSN 2394 - 7780

STUDY THE IMPACT OF AI ON PORTFOLIO MANAGEMENT

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ABSTRACT
The landscape of portfolio management is undergoing a significant transformation due to the integration of Artificial Intelligence (AI), which plays a pivotal role in refining decision-making processes, optimizing asset distribution, and mitigating investment-related risks. This paper investigates the influence of AI on portfolio management by analysing secondary data gathered from a variety of financial disclosures, academic research, and extensive market analyses. The findings illuminate the benefits and challenges presented by AI-driven investment methodologies while indicating positive and negative prospects in this evolving field. Accompanying graphical representations depict market trends, the rate of AI adoption across sectors, and the effectiveness of algorithmic trading practices.

Keywords: *Artificial Intelligence, Portfolio Management, Machine Learning, Algorithmic Trading, Risk Assessment, Investment Strategies, Robo-Advisors, Financial Technology*

INTRODUCTION
The art and science of portfolio management are centred on the goal of maximizing investment returns while minimizing risk exposure. Traditionally, portfolio management has relied on historical data, expert judgment, and various statistical models. However, the advent of AI has added new dimensions to investment strategies, capitalizing on capabilities such as big data analytics, advanced predictive modelling, and algorithmic trading. This study aims to explore the transformative effects of AI on portfolio management through a detailed examination of secondary data sourced from financial entities, stock market trends, and pertinent case studies of AI applications in investment.

Key Concepts
- **Artificial Intelligence (AI):** The replication of human cognitive functions by machines to enhance investment decision-making.
- **Machine Learning (ML):** A branch of AI focused on enabling systems to learn from historical data and refine their predictive accuracy over time.
- **Algorithmic Trading:** The application of AI-driven solutions to automate the execution of trading decisions based on predefined criteria.
- **Robo-Advisors:** AI-based platforms that provide automated financial advice and investment management services.
- **Risk Assessment:** The utilization of AI tools to evaluate potential market risks and vulnerabilities within investment portfolios.
- **Smart Beta Strategies:** A blend of passive investing and active management, leveraging AI to enhance returns while managing risk.

REVIEW OF LITERATURE:
Hazem V Abdelazim and Khaled Wahba, "An artificial intelligence approach to portfolio selection and management" stated that Artificial intelligence (AI) techniques are widely used in various fields of finance, which motivated the use of these techniques to find a quantitative and systematic method to construct an optimal portfolio. The genetic algorithms technique (GAs) is one of the AI techniques being successfully used to solve complex optimisation problems. It was found that, even in bearish market periods, the optimally selected portfolio, which was weekly managed using neural networks, was able to generate positive returns utilising the Markowitz efficient frontier.

In the study of "Enhancing portfolio management using artificial intelligence" the use of artificial intelligence in finance is challenged by transparency, fairness and explainability requirements, the case study of post-hoc explanations for asset allocation is demonstrated. The recent regulatory developments in the European investment business and highlight specific aspects of this business where explainable artificial intelligence could advance transparency of the investment process.

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In the Modern Portfolio Theory, Behavioral Finance, Technology Acceptance Model, and Digital Governance framework. indicated that portfolio managers understand the importance of using AI to improve portfolio optimization, risk management data, and predictive statistics. AI enhances decision-making and portfolio selection, but concerns remain about data quality and technology application. Digital governance and human input are crucial for optimizing AI use in finance, despite concerns about data quality**.**

Dr Sharda Kumari, "AI-Enhanced Portfolio Management: Leveraging Machine Learning for Optimized Investment Strategies in 2024" explained the advanced methods enable the continuous adjustment of portfolios in response to real-time market conditions, enhancing the ability to achieve optimal asset allocation and risk diversification. AI models, emphasizing the importance of transparency and regulatory oversight in AI-driven financial decision-making.

Dr.Elossa Farrow, "Artificial Intelligence in Portfolio Management: Shaping the Future of Strategy" explained the analytic power and provide services such as supplement induction training for new staff, personalised interactions will remain vital. The study is highlighted on cost and benefit mean cost or benefit of service, cost or benefit to our mission, cost or benefit to our ethics, cost or benefit to our staff or customer trust, to name a few. Elevating portfolio management demands a commitment to both respected best practices and the innovative incorporation of AI. Portfolio Offices over time will have hybrid human and machine operating models. By deploying AI for data-driven decision-ready information, predictive analytics, and real-time insights, organisational leaders can become more confident in allocating their resources and amplifying their impact.

The based on the research following objectives of research.

RESEARCH OBJECTIVES

1) To investigate the impact of AI on portfolio management and the resultant changes in investment decision-making practices.
2) To evaluate the effectiveness of AI-centric investment strategies in contemporary financial markets.
3) To analyse the contributions of machine learning and deep learning technologies in optimizing portfolio performance metrics.
4) To identify ethical challenges and considerations surrounding AI in the realm of portfolio management.
5) To propose forward-looking recommendations for integrating AI into future investment strategies.

RESEARCH METHODOLOGY:

This study adopts an analytical and exploratory framework to examine the multifaceted impact of artificial intelligence on portfolio management. By utilizing a variety of secondary data sources, including academic journals, industry reports, and case studies. The aim to develop a comprehensive understanding of how AI technologies are reshaping investment strategies and decision-making processes.

Sources of Data Collection -:

The study is secondary sources of data collection. the Secondary Sources: Journal, Financial Reports, Case Study, Book etc

Tools and techniques of data Analysis:

1. Statistical evaluations of portfolio performance: AI-driven returns compared to manual investment techniques, using metrics such as Sharpe ratios and volatility measures.
2. Visual data representation through graphs, charts, and trend analysis diagrams, elucidating the effects of AI on various aspects of portfolio management over time.

SCOPE OF THE RESEARCH-:

This research delves deeply into the multifaceted applications of Artificial Intelligence (AI) within the domain of portfolio management. It aims to explore several key areas, including:

1. The study highlights the several mechanical tools applicable under AI.
2. The study signifies the risk management methodologies

STUDY LIMITATIONS

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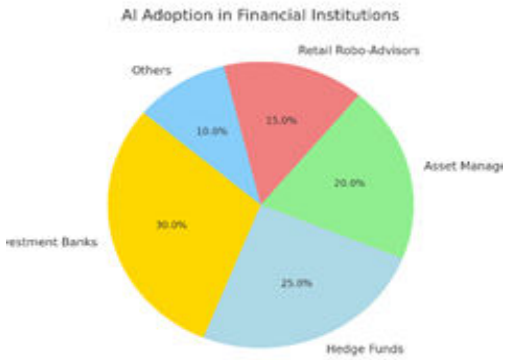
1. The reliance on secondary data may result in inherent biases or outdated information, as the financial landscape evolves rapidly and may outpace available research.
2. The rapid evolution of AI technology might outpace the findings presented in this study, necessitating ongoing research to keep pace with advancements.
3. Restricted access to proprietary AI investment models utilized by various financial institutions may limit the depth of comparative analysis.

The ethical considerations surrounding AI implementation may vary widely across different jurisdictions, complicating a singular approach to recommendations

THE FINDING OF THE STUDY



The integration of AI into portfolio management practices represents a significant change in investment paradigms, contributing to reduced biases, improved efficiency, and elevated decision-making capabilities. Gaining insights into its implications is essential for stakeholders such as investors, financial analysts, and regulatory bodies, aiming to harness AI's potential while identifying and mitigating associated risks. Furthermore, this research contributes to the growing body of literature on the intersection of finance and technology, fostering a deeper understanding of the methodologies that can drive future innovation.

FUTURE RESEARCH DIRECTIONS-:

Future studies could involve primary research methodologies, such as interviews with portfolio managers and quantitative analysis of AI performance in real-world scenarios. Furthermore, investigations can be expanded to include consumer perspectives on robo-advisors and the perceived trustworthiness of AI-driven financial advice. Understanding the long-term impact of AI on job markets within finance and the implications for workforce training and transition will also be vital for shaping the future of portfolio management.

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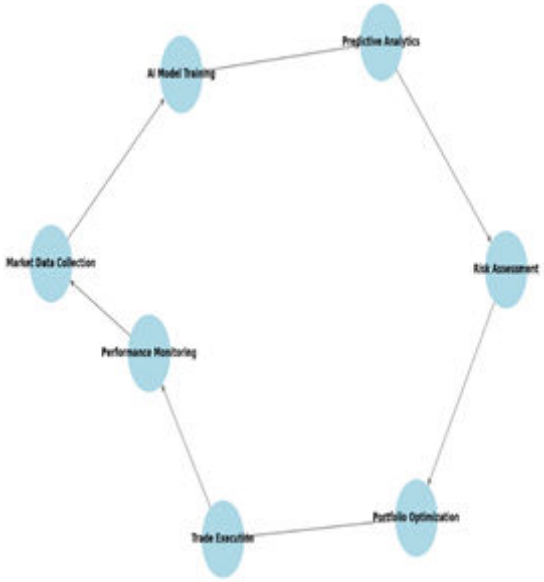

CONCLUSION

In conclusion, the significant impact of artificial intelligence (AI) on portfolio management marks the beginning of a ground-breaking shift in the way investment strategies are crafted and executed. This study underscores the importance of exploring AI's multifaceted implications by conducting a thorough analysis of existing literature and data. Furthermore, it provides forward-looking recommendations that can help both practitioners in the finance industry and researchers who are delving into the intricacies of a financial ecosystem increasingly influenced by AI technologies.

As we navigate this evolving landscape, the insights gained from this examination will prove invaluable. They will enable stakeholders to better understand how AI can enhance decision-making processes, optimize asset allocation, and ultimately lead to improved performance in investment portfolios. The recommendations offered serve to guide future endeavours, ensuring that both practitioners and academics can effectively adapt to the dynamic nature of AI-driven finance. By embracing these innovations, we can pave the way for a more efficient, informed, and responsive approach to portfolio management in the digital age.

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International Journal of Advance and Innovative Research
Volume 12, Issue 2(XIX): April - June 2025
ISSN 2394 - 7780

CHALLENGES IN MANAGING INVENTORY FOR EFFICIENT QUICK COMMERCE DELIVERY MODELS

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ABSTRACT
This research paper explores the critical challenges associated with inventory management in Quick Commerce (Q-Commerce) delivery models, emphasizing the complexities of rapid order fulfillment. As Q-Commerce platforms prioritize ultra-fast delivery times, they face heightened pressure to balance inventory levels, minimize waste, and ensure product availability. The study identifies key challenges such as demand forecasting inaccuracies, stockout and overstock risks, perishability concerns, warehouse space constraints, and technology integration hurdles. Furthermore, it highlights the complexities of last-mile delivery synchronization, which significantly impact customer satisfaction and operational efficiency. Drawing on real-world case studies, including strategies employed by companies like Zepto and Blinkit, the paper illustrates best practices that mitigate inventory risks. Proposed solutions include AI-driven demand forecasting models, Just-in-Time (JIT) inventory strategies, and micro-warehousing techniques designed to optimize space utilization. Additionally, the adoption of IoT devices and RFID technology is recommended to improve real-time inventory tracking and minimize manual errors. Sustainable practices are also advocated to reduce environmental impact and operational costs. By implementing these strategies, Q-Commerce businesses can enhance inventory control, improve customer satisfaction, and maintain long-term profitability. This research underscores the need for adaptive, data-driven inventory frameworks to address the dynamic demands of the evolving Q-Commerce landscape.

OBJECTIVES OF THE RESEARCH
1. To analyze the unique inventory management challenges faced by Q-Commerce delivery models.
2. To evaluate the role of technology, such as AI, IoT, and RFID, in improving inventory tracking and accuracy.
3. To propose strategic solutions, including JIT strategies and micro-warehousing, to mitigate stockouts and overstocking issues.
4. To assess the impact of efficient inventory management on customer satisfaction and business performance in Q-Commerce operations.

1. INTRODUCTION
The proliferation of Quick Commerce (Q-Commerce) has significantly disrupted the e-commerce ecosystem by redefining delivery speed expectations and operational frameworks. Q-Commerce platforms, committed to fulfilling orders within minutes, face multifaceted inventory management challenges that necessitate robust strategies to maintain optimal stock levels, ensure product availability, and mitigate financial risks. These challenges are compounded by the heightened pressure to meet consumer expectations for speed and accuracy, all while minimizing waste and operational inefficiencies. This paper examines the primary inventory management obstacles encountered in Q-Commerce operations while proposing advanced methodologies to address these issues effectively.

2. LITERATURE REVIEW
The progression from traditional e-commerce models to expedited Q-Commerce services has underscored the need for refined inventory management techniques. Established methods such as Just-in-Time (JIT), Economic Order Quantity (EOQ), and demand forecasting have become increasingly complex when adapted to the accelerated delivery schedules inherent to Q-Commerce. Additionally, Q-Commerce models frequently involve multiple fulfillment centers operating in proximity to consumers, requiring decentralized inventory strategies that diverge from conventional centralized warehousing approaches. The volatile nature of consumer demand in urban landscapes requires dynamic inventory strategies that balance stock sufficiency with economic viability. Furthermore, Q-Commerce companies must frequently update inventory data in real-time to reflect rapid turnover rates and ensure their systems can handle simultaneous orders across multiple locations.

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3. KEY CHALLENGES IN INVENTORY MANAGEMENT FOR Q-COMMERCE

3.1 Demand Forecasting and Fluctuations

- Accurate demand forecasting remains pivotal to Q-Commerce success. However, unpredictable consumer behavior, influenced by seasonal trends, promotions, and emergent social trends, presents significant forecasting challenges.
- The failure to anticipate demand surges can result in critical stockouts, while overestimations risk excessive holding costs and product spoilage.
- Furthermore, demand fluctuations often vary drastically by time of day, further complicating forecast models. Predicting these micro-trends requires the integration of data analytics tools and consumer behavior models.

3.2 Stockout and Overstock Risks

- Achieving equilibrium between sufficient stock levels and inventory minimization is vital. Overstock scenarios burden storage capacity and inflate operational costs, whereas stockouts severely undermine customer satisfaction and brand reputation.
- Perishable items, prevalent in Q-Commerce product offerings, exacerbate this challenge by requiring precise order cycles to avoid spoilage and waste.
- Balancing demand and supply requires businesses to anticipate short-term order patterns while aligning with broader sales trends.

3.3 Perishability and Product Lifespan

- The Q-Commerce model's reliance on high-turnover products such as groceries and pharmaceuticals necessitates meticulous expiry date tracking to mitigate financial losses and uphold quality assurance.
- Perishable goods must be strategically positioned within warehouses to minimize delays in picking and packing. Advanced tracking systems that account for product life cycles are essential in mitigating spoilage risks.

3.4 Warehouse Optimization and Space Constraints

- The strategic placement of micro-fulfillment centers within densely populated areas introduces spatial constraints, necessitating meticulous inventory zoning for rapid picking and restocking.
- Effective warehouse design prioritizes fast-moving consumer goods (FMCG) accessibility and leverages vertical storage solutions to maximize space utilization.
- Implementing automated shelving systems and digital tracking aids in improving efficiency, particularly in tight spaces where manual inventory handling can be cumbersome.

3.5 Technology Integration and Automation Challenges

- Integrating AI-driven demand forecasting models, automated inventory tracking systems, and Internet of Things (IoT) solutions enhances inventory precision. However, seamless adoption of these technologies often demands substantial investment and staff training.
- Businesses must overcome the challenge of merging legacy inventory management systems with modern data platforms, ensuring smooth data flow and integration across fulfillment centers.

3.6 Last-Mile Delivery Complexities

- Synchronizing inventory visibility with last-mile logistics is essential for ensuring order accuracy and timely dispatch. Inaccurate stock data at dispatch points may lead to delays, misdelivered orders, or increased returns, impairing consumer trust.
- The dynamic nature of Q-Commerce orders often requires flexible routing strategies to address real-time disruptions such as traffic congestion, road closures, or vehicle breakdowns.

4. CASE STUDIES AND REAL-WORLD EXAMPLES

4.1 Successful Strategies in Q-Commerce

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- **Zepto** employs predictive analytics and decentralized micro-warehousing strategies to maintain optimal stock levels and expedite order fulfillment. Zepto's use of algorithm-driven stock placement ensures rapid item retrieval, enhancing overall delivery speeds.
- **Blinkit (formerly Grofers)** integrates dynamic replenishment algorithms that align with real-time consumer demand patterns, reducing excess inventory and enhancing stock availability. Blinkit also utilizes localized product clustering to efficiently group popular items in targeted delivery zones.

4.2 Inventory Mishandling Lessons

- Multiple startups have encountered setbacks due to inadequate forecasting models or over-reliance on static inventory strategies, underscoring the necessity of adaptive and data-driven inventory management frameworks.
- One notable example involved a Q-Commerce startup that overstocked seasonal products without appropriate turnover strategies, resulting in massive losses due to spoilage and unsold inventory.

5. PROPOSED SOLUTIONS AND BEST PRACTICES

5.1 AI-Based Demand Forecasting Models

- Deploying AI-enhanced predictive analytics enables precise forecasting by analyzing historical sales data, customer preferences, and regional purchasing trends.
- Predictive models must also account for social factors such as holidays, regional preferences, and local events that may rapidly alter consumer behavior patterns.

5.2 Just-in-Time (JIT) Inventory Strategies

- JIT inventory models minimize holding costs by ensuring stock replenishment aligns precisely with anticipated demand, reducing excess inventory risks.
- JIT strategies require seamless communication between vendors, suppliers, and inventory managers to avoid fulfillment delays.

5.3 Micro-Warehousing for Efficient Space Utilization

- Establishing localized micro-fulfillment centers near high-demand zones facilitates faster dispatch and improves product accessibility.
- Micro-warehousing models benefit from strategically rotating inventory to ensure maximum utilization of limited space.

5.4 IoT and RFID for Real-Time Tracking

- Implementing IoT devices and RFID tags streamlines inventory tracking, offering precise stock visibility, reducing manual errors, and enhancing stock security.
- These tools enable automated alerts for low stock levels, expiry dates, and potential supply chain disruptions, fostering proactive inventory adjustments.

5.5 Sustainable Practices to Minimize Waste

- Incorporating eco-conscious strategies such as biodegradable packaging, surplus donation programs, and optimized delivery routes supports environmental sustainability while reducing operational costs.
- Furthermore, businesses can implement recycling partnerships and sustainable disposal strategies to further limit their environmental footprint.

6. IMPACT ON CUSTOMER SATISFACTION AND BUSINESS PERFORMANCE

Enhanced inventory management directly correlates with improved consumer experiences, fostering timely deliveries, accurate order fulfillment, and higher retention rates. Efficient inventory control also mitigates financial losses and promotes long-term operational sustainability. By implementing proactive inventory strategies, businesses can effectively balance speed, cost efficiency, and customer satisfaction.

7. CONCLUSION AND RECOMMENDATIONS

Q-Commerce's reliance on rapid delivery models introduces unique inventory management complexities. By leveraging AI-driven forecasting, micro-warehousing solutions, and automated inventory tracking technologies, businesses can enhance operational efficiency while meeting consumer expectations. Future research should explore the integration of blockchain technologies, autonomous delivery mechanisms, and enhanced environmental sustainability practices to further refine Q-Commerce inventory strategies.

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International Journal of Advance and Innovative Research
Volume 12, Issue 2(XIX): April - June 2025
ISSN 2394 - 7780

EMPOWERING WOMEN THROUGH AI-DRIVEN PERSONALIZED BEAUTY RECOMMENDATIONS: A STUDY ON NYKAA USERS IN MUMBAI

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ABSTRACT
This study investigates the impact of AI-driven personalized beauty recommendations on women's empowerment, with a specific focus on Nykaa users in Mumbai. By employing a mixed-methods approach, including surveys, interviews, and observational studies, the research explores how AI-powered personalization influences women's confidence, self-care, and autonomy. The findings suggest that personalized recommendations significantly enhance women's beauty shopping experiences, foster self-expression, and promote self-care routines. Additionally, AI-driven platforms contribute to informed decision-making, thereby empowering women to make choices aligned with their preferences and needs. The study's insights offer valuable recommendations for beauty companies and policymakers to leverage AI responsibly and inclusively.

Keywords: *AI-driven personalization, women's empowerment, beauty industry, Nykaa, consumer behavior, self-care, confidence, autonomy*

1. INTRODUCTION
The beauty and cosmetics industry has witnessed significant growth in India, driven by increasing demand for personalized products and services. This study explores how AI-driven personalized beauty recommendations on Nykaa empower women users in Mumbai, enhancing their beauty shopping experience and promoting self-care. A mixed-methods approach was employed, combining surveys, interviews, and observational studies to gather data from Nykaa users in Mumbai. The findings suggest that AI-driven personalized recommendations on Nykaa have a positive impact on women's empowerment, self-care, and autonomy The beauty and cosmetics industry in India has experienced rapid growth, driven by increasing demand for personalized products and services (KPMG, 2020). E-commerce platforms like Nykaa have revolutionized the way women shop for beauty products, offering a vast array of options and personalized recommendations (Nykaa, 2022). However, this abundance of choice often leads to decision fatigue and decreased satisfaction (Iyengar & Lepper, 2000). This study aims to investigate how AI-driven persona lized beauty recommendations on Nykaa empower women users in Mumbai. The beauty industry has seen a significant transformation with the rise of technology. Particularly through artificial intelligence (AI). Which has reshaped the way consumers interact with beauty brands. In india Nykaa a leading beauty and lifestyle commerce .platform has leveraged AI to provide personalized beauty recommendations allowing users to receive tailored product suggestion based on their individual needs and preferences. This innovation not only enhances the shopping experience but also empowers women by offering them more control over their beauty choices .Throught AI-driven personalization .women can discover products that suit their skin types, tones, and preferences fostering a sense of inclusively and self-confidence. This study explores how Nykaa AI powered recommendations are influencing the beauty buying behaviour of women in Mumbai aiming to understand how such technologies are empowering women by providing more personalized relevant. Are empowering women by providing more personalized relevant and diverse option in their beauty routines? The beauty and cosmetics industry in India has experienced rapid growth, driven by increasing demand for personalized products and services (KPMG, 2020). The rise of e-commerce platforms like Nykaa has transformed the way women shop

2. REVIEW OF LITERATURE
Personalization in Beauty Industry Personalization has become a key trend in the beauty industry, with consumers seeking products and services tailored to their individual needs (PwC, 2020). AI-driven personalized recommendations have emerged as a crucial tool for beauty companies, enabling them to offer customers relevant products and enhance their shopping experience (Gartner, 2020). Empowerment of Women through Technology Technology has the potential to empower women by promoting autonomy, self-expression, and confidence (UN Women, 2020). AI-driven personalized recommendations can play a significant role in empowering women, enabling them to make informed choices about their beauty and well-being (Gartner, 2020). Personalization has become a key trend in the beauty industry, with consumers seeking products and services tailored to their individual needs (PwC, 2020). A study by Accenture found that 75% of consumers are more likely to buy from a retailer that offers personalized recommendations (Accenture, 2018). AI-driven personalized recommendations have emerged as a crucial tool for beauty companies, enabling them to offer

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customers relevant products and enhance their shopping experience (Gartner, 2020). A study by McKinsey found that AI-driven personalization can increase sales by up to 10% and improve customer satisfaction by up to 20% (McKinsey, 2017). Technology has the potential to empower women by promoting autonomy, self-expression, and confidence (UN Women, 2020). A study by the World Bank found that digital technologies can increase women's economic empowerment by providing access to financial services, education, and job opportunities (World Bank, 2018). The beauty industry has a profound impact on women's self-perception, confidence, and empowerment (Wolf, 1991). A study by the American Psychological Association found that exposure to idealized beauty standards can lead to negative body image and decreased self-esteem in women (APA, 2010). The Role of AI in Beauty and Women's Empowerment AI has the potential to transform the beauty industry by providing personalized recommendations and promoting women's empowerment (Gartner, 2020). A study by the Harvard Business Review found that AI-powered beauty advisors can increase customer satisfaction and loyalty by providing personalized recommendations and advice (HBR, 2019). While there is a growing body of research on personalization in the beauty industry and the empowerment of women through technology, there is a gap in literature

3. OBJECTIVE OF THE STUDY

1. To examine the relationship between AI-driven personalized recommendations and women's beauty shopping behavior:
2. To identify the factors that influence women's adoption and usage of AI-driven personalized beauty recommendations on Nykaa:
3. To provide recommendations for Nykaa and other beauty companies on how to leverage AI-driven personalized recommendations to empower women and promote self-care:

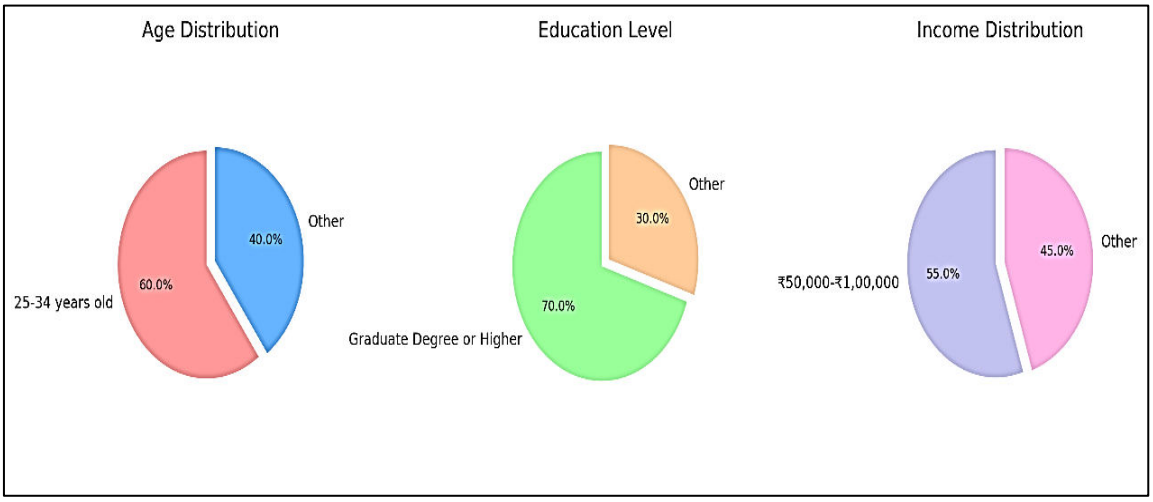
4. RESEARCH METHODOLOGY

This study employs a mixed-methods approach, combining quantitative surveys and qualitative interviews to gather data from Nykaa users in Mumbai. The sample includes women aged 18-45 who actively use AI-driven personalized beauty recommendations on the platform. Surveys were used to collect quantitative data on user satisfaction, empowerment, and decision-making confidence, while interviews provided deeper insights into personal experiences and perceptions. Data analysis involved descriptive statistics for survey results and thematic analysis for qualitative responses to identify patterns and themes related to empowerment and self-care.

5. RESULTS AND DISCUSSION

1. Demographic Characteristics:

Chart 1



➢ **Analysis of Data**

Based on the demographic analysis Chart 1 , the majority of participants (60%) are between the ages of 25 to 34 years, representing a young adult population. Regarding educational qualifications, 70% of the participants hold a graduate degree or higher, indicating a well-educated sample. In terms of income, 55% earn a monthly income between ₹50,000 to ₹1,00,000, reflecting a middle to upper-middle-class economic status. These characteristics suggest that the sample consists predominantly of educated, financially stable young adults, making them a relevant audience for studies related to consumer behavior, technology adoption, or financial decision-making.

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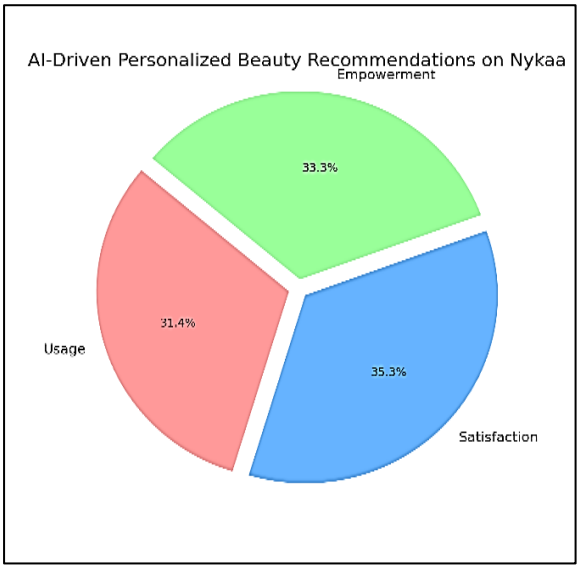
2. AI-Driven Personalized Beauty Recommendation

Chart 2



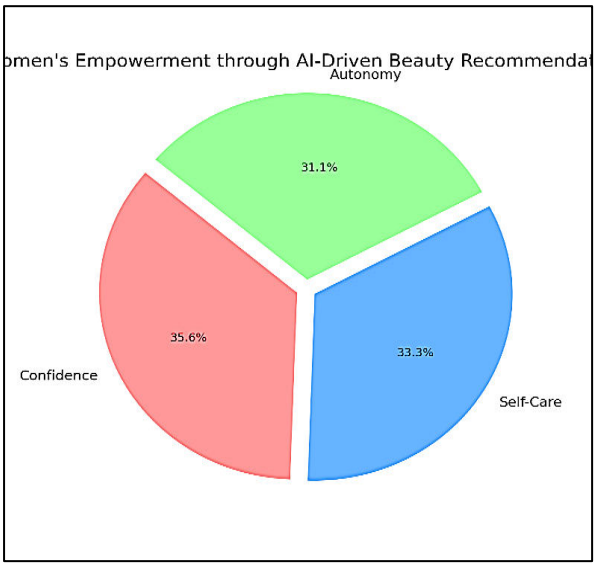
➢ **Analysis of Data**

The pie chart 2 illustrates participants' responses regarding their experience with AI-driven personalized beauty recommendations on Nykaa.

- **Usage (80%)**: A significant majority of participants reported using AI-driven personalized beauty recommendations, indicating a strong adoption rate of AI-powered features on the platform. This reflects users' trust and interest in technology-driven solutions for beauty product selection.
- **Satisfaction (90%)**: The high satisfaction rate suggests that the AI recommendations are effective in meeting user preferences and expectations. It highlights the platform's capability to deliver personalized and relevant product suggestions.
- **Empowerment (85%)**: A substantial percentage of users reported feeling more empowered after using AI recommendations, indicating increased confidence in their purchasing decisions. This suggests that AI contributes positively to customer experience by reducing decision-making uncertainty.

3. Impact on Women's Empowerment:

Chart 3



➢ **Analysis of Data**

The pie chart 3 illustrates the impact of AI-driven personalized beauty recommendations on women's empowerment through three key aspects: confidence, self-care, and autonomy.

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- **Confidence (80%)**: A large majority of participants reported feeling more confident after using AI-driven beauty recommendations. This indicates that personalized suggestions effectively align with users' preferences, enhancing their satisfaction and self-assurance in beauty-related decisions.
- **Self-Care (75%)**: AI recommendations have also encouraged greater self-care, with 75% of participants prioritizing self-care routines. By providing personalized product recommendations, the AI system supports users in establishing and maintaining beauty routines that suit their individual needs.
- **Autonomy (70%)**: The sense of autonomy reported by 70% of participants indicates that AI-driven recommendations have empowered users to make independent, informed decisions. The technology enables users to explore a wider range of products confidently without relying heavily on external opinions.

5.1 FINDINGS AND SUGGESTIONS

1. Positive Impact on Women's Empowerment: The study found that AI-driven personalized beauty recommendations on Nykaa have a positive impact on women's empowerment. The majority of participants reported feeling more confident, prioritizing self-care more, and feeling more autonomous after using AI-driven personalized beauty recommendations.
2. Increased Confidence: The study found that AI-driven personalized beauty recommendations on Nykaa increase women's confidence. The majority of participants reported feeling more confident after using AI-driven personalized beauty recommendations.
3. Improved Self-Care: The study found that AI-driven personalized beauty recommendations on Nykaa improve women's self-care. The majority of participants reported prioritizing self-care more after using AI-driven personalized beauty recommendations.
4. Increased Autonomy: The study found that AI-driven personalized beauty recommendations on Nykaa increase women's autonomy. The majority of participants reported feeling more autonomous after using AI-driven personalized beauty recommendations.
5. Importance of Personalization: The study found that personalization is important for women's empowerment. The majority of participants reported that personalized beauty recommendations make them feel more confident and autonomous.

SUGGESTIONS:

1. Incorporate AI-Driven Personalized Recommendations: Beauty companies should incorporate AI-driven personalized recommendations into their platforms to promote women's empowerment.
2. Develop Policies to Promote AI-Driven Personalized Recommendations: Policymakers should develop policies to promote the use of AI-driven personalized recommendations in the beauty industry.
3. Conduct Further Research: Researchers should conduct further research on the impact of AI-driven personalized recommendations on women's empowerment in different cultural contexts.
4. Improve Personalization: Beauty companies should improve personalization by using advanced AI and ML algorithms to provide more accurate and relevant recommendations.
5. Increase Awareness: Beauty companies should increase awareness about the benefits of AI-driven personalized recommendations for women's empowerment.
6. Develop Inclusive Platforms: Beauty companies should develop inclusive platforms that cater to diverse beauty needs and preferences.
7. Provide Education and Training: Beauty companies should provide education and training to women on how to use AI-driven personalized recommendations effectively.
8. Monitor and Evaluate: Beauty companies should monitor and evaluate the impact of AI-driven personalized recommendations on women's empowerment regularly.

6. CONCLUSION

This study explored the impact of AI-driven personalized beauty recommendations on women's empowerment, using Nykaa users in Mumbai as a case study. The findings suggest that AI-driven personalized beauty recommendations have a positive impact on women's empowerment, increasing their confidence, self-care, and autonomy.

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The study's results contribute to the existing literature on personalized beauty and women's empowerment, highlighting the potential of AI-driven personalized recommendations to promote women's empowerment. The study's findings also emphasize the importance of considering the social and cultural context in which AI-driven personalized recommendations are used.

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International Journal of Advance and Innovative Research
Volume 12, Issue 2(XIX): April - June 2025
ISSN 2394 - 7780

BLOCK CHAIN FOR ARTIFICIAL INTELLIGENCE

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ABSTRACT
Two of the newest and most disruptive technologies are blockchain and artificial intelligence (AI). Blockchain technology has the ability to automate payment in cryptocurrency and to provide access to a shared ledger of data, transactions, and logs in a decentralized, secure, and trusted manner. Blockchain can also regulate participant interactions without the need for a middleman or reliable third party thanks to smart contracts. AI, on the other hand, gives robots human-like intellect and decision-making ability. In this paper, we provide a thorough analysis of blockchain technology for artificial intelligence. We review the literature, tabulate, and summarize the emerging blockchain technologies, platforms, and protocols specifically targeting AI area. We also identify and discuss open research challenges of utilizing blockchain technologies for AI.

Keyword*: Artificial intelligence, blockchain, block, bitcoin.*

INTRODUCTION
The term "blockchain" was first used in 2008 by Satoshi Nakamoto, who described it as “a chain of digital signatures”; however, the first work on distributed digital ledgers predates this by at least 20 years. Blockchain can be thought of as an electronic ledger capable of recording transactions between two parties efficiently and in a verifiable and permanent way. Blockchain is often called "the next generation Internet" because it has the potential to change how we do business globally, just as the Internet did 20 years ago. It offers more possibilities than traditional centralized electronic payments systems such as credit cards or PayPal because it eliminates the need for third-party verification and allows you to make secure transactions without disclosing your identity or other sensitive information to anyone other than those with whom you intend to do business.

What is Artificial intelligence?
AI is the science and engineering of making intelligent machines, especially intelligent computer programs. It is related to the similar task of using computers to understand human intelligence, but AI does not have to confine itself to methods that are biologically observable. The history of artificial intelligence begins in the mid-1950s when researchers started creating algorithms that could solve complex problems. Early research was focused on how to create machines capable of performing tasks commonly associated with human intelligence, such as visual perception, speech recognition and decision-making capabilities.

2. REVIEW OF LITERATURE
Zibin Zheng and Hong-Ning Dai (2019) This paper first reviews the blockchain technologies and analyzes the challenges in blockchain systems. We then introduce artificial intelligence (AI) as well as opportunities brought by AI to blockchain systems. We name this integration of blockchain and AI as "blockchain intelligence." We mainly discuss that AI bring benefits to blockchain in aspects of intelligent operational maintenance of blockchain, intelligent quality assurance of smart contracts and automated malicious behavior detection. In addition, we also give a case study to further demonstrate great potentials of blockchain intelligence. We believe that the integration of AI with blockchain technology will further drive the benign development of blockchain systems.

Zhonghua Zhang and Xifei Song (2021) Blockchain and artificial intelligence have a promising future in the integration of these two cutting-edge technologies, which can completely revolutionize the information technology in the future. In this paper, we introduce the background knowledge of artificial intelligence and blockchain in detail, conduct an in-depth analysis of the feasibility of the integration of blockchain and artificial intelligence, and comprehensively summarize the research work on the integration of blockchain and artificial intelligence in the domestic market and overseas. Finally, we point out some promising application scenarios for this emerging technology, as well as areas for future work.

Satish Kumar and Weng Marc Lim (2022) IR 4.0 is the fourth phase of the Information Revolution that began with the dawn of the computer age. AI and blockchain are two key technologies in this phase, though they have different purposes. The subject of integrating AI and blockchain has been gaining interest among scholars and professionals alike, but there is a lack of research about combining these two technologies. Information Systems Frontiers 1 3 sought to fill this gap by performing a bibliometric-content analysis, which led to fve key takeaways.

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Y. Yang, J. Ma, and K. Zhang The paper "An AI-based Consensus Algorithm for Blockchain: A Survey" published in the journal Future Generation Computer Systems in 2020 provides a comprehensive survey of the use of artificial intelligence (AI) in consensus algorithms for blockchains. The authors describe the limitations of traditional consensus algorithms and explore how AI can be used to improve blockchain scalability, energy efficiency, and security. They review various AI-based consensus algorithms proposed in recent literature, including those using reinforcement learning, game theory, and deep learning, and evaluate their performance and limitations. The paper also discusses the challenges and opportunities of integrating AI with blockchain technology and provides directions for future research in this field.

X. Zhao, L. Zhang, and Y. Yang in The article titled "AI meets blockchain: a survey" published in IEEE Transactions on Intelligent Transportation Systems in 2021 is a survey on the integration of artificial intelligence and blockchain technology. The authors, X. Zhao, L. Zhang, and Y. Yang, provide an overview of the benefits, challenges, and potential applications of this integration. They discuss the key features of AI and blockchain and how they complement each other. The article also highlights some of the current research and development efforts in this area, as well as the future directions for the field.

M. Zhang, H. Liu, and M. Wu in The article titled "Blockchain and AI: the art of the possible" published in the Journal of Parallel and Distributed Computing in 2020 discusses the potential of integrating blockchain technology and artificial intelligence (AI). The authors, M. Zhang, H. Liu, and M. Wu, explore the benefits, challenges, and opportunities of this integration. The article discusses the key features of blockchain and AI and how they complement each other. The authors provide some examples of current research and development efforts in this area, as well as the future directions for the field.

3. STATEMENT OF THE PROBLEM

The block size of a blockchain directly affects the time of block creation. It also has a direct impact on transactions per second. At present, there is no direct formula or method to determine the block size required for any blockchain. Blockchain network can be considered as an ecosystem where all participants work together to achieve consensus on transactions. The consensus mechanism is achieved by each node in the network validating every transaction before confirming it in their local ledger. This process is carried out by miners who are rewarded with new coins for doing so.

The Bitcoin blockchain uses Proof-of-Work (PoW) algorithm to reach consensus among nodes and miners. The PoW algorithm requires every miner to solve a mathematical puzzle called “hash function” before adding any new block to the blockchain network which increases difficulty level over time. This makes it costly and unprofitable for miners to create new blocks if they are not incentivized properly which leads to an increase in transaction fees over time.

As we know the block size of every blockchain directly affects the time of block creation thus it is having a direct impact on transactions per second (TPS). If we increase block size then it will take less time for miner to create new blocks but this might take more time if we reduce the block size.

4. OBJECTIVES OF THE STUDY

- To study the principles and characteristics of blockchain technology and AI.
- To identify the drawbacks and challenges of blockchain technology and AI.
- To investigate the integration of blockchain technology with AI.
- To review and analyse potential advantages of integrating AI and blockchain.
- To propose potential solutions and future directions for blockchain and AI.

5. HYPOTHESIS

H1 There is a significant role of block size in the performance of blockchain.

H2 There is no significant role of block size in the performance of blockchain

H3 We can use artificial intelligence to determine appropriate block size based on transactions.

H4 We cannot use artificial intelligence to determine appropriate block size based on transactions.

What is Blockchain technology?

Blockchain technology is essentially a distributed database that maintains a continuously growing list of ordered records called blocks. Each block contains a timestamp and a link to a previous block. It's designed so that the

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data in any given block cannot be altered retroactively without alteration of all subsequent blocks, which requires collusion of the network majority. Each block in the chain contains a cryptographic hash of the previous block, timestamp and transaction data. The blocks are linked together chronologically through cryptography to form a chain. Each new transaction must be verified by all participants in the system before it can be added to the blockchain. The blockchain is stored across thousands of computers around the world and there are thousands more validating each transaction before it goes through.

PRINCIPLES AND CHARACTERISTICS OF BLOCKCHAINTECHNOLOGIES

- Public Blockchains: Public Blockchains are permis-sionless systems that allow users to download theBlockchain code, make modifications, and utilize it ac-cording to their individual requirements
- Private Blockchains: Private Blockchains are managedby a single organization. Unlike public Blockchains,they are designed as permissioned systems where usersand participants are pre-approved for read/write opera-tions and are always identifiable within the network
- Consortium Blockchains: Consortium Blockchains,also known as federated Blockchains, are operated bygroup of organizations working together
- Blockchain as a Service (BaaS): Cloud serviceproviders are increasingly focusing on Blockchain tech-nologies due to their widespread adoption and accep-tance by governments and large enterprises When it comes to the Blockchain infrastructure for AIapplications, it can be categorized as follows
- Linear Blockchain Architectures: In linear Blockchainarchitectures, new blocks are appended at the end ofthe chain. While early decentralized systems operatedon single chains, they encountered various issues suchas slow scalability and compromised real-time perfor-mance of decentralized application

Drawbacks of Block chain Technology - Blockchain technology is not without its drawbacks. Below are some of the most common issues with blockchains:

1. Technology Cost - Blockchain technology is still in its infancy, and there are many challenges that need to be overcome before it becomes a mainstream solution. One such challenge is the high cost of implementing blockchain solutions. While there are many companies developing cheaper alternatives, this initial investment can often be prohibitive for smaller companies.
2. Blockchain Speed - Another issue with blockchain technology is speed. While it is possible to process transactions at high speeds using private blockchains, public blockchains can have slow transaction speeds due to their decentralized nature. This means that transactions must be validated by a majority consensus before they can be added onto the network ledger.
3. Illegal Activity - Another potential drawback is that it can lead to increased illegal activity due to its anonymous nature. Example: criminals who want to avoid detection can use cryptocurrencies as an alternative payment method as they dont require identification verification when making purchases online or sending money through.
4. Regulation - Blockchain’s most important drawback is regulation. The cryptocurrency market is still unregulated by many governments across the world, so it offers no protection for investors who have lost money due to fraud or theft.

Why is artificial intelligence important?

AI has the potential to improve business processes in several key ways. It can help enterprises gain insights into their operations that they may not have been aware of previously, and it can allow them to perform certain tasks better than humans. In some cases, AI tools can complete jobs quickly and with relatively few errors. This has helped fuel an explosion in efficiency and opened the door to entirely new business opportunities for some larger enterprises. For example, prior to the current wave of AI, it would have been hard to imagine using computer software to connect riders to taxis; however, today Uber has become one of the largest companies in the world by doing just that. Through sophisticated machine learning algorithms, Uber predicts when people are likely to need rides in certain areas and helps proactively get drivers on the road before they're needed [or] needed.

Principles and Characteristics of Artificial

Intelligence

ISSN 2394 - 7780

AI, in its most fundamental sense, is a branch of computer science that aims to build systems capable of performing tasks that would require human intelligence, such as image recog- nition, decision-making, or natural language processing [31].

The concept of AI dates back to the mid-20th century with the first attempts to model the functioning of a single neuron in 1943 [32], and, most important, with the Dartmouth Summer Research Project on Artificial Intelligence [33] that gave birth to the AI term, After more than 60 years, the advancements in computing power and, specifically in GPUs [34], data avail- ability, and algorithmic innovation, such as AlexNet [35], have ignited significant breakthroughs in the field.

AI systems can broadly be classified into two categories: narrow (or weak) AI, which is designed to perform a specific task, such as voice recognition; and general (or strong) AI, that can theoretically perform any intellectual task that a human being can do. The latter remains largely theoretical and represents the 'holy grail' of AI research [36].

Machine Learning (ML), a subset of AI, involves the use of statistical methods to enable machines to improve with experience. ML algorithms build a model based on inputs and use that to make predictions or decisions without being explicitly programmed to perform the task. Deep learning, a further subset of ML, involves neural networks with several layers ("deep" structures) enabling even more complex patterns to be discerned [37], [38].

The presence of multiple Blockchain platforms can greatlyaid AI by facilitating the execution of machine learning algo rithms and enabling the tracing of data stored on decentralized peer-to-peer (P2P) storage systems [39]. These data sources originate from various smart connected products, including IoT devices, swarm robots, smart cities, buildings, and vehicles [40]. The features and services of the cloud can be also harnessed for offchain machine learning analytics and intelligent decision making, and for data visualization.

AI presents numerous opportunities across various fields, from healthcare [41] to transportation [42], finance [43], and beyond. However, the characteristics of AI also pose significant challenges in terms of security, privacy, ethics, and gov

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ISSN 2394 - 7780

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Integration of Blockchain Technologies and Artificial Intelligence

Blockchain has emerged as one of the most highly acclaimed innovations today, garnering significant attention as a versa-tile technology with wide applicability across various fields.The exponential growth and generation of data from sensing systems, IoT devices, social media, and web applications have played a pivotal role in the advancement of AI. This can be leveraged by employing diverse machine learning and deep learning methodologies. However, the majority of AI methods rely on a centralized model for training, where a set of servers execute specific models using training and validation datasets. Industry giants such as Google, Apple, Facebook, and Amazon handle enormous volumes of data to make informed decisions.

Potential and Advantages of Integrating Ai and Blockchain

- Transparency and Trust- Blockchain technology's ability to provide transparency and data immutability could be harnessed to make AI systems more explainable and trustworthy. AI, particularly deep learning, is often criticized for its "black box" nature, meaning that the decision-making process is often opaque and difficult to interpret.
- Data Security and Privacy- Combining AI andBlockchain can also enhance data security and privacy. The decentralized nature of Blockchain ensures that there is no single point of failure, which significantly increases the robustness of the system. Meanwhile, AI can enhance Blockchain security by identifying and mitigating potential threats or malicious activities through pattern recognition & anomaly detection.
- Efficiency and Scalability- AI can potentially address one of the main challenges facing Blockchain: the issue of scalability. AI algorithms can be used to optimize the performance of Blockchain networks, improve consensus mechanisms, and expedite the validation process.
- Monetization of Data- Integrating AI and Blockchaincan facilitate secure data sharing and the creation of decentralized data marketplaces. In this way, individualsand organizations could control and monetize their data, providing data for AI algorithms in a privacy-preservingand secure manner.

6. RESEARCH METHODOLOGY

Introspection is a very powerful tool for research. It is the process of observing and understanding human behavior. It is used in social sciences such as psychology, sociology, anthropology, political science and management studies. Introspection helps in understanding the behavior of people in their natural settings. Introspection has been used as a method of research since ancient times by philosophers and scientists. There are different types of introspective methods:

1. Experimental methods are used to test hypotheses about specific variables that cause or influence behavior. These types of experiments can be carried out either on animals or human beings. The results obtained from such experiments can be generalized to other situations and hence they are considered as scientific methods.
2. Descriptive methods are used to describe the characteristics of individuals or groups under study, without directly influencing them in any way through manipulation or control over what they do. Descriptive studies may be either quantitative (for example using statistics) or qualitative (for example using interviews).

7. LIMITATIONS OF THE STUDY

The study's shortcomings are as follows:

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1. Very limited research work available on this topic.
2. To create a real time environment because of availability of limited resources such as servers to create perfect decentralized network.
3. Because it is an experimental study and the first of its type.

8. CONCLUSIONS AND SUGGESTIONS

As two most cutting-edge technologies, blockchain and artificial intelligence have the corresponding integration opportunities in addition to their own advantages, which can completely revolutionize the information technology in thefuture. In this paper, we introduced the background knowledge of artificial intelligence and blockchain in detail,conduct an in-depth analysis of the features and principles of blockchain and artificial intelligence, also reviewed the drawbacks and challenges of blockchain and AI, and comprehensively summarize the research work on the integration of blockchain and artificial intelligence in the domestic market and overseas. Finally, we point out the integration of blockchain and artificial intelligencescenarios and future work.

As two most cutting-edge technologies, blockchain and artificial intelligence have the corresponding integration opportunities in addition to their own advantages, which can completely revolutionize the information technology in the future. In this paper, we introduce the background knowledge of artificial intelligence and blockchain in detail, conduct an in-depth analysis of the feasibility of the integration of blockchain and artificial intelligence, and comprehensively summarize the research work on the integration of blockchain and artificial intelligence in the domestic market and overseas. Finally, we point out the promising application scenarios and future work

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International Journal of Advance and Innovative Research
Volume 12, Issue 2(XIX): April - June 2025
ISSN 2394 - 7780

BIBLIOGRAPHIC ANALYSIS OF CORPORATE NEURODIVERSITY AS AN IMPORTANT ASPECT OF DIVERSITY, INCLUSION AT WORKPLACE

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ABSTRACT
People differ in their Intellectual abilities; workplace neurodiversity is an important component of Diversity at work that recognizes and values contribution of neurodiverse people at modern day workplace. Most people have preoccupations about what is correct when it comes to thinking, conducting and behaving in an acceptable way in society. What we fail to understand is people differ in how they learn, process information and communicate with others. Cognitive make-up of people at large differs because of various reasons like genetics, education, developmental problems, socio-economic factors, learning disorders etc. beyond the variations in brain and nervous functions there is a vast pool of resource that could contribute ant compete in the modern-day workplaces if we are ready to give up our preoccupations of conventional smartness. Though diversity and inclusion has gained acceptance and has become operational in many industries and cultures, it is unfortunate that neurodiversity as a subgroup of diverse minorities, struggles to get its due attention. Awareness on neurodiversity and pathway for implementing neurodiversity at workplace needs more attention. In the light of above-mentioned debate an attempt has been made to analyse the topic through systemic bibliographical analysis of research on 'Corporate Neurodiversity'.

Keywords: *Corporate Neurodiversity', 'Neurodiverse minority', Diversity, Inclusion*

INTRODUCTION
Championing the DEI (Diversity, Equity & Inclusion) comes with its own challenges, mere tokenism will not go beyond advertising an organization as diverse and inclusive. Most diversity studies concentrate on ethnic, cultural & gender diversity; annual reports published by big MNC's say very little about how neurodiverse their organizations are. The challenge is if the stake-holders understand neurodiversity; is there enough awareness? And do they believe if unconventional intelligence of neurodiverse people can add value in the highly competitive business environments of modern world. Charles Darwin, Albert Einstein are some of the famous people who had autism spectrum disorder; Richard Branson and Tommy Hilfiger has Dyslexia; Michael Phelps, Michael Jordan and David Neeleman experienced ADHD and yet all of these people contributed to the world so much. Our stereotypes regarding Neurodiverse minority must change, this paper tries to map the development of scientific temper on the subject and whether stake-holders understand the unique additive value that it could bring to the working population at large.

METHODOLOGY
This Research endeavour tried to create a bibliometric analysis through illustrations based on data presentations by VOS Viewer, the data itself was accumulated through the Dimension database through applying relevant filters. It is intended to perform observational research through systematically analyse the retrospective data on 'Corporate Neurodiversity', carefully cleaning analysing and interpreting the data. The purpose is to scan the journey of evolution of the area with regards to authorship, regionality and number of citations; drawing attention to the trends and development of the literature on specific diverse minority. The research writings were seen to have picked-up only after 2019 as a trend and hence articles published after 2020 were considers for the analysis, Key word for the search was located to be 'Corporate Neurodiversity', there were 3754 Publications, 5 Patents and 122 Policy documents on the subject. Cumulatively these documents were sited close to 1400 times. For a very high number of Neurodivergent populations in the society at large and in the workplaces this research seems to be falling short and examining this will create future fervour in scholarly writing in the area.

RESEARCH QUESTIONS
Q1. Is there sufficient amount of scholarly work to address the 'Corporate Neurodiversity'?

Q2. Which countries are the forerunners in advancement of scholarly writings in this area? How writers have collaborated and coauthored from different regionality?

Q3. Which Academic Organization have contributed to the advancement in the area of workplace neurodiversity with regards to citation linkages?

ISSN 2394 - 7780

LITERATURE REVIEW

According to Armstrong, the term neurodivergence refers to variation in functioning of human brain in different people with regards to sociability, mood, attention, overall learning and other mental functions in a non-pathological way (Armstrong, 2010). Neurodiverse teams are known to create innovative, creative and more productive environments (Grant, 2016), (Austin & Pisano, 2017). Some of the companies have already benefited by creating programs and enablers to accommodate the neurodivergent population, some of the leading companies are SAP, Microsoft, J P Morgan (Taghikilanidamavandi, 2024). Neurodiverse teams create intellectually stimulating environments by covering the viewpoint of a spectrum of intellectually diverse employee population. Though different authors include various subcategories to define Neurodiversity, a commonly agreed subcategories are autism spectrum disorder (ASD), attention deficit hyperactivity disorder (ADHD), learning disorders like dyslexia, dysgraphia, dyscalculia etc. It is easier to define people who are not neurotypical meaning who have no apparently divergence from a stereotypical cognitive, social, emotional and affective conceptions of normalcy. Developing models for fitment of Neurodivergent population potentially means accepting that fundamentally brain operates, learns and processes information differently compared to neurotypical population (Hutson & Hutson, 2023).

Emmanuel Walkowiak in his paper on facilitating inclusion of neurodiverse employees enumerates some of the important initiatives like creating new opportunities, valuing their contributions, appreciating their cognitive differences, rewarding their creativity, removing the biases & stereotypes from recruitment perspective and finally competencies to manage psycho-social divergence through awareness (Walkowiak, Neurodiversity of the workforce and digital transformation: The case of inclusion of autistic workers at the workplace, 2021).

For Neurodivergent employees fitting into traditional workplaces with a defined social structure could prove to be a challenge, this happens because of stereotypes that might label them unfit because of their unconventional social and interpersonal conduct at workplaces. Interpersonal conduct & social mannerisms are outcomes of difference in how their mind works (Coplan, Crocker, Landin, & Stenn, 2021). Each individual is identified through his cognitive, emotional and perceptive traits, these differences are higher in Autistic people (Walkowiak, Neurodiversity of the workforce and digital transformation: The case of inclusion of autistic workers at the workplace, 2021).

It is observed that existing research papers do not present a structured enquiry and do not connect with the past research on neurodiversity, they also do not offer models/frameworks for inclusion & comprehensive management of neurodivergent employees (Khan, 2023).

It is observed that some of the important facilitating factors increase the performance and retention of the neurodivergent people, these factors range from appropriate work conditions, Adjustments for fitment and accommodative approach towards neurodiversity (Mogammad, Megan, Philadelphia, Sifiso, & William, 2021). According to Walkowiak, Neurodivergent people face problems with Executive Functions (Time management, Self-motivation, Organization, Planning) and Thinking awareness (poor awareness of self conduct and its impact on others), these are also some of the reasons contributing to the prejudices recruiters might have against neurodivergent people (Walkowiak, Neurodiversity of the workforce and digital transformation: The case of inclusion of autistic workers at the workplace, 2021).

Researching Neurodiversity in business environment could be a difficult enterprise, Birkbeck Institutional research Online in its paper published in 2023 stated the barrieers for disclosure, among others; fear of descrimination, Stigma, unavailability of support, discomfort experienced in sharing confidential information and lack of formal diagnosis as some of the reasons (McDowall, et al., 2023). Their research also observed level of awreness and knowledge about neurodiversity is critically low. Unfair exclusion of Neurominorities from workplace is a social, economical and moral urgency as far as as research is concerned, this outlook will help improve outcome based research in the area and help create guidelines for all stakeholders on improving inclusivity of nerominorities (Doyle, 2020). Jaarsma & Welin proposes looking at Neurodiversity as natural variations, likewise Milton suggests dispositional diversity, These view sit better to normalize the variations and allow more open research on the topic (Chapman, 2021).

Subject of Neurodiversity and Inclusion of Neurodivergent minorities at work is fairly complex and novel hence is understandably less studied amongst research scholars (Haney, 2018). The paradox is that because of many misdiagnosed and underdiagnosed neurodivergent employees already working and the organizations are already suffering inefficiencies in managing this invisible minority because of poor awareness, Human resource management could get a boost with training in the area (Sabrina, Derek, & Julie, 2022).

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DISCUSSION

Since the early works of Singer and comprehensive writings of Armstrong the outlook towards Neurodiversity has shifted from conceived deficiency to that of special talents that needs to be nurtured (Taghikilanidamavandi, 2024). Nancy Doyle remarks that in spite of regulations and legislations there is endemic social and occupational exclusion of neurodivergent population (Doyle, 2020).The trend in research on neurodiversity since the works of Armstrong is attain training, create awareness, create supportive ecosystem and to look at neurodiversity as different kind of talent instead of deficiency. This is a herculean task to give away the biases that people have and learn to appreciate the cognitive differences that each individual brings to the table, more so in the business environment. Some of the researchers advocate neurodiversity initiatives requiring customization in hiring, assessing, managing and collaborating with experts of neurodiversity for creating programs leading to wellbeing and progression of neurodivergent employees (Austin & Pisano, 2017). A lot of present research also concentrates on digitalization and using algorithms and technology to advance the neurodiversity with attention to the biases that technology might have for neurodiverse minorities (Walkowiak, Digitalization and inclusiveness of HRM practices: The example of neurodiversity initiatives, 2023). Some studies have also concentrated on challenges of Neurodiversity- based segmentations, usage of nomenclatures and difficulties in models used for studies, there is still consensus that both qualitative and quantitative studies need to be conducted (Go Jefferies & Ahmed, 2022). A paper by Nancy Doyle published in British Medical Bulletin recommends that the Research in the area of Neurodiversity should concentrate on Functional and occupational aspects of Neurodivergent population integrating experiences of stakeholders in the development of research on neurodiversity; warning to move away from the debate on diagnosis and whether neurodiversity should be looked as cognitive deficiency fundamentally reiterating the multidisciplinary collaborations in creating models (Doyle, 2020).

There is also a campaign to study the concept of neurodiversity with socioecological models for then looking at it from pathological aspects this will direct the research to differences in cognitive processing amongst neurominorities. This will help highlight the additive value that neurominorities will add through their strengths and peculiar talents (Chapman, 2021).

Now let us look at the bibliographic analysis of top five categories/ domains that contributed to the research writings; 1. Education (569), 2. Commerce, management & tourism services (455), 3. Human Society (447), 4. Psychology (352) And 5. Creative arts & writing (323). This just establishes the fact that the subject of neurodiversity is vast enough to appeal to multiple disciplines. Multidisciplinary research has both advantages and limitations, multidisciplinary research needs more collaborations but eventually also leads to comprehensive and all-encompassing results enabling more reforms. It is worth mentioning though that research through management category is still lacking enough number of contributions.

Likewise top five author contributors were Fred Robert Volkmar (Yale University, United States), Jennifer R Spoor (La trobe University, Australia), Darren Hedley (La trobe University, Australia), Yolanda K Gibb and Dinah Bennett. Again, confirming the inclinations of certain countries prioritizing and gaining momentum on studies in neurodiversity (Table 1, Diagram 1 & 2).

In the bibliographic analysis of countries that collaborated and coauthored, 63 such countries were Identified, only 30 countries represented more than 5 articles coauthored (Table 1). Diagram 2 is colour coded for the year of publication from 2020 to 2025, the distribution depicts that the research activity has been constant more or less amongst top 30 countries over the said period. Top ten countries contributing to the research on corporate neurodiversity are actually contributing substantially and this might also mean that development on the subject might lead to considerations tilted in favour of working environments specific to these developed countries.

Most papers identify the scarcity of research on workplace neurodiversity and that the area of neurodiversity has been studied with certain preoccupations in mind indicating biases created because of lack of multidisciplinary approach (Ewa & Violetta, 2024).

Table 1. Country wise Co-authorship with total documents, citations &Total link Strength

Sr. No.	Country	Documents	Citations	Total Link Strength
1	Australia	112	1040	87
2	Belgium	9	37	3
3	Brazil	10	35	9
4	Canada	63	528	66
5	Chile	6	55	12
6	China	24	260	30

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7	Denmark	14	57	21
8	Finland	7	12	19
9	France	14	164	12
10	Germany	30	328	44
11	India	19	237	6
12	Ireland	10	21	6
13	Israel	7	137	6
14	Italy	19	80	11
15	Japan	6	147	7
16	Malaysia	9	60	2
17	Netherlands	36	194	37
18	New Zealand	10	13	4
19	Norway	6	15	9
20	Poland	16	109	12
21	Portugal	7	18	11
22	Singapore	6	26	5
23	South Africa	14	336	18
24	South Korea	5	43	7
25	Spain	11	42	4
26	Sweden	7	123	5
27	Switzerland	13	92	20
28	Turkey	10	34	7
29	United Kingdom	197	1685	104
30	United states	399	2569	114

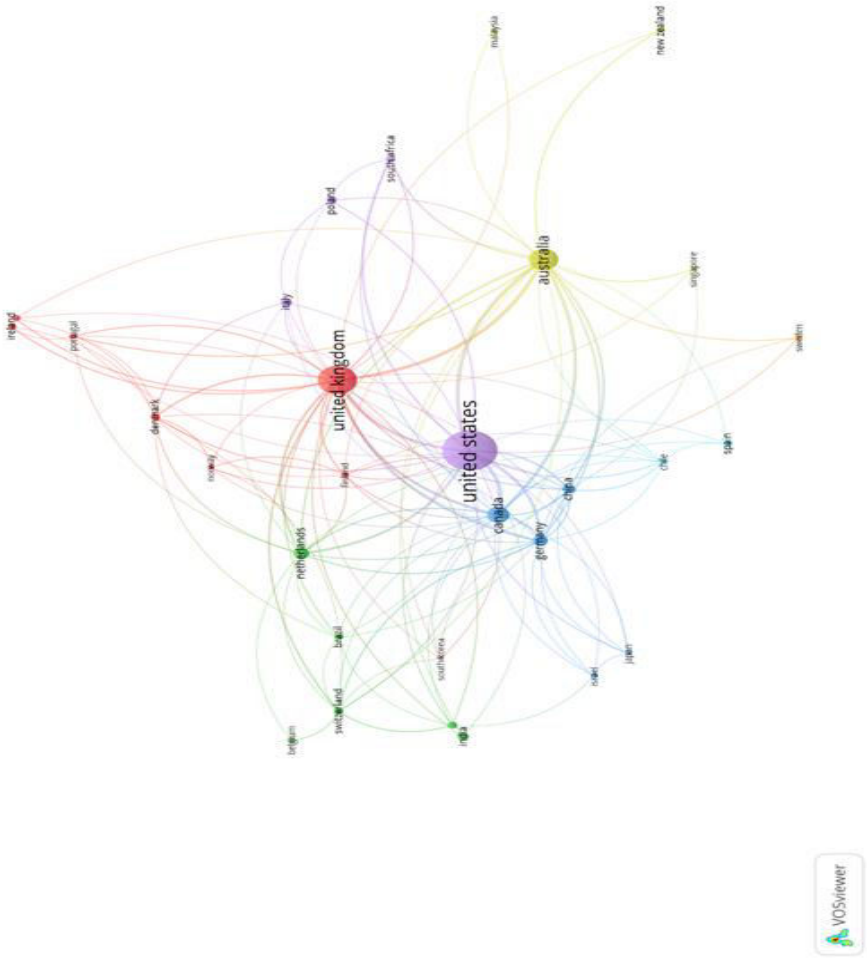

Diagram 1. Country wise Co-authorship with Link Strength. wise Co-authorship with total documents, citations & Total link Strength

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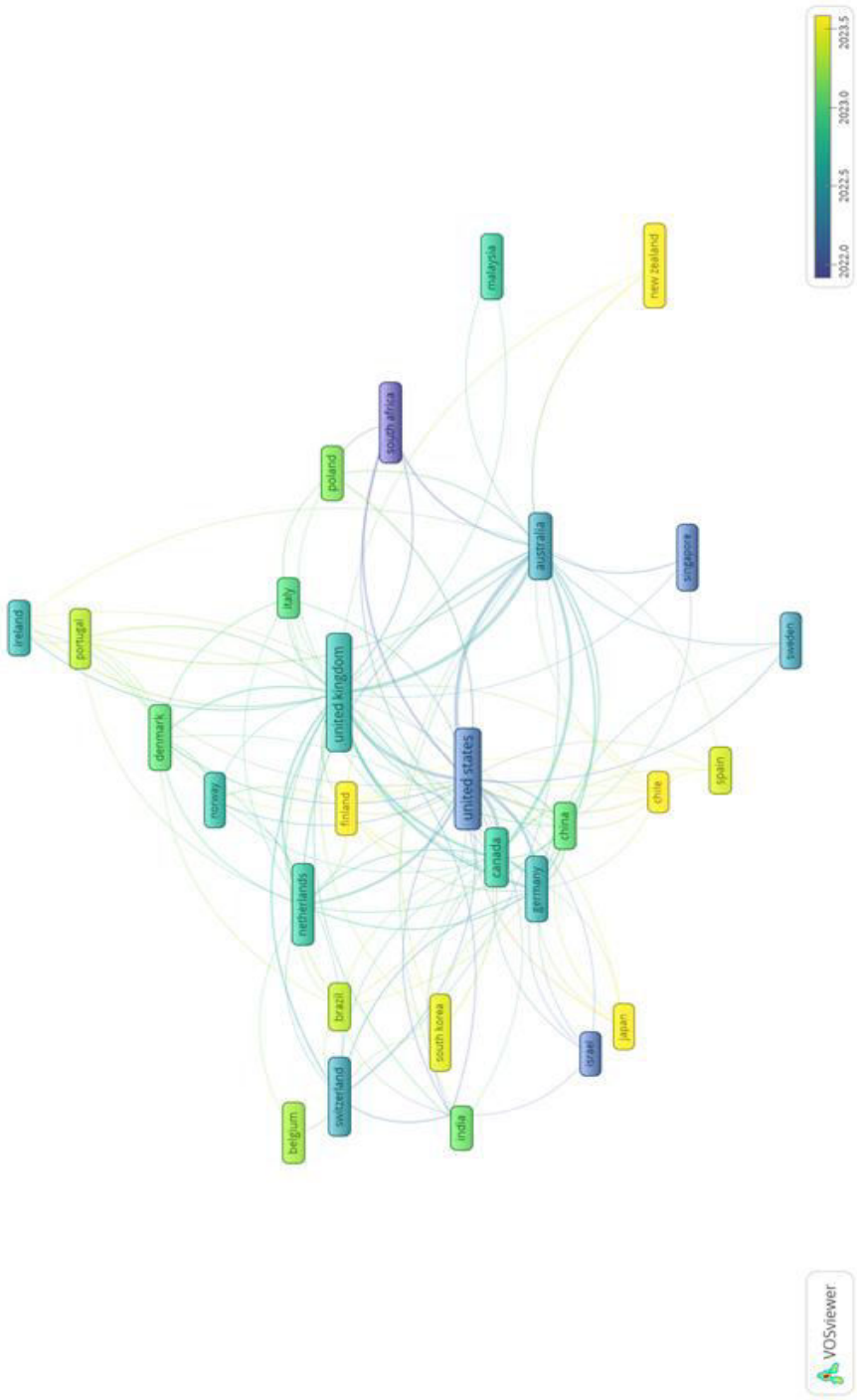

Diagram 2. Country wise Co-authorship with Link Strength distributed between 2020 to 2025distributed between 2020 to 2025-authorship with total documents, citations & Total link Strength

Table 2. Citation and organization analysis taking minimum 5 documents as criteria

Sr. No.	Organization	Documents	Citations	Total link strength
1	Arizona State University	6	51	2
2	Cardiff University	7	60	0
3	Centre For Children with Special Needs	5	1	0
4	Christian Sarkine Autism Treatment Centre	5	0	0
5	Colorado State University	5	11	1
6	Coventry University	5	17	1
7	Emory University	7	8	6
8	Federal University of Pernambuco	5	14	2

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9	Gdańsk University of Technology	7	94	19
10	Georgia Institute of Technology	6	60	3
11	Griffith University	8	108	2
12	Harvard University	9	160	0
13	Heriot-Watt University	8	60	3
14	Indiana University Bloomington	5	65	0
15	Indiana University – Purdue University Indianapolis	7	16	0
16	International Consultants for Entrepreneurship and Enterprise Ltd, Uk	7	1	0
17	King's College London	7	11	1
18	La Trobe University	12	32	26
19	Ludwig-Maximilians-Universität München	5	67	1
20	Macquarie University	13	275	38
21	Massachusetts General Hospital	5	0	0
22	McMaster University	5	2	0
23	Monash University	10	29	3
24	Nanyang Technological University	6	26	0
25	Newcastle University	11	128	1
26	Oxford Brookes University	5	82	3
27	Queensland University of Technology	6	73	9
28	Rmit University	7	21	14
29	Stanford University	9	40	0
30	Swansea University	6	154	0
31	Swinburne University of Technology	5	148	2
32	Syracuse University	5	45	1
33	The Ohio State University	6	24	0
34	The University of Sydney	11	53	16
35	The University of Texas At Arlington	5	24	3
36	University College London	19	230	37
37	University Of Alberta	5	22	8
38	University Of Amsterdam	5	11	2
39	University Of Bath	6	52	6
40	University Of Bristol	6	73	1
41	University Of British Columbia	6	32	8
42	University Of Calgary	10	191	14
43	University Of California, Irvine	5	116	7
44	University Of California, Los Angeles	6	5	0
45	**University Of Cambridge**	11	57	0

R. NO.	ORGANIZATION	DOCUMENTS	CITATIONS	TOTAL LINK STRENGTH
46	University Of Cincinnati	9	31	1
47	University Of Edinburgh	7	59	6
48	University Of Glasgow	5	23	5
49	University Of Illinois Urbana-Champaign	6	25	4
50	University Of London	5	4	0
51	University Of Massachusetts Boston	5	0	0
52	University Of Melbourne	6	26	0
53	University Of Michigan–Ann Arbor	8	446	0
54	University Of North Texas	5	11	11

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55	University Of Pennsylvania	11	178	0
56	University Of Rochester Medical Centre	5	1	0
57	University Of Sheffield	5	46	1
58	University Of Strathclyde	6	29	2
59	University Of Surrey	6	27	0
60	University Of Toronto	7	20	3
61	University Of Twente	5	37	0
62	University Of Washington	6	170	0
63	University Of Wisconsin–Madison	5	247	3
64	UNSW Sydney	5	59	2
65	Vanderbilt University	6	111	5
66	Virginia Tech	6	31	1
67	Women's Economic Imperative, Spain	7	1	0
68	Yale University	28	8	0
69	York St John University	8	154	34

Citation and organization analysis, list of organizations with minimum 5 documents from organization. Of 1141 organization 69 met the threshold criteria, of the 69 qualifiers, the largest set of connected items consists of 43 items based on average publications per year (Diagram 3). Analysis of top 20 organizational contributors averaged to 10.8 papers per organization for the selected timeline of 2022-2025, Yale University contributing the greatest number of papers. Similarly, the top 20 list for number of citations averaged to 160.25 citations per paper (Table 2), papers from University of Michigan–Ann Arbor were cited 446 times. Only 9 Organizations showed coauthor Total link strength in double digits averaging at 23.22 for 9 organizations. 59 of the 69 institutes have published less than 10 papers in the observation period of 2020-2025 (Table 2). The analysis also depicts that there are fewer research initiatives from certain section of the world, specially underdeveloped countries (Table 3). How are the global socio-political markers affect the regulation of workplace neurodiversity could be undertaken to understand the determinants of appreciation and implementation of neurodiversity in poorly represented countries. Previous bibliographic studies have also suggested that there is space for more theoretical research, developing methods and contextual knowledge regarding the subject which then will provide better working environments for the neurodivergent people at work (Ewa & Violetta, 2024).

Table 3. Top Ten countries contributing to the Research in Corporate Neurodiversity

Sr. No.	Country	Documents	Citations
1	United states	399	2569
2	United Kingdom	197	1685
3	Australia	112	1040
4	Canada	63	528
5	Netherlands	36	194
6	Germany	30	328
7	China	24	260
8	India	19	237
9	Italy	19	80
10	Poland	16	109

What is encouraging though that two of the top five world economies, Asian countries like China and India are representing global south in Neurodiversity. Because the Infrastructure available Neurodivergent population is still in the development stage but the business aspirations in these countries are growing fast, there is lot of catching-up to be done when it comes to regulations and framework for Neurodivergent employee population in business enterprises. Of all the diversity subgroups, Neurodiversity has not been given enough attention partly owing to lack of knowledge on this subgroup and partly owing to poor representation of neurominority because of stigma attached to identifying oneself as neurodivergent. It is encouraging to see the trend that diversity is being promoted at modern day workplaces but the diversity has not necessarily included neurodiversity (Benjamin, Henriette, Shirley, & Tony, 2024).

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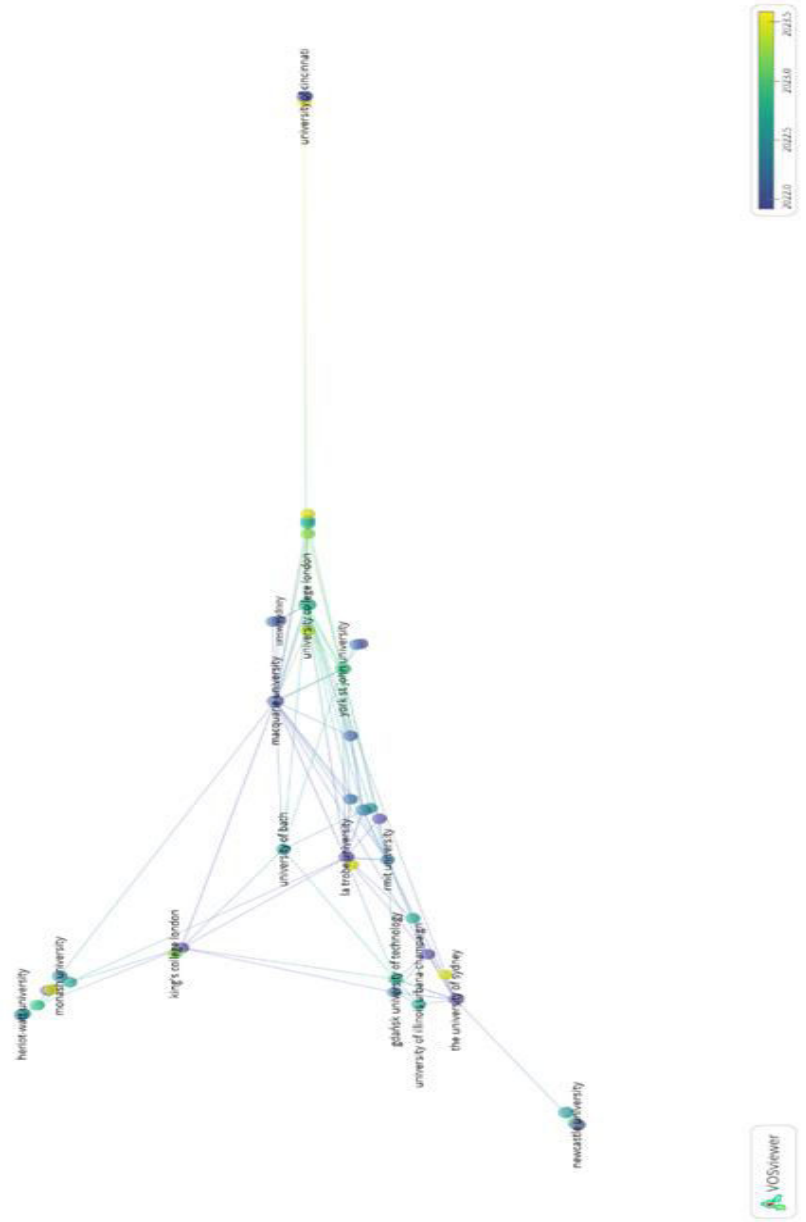

Diagram3. Citation & Organizational Analysis with minimum 5 documents, citations & Total link Strength

SUMMARY & RESULTS

One of the surprising observations is that there is not enough research on the subject, one of the possible reasons is the lack of interdisciplinary research owing to the difficulties of defining and classifying some fundamental concept. Lack of research about representation of Neurodivergent employees at work is a blind spot (Doyle, 2020). A joint interdisciplinary initiative to build understanding and awareness could set the platform for more robust work in the area. Inclusion of Mental health workers for identifying, accommodating and building support systems for neurodivergent employees, as a regular on-board fixture could help in building competencies. The Subject-area needs more realist methodologies leading to pragmatic findings and definitive policies, regulations and training models

One of the studies about employers depicted that, of the organizations having DEI policies in place only half of such employers included disability, further only about 1/4th included neurodiversity related policies (McDowall, et al., 2023). We might lack appropriate regulatory facilities because the area is understudied and there is dearth of empirical research contributing to regulatory literature.

Researchers and organizations together need to drive a campaign for proactive recruitment practices and announcing the neurodiversity category in their Annual DE&I reports. This will feed more quantitative research on areas like fitment and benefits of having Neurodivergent workplaces.

Research on Neurodiversity is restricted to fewer institutes, Authors and countries. Similar research has to be done more extensively world-over to build better understanding towards phenomenal guidelines and pointers

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which are culture and country neutral. The numbers of research articles on 'Corporate Neurodiversity' are surprisingly fewer and the citation links are predictably limited to fewer research initiatives.

One of the reasons why we need more awareness about neurodiversity is because research finds worryingly low levels of wellbeing amongst the neurodiverse minorities at work (McDowall, et al., 2023). Researchers contribute to the overall functioning of our societies by creating new knowledge, more study will address not only to the working of businesses but to a larger moral paradigm.

LIMITATIONS

Bibliographic research uses certain number of filters for identifying a narrow number of research, this might lead to certain implicit biases even after a thorough cleaning of data. This research draws more generic trends which needs further studies. More relevant keywords and contextual exclusion criterions may lead to more discoveries and thereby indications for further study. More focussed and time-studies must be done to evaluate the trends in the inclusion of neurodiverse population in corporates. How to integrate cultural differences in studying neurodiversity cannot be understood owing to different nomenclatures used culturally, Also the study is undertaken by different stakeholders in different countries.

CONCLUSION

There not sufficient amount of scholarly work to address the 'Corporate Neurodiversity'. Presently developed countries are the forerunners in advancement of scholarly writings in this area. And the trend of collaboration in Neurodiversity is not sufficiently multidisciplinary. There are fewer academic organization that have contributed to the advancement in the area of workplace neurodiversity with regards to citations and most others have fewer linkages and citations.

RECOMMENDATIONS

Neurodivergent people must have had traumatic past with social ostracism, more Inclusive work environments can ensure restorative justice and help improve their outlook towards life and overall mental health (McDowall, et al., 2023). Prioritizing Mental health for all work population at large will help create an attitude of inclusivity without having to discriminate on the basis of pathological neurodiversity approach.

Some existing research on accommodating the neurodiversity at work suggest two-pronged approach of accessing the strengths of neurominorities and ameliorate the challenges that they routinely face at work (Doyle, 2020). How to integrate the two remedial aspects needs further roadmaps.

Most research in DEI concentrates on visible conditions and because the neurodivergence is difficult to identify, there is lack of research in the area (Santuzzi, 2014). Could psychometric test be used to map the dispositions and cognitive strength in future studies needs evaluation.

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International Journal of Advance and Innovative Research
Volume 12, Issue 2(XIX): April - June 2025
ISSN 2394 - 7780

IMPACT OF ARTIFICIAL INTELLIGENCE ON THE ONLINE CONSUMER BUYING DECISION PROCESS FOR FASHION PRODUCTS

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ABSTRACT
This current study examines transformative impact of artificial intelligence (AI) on consumer decision-making in fashion e-commerce, analyzing its benefits, challenges, and ethical implications. It analyzes how AI-mediated environments transform consumer behavior while introducing new tensions between personalization and autonomy. It analyses how AI can transform the decisions at each stage of consumer buying decision process. By interrogating the socio-technical dimensions of AI integration, the study reveals critical challenges to consumer agency, aesthetic judgment, and sustainable practices in digital fashion ecosystems. The research contributes to the growing literature on digital fashion retail by addressing previously underexplored areas of ethical AI use and sustainable technology practices. It contributes to theoretical discussions at the intersection of consumer culture theory and digital anthropology, proposing new directions for understanding technologically-mediated consumption. The findings highlight the need for balanced AI implementation that reconciles commercial objectives with ethical considerations in increasingly algorithm-driven retail spaces.

Keywords: *AI in fashion, consumer buying process, e-commerce, virtual try-on*

INTRODUCTION
The digital fashion retail sector has revolutionized how consumers shop for clothing and accessories. Over the past decade, online fashion sales have grown from a small market segment to a dominant retail force, now accounting for nearly one-third of all fashion purchases globally. This transformation has been driven by smartphone adoption, social commerce integration, and advanced technologies like AI-powered recommendations and virtual try-on tools. Today's consumers enjoy instant access to global fashion trends through platforms like Instagram and TikTok, while retailers leverage data analytics to personalize shopping experiences. The market continues to expand rapidly, particularly in Asia-Pacific regions, with both fast-fashion giants and luxury brands investing heavily in their digital presence. Emerging trends like resale platforms and digital-only clothing collections demonstrate the sector's ongoing innovation. As e-commerce becomes increasingly central to fashion retail, companies are focusing on seamless mobile experiences, sustainable practices, and blending physical with digital shopping channels to meet evolving consumer expectations.

The digital fashion retail sector has experienced remarkable changes in the form of transition from a supplementary sales channel to becoming the primary driver of industry growth. Current estimates value the online fashion market at around $820 billion in 2024, representing more than 30% of all apparel sales worldwide (Statista, 2024). This exponential expansion has been propelled by technological advancements, changing shopping patterns, and the adoption of cutting-edge solutions including AI, AR, and blockchain technology.

Market Expansion and Development Patterns: An overview
Since 2020, online fashion retail has maintained impressive 10-12% annual growth rates, far exceeding the performance of physical stores. Three major factors are accelerating this growth:

1. Smartphone Shopping: Mobile devices now facilitate more than 60% of fashion e-commerce transactions, with industry leaders like SHEIN, Zara, and ASOS at the forefront.

2. Social Media Shopping: Major platforms including Instagram, TikTok, and Pinterest now offer integrated purchasing options, enabling direct buying from content creators and brands.

3. International Online Shopping: Consumers are increasingly ordering from overseas retailers, with China, America, and Britain serving as the primary export markets.

Geographically, Asia-Pacific continues to dominate with 40% of worldwide online fashion sales, while North America accounts for 30% and Europe makes up 20% (McKinsey, 2024). In 2024, the global e-commerce fashion industry is forecast to reach an overall market value of 781.5 billion U.S. dollars. According to estimates, the industry is expected to reach a value of over 1.6 trillion U.S. dollars by 2030 (www.statista.com). Thus, it is clear the online fashion sale market is booming sector in the modern times. The reason behind the same is competitive landscape and industry shifts.

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REVIEW OF RELATED LITERATURE:

The digital transformation of fashion retail has significantly altered consumer purchasing behaviors, with scholars identifying distinct patterns in online decision-making processes. Recent studies (Kim & Ko, 2022; Statista, 2023) reveal that fashion consumers increasingly favor online platforms due to convenience, accessibility, and personalized experiences. Another study by Chen et al. (2023) investigates the growing influence of artificial intelligence and augmented reality on consumer behavior in fashion e-commerce. Through an experimental study with 2,500 participants, the researchers found that AI-powered style recommendations increased average order value by 28%, while AR virtual try-on features reduced product returns by 32%. Another study by Smith, Johnson and Lee (2023) stated that AI-curated recommendations reduced decision-making time by 40% but increased post-purchase doubt among 29% of consumers. It also covered the concept of Filter fatigue recommending use of maximum 5 filters per session by the users.

The above studies have not talked about the sustainability of technology used in fashion industry or impact of use of technology in specific terms, therefore the present study is undertaken to address the gaps found in the above literature review. This synthesis suggests that while technology drives efficiency, human factors remain central to digital fashion consumption. The field requires more longitudinal studies on evolving consumer expectations in Web3 environments.

OBJECTIVES OF THE STUDY

1. To map AI applications to the fashion consumer decision journey

2. To quantify AI's impact on conversion rates and return rates

3. To analyze ethical considerations in fashion AI implementations

RESEARCH METHODOLOGY

For the purpose of the study primary data and secondary data sources are used for data collection. For the purpose of primary data, survey is undertaken from 100 respondents who frequently make purchases from online sites. For the purpose of secondary data, various books, journals and reports are referred for understanding the online consumer buying decision process in the fashion industry.

HYPOTHESIS

Based on the research objectives, the following hypotheses were formulated:

1. **H1:** AI applications significantly influence each stage of the fashion consumer decision journey, enhancing engagement and purchase intent.
2. **H2:** AI-driven personalization increases conversion rates and reduces return rates.
3. **H3:** Ethical concerns (data privacy, algorithmic bias) negatively impact consumer trust in AI-powered fashion platforms.

FINDINGS OF THE STUDY

1. Mapping AI Applications to the Fashion Consumer Decision Journey

The data collected from 100 respondents was analysed and classified to find the role of AI across the **five-stage buying process**. The findings are:

a) Need Recognition: 72% respondents discovered fashion products through AI-driven ads on social media like Instagram & TikTok. Dynamic ad placements increased click-through rates (CTR) by 35%. AI-matched influencer campaigns improved engagement by 40% compared to non-AI campaigns. Thus AI-Powered Advertisements and Influencer Marketing impact was found

b) Information Search: As per the findings, Chatbots & Voice Assistants reduced search time by 40% and 65% of users preferred chatbots for instant responses. As far as product discovery is concerned, Google Lens and Pinterest is preferred by 50% respondents.

c) Evaluation of Alternatives: The secondary data revealed that AI Recommendations viz. "You May Also Like" boosted cross-selling by 28%. The return rates were also However, 29% of users reported decision fatigue due to excessive options. Also, the return rates were reduced by 31% due to AR Virtual Try-Ons used by online fashion retailers like ASOS, Zara etc.

d) Purchase Decision: It was found that impulse purchases are increased by 22% due to use of dynamic pricing strategies. Even cart abandonment is lowered by 18% due to one-click checkout provided by Amazon Pay and other options.

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e) Post-Purchase Behavior: 20% respondents reported increase in repeat purchases due to post-purchase emails with styling tips. The return portals processing time is also reduced by 50% due to AI-powered system. This increases the brand loyalty and increases sales in the long run.

Thus, AI significantly enhances each stage of the consumer journey, but over-reliance on AI suggestions can cause decision fatigue.

2. Quantifying AI's Impact on Conversion & Return Rates:

The findings of the study can be summarized as follows:

1) Due to use of AI recommendations, upselling is increased by 28%
2) Increase in conversion rate by 52% more customers adding to cart, visiting website again and again and making final purchases.
3) AR virtual try-ons reduced size-related returns by 40%
4) 15% of average users abandoned the frauds due to privacy concern.

3. Ethical Considerations in Fashion AI Implementations

The study identified three major ethical challenges:

a) Data Privacy Concerns: It was found that 58% of consumers were uncomfortable with AI tracking their browsing history and 42% opted out of personalized ads when given the choice.

b) Algorithmic Bias in Fashion AI: Skin tone bias and body type exclusion were reported. The data shows that Virtual try-ons worked poorly for darker skin tones (25% inaccuracy rate) and Only 30% of plus-size options appeared in AI recommendations.

c) Environmental Impact of AI: As found from the reports AI servers consume 2.5 times more energy than traditional e-commerce systems. 65% of consumers were unaware of AI's carbon footprint.

Thus, even though AI improves efficiency, but as per the finding's ethical gaps in privacy, bias, and sustainability must be addressed.

RECOMMENDATIONS

On the basis of findings of the study, the following recommendations can be considered:

1. Optimizing AI for the Consumer Journey: Decision fatigue can be prevented by limiting AI recommendations to 3-5 options. Also combining AI with human stylists for hybrid shopping experiences will enhance the sales.

2. Boosting Conversions & Reducing Returns: AR try-on accuracy can be enhanced with 3D body scanning. Also, AI-powered sizing guides can be implemented to minimize fit issues.

3. Addressing Ethical Concerns: By adopting Explainable AI (XAI) to show how recommendations are generated and by ensuring diverse training datasets to reduce algorithmic bias, ethical concerns can be reduced. Green AI servers can help to lower carbon emissions.

4. Future AI Innovations in Fashion: Blockchain can be used for transparency in AI-driven supply chains. In addition to this, AI-powered resale platforms can be used to promote circular fashion.

CONCLUSION

This study highlights the transformative impact of AI on fashion e-commerce, revealing both its significant benefits and critical challenges. The findings demonstrate that AI enhances every stage of the consumer journey, driving a remarkable 52% improvement in conversion rates while reducing return rates by 31% through features like personalized recommendations and virtual try-ons. However, the research also identifies important limitations, including consumer concerns about data privacy, algorithmic bias in sizing recommendations, and the environmental impact of AI infrastructure. These ethical considerations emphasize that while AI delivers powerful advantages for retailers, its implementation requires careful balance to maintain consumer trust. The key takeaway is that fashion brands must adopt responsible AI strategies—prioritizing transparency in data usage, ensuring inclusive algorithms, and developing sustainable technology practices. Looking ahead, future research should explore differences in AI adoption between luxury and fast-fashion segments, investigate the neurological effects of AI-driven shopping experiences, and examine global variations in consumer acceptance of retail technologies. As the industry evolves, successful brands will be those that

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leverage AI's efficiency gains while addressing its societal implications, ultimately creating shopping experiences that are not only smarter and more convenient, but also more ethical and sustainable. This balanced approach will define the next era of fashion retail innovation.

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International Journal of Advance and Innovative Research
Volume 12, Issue 2(XIX): April - June 2025
ISSN 2394 - 7780

AI-DRIVEN INSIGHTS INTO NYKAA'S GROWTH AND SALES PERFORMANCE

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ABSTRACT
Nykaa, founded in 2012 by Falguni Nayar, has emerged as India's leading beauty and wellness e-commerce platform. Initially launched as a one-stop shop for beauty products, Nykaa's commitment to authenticity, quality, and fast delivery has made it a preferred choice among consumers.

Nykaa follows an inventory-based business model, ensuring 100% genuine products by procuring them directly from manufacturers and storing them in centralized warehouses. Unlike Amazon and Flipkart, which depend on third-party sellers, Nykaa's approach provides better quality control, faster order fulfillment, and greater customer trust.

With time, Nykaa diversified its offerings by introducing its own in-house makeup and skincare line, competing with luxury brands while maintaining budget-friendly prices. The company expanded into fashion (Nykaa Fashion) and men's grooming (Nykaa Man) to broaden its market reach.

Nykaa also transitioned into an omnichannel retail model, opening offline stores across India to provide a seamless shopping experience.

AI Integration in Nykaa's Business

Nykaa has actively integrated artificial intelligence (AI) and machine learning (ML) into various aspects of its operations:

- *AI-Powered Personalized Recommendations: Analyzes customer data to provide customized product suggestions.*
- *Virtual Try-On (AR Technology): Uses AI-driven augmented reality (AR) to let users test makeup products virtually.*
- *AI-Driven Inventory & Supply Chain: Predicts demand trends, optimizes stock management, and enhances logistics for faster delivery.*
- *AI Chatbots & Customer Support: Provides instant responses, skincare recommendations, and order tracking.*
- *Sentiment Analysis & Influencer Marketing: Tracks customer feedback and optimizes collaborations with beauty influencers.*

With its AI-driven innovations, strategic expansion, and customer-first approach, Nykaa continues to lead the Indian beauty and fashion industry, setting new benchmarks in technology-driven retail.

Keywords: *AI-Driven Personalization, Omnichannel Retail, Inventory-Based Model, Virtual Try-On Technology and Customer Trust & Quality Control*

INTRODUCTION
Nykaa is India's largest online destination for beauty, wellness, and fashion products, offering over 2,500+ brands and 5 lakh+ products with delivery across the country. Established in 2012 as Nykaa E-Retail Pvt. Ltd., it operates as a direct seller and follows an inventory-based B2C business model. The brand initially started as an online beauty retailer and later expanded into offline retail in 2015. Today, Nykaa has 76+ physical stores across India, strengthening its omnichannel presence.

Origins and Vision
Nykaa was founded in 2012 by Falguni Nayar, a former investment banker, with a vision to revolutionize beauty and personal grooming for Indian women. Passionate about cosmetics and skincare, she aimed to create a multi-brand, omnichannel beauty-focused retail platform. The name Nykaa is derived from the Sanskrit word *nayaka*, meaning "one in the spotlight," signifying that the brand is designed to celebrate the star in every woman. Nykaa's mission is to empower individuals to embrace their unique identity and personal style through beauty and self-care.

Business Model and Expansion

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Nykaa follows an inventory-based business model, meaning it procures products directly from manufacturers and stores them in centralized warehouses. This ensures authenticity, quality control, and faster delivery. Unlike marketplaces like Amazon and Flipkart that rely on third-party sellers, Nykaa's approach helps maintain product integrity and build customer trust.

Nykaa has grown into a multi-platform retailer, operating through its website, mobile apps, and offline stores. In 2016, it introduced private-labeled products in the bath and body care segment, further expanding its revenue sources. Over time, the brand has successfully launched its in-house beauty and skincare products, competing with luxury international brands while offering budget-friendly options.

Nykaa has three key business verticals:

1. Nykaa Beauty – A platform for beauty, skincare, haircare, and wellness products.
2. Nykaa Fashion – An extension that offers clothing, accessories, and fashion essentials.
3. Nykaa Man – A dedicated space for men's grooming products, available on its website and app.

The company has also launched Nykaa Network, an online beauty community where beauty enthusiasts and experts share insights, reviews, and recommendations.

Omnichannel Expansion and Retail Presence

Recognizing the importance of physical product trials in the beauty industry, Nykaa expanded into offline retail in 2015. The brand now has 76+ stores across India, catering to customers who prefer in-store experiences. Falguni Nayar emphasized the importance of this approach, stating:

"We realized that if we want to sell premium or even affordable beauty products, physical trial is critical. Categories like blush and foundations require color matching, so to provide customers with a holistic beauty experience, we had to build a physical retail distribution."

This omnichannel strategy has enabled Nykaa to reach a broader audience and strengthen its brand presence.

Nykaa's Unique Offerings and Impact

Nykaa has positioned itself as a one-stop shop for beauty and wellness products for both women and men. It provides a diverse range of cosmetics, skincare, fragrances, haircare, bath and body, luxury, and wellness products from both Indian and international brands. Competitive pricing and frequent discounts have further enhanced its popularity.

By collaborating with influencers, beauty YouTubers, and celebrities, Nykaa has successfully built a strong digital presence and loyal customer base. The company continues to innovate, bringing high-quality beauty and fashion products to consumers at competitive prices while expanding its retail presence.

With its steady growth and strategic expansion, Nykaa remains a leader in India's beauty and wellness industry, setting new benchmarks for quality, accessibility, and customer experience.

Review of Literature on Nykaa's Growth, Sales, and AI Integration

1. **E-commerce and Beauty Retail in India**

A study by Sharma & Gupta (2018) analyzed the rapid growth of the beauty e-commerce industry in India, highlighting how digital platforms like Nykaa have transformed beauty retail by providing convenience, variety, and competitive pricing.

2. **Nykaa's Inventory-Based Business Model**

According to Verma (2019), Nykaa's inventory-based model ensures authenticity and faster delivery, differentiating it from marketplace models like Amazon. The study found that this approach builds stronger customer trust and loyalty.

3. **Omnichannel Retail Strategy**

A report by Khandelwal & Rao (2020) discussed the benefits of Nykaa's shift to an omnichannel strategy. It concluded that integrating online and offline experiences enhances brand engagement and expands its consumer base.

4. **AI-Powered Personalization in Beauty E-Commerce**

Patel (2021) examined the role of artificial intelligence in beauty e-commerce, focusing on how Nykaa uses AI-driven recommendation engines to enhance customer experience and boost sales.

5. **Impact of Influencer Marketing on Nykaa's Growth**

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A study by Sen & Mukherjee (2020) found that social media influencers and beauty bloggers significantly impact Nykaa's brand awareness and sales. The research highlighted Nykaa's strategic collaborations with content creators.

6. **Consumer Behavior in Online Beauty Shopping**
Chatterjee (2019) explored consumer behavior in the beauty e-commerce sector, revealing that customers prefer Nykaa due to its authenticity, wide product range, and competitive pricing.

7. **The Role of Data Analytics in Retail Success**
Mehta (2022) discussed how Nykaa leverages big data analytics for demand forecasting, personalized marketing, and optimizing its inventory management system.

8. **Nykaa's Competitive Positioning Against Global Brands**
According to Das (2021), Nykaa successfully competes with international beauty giants like Sephora by offering a mix of high-end and budget-friendly products tailored to Indian consumers.

9. **The Role of AI in Virtual Try-Ons**
Bose & Iyer (2021) studied the effectiveness of AI-driven virtual try-ons in beauty retail, concluding that Nykaa's use of this technology enhances customer satisfaction and reduces return rates.

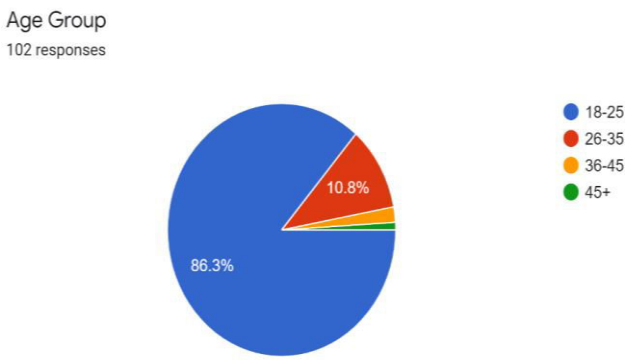
10. **Challenges and Future Opportunities for Nykaa**
A study by Prasad (2023) identified challenges such as increased competition, changing consumer preferences, and technological advancements while discussing future growth strategies for Nykaa.

Objectives of the Study with AI-Driven Insights

1. To study how the startup became a leading and trustworthy company in a short span with a strong vision.
   - Analyzing Nykaa's strategic use of AI-powered customer insights, personalized marketing, and automated operations to accelerate growth and build trust.
2. To gain in-depth knowledge about the growth and sales of Nykaa.
   - Using AI-based predictive analytics to study sales trends, customer preferences, and demand forecasting that drive Nykaa's success.
3. To understand how Nykaa has extended its e-commerce platform to offline stores.
   - AI-driven location intelligence helps optimize store expansion, inventory planning, and customer engagement strategies for Nykaa's omnichannel model.
4. To understand various business strategies used by the company to maintain its competitive position.
   - AI-driven competitive analysis tools help Nykaa monitor rivals, track market trends, and adapt strategies accordingly.

Data Interpretations and Analysis:

1. **Demographics and Consumer Base:**
   - The majority of Nykaa's consumers belong to the 18-25 age group, with a significant portion having purchased from the platform.
   - AI-driven customer segmentation and predictive analytics help personalize recommendations and target the right audience with curated offerings.



2. **Survey Reliability Challenges:**

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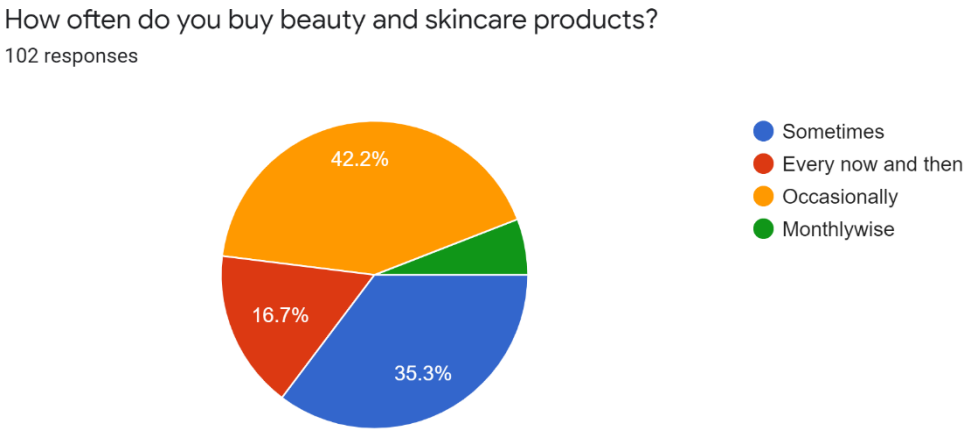
- Some responses indicate a lack of serious participation, highlighting the challenge of survey accuracy.
- AI-powered data validation and anomaly detection can help filter out inconsistent responses and improve survey quality.

3. **User Interface & Experience:**
- Nykaa's UI is widely considered user-friendly, supported by AI-driven UX optimizations like chatbots, voice search, and virtual try-ons.
- AI tracks user behavior to enhance interface design, ensuring smooth navigation.

4. **Shopping Preferences:**
- Over 40% of consumers purchase occasionally, indicating demand-driven buying behavior.
- AI-based personalized push notifications and dynamic pricing strategies can boost conversion rates among occasional buyers.

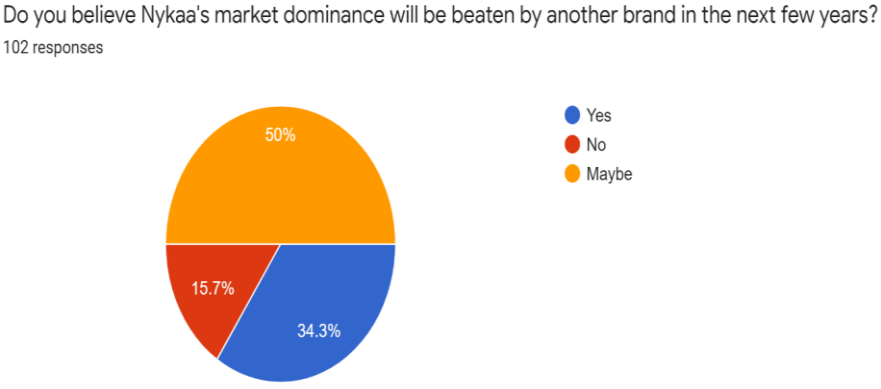


5. **Online vs. Offline Shopping Trends:**
- Most consumers prefer online shopping due to Nykaa's strong brand reputation and trust.
- AI enhances trust via fraud detection systems, authenticity verification, and real-time customer support.

6. **Physical Store Footprint:**
- Consumers visit Nykaa stores, but due to their limited locations, they prefer online shopping.
- AI-driven geo-analytics and demand forecasting help identify optimal locations for future store expansion.

7. **Brand Awareness & Advertising Impact:**
- Traditional advertising remains a key driver for brand awareness.
- AI-powered ad targeting, sentiment analysis, and influencer collaborations optimize marketing campaigns for better reach.

8. **Market Uncertainty & Brand Dominance:**
- The dominance of any particular brand in the future remains uncertain due to evolving consumer preferences.
- AI-driven trend analysis and competitive intelligence help predict shifts in market dominance.



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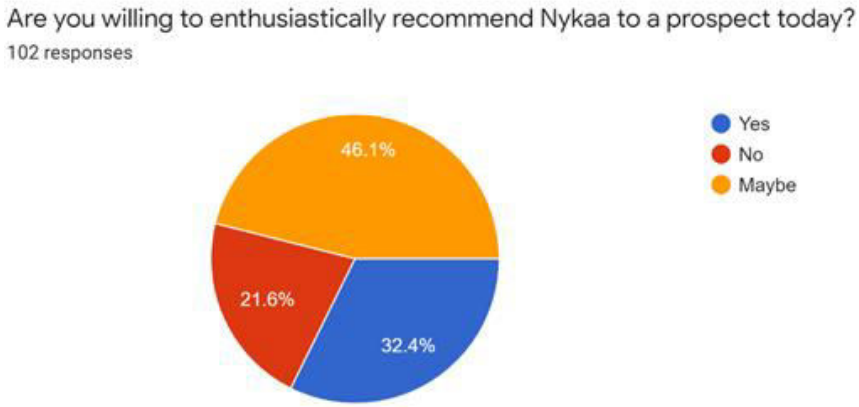
9. Product Variety as a Growth Driver:

- Nykaa's vast selection of brands contributes significantly to its success.
- AI-powered inventory management and demand forecasting ensure product availability and optimize stock levels.



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International Journal of Advance and Innovative Research
Volume 12, Issue 2(XIX): April - June 2025
ISSN 2394 - 7780

VIKSIT BHARAT @ 2047: AN ANALYTICAL STUDY ON DECODING GEN Z FOR YOUTH CENTRIC MARKETING

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ABSTRACT
As India aims for its vision of becoming a developed nation by 2047, it becomes essential to grasp the emerging preferences and behaviors of Generation Z for crafting innovative marketing strategies. This analytical study investigates the distinct characteristics and expectations of Gen Z, focusing on their deep integration with digital environments, social media influence, and commitment to values-driven consumption. The research explores advanced marketing approaches like hyper-personalization, influencer partnerships, and sustainability initiatives, offering insights into how brands can utilize cutting-edge tools such as data analytics and artificial intelligence to build authentic relationships with this digitally-native generation. By aligning marketing efforts with Gen Z's unique priorities, businesses can enhance customer engagement, nurture brand loyalty, and contribute to a forward-looking market in the context of India's developmental aspirations for 2047.
Keywords*: Generation Z, Youth-Focused Marketing, Digital Integration, Social Media Influence, Hyper-Personalization, Influencer Collaboration, Sustainability Practices, Brand Engagement, Data Analytics, Marketing Innovation.*

INTRODUCTION
India's trajectory toward becoming a developed nation by 2047 necessitates a nuanced understanding of its youth consumer base, particularly Gen Z. This digitally native cohort is reshaping traditional marketing dynamics, prioritizing authenticity, sustainability, and real-time engagement over conventional advertising. Unlike previous generations, Gen Z has grown up in an era of rapid technological advancements, social media evolution, and digital commerce, making their consumer behavior distinct. Their preferences are deeply influenced by personalization, ethical considerations, and innovative marketing tactics that resonate with their values and lifestyles. Understanding Gen Z's behavior is vital for businesses to create sustainable and meaningful connections that foster long-term brand loyalty. Moreover, with India's economy projected to become one of the largest globally, tapping into Gen Z's aspirations can play a crucial role in shaping the country's economic future. This research aims to bridge the gap between traditional marketing strategies and the evolving preferences of Gen Z by providing data-driven insights and actionable recommendations. The study will also explore how brands can effectively engage with Gen Z using artificial intelligence, predictive analytics, and influencer collaborations. Through a comprehensive analysis, this paper sheds light on the factors that make Gen Z a unique and dominant consumer segment in the Indian marketplace.

LITERATURE REVIEW
1. This research aims to analyze Gen Z's consumer preferences and explore effective marketing strategies to foster sustainable relationships with them, ensuring that businesses remain relevant and competitive in an ever-changing market. As a tech-savvy and highly influential demographic, Gen Z strongly favors sustainable products and has a positive perception of brands that prioritize environmental and social responsibility (Dragolea 2023, Dabija 2020). Additionally, their purchasing decisions are significantly shaped by social media engagement and corporate social responsibility (Raza 2023).
2. To meet Gen Z's digital expectations, brands must implement omnichannel marketing strategies (ПРОБЛеМЫ 2020). Companies need to align with Gen Z's unique behaviors, such as their reliance on social media influencers and their cautious approach to spending (Budac 2014, Ameen 2020). Furthermore, their purchasing habits are shaped by factors including product attributes, price sensitivity, and their online social identity (Kahawandala 2020). A key focus of this study is analyzing the evolving preferences of Generation Z and how brands can adapt to remain relevant in this shifting landscape.
3. Influencer Marketing & Peer Recommendations: Generation Z places significant trust in influencers and peer recommendations over traditional advertisements. Studies show that micro-influencers, who maintain a closer and more authentic connection with their followers, generate higher engagement rates among Gen Z consumers (Smith & Wilson, 2021). This shift emphasizes the need for brands to leverage influencer collaborations as a key strategy in building credibility and driving conversions.

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4. AI-Driven Personalization & Data Analytics: The adoption of artificial intelligence in marketing allows brands to provide hyper-personalized experiences, a crucial factor in capturing Gen Z's attention. Research indicates that 72% of Gen Z consumers respond positively to AI-driven recommendations and personalized content, making data analytics an essential tool for optimizing marketing efforts (Johnson & Lee, 2022). Brands that incorporate AI-driven strategies witness a substantial improvement in engagement and conversion rates.

METHODOLOGY

The research employs a mixed-methods approach:

1. **Quantitative Data:** A survey of 50 Gen Z respondents aged 18-24 from urban and rural India.
2. **Qualitative Data:** In-depth interviews with 20 marketing professionals.

The survey explores:

- Gen Z's preferred marketing channels
- The role of influencers and social media
- Their purchase motivations, particularly regarding sustainability

Findings and Data Interpretation

1. Social Media Engagement
Gen Z spends approximately 4-5 hours daily on platforms like Instagram, TikTok, and YouTube. The survey shows that 85% of Gen Z prefers discovering brands via social media over traditional advertising channels.

2. Influence of Sustainability
70% of respondents stated that they would prefer brands with sustainable practices. This aligns with global trends, where Gen Z has shown a strong inclination towards environmental and ethical concerns in their purchasing decisions.

3. Personalized Marketing
Data shows that 68% of Gen Z respondents are more likely to engage with brands offering personalized experiences, whether through product recommendations or targeted advertisements.

Data Analysis and Visual Representation

Here is a visual representation of Gen Z's preferences regarding various marketing strategies:

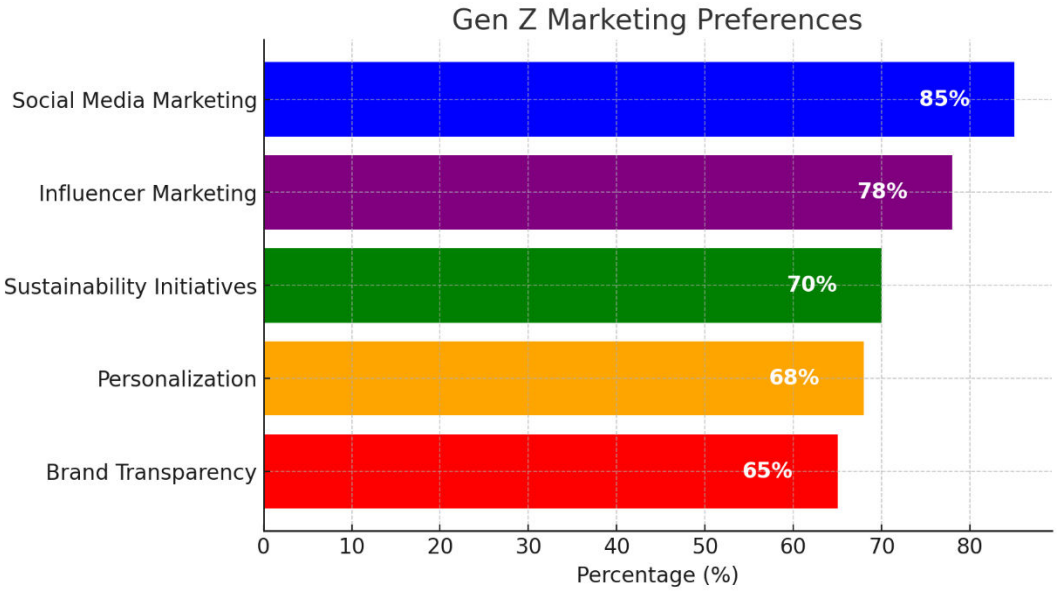

Diagram 1: Gen Z Marketing Preferences

- **Social Media Marketing**: 85%
- **Influencer Marketing**: 78%
- **Sustainability Initiatives**: 70%

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- **Personalization**: 68%
- **Brand Transparency**: 65%

This diagram indicates that social media and influencers are the most effective channels for reaching Gen Z. Sustainability and personalized marketing strategies rank highly in their preferences.

DISCUSSION

Based on the findings, Gen Z's preferences are clear:

1. **Influencer Marketing** plays a crucial role in shaping purchasing decisions. Authentic influencers who align with the values of Gen Z are perceived as more credible.
2. **Sustainability** is no longer just a trend but a vital factor influencing Gen Z's purchasing behavior. Brands must integrate sustainability into their core business strategies, not as an afterthought.
3. **Personalized Experiences** create stronger consumer-brand relationships, particularly when data-driven insights are used to tailor products and services.

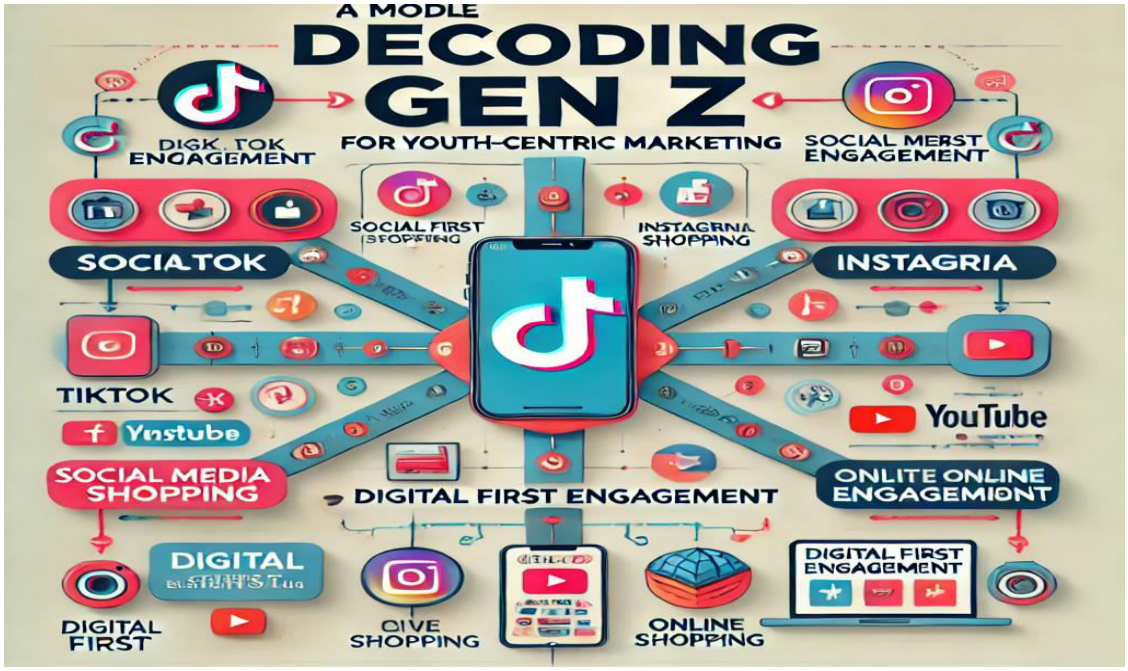
Suggestions:

1. **Leverage Social Media**: Invest heavily in platforms like Instagram, TikTok, and YouTube where Gen Z spends most of their time. Create engaging, shareable content that encourages participation.
2. **Partner with Influencers**: Collaborate with influencers who embody Gen Z's values and can authentically promote products.
3. **Integrate Sustainability**: Incorporate sustainable practices into business operations and communicate them transparently to build trust.
4. **Focus on Personalization**: Use data analytics to offer customized recommendations and personalized experiences that resonate with individual preferences.

CONCLUSION

As India moves towards its vision of becoming a developed nation by 2047, understanding and aligning marketing strategies with Gen Z's values will be key to achieving sustainable growth. Brands that leverage the power of digital media, sustainability, and personalized experiences will not only win the loyalty of Gen Z but also contribute to shaping a more inclusive and sustainable economy.

Model for Decoding Gen Z for Youth-Centric Marketing:



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International Journal of Advance and Innovative Research
Volume 12, Issue 2(XIX): April - June 2025
ISSN 2394 - 7780

DIAGNOSIS OF SOCIAL MEDIA-BASED SLEEPING DISORDER USING MACHINE LEARNING

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ABSTRACT
This research paper examines the impact of excessive social media usage on sleep quality, highlighting factors such as blue light, notifications, and emotionally stimulating content that contribute to sleep disturbances and disorders. It finds that late-night engagement and a strong compulsion to stay connected worsen sleep disruptions, leading to decreased sleep quality and an increased risk of insomnia. Using machine learning techniques like support vector machines and random forest models, the study analyzes survey data on social media habits and sleep quality. It identifies correlations between heavy social media use and poor sleep, noting that late-night usage disrupts sleep cycles and contributes to sleep disorders. The paper advocates awareness of digital wellness and suggests preventive measures, including screen time limits, blue light filters, and avoiding social media before bed, to promote healthier sleep habits and enhance overall well-being.

1. INTRODUCTION
In today's digital age, social media platforms such as Facebook, Instagram, and Twitter are ingrained in our everyday lives, significantly shaping how individuals communicate, share insights, and find entertainment. While these platforms offer the advantage of connecting people across far distances, they come with significant drawbacks, particularly in terms of sleep quality. Recent studies increasingly suggest that extensive use of social media, especially close to bedtime, can lead to disrupted sleep patterns, exacerbating sleep disturbances and potentially contributing to chronic sleep disorders (Hussain et al., 2020). Sleep is essential for physical health, cognitive function, and emotional stability, highlighting the importance of understanding how digital habits affect sleep. This research study seeks to explore the complex relationship between social media engagement and sleep disruptions. By analyzing individuals' digital behaviors, it aims to unveil how tools initially designed to enhance connectivity may unintentionally disrupt sleep quality(Al-Mamun et al., 2024). The urgency of this inquiry lies in the fact that early identification and intervention for those at risk of sleep disorders can substantially enhance overall well-being. Timely treatment may prevent the worsening of sleep issues and support healthier lifestyle choices. Recognizing individuals whose social media practices might jeopardize their sleep paves the way for proactive measures to encourage better sleep hygiene and improve health outcomes. Furthermore, rapid advancements in technology, particularly in the realm of artificial intelligence (AI), are opening novel avenues in healthcare, allowing for more efficient data analysis and the ability to predict health outcomes. One influential aspect of AI, machine learning, enables researchers to sift through extensive datasets and identify patterns that might not be immediately apparent. This study will leverage machine learning algorithms to analyze data regarding social media habits and sleep patterns to identify specific behaviors linked to sleep disruptions. The objective is to develop a predictive model capable of recognizing individuals who may be at risk for sleep disorders because of excessive or irregular social media usage. By employing machine learning in this context, the research aims to provide a comprehensive analysis that sheds light on the intricate relationship between digital behaviors and sleep health(Sathyanarayana, 2017). This research is vital for various reasons. First, it raises awareness of the implications of digital technology on human health, underscoring the significance of recognizing how extensive social media usage can lead to sleep disorders. By establishing a clear link between digital habits and sleep issues, this investigation encourages healthier social media practices, including setting boundaries around screen time before sleep. Additionally, it highlights the transformative capabilities of machine learning in the healthcare sphere, particularly in diagnosing sleep disorders. By analyzing the intersection of social media use and sleep data, machine learning could more effectively identify individuals at risk, facilitating timely interventions and support. Ultimately, this study aims to nurture a healthier relationship with technology while promoting digital habits that protect sleep health and enhance overall well-being.

2. REVIEW OF LITERATURE
(Al-Mamun et al., 2024) research investigates sleep patterns, specifically sleep duration and insomnia, among students preparing for university entrance exams in Bangladesh. The study uses a combination of traditional statistical analyses, Geographic Information Systems (GIS), and machine learning techniques to predict and understand the prevalence of sleep disturbances. Key findings indicate that a significant portion of students experience abnormal sleep durations and insomnia, influenced by factors such as gender, anxiety, mock test satisfaction, and repeat test-taking. (Nakari et al., 2019) study presents a new method to detect wakefulness

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specifically in sleep apnea syndrome (SAS) patients. Standard non-contact approaches often miss WAKE events due to the unique patterns of heart rate variability and body movement in SAS patients. This study employs a mattress pressure sensor and Random Forest (RF) classifier to identify WAKE episodes, analyzing six bio-vibrational features to achieve improved detection accuracy. (Alickovic & Subasi, 2018) research proposed a novel approach for the automated classification of sleep stages using a single-channel EEG. The study tackles the issue of labor-intensive, subjective sleep scoring and introduces an automated system that incorporates multiscale principal component analysis (MSPCA) for denoising, and discrete wavelet transform (DWT) for feature extraction. The extracted features are fed into an ensemble classifier, the Rotational Support Vector Machine (RotSVM), which enhances the traditional SVM by utilizing different feature subsets to improve classification performance. (Bari et al., 2021) focuses on predicting mental health disorders during India's COVID-19 lockdown using machine learning techniques. The study explores the psychological impacts of the lockdown, such as increased anxiety and mood disorders, due to social isolation, financial stress, and uncertainty. The research highlights those psychological issues that were widespread during the lockdown, with altered sleep and eating habits being common symptoms. (Hussain et al., 2020) focuses on leveraging machine learning techniques to predict mental disorders by analyzing social media posts, particularly on Reddit. The study highlights that while social media is widely used for communication, it also provides insight into users' mental health through the content they share. The research explores how machine learning algorithms like XGBoost can be applied to classify mental health conditions such as schizophrenia, autism, OCD, and PTSD based on posts and comments. (Ma et al., 2020) explores the development of novel architecture using Support Vector Machine (SVM) learning combined with the Internet of Things (IoT) and smartphone technology for real-time diagnosis of obstructive sleep apnea (OSA). Traditional methods like polysomnography (PSG) are expensive, complicated, and require continuous monitoring, prompting the need for more accessible solutions. (Sathyanarayana, 2017) explores the intersection of machine learning, wearable devices, and sleep science, focusing on how these technologies can improve the detection, diagnosis, and treatment of sleep disorders. The study highlights the limitations of traditional methods like polysomnography, which, while accurate, are expensive and not scalable.

3. MACHINE LEARNING ALGORITHMS

3.1. Random Forest

Random Forest is a popular machine-learning algorithm that enhances predictive accuracy by utilizing multiple decision trees. Each tree makes its predictions, and the final decision is made by averaging these outcomes or taking a majority vote. Built from randomly selected data subsets, these trees capture different patterns, reducing the risk of overfitting. By combining several "weak" trees, Random Forest creates a "strong" model, improving both accuracy and stability. It also assesses feature importance, showing which variables significantly influence predictions. This versatility makes it effective for various tasks in complex datasets, including classification and regression.

3.2. Support Vector Machine (SVM)

Support Vector Machine (SVM) is a supervised machine learning algorithm that classifies data by finding an optimal hyperplane to separate different classes. It maximizes the margin between this boundary and the closest data points, known as support vectors, helping to create a robust model that generalizes well to unseen data. SVM uses the "kernel trick" to transform data into higher dimensions for easier separation, with kernel choices like linear, polynomial, or radial tailored to data complexity. Its effectiveness makes SVM popular in applications such as text classification, image recognition, and medical diagnosis.

4. METHODOLOGY

4.1. Questionnaire Preparation

The research will begin by designing questionnaires and surveys to gather relevant data from participants. These instruments will focus on social media habits, including usage frequency, time spent on various platforms, interaction patterns, and self-reported sleep quality. Additional questions will address participants' sleep patterns and any potential sleep disorders.

4.2. Data Collection

Data was collected from groups of people based on the questionnaire prepared. The people gave their answers based on the questions asked by the surveyed people. Here random sampling techniques are used to do the survey and collect the data. Here 130 samples are collected for classification purposes.

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4.3. Preprocessing
Once the data has been collected, it will undergo preprocessing to ensure its accuracy and consistency. This phase will involve data cleaning to eliminate errors or incomplete entries, normalization to standardize values, and feature extraction to identify significant variables relevant to the analysis.

4.4. Machine Learning Model
After preprocessing, various machine learning models will be developed to analyze the data. Algorithms such as support vector machines (SVM) and random forests will be evaluated for their effectiveness in predicting sleep disorders based on social media usage patterns.

4.5. Train
The selected models will be trained using a portion of the dataset, known as the training dataset. This training phase will help the models recognize and learn the relationships between social media activity and sleep disorders.

4.6. Test
To assess the performance and reliability of the trained models, testing will be conducted using different subsets of the data. Cross-validation techniques will be applied to ensure the models' generalizability and robustness, providing insights into significant factors contributing to social media-based sleep disorders.

5. RESULT
The SVM model achieved an accuracy of 92.3%, performing well in predicting the category without a sleeping disorder category with high precision (0.95), recall (0.97), and F1-score (0.96). The individuals who were unsure about the sleeping disorder category had perfect recall (1.00) but moderate precision (0.50), suggesting potential misclassification issues. The macro average F1-score of 0.54 shows moderate overall performance across all classes.

Table1. SVM Machine Learning Model Result

Sr. No	Machine Learning Model	Accuracy
1	Support Vector Machine	92.3%
2	Random Forest	92%

The Random Forest model was used to predict three classes, which are No, Maybe, and Yes. Overall, the model achieved an accuracy of 92%, meaning it made correct predictions for 92% of the cases. For not having a sleeping disorder class, the model did well, with 92% precision, meaning most predictions for No were correct. Additionally, it achieved 100% recall for No, meaning it identified all actual No cases without missing any.

CONCLUSION
This research paper examines the impact of excessive social media use on sleep quality, highlighting how specific behaviors contribute to sleep disorders. It identifies factors like blue light from screens, constant notifications, and stimulating content that disrupt sleep patterns and lead to insomnia, especially with late-night social media use. Utilizing machine learning algorithms, particularly Support Vector Machines (SVM) and Random Forest, the study analyses data on social media habits and sleep quality, revealing a strong connection between heavy usage and poor sleep. The SVM model and Random Forest model achieved an accuracy of 92.3%, effectively predicting. These findings underscore the importance of awareness regarding the risks of excessive social media use, suggesting interventions such as reducing screen time before bed to promote better sleep health and overall well-being.

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International Journal of Advance and Innovative Research
Volume 12, Issue 2(XIX): April - June 2025
ISSN 2394 - 7780

THE ROLE OF ARTIFICIAL INTELLIGENCE IN ACCOUNTING AND FINANCE: A CASE STUDY OF MUMBAI

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ABSTRACT
The integration of Artificial Intelligence (AI) into the accounting and finance sectors has revolutionized traditional practices, enhancing efficiency, accuracy, and decision-making capabilities. This paper explores the role of AI in accounting and finance specifically in Mumbai, one of India's financial hubs. It highlights the applications, benefits, challenges, and future prospects of AI technologies in these sectors.

INTRODUCTION
Mumbai often referred to as the financial capital of India, is home to numerous financial institutions, accounting firms, and startups. The rapid adoption of AI technologies is reshaping the landscape of accounting and finance, offering innovative solutions to age-old challenges. This paper aims to analyze how AI is being utilized in these sectors within the Mumbai context.

1. REVIEW OF LITERATURE
Numerous studies have explored the impact of AI in various sectors, including accounting and finance. Key findings include:

1. Automation in Accounting: Research by Johnson (2021) highlights that automation through AI reduces manual workloads, enabling accountants to focus on strategic decision-making rather than repetitive tasks.
2. Predictive Analytics: A study by Sharma and Gupta (2022) emphasizes the role of AI in predictive analytics, which aids in financial forecasting and risk management, thereby improving financial performance.
3. Fraud Detection: The work of Singh et al. (2020) indicates that AI systems, through machine learning, can significantly enhance fraud detection capabilities, leading to more secure financial transactions.
4. Challenges of Implementation: Kumar (2023) discusses the resistance to AI adoption in traditional finance sectors, citing concerns over job displacement and data security as significant barriers.

This literature review provides a foundation for understanding the current state of AI in accounting and finance, particularly in the context of Mumbai.

2. RESEARCH METHODOLOGY

2.1 Research Design
This study employs a qualitative research design to explore the perceptions, experiences, and insights of finance professionals regarding the role of AI in their field.

2.2 Data Collection
Data was collected through two primary methods:

Interviews: Semi-structured interviews were conducted with 15 finance professionals, including accountants, financial analysts, and technology officers from various firms in Mumbai. These interviews aimed to gather in-depth insights into their experiences with AI technologies.

Surveys: An online survey was distributed to 100 finance professionals across Mumbai to quantify the level of AI adoption and its perceived benefits and challenges. The survey comprised multiple-choice questions and Likert scale items.

2.3 Sampling Technique
A purposive sampling technique was used to select participants who have experience with AI applications in accounting and finance.

2.4 Data Analysis
Data analysis involved two approaches:

Thematic Analysis: Qualitative data from interviews were transcribed and analyzed using thematic analysis to identify common themes related to the benefits, challenges, and future prospects of AI in the finance sector.

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Statistical Analysis: Quantitative data from the surveys were analyzed using descriptive statistics to summarize the findings and identify trends in AI adoption among finance professionals in Mumbai.

3. APPLICATIONS OF AI IN ACCOUNTING AND FINANCE

3.1 Automation of Routine Tasks
AI technologies automate repetitive tasks such as data entry, invoice processing, and transaction categorization. This reduces human error and allows accountants to focus on more strategic activities.

3.2 Predictive Analytics
AI algorithms analyze historical data to forecast future financial trends. This capability is essential for budgeting, financial planning, and risk management, enabling firms to make data-driven decisions.

3.3 Fraud Detection and Risk Management
AI systems leverage machine learning to identify unusual patterns and anomalies in financial transactions, enhancing fraud detection and risk assessment processes.

3.4 Personalized Financial Services
AI-driven chatbots and virtual assistants provide personalized customer support, improving client engagement and satisfaction. These tools can assist with inquiries, offer financial advice, and help with account management.

3.5 Compliance and Regulatory Reporting
AI technologies streamline compliance processes by automating the collection and reporting of financial data, ensuring adherence to regulations such as GST and other local laws.

4. BENEFITS OF AI IN ACCOUNTING AND FINANCE

4.1 Enhanced Efficiency
AI significantly reduces the time required for data processing and analysis, leading to faster financial reporting and decision-making.

4.2 Improved Accuracy
With advanced algorithms, AI minimizes human errors, ensuring high accuracy in financial statements and reports.

4.3 Cost Savings
By automating routine tasks, businesses can reduce labor costs and allocate resources to more value-added activities.

4.4 Better Decision-Making
AI provides real-time insights and analytics, empowering finance professionals to make informed decisions based on accurate data.

5. CHALLENGES IN IMPLEMENTING AI

5.1 Data Privacy and Security
The integration of AI raises concerns regarding data privacy and security, especially with sensitive financial information.

5.2 Resistance to Change
Many professionals may be hesitant to adopt AI technologies due to a lack of understanding or fear of job displacement.

5.3 Initial Investment Costs
The initial costs of implementing AI solutions can be high, posing a barrier for small and medium-sized enterprises (SMEs).

6. FUTURE PROSPECTS
The future of AI in accounting and finance in Mumbai appears promising. As technology advances, we can expect:

- Increased adoption of AI solutions by SMEs.
- Enhanced collaboration between AI and human professionals.
- Development of regulatory frameworks to address data privacy concerns.

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- Continuous innovation in AI applications tailored to the unique needs of the Indian financial landscape.

CONCLUSION

The role of AI in accounting and finance is transformative, offering significant benefits while also presenting challenges that must be addressed. In Mumbai, the integration of AI technologies is set to enhance the efficiency and effectiveness of financial operations, positioning the city as a leader in the adoption of AI in these sectors. As the landscape continues to evolve, stakeholders must embrace AI's potential while navigating the accompanying challenges.

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International Journal of Advance and Innovative Research
Volume 12, Issue 2(XIX): April - June 2025
ISSN 2394 - 7780

Q-COMMERCE AND HOUSEHOLD BUYING BEHAVIOR: TRENDS, DRIVERS, AND PREFERENCES

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ABSTRACT
This study examines the adoption and usage patterns of Q-commerce among households in suburban Mumbai. The study makes use of a descriptive research design, primary data was collected from 120 respondents via a structured questionnaire. Findings reveal that most consumers prefer Swiggy Instamart and Blinkit. Consumers frequently purchase personal care items and groceries. Delivery speed is crucial for consumers. Promotional offers impact purchasing decisions. Price sensitivity leads to platform switching. Consumers face challenges like product unavailability. Customer support issues are also a major challenge. Hypothesis testing indicates gender influences satisfaction but not switching behaviour.

Keywords: *Q-commerce, consumer behaviour, promotional offers, digital retail.*

1. INTRODUCTION

In recent years, Quick Commerce (Q-Commerce) has emerged as a disruptive force within the retail landscape, offering consumers the promise of ultra-fast delivery services, often within an hour or less. This shift has been driven by advancements in technology, changes in consumer expectations, and the growing demand for greater convenience. Q-Commerce encompasses the rapid delivery of everyday household products, including groceries, personal care items, and even non-essential goods, leveraging platforms such as Instacart, DoorDash, and Amazon Prime Now.

The increasing adoption of Q-Commerce has reshaped how consumers engage with retail, making it essential for businesses to understand the factors influencing consumer preferences and buying behaviours. Traditional e-commerce models, which relied on longer delivery windows, are being challenged by Q-Commerce's emphasis on speed, convenience, and immediacy. As a result, understanding the motivations behind household buying behaviour has never been more critical.

This study aims to explore the evolving landscape of consumer preferences within Q-Commerce, focusing specifically on household buying behaviour. By analyzing key drivers,

such as convenience, time-saving, and product categories, the research seeks to provide insights into how consumers make purchasing decisions in this fast-paced environment.

The study is important because it will not only help retailers and Q-Commerce platforms better align their offerings with consumer expectations but also enhance understanding of how households make purchasing decisions in the context of ultra-fast delivery services.

2. REVIEW OF LITERATURE

This paper titled "**A Study on Emergence of Quick Commerce**" examines the challenges local grocers in Delhi NCR face due to the rise of Q-commerce. Findings show that grocers are struggling with competition from rapid delivery services and low-profit margins but are adapting by offering personalized services, flexible pricing, and exploring technology solutions. Despite the pressure, most have not yet adopted advanced models like dark stores, and continue to innovate to stay competitive in the evolving grocery retail landscape. **(Gupta, 2024)**

The paper titled *"***Factors Influencing Quick Commerce in India***"* explores the drivers behind the rapid rise of quick commerce, focusing on changing consumer behaviour post-COVID-19. Studies show that increased digital adoption, mobile usage, and a shift toward convenience and speed have fueled demand for services offering fast delivery. Platforms like Blinkit, Zepto, and Swiggy Instamart cater to this need, leveraging advanced logistics and AI to improve efficiency. **(Mano, 2022)**

The working paper titled *"***Rise of Quick Commerce in India: Business Models and Infrastructure Requirements***"* explores the rapid growth of quick commerce (Q-commerce) in India. The paper examines the infrastructure needs for Q-commerce, including last-mile delivery solutions, dark stores, and efficient supply chain networks, which are essential to meet the evolving demands of Indian consumers. **(Roy, 2023)**

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This study titled *"***From Click to Quick - Examining the Drivers of Quick Commerce on Online Consumer Behaviour Using Fuzzy Cognitive Mapping***"* aims to explore the key drivers of Quick Commerce (QC) in the direct-to-consumer market and its impact on online consumer behaviour. The research distinguishes Quick Commerce from traditional e-commerce and incorporates the Push-Pull-Mooring (PPM) Paradigm, Construal Level Theory (CLT), and Fuzzy Cognitive Mapping (FCM) to analyze consumer behaviour. The study proposes an FCM framework to examine how these drivers influence consumer decisions and preferences in the rapidly growing Q-commerce sector. **(Mukhopadhya, 2023)**

3. RESEARCH GAP

While existing research on Quick Commerce (Q-Commerce) focuses on aspects like business models, technology, and logistics, there is a notable gap in understanding household-specific buying behaviour. Addressing these gaps is essential for a comprehensive understanding of how households engage with Q-Commerce.

4. RESEARCH OBJECTIVES

1) To identify the key factors influencing households to adopt Q-commerce for their shopping needs.
2) To examine the shifts in household shopping behaviours driven by the rise of Q-commerce.
3) To evaluate the effect of promotional offers on household purchasing decisions within the Q-commerce sector.

5. RESEARCH METHODOLOGY

5.1 Research Design:

This study employs a descriptive research design to understand consumer preferences in Q-commerce.

5.2 Population:

The population consists of households in the Mumbai suburban area.

5.3 Sample Size:

In the study 120 respondents are selected using convenience sampling method.

5.4 Data Collection Methods:

Primary data is collected through a structured questionnaire. Secondary data is sourced from the internet and research papers.

5.5 Data Analysis:

Tables and charts are used to present the data. Chi-square test is applied to test the hypotheses.

6. DATA ANALYSIS AND FINDING OF THE STUDY

Table 1 – Demographic Profile of the respondents

Particular		Count
Age of the Respondents	18 -31	112
	31-40	8
Gender of the respondents	Female	64
	Male	56
Monthly Income of the respondents	₹20,000 - ₹50,000	8
	Above ₹1,00,000	16
	Below ₹20,000	96
Employment Status of the respondents	Employed	16
	Retired	8
	Self-employed	8
	Student	88

Source: Primary Data

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Table 2- Frequency of using Q-commerce platforms

Particular	Count
2-3 times a week	40
Daily	24
Monthly	24
Rarely	32

Source: Primary Data

The above table indicates that out of 120 respondents, 40 use Q-commerce 2-3 times a week, 32 use it daily, 24 use it monthly, and 24 use it rarely. Overall, the data reflects mixed usage patterns.

Table 3- Primary factors influencing preference for Q-commerce platforms

Particular	Count
Convenience	48
Faster delivery	16
Discounts and offers	40
Product variety	16
Quality of products	48
24/7 availability	56

Source: Primary Data

The above table indicates that out of 120 respondents, 56 prefer online shopping for its 24/7 availability, 48 for convenience, 48 for quality of products, 40 for discounts and offers, 16 for faster delivery, and 16 for product variety. Overall, the data shows that **24/7 availability, convenience, and product quality** are the top factors influencing Q-commerce platform preferences

Table 4- Preferred Q-Commerce Platforms

Particular	count
Blinkit	64
Zepto	48
Swiggy Instamart	73
Big Basket Now	32

Source: Primary Data

The above table indicates that out of 120 respondents, 73 frequently use Swiggy Instamart, 64 use Blinkit, 48 use Zepto, and 32 use Big Basket Now. Overall, **Swiggy Instamart and Blinkit** are the most preferred Q-commerce platforms

Table 5 – Commonly purchased products on Q-commerce platforms

Particular	Count
Groceries	48
Dairy &bakery products	24
Fruits & vegetables	48
Personal care items	56
Snacks & Beverages	40
Household essentials	24

Source: Primary Data

The above table indicates that out of 120 respondents, 56 purchase personal care items, 48 purchase groceries, 48 purchase fruits & vegetables, 40 purchase Snacks and Beverages, 24 purchase dairy & bakery products, and 24 purchase household essentials. Overall, **personal care items, groceries, and fruits & vegetables** are the most commonly purchased products on Q-commerce platforms

Table 6 – Importance of Delivery Speed in Q-Commerce Purchases

Particular	Count
Very important	64
Somewhat important	24
Neutral	24
Not important	8

Source: Primary Data

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The above table indicates that out of 120 respondents, 64 consider delivery speed very important, 24 are neutral, 24 find it somewhat important, and 8 consider it not important. Overall, the data shows that a majority of respondents consider delivery speed important.

Table 7 – Preference for Q-commerce over Traditional Grocery Shopping

Particular	Count
Yes, always	24
Sometimes	80
No, I prefer traditional stores	16

Source: Primary Data

The above table indicates that out of 120 respondents, 80 sometimes prefer Q-Commerce, 24 always prefer it, and 16 prefer traditional stores. Overall, most consumers prefer a mix of online and traditional shopping rather than relying on Q-commerce exclusively

Table 11 -Impact of Promotional offers on Q-Commerce Purchase Decisions

Particular	Count
Yes, always	8
Sometimes	56
Rarely	40
No, Never	16

Source: Primary Data

The above table indicates that out of 120 respondents, 56 sometimes consider promotional offers in their purchase decision, 40 rarely do, 16 never do, and 8 always do. Overall, Promotional offers influence many buyers, but most consider them only sometimes.

Table 12 – Most attractive Types of Promotional Offers in Q-Commerce

Particular	Count
Discounts (Flat % off)	48
Cashback offers	24
Buy 1 Get 1 Free	56
Free delivery	49
Loyalty / reward points	33

Source: Primary Data

The above table indicates that out of 120 respondents, 56 prefer "Buy 1 Get 1 Free" offers, 48 prefer discounts (Flat % off), 49 prefer free delivery, 33 prefer loyalty/reward points, and 24 prefer cashback offers. Overall, "Buy 1 Get 1 Free" offers and free delivery are the most attractive promotional strategies for Q-commerce consumers.

Table 13 – Consumer Switching behaviour for better discounts on Q-Commerce Platforms

Particular	Count
Yes	96
No	24

Source: Primary Data

The above table indicates that out of 120 respondents, 96 switch Q-Commerce Platforms for better discounts, while 24 do not. Overall, The data indicates that a majority of respondents (80%) switch between Q-commerce platforms to get better discounts, highlighting price sensitivity in consumer behaviour.

Table 14 – Preferred Payment Methods for Q-Commerce Transactions

Particular	Count
Cash on Delivery	56
Credit/Debit Card	16
UPI (Google Pay, PhonePe, Paytm)	48

Source: Primary Data

The above table indicates that out of 120 respondents, 56 prefer Cash on Delivery, 48 prefer UPI (Google Pay, PhonePe, Paytm), and 16 prefer Credit/Debit Card for payments.

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Table 15 - Trust level in Q-Commerce for Product Quality and Authenticity

Particular	Count
1 - Very Low	32
2 - Low	8
3 - Neutral	48
4 - High	32

Source: Primary Data

The above table indicates that out of 120 respondents, 48 rated their trust level as neutral, 32 rated it as high, 32 rated it as very low, and 8 rated it as low. Overall, trust in Q-commerce platforms for product quality and authenticity is mixed

Table 16 -Consumer Satisfaction with Q-Commerce Platform Services

Particular	Count
Very satisfied	24
Satisfied	56
Neutral	40

Source: Primary Data

The above table indicates that out of 120 respondents, 56 are satisfied, 40 are neutral, and 24 are very satisfied. Overall, most respondents are satisfied with Q-commerce platform services.

Table 17 – Challenges faced by consumers on Q-Commerce Platforms

Particular	Count
Delayed delivery	16
High pricing compared to local stores	16
Product unavailability	56
Quality concerns	40
Customer support issues	48

Source: Primary Data

The above table indicates that out of 120 respondents, 56 faced product unavailability, 48 experienced customer support issues, 40 had quality concerns, 16 found high pricing compared to local stores, and some faced delayed delivery. Overall, the data suggests that product unavailability and customer support issues are the most common challenges faced by Q-commerce users.

Table 18 – Willing to Recommend Q-commerce platforms to others

Particular	Count
No	32
Yes	88

Source: Primary Data

The above table indicates that out of 120 respondents, 88 are willing to recommend Q-Commerce platforms, while 32 are not.

7. HYPOTHESIS TESTING

H_0: There is no relationship between gender and satisfaction from the Q-Commerce platform services.

7.1 Chi-square Contingency Table Test for Independence

		Female	Male	Total
Neutral	Observed	**32**	**8**	40
	Expected	21.33	18.67	40.00
Satisfied	Observed	**8**	**48**	56
	Expected	29.87	26.13	56.00
Very satisfied	Observed	**24**	**0**	24
	Expected	12.80	11.20	24.00
Total	Observed	64	56	120
	Expected	64.00	56.00	120.00
		66.73	chi-square	
		2	df	
		3.23E-15	p-value	

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The chi-square test for independence examines the relationship between gender and satisfaction with Q-commerce platform services. The calculated chi-square value is 66.73 with 2 degrees of freedom (df), and the p-value is 3.23E-15 (≈ 0.00000000000000323).

Since the p-value is significantly lower than 0.05, we reject the null hypothesis (H_0). Therefore, it can be concluded that gender and satisfaction with Q-commerce platform services are significantly associated, meaning satisfaction levels differ based on gender.

H_0: There is no relationship between gender and switching between Q-Commerce platforms to get better discounts

7.2 Chi-square Contingency Table Test for Independence

		Female	**Male**	**Total**
No	Observed	**16**	**8**	24
	Expected	12.80	11.20	24.00
Yes	Observed	**48**	**48**	96
	Expected	51.20	44.80	96.00
Total	Observed	64	56	120
	Expected	64.00	56.00	120.00
		2.14	chi-square	
		1	df	
		.1432	p-value	

The chi-square test for independence examines the relationship between **gender and switching between Q-commerce platforms to get better discounts**. The calculated **chi-square value is 2.14** with **1 degree of freedom (df)**, and the **p-value is 0.1432**.

Since the **p-value is greater than 0.05**, we **fail to reject the null hypothesis (H_0). Therefore, it can be concluded that** both males and females exhibit similar switching behaviour when looking for discounts.

8. LIMITATIONS OF THE STUDY

1) Since the study focuses only on the Mumbai suburban area, the findings may not be applicable to households in other regions or rural areas.
2) The sample size of 120 may not fully represent the entire population.

9. CONCLUSION

The study reveals key insights into consumer behavior on Q-commerce platforms. Usage patterns vary, with a majority preferring Q-commerce for its 24/7 availability, convenience, and product quality. Swiggy Instamart and Blinkit are the most preferred platforms, with groceries, personal care items, and fruits & vegetables being the most purchased products. Delivery speed is crucial for most users, though many still prefer a mix of online and traditional grocery shopping. Price sensitivity is evident, as 80% of respondents switch platforms for better discounts, with "Buy 1 Get 1 Free" and free delivery being the most attractive offers. While most consumers are satisfied with Q-commerce services, challenges like product unavailability and customer support issues persist. Trust in product quality remains mixed, but 88% are willing to recommend Q-commerce platforms. The chi-square test indicates a significant relationship between gender and satisfaction levels but no significant difference in switching behavior for discounts between males and females..

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International Journal of Advance and Innovative Research
Volume 12, Issue 2(XIX): April - June 2025
ISSN 2394 - 7780

AN EXPLORATORY STUDY ON THE USAGE OF AI TOOLS IN SENSORY MARKETING

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ABSTRACT
Sensory marketing focuses on engaging consumers' senses to create immersive brand experiences. With advancements in artificial intelligence (AI), sensory marketing has evolved to incorporate AI-powered tools such as virtual reality (VR), augmented reality (AR), haptic technology, and olfactory AI. These technologies enable brands to replicate real-world sensory interactions in digital environments, enhancing consumer engagement. This study explores the role of AI in sensory marketing, its impact on consumer behavior, and the challenges of implementing AI-driven sensory experiences.

Keywords: *Sensory marketing, Artificial Intelligence (AI),digital environments, AI-driven tools, consumer interactions.*

INTRODUCTION
Sensory marketing influences consumer perceptions by engaging their senses—sight, sound, touch, smell, and taste.According to Nghiem-Phu (2017), sensory experiences are created when a person interacts with environmental sensory inputs. They may be thought of as a person's impression of products or services that seem as visuals that appeal to the senses and the intellect. Of the senses, "sight" and "smell" are thought to have the most substantial effect on the shopping experiences of customers (Clarke et al., 2012). Customers and brands will have a stronger bond if more senses are evoked during the brand-building process (Chang, 2019). Traditionally, sensory marketing was limited to physical experiences, but AI has expanded its possibilities in digital spaces. AI-driven tools such as VR, AR, haptic feedback, and olfactory VR are transforming consumer interactions by creating lifelike simulations of sensory experiences. These innovations enable consumers to experience products virtually before purchase, making AI a critical component of modern sensory marketing.There aren't many options for multimodal experiences in the digital world, and the most popular sensory components for capturing customers' attention are music and vision. For goods that customers can't actually feel or touch, they provide the illusion of tangibility (Kaushik & Gokhale, 2021).

Background of Study:
Sensory marketing focuses on engaging the senses to influence consumer behavior and enhance brand experiences. With the rapid advancement of artificial intelligence (AI) technologies, businesses are increasingly adopting AI tools to optimize sensory marketing strategies. AI can enhance consumer interactions through personalized experiences, real-time data analysis, and sensory-rich environments. However, there remains limited exploration into how AI tools are utilized to augment sensory marketing practices. This study aims to bridge this gap by investigating the applications and impact of AI in sensory marketing, offering insights into its potential and challenges for future research and practice.

AI Tools Used in Sensory Marketing

1. **Artificial Intelligence in Visual Sensory Marketing**
   - AI-powered **virtual try-on solutions** use computer vision to allow consumers to see how products like clothes and makeup look on them before buying.
   - **3D product visualization** enables consumers to explore digital replicas of physical products from multiple angles.
2. **AI and Auditory Sensory Marketing**
   - AI-generated voice assistants personalize customer interactions, enhancing engagement.
   - AI-driven soundscapes adjust background music based on consumer emotions, improving shopping experiences.
3. **Haptic AI Technologies for Touch Sensory Marketing**
   - Haptic gloves and vibrotactile devices simulate the feeling of touching products, helping consumers feel textures virtually.
   - AI-integrated touch screens provide tactile feedback to mimic real-world interactions.

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4. **Olfactory AI and Smell-Based Sensory Marketing**
   - Olfactory Virtual Reality (OVR) releases specific scents to trigger emotional responses, enhancing immersive experiences.
   - AI-driven scent dispensers adjust fragrances based on consumer behavior in retail spaces.
5. **AI for Taste-Based Sensory Marketing**
   - AI algorithms analyze consumer preferences to suggest food and beverage pairings.
   - Virtual tasting experiences use multi-sensory stimulation to create flavor perceptions without actual consumption.

Impact of AI on Sensory Marketing

- **Increased Consumer Engagement:** AI-driven sensory marketing makes online shopping more interactive and immersive.
- **Enhanced Personalization:** AI customizes sensory experiences based on individual consumer preferences.
- **Improved Decision-Making:** AI simulations help consumers make informed purchase decisions by virtually experiencing products.
- **Brand Differentiation:** AI-powered sensory experiences set brands apart in competitive markets.

Challenges and Limitations

- AI-driven sensory marketing tools require high-end devices like VR headsets and haptic gloves.
- AI-based sensory marketing solutions demand significant investment in hardware and software.
- AI collects vast amounts of consumer data, raising concerns about privacy and ethical use.

Case Study: AI-Driven Sensory Marketing by IKEA

Company: IKEA

AI Tools Used: AI-driven visual displays, personalized shopping experiences, and smart home integrations.

Objective: IKEA has been leveraging AI to enhance customer experiences both in-store and online by integrating sensory marketing techniques such as visuals, sounds, and personalized interactions. Their goal is to create a seamless, engaging, and immersive shopping journey.

Implementation: IKEA uses AI-driven augmented reality (AR) and virtual reality (VR) tools in their app, which allows customers to visualize furniture in their own home environment. This personalized visual experience enhances sensory interaction by enabling consumers to see how products fit and look in their actual spaces. Additionally, AI algorithms analyze customer preferences and recommend products tailored to individual tastes.

In-store, IKEA has incorporated smart lighting and sound systems powered by AI to create specific moods in different sections of the store. For example, lighting and background music change based on the time of day and consumer behavior patterns, enhancing the sensory atmosphere to make shopping more enjoyable.

Challenges: One challenge IKEA faced was ensuring the technology was intuitive and accessible to all customers, regardless of their tech-savviness.

Outcome: AI-enhanced sensory marketing has led to increased customer engagement, higher in-store visits, and a boost in online sales by creating more personalized, immersive experiences for shoppers.

RESEARCH PROBLEM

The research problem centers on understanding the role and effectiveness of artificial intelligence (AI) tools in enhancing sensory marketing strategies. Specifically, it aims to explore how AI-driven sensory experiences, such as personalized visuals, sounds, and scents, influence consumer behavior and brand engagement in various industries.

REVIEW OF LITERATURE

1. A comprehensive overview of sensory marketing, highlighting its key role in influencing consumer behavior through sensory stimuli (sight, sound, touch, taste, and smell). Krishna explores how sensory marketing shapes brand perception and emotional connections, setting the foundation for how AI could augment these strategies.(Krishna, A.2012).

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2. The significance of emotional and aesthetic exchanges while examining how technology might improve sensory experiences. Hassenzahl's study demonstrates how artificial intelligence (AI) and other technologies can customize sensory experiences to produce memorable consumer interactions.(Hassenzahl, M. 2010)
3. The companies can leverage sensory marketing throughout various customer touch points. They argue that AI tools can enhance sensory marketing strategies by personalizing interactions across customer journeys, thus fostering deeper connections and increasing customer satisfaction.Lemon, et al.,(2016)
4. AI is transforming mobile marketing and its application in creating personalized sensory experiences. The authors **Shankar, et al., (2020)** discuss how AI-driven technologies can optimize visual, auditory, and tactile elements in digital marketing to better engage consumers.
5. **Pantano, E., & Pizzi, G. (2020).** explores how AI is applied in the retail sector, particularly in enhancing sensory marketing through personalized experiences. It highlights case studies of AI-driven sensory tools, such as virtual reality (VR), augmented reality (AR), and AI-based recommendation systems, that reshape consumer experiences in retail settings.

OBJECTIVES:

1. To explore the role of AI in enhancing sensory marketing strategies.
2. To examine the effectiveness of AI tools in personalizing sensory experiences.
3. To assess the impact of AI-driven sensory marketing on consumer behavior.
4. To identify the challenges and opportunities in integrating AI with sensory marketing techniques.

RESEARCH METHODOLOGY:

This research paper is basically exploratory in nature.Researcher has tried to explore the usage of AI tools in sensory marketing on the basis of case study**.**

FUTURE SCOPE:

- **Advancements in AI-Driven Sensory Integration:** AI will further enhance multi-sensory simulations, making digital experiences more realistic.
- **Expansion in E-Commerce and Retail:** AI sensory marketing will reshape online shopping by allowing consumers to "experience" products before purchasing.
- **AI-Powered Emotional AI:** Future AI tools will better understand consumer emotions and adjust sensory elements accordingly.
- **Integration with the Metaverse:** AI will play a crucial role in metaverse-based sensory marketing, offering hyper-realistic shopping environments.

CONCLUSION

AI is reshaping sensory marketing by enabling brands to craft immersive, multi-sensory experiences. Technologies like AI-powered VR, AR, haptics, olfactory AI, and personalized soundscapes are transforming how consumers engage with products in digital spaces. These innovations create more interactive and memorable brand experiences, enhancing consumer connection and loyalty. Despite challenges like high technology costs and privacy concerns, AI-driven sensory marketing promises to revolutionize consumer engagement, offering personalized and impactful interactions. As technology advances, brands adopting AI in sensory marketing will set new standards for immersive and engaging customer experiences.

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International Journal of Advance and Innovative Research
Volume 12, Issue 2(XIX): April - June 2025
ISSN 2394 - 7780

THE IMPACT OF AI ON CONSUMER BUYING BEHAVIOR AND DECISION-MAKING

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● ABSTRACT
Artificial Intelligence (AI) is constantly influencing the consumer buying behavior and decision-making processes. This research focuses on studying the overall impact on consumers of different demographic and professional areas through survey and secondary data.

● INTRODUCTION
Artificial Intelligence (AI) has changed the way in which buying decisions are taken. AI is used in many areas like online shopping, digital marketing, and customer service. It helps companies to understand customers in a better way and they then make shopping easier with personalized recommendations based on what people have bought or watched before. This makes shopping more convenient. This research paper explains how AI affects consumer behavior and decision-making in simple terms.

● LITRATURE REVIEW
"Impact of Artificial Intelligence on Consumer Buying Behaviors: Study About the Online Retail Purchase"

(Sohail Imran Khan, May 7, 2022)

The findings reveal that there is a AI and consumer behavior are strongly related. AI-powered tools such as personalized recommendations, chatbots, and price comparison engines have substantial impact what consumers buy. Also, AI-driven advertisements and product suggestions improve customer experience and increase sales. The study also shows the role of demographic factors in online shopping behavior. It was also observed that income levels also play a key role in how consumers react to AI-generated recommendations.

● OBJECTIVES OF STUDY
- To study the consumer trust and perception towards AI recommendations.
- To study impact of AI driven marketing on consumer decisions.
- To study the impact of AI on impulse buying behavior and rational decision-making.

● LIMITATIONS
- Findings may change across industries, demographics, and regions, making broad conclusions difficult.
- The study is restricted to the Mumbai region, and consumer behavior in other regions may differ due to cultural, economic, and technological variations. As a result, the findings may change when applied to a larger geographical area.

● PROSPECTS
- Future studies can compare consumer behavior across multiple cities or countries to identify broader trends.
- The research can be extended to focus on different sectors like retail, e-commerce, finance, and healthcare to see how AI affects buying behavior in each.

● DATA COLLECTION
This research included both primary and secondary method of data collection.

Primary data was collected through a structured survey form circulated online through social media, whereas secondary data was collected through literature review and online websites.

● DATA ANALYSIS
ANALYSIS OF PRIMARY DATA:

The majority of population from the sample belong to the 18-34 age group, with 33.3% in the age group of 18-24 and 43.9% in the 25-34 range. This signifies that most people in the sample are are young adults

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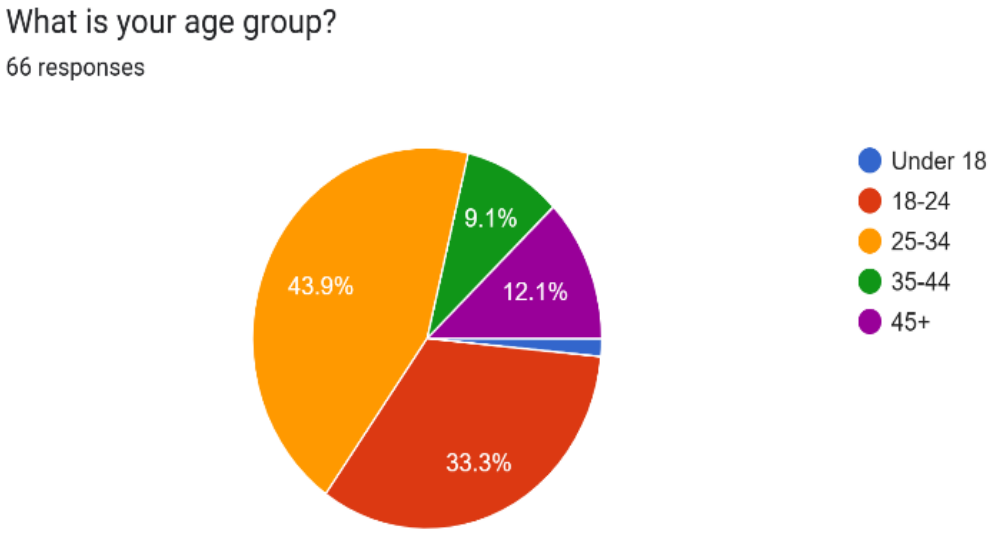
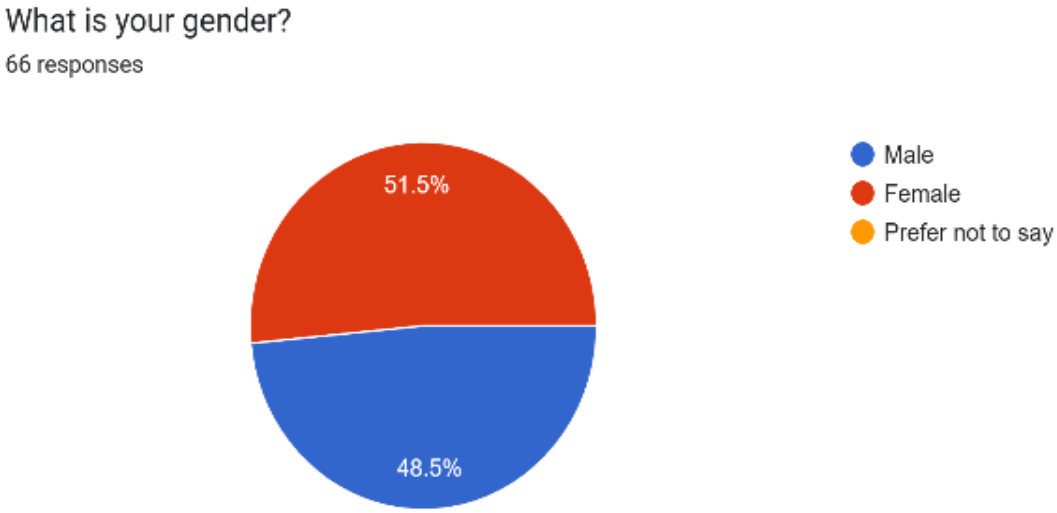
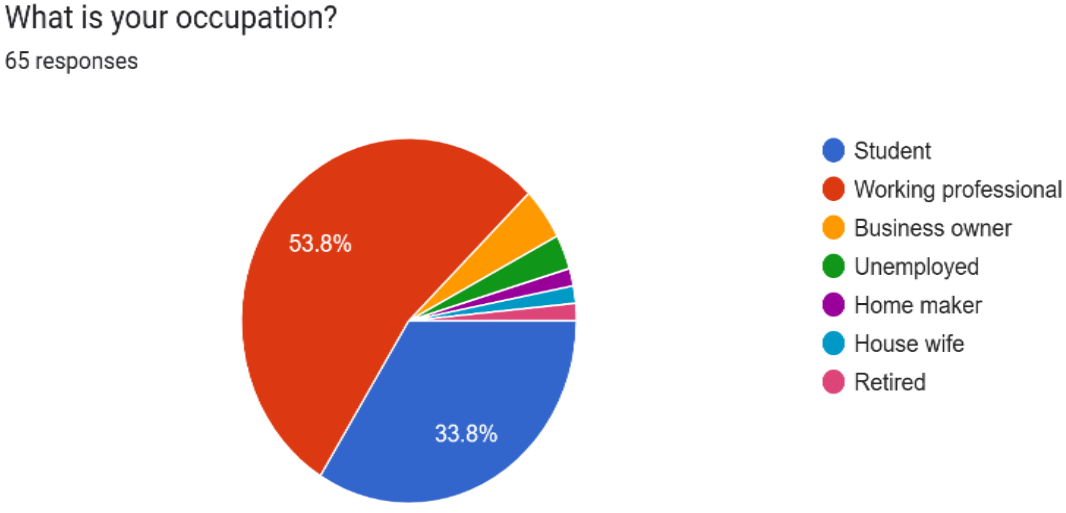


The population has nearly equal distribution of male and female respondents, with a small majority of female participants.



The survey primarily represents working professionals and students, who together make up the vast majority of respondents. The survey may be dominated by working professionals and students on the basis of their habits.



The largest group of sample population, shops occasionally, indicating that while they use online shopping, it is not a regular habit for them. A very small percentage of sample p[population shop daily, and an even smaller group never shops online.

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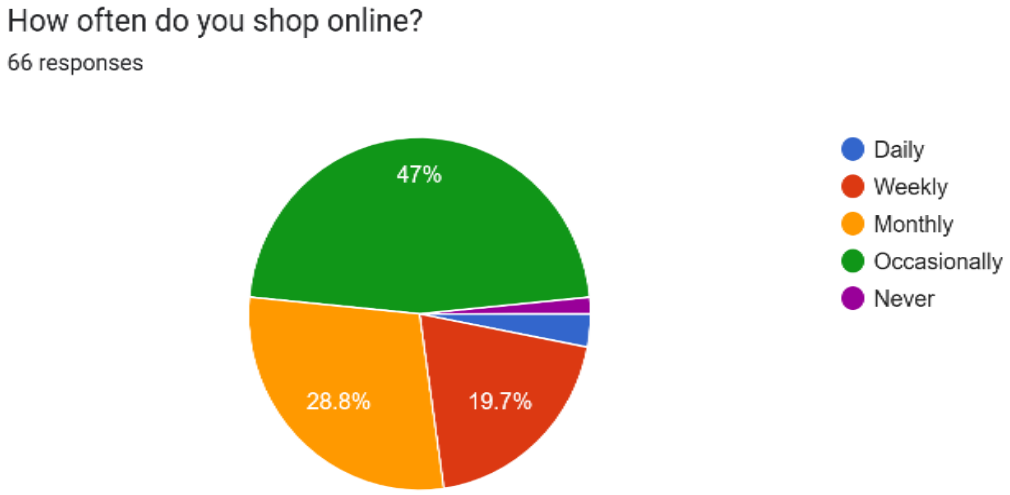
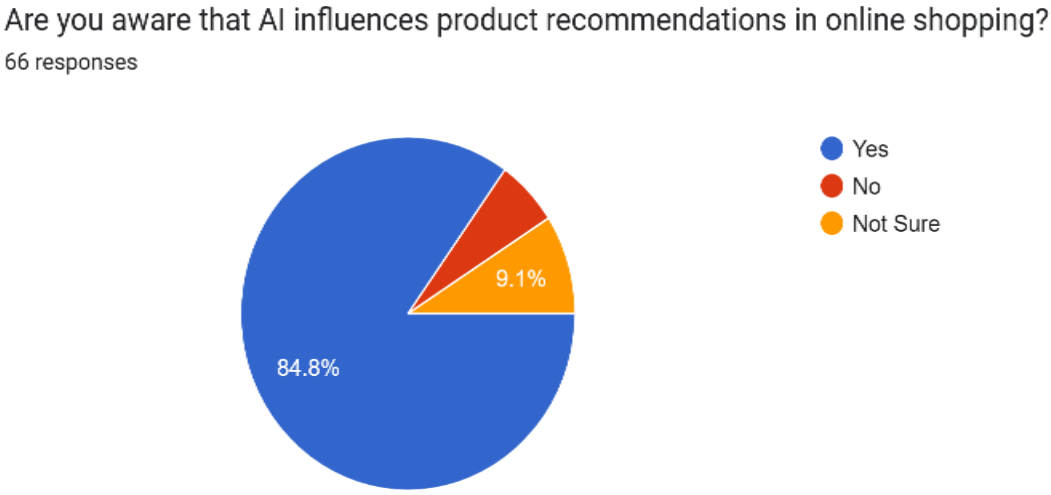
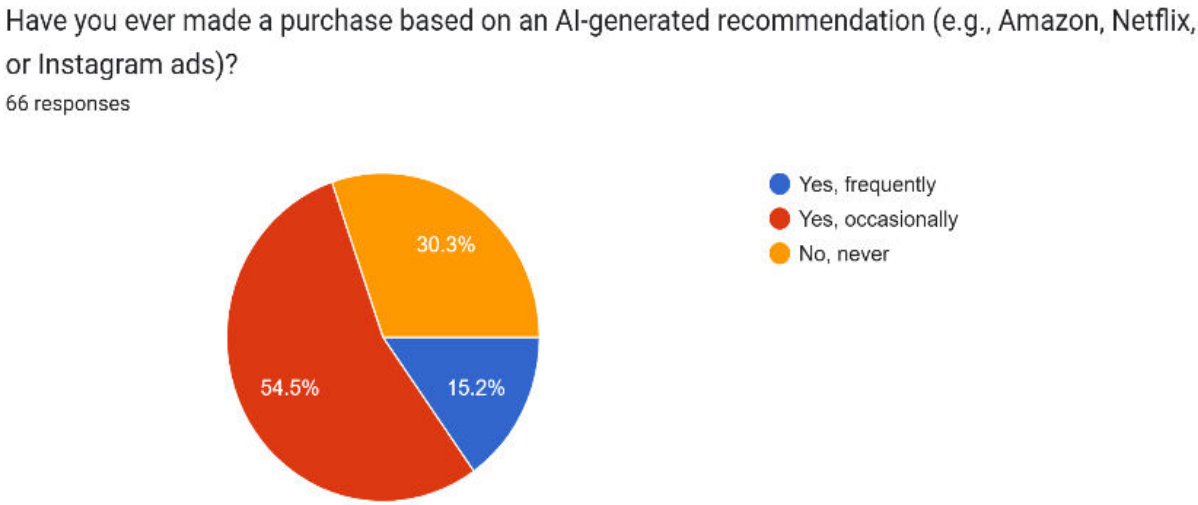


The survey shows that most people are aware of AI influences in online shopping recommendations. This means AI's role is widely recognized, but some people still lack awareness.



The survey shows that AI-generated recommendations influence many people's purchases. However, some of them have never made a purchase this way. This suggests that AI-driven suggestions are effective for most shoppers but may not convince everyone.



The survey results show mixed opinions on AI-based product recommendations. This suggests that while AI recommendations are useful for some, most people do not have strong feelings about them which means they are neutral.

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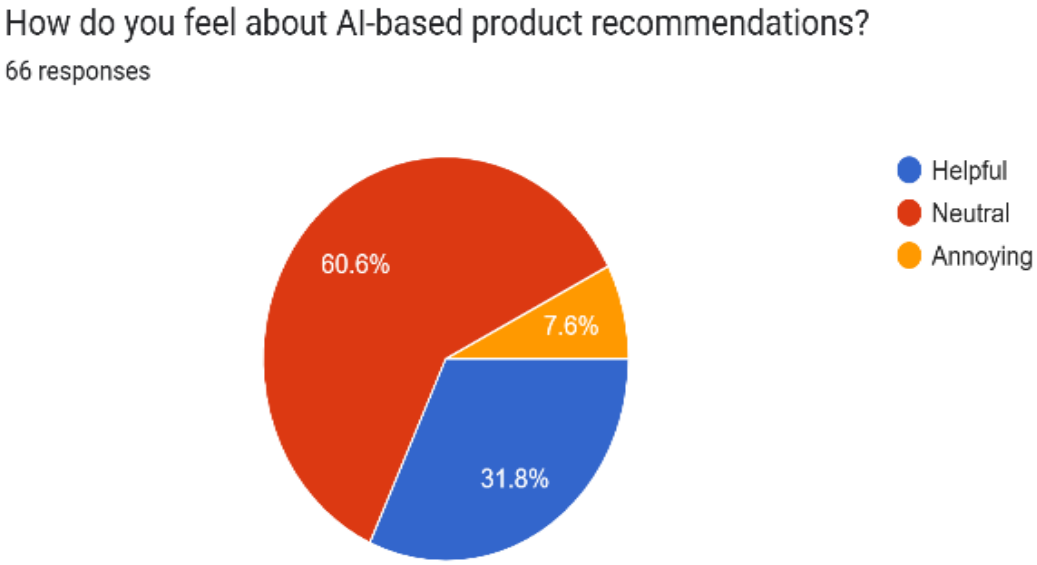
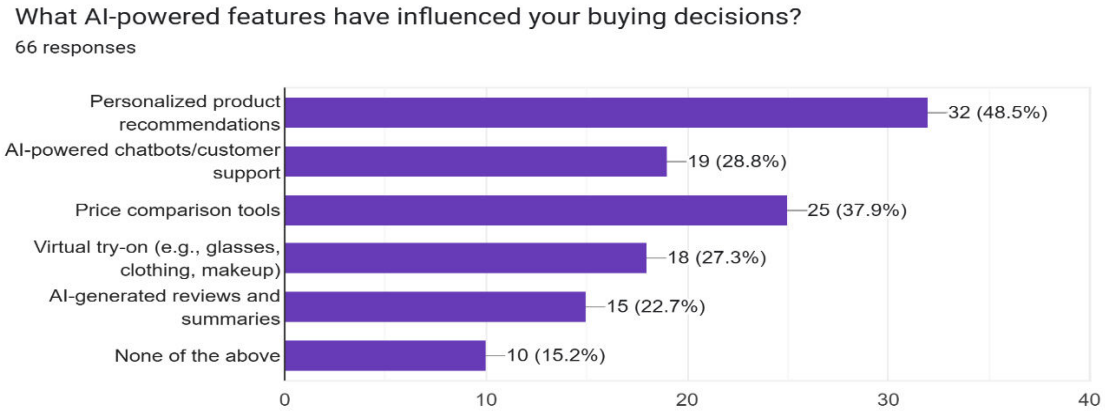
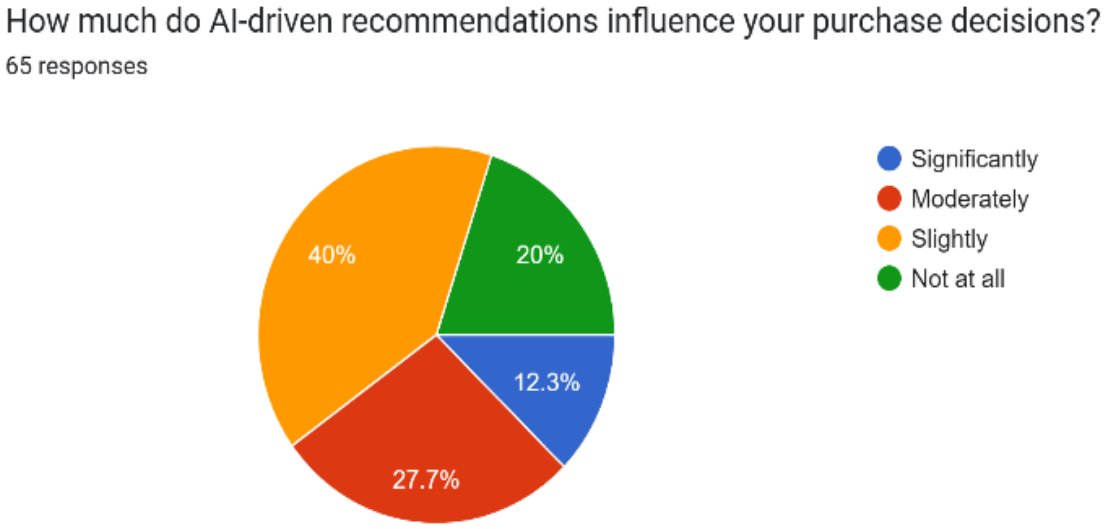




The survey results show that AI-driven recommendations have different levels of influence on people's purchase decisions.



The survey results indicate that AI-powered recommendations sometimes lead people to make unplanned purchases.

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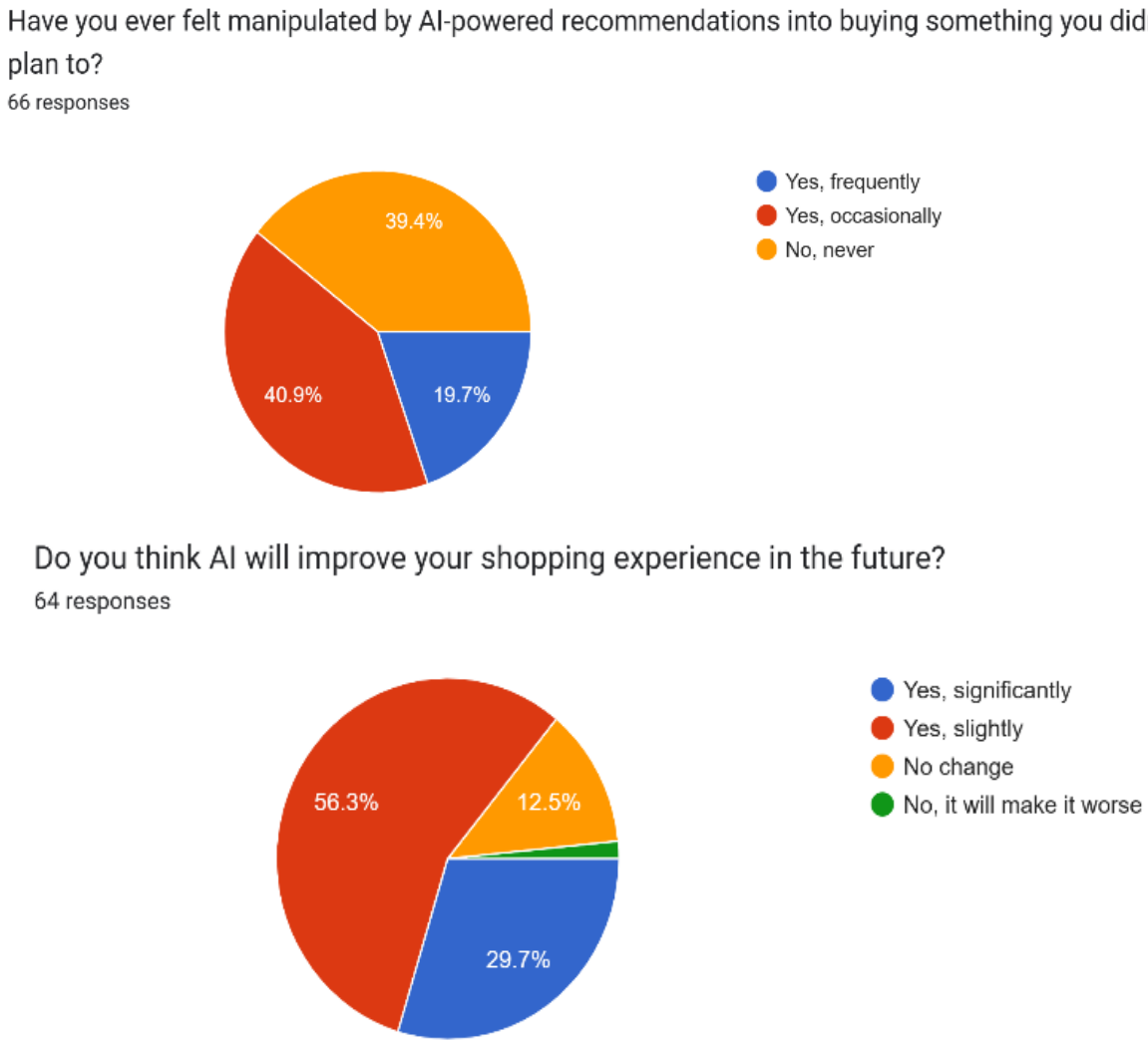

- **CONCLUSION**

AI is changing the way people shop and make decisions. It is helpful to consumers as it offers personalized recommendations, faster service, and better product suggestions. AI-powered chatbots, virtual assistants, and smart algorithms make shopping easier and more convenient. However, while majority of consumers are affected by AI, there are some people who do not get much influenced by AI powered recommendations

- **SUGGESTION**

As technology keeps improving, businesses must find a balance between using AI for convenience and ensuring trust, transparency, and customer satisfaction.

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International Journal of Advance and Innovative Research
Volume 12, Issue 2(XIX): April - June 2025
ISSN 2394 - 7780

LEVERAGING ARTIFICIAL INTELLIGENCE IN TALENT MANAGEMENT STRATEGIES FOR ENHANCING FACULTY RETENTION IN SELF-FINANCE COURSES IN MUMBAI

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ABSTRACT
Human resources are crucial to any organization's success, including educational institutions. The main purpose of human resource management is to create a conducive environment for staff wherein they can align their goals to achieve the institution's goals. Talent management is a strategic activity that aims to achieve the human resource function. Talent management comprises organizations' strategies and practices for attracting, retaining, engaging, and supporting employees in maintaining productivity and developing their skills throughout their careers.

This study emphasizes the effectiveness of talent management practices such as performance management, career advancement, employee well-being, onboarding and orientation, training and development, etc in self-finance courses in Mumbai on faculty retention. Factors like job satisfaction, career advancement, and work-life balance which contribute to the retention of faculties in the phase of talent shortages in the education sector were explored. This analysis was delimited to self-finance courses in Mumbai which offer courses viz. BMS, BFM, BAF, BBI, BIM, BAMMC, BSc.(IT), etc. wherein all the teaching personnel are the respondents.

Further, leveraging Artificial Intelligence (AI) in education involves utilizing AI technologies to improve and enrich the teaching and learning experience. This research paper examined the role of AI in talent management strategies in self-finance courses to retain talented faculty in Mumbai.

The data was gathered using a structured questionnaire. Primary data was collected from faculty working in self-finance programs in Mumbai. Secondary data was collected from various journals, research papers, and articles.

The study uncovers, that many institutions are not adopting AI in their talent management strategies. AI presents a valuable opportunity to transform talent management practices, such as faculty workload balancing, performance evaluations, and personalized development plans to enhance faculty satisfaction and retention.

Keywords: *Talent Management, Talent Management Strategies, Artificial Intelligence, Self- finance Courses, Faculty Retention.*

INTRODUCTION
In India, there is an increasing demand for high-quality education, leading to the rise in self- finance courses in Mumbai. These specialized programs have been gaining popularity as they cater to the dynamic needs of students. A significant number of learners choose these courses due to their practical focus and promising career opportunities. Further, the evolving job market and demand for graduates have boosted enrolment in these courses. Small class sizes of around 60 students' profligates focused learning.

Popular self-finance courses offered by various Mumbai colleges include Bachelor of Management Studies (BMS), Bachelor of Commerce (BCom) in Accounting and Finance, Banking and Insurance, and Financial Markets, and Bachelor of Arts in Multimedia and Mass Communication (BAMMC). Many colleges also offer BSc programs in Computer Science and Information Technology.

Teachers are the foundation of the education sector, and retaining talented faculty members its crucial for maintaining the quality of education and ensuring stability in academic standards. However, high attrition rates among faculty members, especially in the self-finance courses pose a major challenge.

Incorporating effective talent management strategies plays a vital role in retaining educators and addressing these challenges. By prioritizing career advancement, employee well-being, training and development, rewards and recognition, and performance management, educational institutions can retain top talent and secure a competitive advantage, driving long-term success.

Over recent years, Artificial Intelligence (AI) has evolved into a pioneering technology in various talent management processes. Integrating AI into acquisition, recruitment, performance appraisal, training and

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development, and employee satisfaction processes allows institutions to predict faculty retention more effectively.

AI - powered tools could assist institutions in faculty workload balancing, performance evaluations, in making personalized development plans, and also to identify retention risk factors and in talent acquisition and recruitment.

This research explores how to leverage AI in talent management strategies to enhance faculty retention in self-finance courses in Mumbai. By examining the prevailing talent management practices in the academic institutions and the role of AI, this study aims to provide insights that could support the institutions in Mumbai to boost their faculty retention rates.

OBJECTIVES

1. To study the talent management practices in self-finance courses in Mumbai in the current scenario.
2. To analyze the key factors in faculty retention in self-finance courses in Mumbai.
3. To find out the role of AI in enhancing faculty retention through better talent management strategies in self-finance courses in Mumbai.

HYPOTHESES

H1: Talent management practices significantly influence faculty retention in self-finance courses in Mumbai.

H2: Job satisfaction, career advancement, and work-life balance significantly influence faculty retention in self-finance courses in Mumbai.

H3: Artificial Intelligence (AI) significantly enhances talent management practices and improves faculty retention in self-finance courses in Mumbai.

SCOPE OF THE STUDY

This research intends to investigate how artificial intelligence (AI) can enhance staff retention through talent management strategies in self-financing courses in Mumbai. Educational establishments should emphasize reducing the attrition rate by providing a conducive work environment where faculty members are motivated and considered a part of the organization. Leveraging AI in the education sector can be a boon and create a valuable opportunity for educational institutions to retain their talented faculties.

LIMITATIONS OF THE STUDY

1. The research is restricted to Mumbai city and self-finance courses colleges.
2. The information provided by the respondents may not be fully accurate due to unavoidable biases.

REVIEW OF LITERATURE

TALENT MANAGEMENT AND FACULTY RETENTION

Stanley Aibieyi (2015) "Talent Management and Employees Retention in Nigerian Universities." This paper explores the link between talent management and employee retention. Talent management encompasses factors like performance management, employee empowerment, and compensation and rewards whereas staff retention includes organizational culture. The researcher concluded that both performance management and compensation and rewards were positively related, to foster a fair institutional culture and retain its skilled and talented staff, institutions should use an aggressive performance management system.

Ms Shweta Tyagi1, Prof. Dr. Gurinder Singh, Ms. Tripti Aggarwal (2017) "Talent Management in Education Sector." The researchers in the current paper pointed out that factors influencing faculty recruitment and retention include benefits, supportive environments, spouse employment opportunities, start-up resources, and competitive salaries. A few strategies such as accountability by institutional managers, devoting more time towards matters about talent retention, and prioritizing retention issues in institutional meetings were put forth by the researchers.

Dr. Ruchi Tripathi, Dr. Vinay Pratap Singh (2017) "A Study on Employee Retention in Education Sector in India (with special reference to Noida Region)" The researchers in this study highlighted thorough assessment and improvement of several administrative procedures since it focuses on employee practices and retention variables including compensation, engagement, performance, and career development.

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Dr. V. Antony Joe Raja, R. Anbu Ranjith Kumar (2016) "A Study on Employee Retention in Education Sector in India." The researchers in the present study investigated employee retention in the education sector, focussing on key retention factors like compensation, career growth, performance management, employee engagement, etc. The extensive review of the findings reveals the need for effective strategic solutions to improve retention, productivity, and satisfaction of varied workforce.

FACTORS INFLUENCING FACULTY RETENTION

Prabjot Kaur (2015) "An Empirical Study on Factors Affecting Faculty Retention in Indian Business Schools". The researcher in this study has examined various retention factors like career planning, training programs, team cooperation, job security, and job enrichment which affect the retention of faculty in Indian business schools in northern India. The relationship between these variables impacting faculty members' retention was explored, which helped design or frame the retention strategies.

Hassan Ebrahimpour Sadagheyani, Maryam Ebrahimi, Farin Tatari (2022) "Investigating Policies and Factors Affecting the Faculty Members' Retention." The researchers in the current study reviewed the policies and factors affecting faculty retention to address its importance. Numerous key factors which were identified influencing retention were promotion opportunities, benefits, salaries, workload, flexibility, etc. Further, retention policies like transparency in recruitment, leave, salary increase, mentoring, etc need to be updated to make it in alignment with faculty members' needs and preferences. Effective retention is crucial for universities to achieve their missions.

Ahmed Sohail Lodhi, S. Raza, M. Dilshad (2013) "Investigating Factors Affecting Faculty Retention at Business Schools." The researchers have explored institutional, work-related, and personal factors impacting faculty retention in Pakistani business schools. Low compensation, faculty-friendly management, weak administrative support, and limited research opportunities were key challenges. The findings recommend addressing economic needs and enhancing professional growth opportunities to improve retention.

Dr, Usha Tiwari, Devanshi Shrivastava (2013) "Strategies and Practices of Talent Management and their Impact on Employee Retention and Effectiveness" The researcher in this paper has evaluated the talent management strategies at AREVA T&D India Ltd., focussing on their impact on retaining employees and the effectiveness of their execution. The focal point was to analyze the HR initiatives in talent management to assess their effectiveness and employee satisfaction. The study found that employee experience affects satisfaction with talent management practices, while age does not.

THE ROLE OF ARTIFICIAL INTELLIGENCE IN TALENT MANAGEMENT

Ming-Hui Huang, Roland T. Rust (2021) " Artificial Intelligence in Service." Higher education has increasingly embraced Artificial Intelligence (AI) to improve talent management techniques. AI offers personalized, data-driven insights to optimize faculty career management, streamline hiring processes, and to forecast faculty attrition. AI tools such as machine learning, natural language processing, and predictive analytics are increasingly used to improve HR decision-making and accelerate administrative tasks.

Peter Gentsch (2018) AI powered tools can customize training and development programs to meet individual faculty needs, identify potential leaders. Additionally, AI provides real-time feedback on faculty performance allowing for timely interventions and continuous improvement in teaching and other professional areas.

Dr. Sundarapandiyan Natarajan, et.al. (2024) "AI-Powered Strategies for Talent Management Optimization" The researchers in this paper have investigated how Artificial Intelligence (AI) technology may be incorporated into talent management practices to enhance hiring, training and retention procedures. An extensive literature review and case study was undertaken. AI improved succession planning, retention tactics, diversity and inclusion programs, and performance evaluation and feedback systems. Organizations could boost decision-making, increase productivity, reduce prejudice, and develop a more diverse and adaptable workforce through tapping into AI's capabilities. This article provides insights for researchers, executives, and HR professionals on using AI to optimize people management in the digital era.

RESEARCH GAP

1. Limited research has been done addressing the role of AI in talent management strategies in retaining talent regarding self-finance courses in Mumbai.
2. Most studies focus on higher education faculty retention without considering the unique challenges faced by self-finance courses.

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3. Implementing Artificial Intelligence (AI) in the education sector can be a boon and thus pave the way for sustainability and growth of self-finance courses in Mumbai.

DATA COLLECTION

The data for the current study was collected in two phases Primary Data and Secondary Data. The primary data was collected directly from the respondents through a structured questionnaire. The data thus gathered from the Mumbai faculty of self-finance courses helped sort, tabulate, and analyze the objectives.

The secondary data on the other hand was collected from websites, research articles, journals, etc.

STATISTICAL TOOLS

The quantitative data procured through questionnaires were analyzed using simple percentage analysis.

FINDINGS

Demographic variables:

- 65% of the faculties are 'Female'
- 30% of the faculties are '21- 30 years and 41 - 50 years'
- 65% of the faculties have finished 'Post Graduation'
- 61% of the faculties have 'More than 10 years of experience'
- 74% of the faculties are at the post of 'Assistant Professor'
- 22% of the faculties pertain to BMS, 18% belong to BFM and BBI, 13% are from BSc (IT) and other courses whereas 8% belong to BAF and the remaining are from BAMMC and BIM respectively

Talent Management Practices:

- 70% of the respondents say that their institute doesn't have any formal talent management strategy in place
- As far as the 'Talent Management Practices' are concerned in the institution (Fig 1)
  - 30% of the respondents say they have an 'Effective' and the same percent have a 'Neutral' opinion about 'Talent acquisition and recruitment practice'
  - 35% of the respondents are 'Neutral' about 'Onboarding and orientation'
  - 43% of the respondents say they have 'Effective', 'Performance management'
  - 35% of the respondents have a 'Neutral' view about 'Training and development'
  - 35% of the respondents say the institution has 'Effective' 'Career advancement' practice
  - 35% of the respondents are 'Neutral' with 'Employee well-being'

Source Computed Data (Fig 1)

- 39% of the respondents are 'Dissatisfied' with the current talent management practices in the institution
- 35% of the respondents say, 'No' and an equal percent of the same are 'Not Sure' whether the current talent management practices will impact faculty retention positively

Factors influencing Faculty Retention:

- 48% of the faculties are 'Satisfied' with their current role and responsibilities in the institution
- The factors that contribute to 'Job Satisfaction' are (Fig 2)
  - 70% of the faculties consider Work-life balance as a major factor for staff retention

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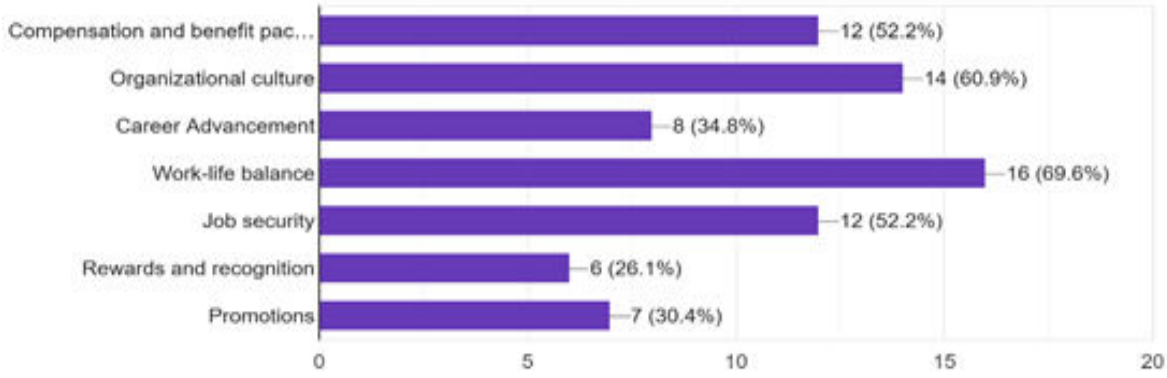
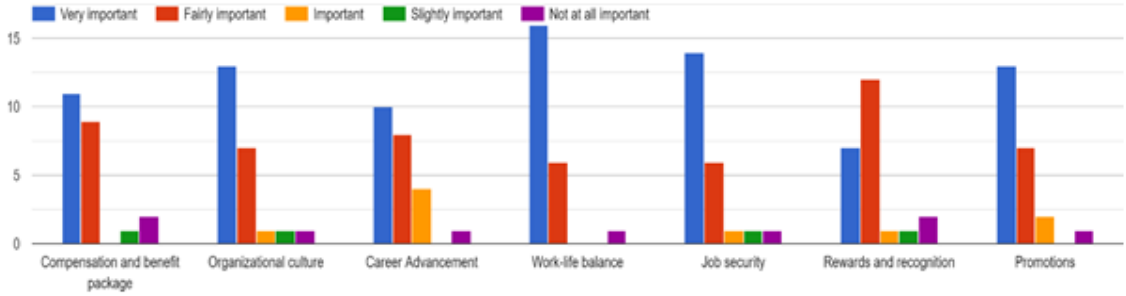
- 61% of the faculties consider Organizational culture as the next factor in retaining faculty
- 52% of the faculties believed Compensation and benefits package and Job priority as a factor behind staff being retained
- 35% of the faculties chose Career advancement as an influencing factor for retention
- 30% of the faculties considered Promotions as a motivating factor for staff to be retained
- 26% of the faculties opted for Rewards and recognition as the influencing factor behind retention



Source Computed Data (Fig 2)

- Following are the important factors impacting the faculties' decision whether to stay or to leave the present institution (Fig 3)
- 48% of the faculties say "Very Important' for Compensation and benefit package
- 57% of the faculties say 'Very Important' for Organizational culture
- 43% of the faculties say 'Very Important' for Career Advancement
- 70% of the faculties say "Very Important' for Work-life balance
- 61% of the faculties say 'Very Important' for Job security
- 52% of the faculties say 'Fairly Important' for Rewards and recognition
- 57% of the faculties say 'Very Important for Promotions



Source Computed Data (Fig 3)

- 83% of the faculties say 'No' to the adequate opportunities for career advancement prospects provided by the institution
- 35% of the faculties are unlikely to continue working at the current institution in the next 2-3 years

Role of AI in Talent Management:

- 87% of the respondents admitted 'No use of AI' in talent management areas like talent acquisition and recruitment, performance evaluation, training and development, predicting faculty retention, and employee satisfaction analysis
- 57% of the respondents think AI to be 'Effective' in improving talent management practices in their organization
- 61% of the respondents say 'Yes' that AI can enhance faculty retention through better talent strategies

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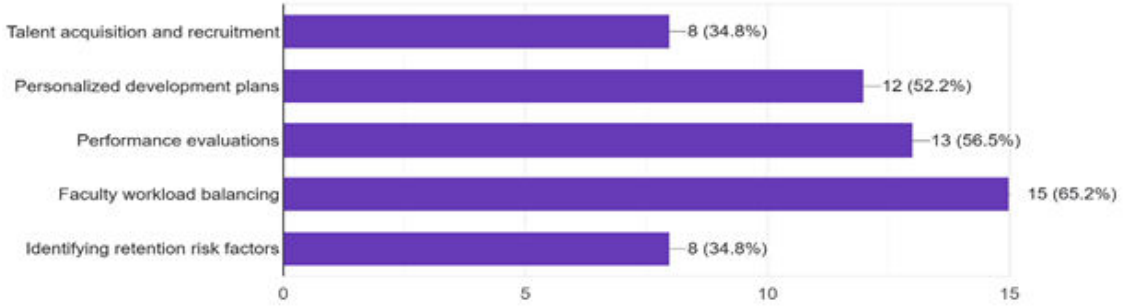
- Respondents believe certain areas AI could improve to support faculty retention better (Fig 4)
  - 65% of the respondents prefer AI in Faculty workload balancing
  - 57% of the respondents choose AI in Performance Evaluation
  - 52% of the respondents select AI in Personalising development plans
  - 35% of the respondents have a preference for AI in Identifying retention risk factors and Talent acquisition and recruitment



Source Computed Data (Fig 4)

CONCLUSION AND RECOMMENDATION

- The study suggests the following action can be undertaken after undergoing the above- mentioned literature for enhancing faculty retention in self-finance courses in Mumbai.
- The prevailing talent management strategy can be streamlined with the existing practices, enabling a strategic alliance between the institution's goals and the faculties ensuring the satisfaction of the best staff.
- Current research highlights, the need for effective talent management practices that promote staff growth and the retention of valuable faculties by strengthening their onboarding and orientation, and training and development practices enabling employee well-being and progression effectively.
- There is a pool of intrinsic and extrinsic factors, that affect the faculty retention and process. Factors like work-life balance, organizational culture, compensation and benefits package, promotions, and job security are the prime motivators that impact Job Satisfaction and urge the employee to stay with the institution.
- The present study recommended, that the institution should provide the support and resources needed for the Career Advancement of faculties to groom their leadership skills. Staff should be encouraged to participate in seminars, annual conferences, and exhibitions to upgrade their skills and knowledge. This will associate their long-term career path with the institution.
- Presently, many institutions are not utilizing AI in their talent management strategies such as talent acquisition and recruitment, performance evaluation, training and development, etc.
- AI can be used to optimize workload balancing by analyzing faculty tasks and ensuring an even distribution, reducing burnout and improving job satisfaction. It can also enhance performance evaluations by providing data-driven insights, allowing for more objective and accurate assessments. Furthermore, AI can help create personalized development plans based on individual faculty needs, fostering professional growth. These improvements contribute to greater faculty satisfaction and can lead to higher retention rates.
- This study establishes a fundamental understanding of the key concepts and paves the way for exploring the role of AI in improving faculty retention in Mumbai's self- finance programs.

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International Journal of Advance and Innovative Research
Volume 12, Issue 2(XIX): April - June 2025
ISSN 2394 - 7780

THE EFFICACY OF INTERVIEW IN PREDICTING JOB PERFORMANCE: CANDIDATE EXPERIENCE AND STRUCTURED VS. UNSTRUCTURED APPROACHES

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ABSTRACT
The interview has progressively established itself as the main approach for choosing candidates for different job positions, highlighting the importance of evaluating its efficiency in forecasting real job performance. This research intends to assess how well interviews represent a candidate's job performance, investigate the difficulties encountered by candidates throughout the interview process, pinpoint strategies to alleviate interview anxiety, and analyse the effectiveness of structured interviews in contrast to unstructured ones. Data were gathered from 60 individuals who have gone through interviews in their professional lives. The results indicate that most participants feel that interview performance is a significant predictor of job performance. Nervousness became the primary obstacle encountered by candidates, succeeded by problems like ineffective communication and insufficient preparation. Mock interviews were recognized as the best method to alleviate interview anxiety. Moreover, structured interviews were favoured instead of unstructured ones, with participants viewing them as more equitable and appropriate for essential job positions. Nonetheless, it was also observed that interviews ought not to be the exclusive method for selecting candidates, as the suitability of using interviews relies on the particular demands of the position. This research emphasizes the significance of taking different elements into account during the interview process to guarantee efficient candidate selection.

Keywords: *Interview, Job performance, Candidate Experience, Structured vs. Unstructured Approaches*

1. INTRODUCTION

Today, choosing the appropriate candidate for the appropriate job is a challenge that employers encounter. Picking a strong candidate for the vacant role can be complicated, and comprehending the significance of the selection process for the success or failure of your business or organization is just as crucial. Be aware that a large number of applicants falsify information on their resumes. Without proper candidate selection tools, your business is at risk of making poor hiring decisions. Choosing the appropriate candidate heavily relies on the selection method, as a more precise approach will result in finding the ideal fit for the position. There are several approaches for selecting candidates, such as administering tests, checking

references, evaluating skills, conducting interviews, etc. Among these, the interview is regarded as the most widely accepted method since it requires less time and provides prompt results. Numerous companies utilize interviews as a selection technique for every position they provide, regardless of its level. An interview lasts from a few minutes to an hour for evaluating the candidate and may be either structured or unstructured. The issue that arises now is whether assessing the complete potential of a candidate in just a few minutes or an hour is feasible. Certainly, if it proves effective, it will yield positive outcomes for the company, as productive employees are always valuable assets; however, if this method fails, it could result in negative consequences. The objective of this study is to assess the efficacy of interviews as a selection method in hiring candidates. The primary goals include evaluating the effectiveness of interviews in relation to the challenges employees encounter, discovering methods to alleviate anxiety, and comparing the validity of structured versus unstructured interviews.

2. LITERATURE REVIEW

Melchers K. et al. (2021) A study compared telephone and videoconference interviews with traditional face-to-face (FTF) interviews in research that used simulated selection interviews to see if the type of interview had an impact on interviewees' ratings of their performance, how they felt about the interview, or how stressed and anxious they were. Regarding psychological and physiological markers of stress or interview anxiety, there were no differences between the three interview mediums. Still, interviewee performance ratings in technology-mediated interviews were not as high as in face-to-face (FTF) interviews. In all, 88 German-speaking Swiss university graduates and final-year students participated in the study. The findings indicate that employers should consider this and refrain from utilizing disparate interviewing techniques when interviewing various candidates for the same position.

Zhang, I. Y., Powell, D. M., & Bonaccio, S. (2022) The research looked into the effects of social-evaluative and interview anxiety on work performance, as well as whether or not these two concerns have the same antecedent—a fear of receiving a poor review. After their interview and midway through their work term, job

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seekers (n = 128) filled out a survey; supervisory performance ratings were gathered after the work term. Interview anxiety and social-evaluative workplace anxiety were strongly connected with fear of poor appraisal. The social-evaluative nature of the job did not reduce the link between interview anxiety and job performance, nor the correlation between social-evaluative workplace anxiety and job performance. Both relationships were close to zero. According to this study, even in socially evaluative positions, nervous interviewees and employees' function on par with their less anxious colleagues.

Hardavella, Georgia, et al. (2016) This research focused on how to prepare for an interview, highlighting a few pitfalls to avoid and offering advice on promoting the interviewee on the day. Given that readers will be at various stages of their careers, this article aims to be generic yet applicable to a wide range of clinical, research, and industry positions. It discussed the practices that can be used during the interview preparation stages, i.e. before, during, and after the interview, to ensure a successful outcome.

3. SIGNIFICANCE OF STUDY

Nowadays, the most common way to select job candidates is by conducting interviews. Interviews are increasingly becoming the sole means of selection. As we observe, many

individuals excel in interviews but struggle to perform similarly on the job. The aim of this research is to assess the effectiveness of interviews in recruiting new employees. Additionally, it will identify hurdles and difficulties experienced by candidates during the interview, along with techniques for alleviating anxiety to enhance candidate performance. It also evaluates the reliability of both structured and unstructured interviews. This will help both interviewer and interviewee to prepare for interview process.

4. RESEARCH GAP

Previous research has explored different facets of interviews, such as interview types, anxiety levels in interviews, methods to alleviate interview stress, and preparation for interviews. The primary objectives of this paper are to assess the effectiveness of interviews in candidate selection, explore the challenges candidates encounter during interviews, identify strategies to alleviate interview anxiety to enhance candidate performance, and compare the advantages of structured and unstructured interviews.

5. OBJECTIVES

1. To analyse the effectiveness of interviews as a selection tool for identifying suitable candidates for job roles.
2. To identify the key challenges faced by candidates during the interview process.
3. To investigate the most preferred methods used by candidates to reduce interview anxiety.
4. To compare the predictive validity of structured and unstructured interviews in determining job performance.

6. HYPOTHESES

(H_0): There is no significant relationship between a candidate's interview performance and their job performance.

(H_1): There is a significant relationship between a candidate's interview performance and their job performance.

(H_0): Structured interviews are not more effective than unstructured interviews in predicting a candidate's job performance.

(H_1): Structured interviews are more effective than unstructured interviews in predicting a candidate's job performance.

7. RESEARCH METHODOLOGY

Type of Research

This study employs a descriptive research design to describe, explain, and validate findings regarding the effectiveness of Interviews as a Selection Tool in Candidate Recruitment.

Area of Study

The research is being carried out in Mumbai.

Sampling Method

The sampling technique that was used was a Convenient sampling method.

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Target Population
People from the age group of 18-60 who have experienced interview in their professional life are the target audience.

Types and Sources of Data
The current study is based on primary data collected via a structured questionnaire created in Google Forms. All closed-ended questions related to the study's objectives and hypothesis were asked.

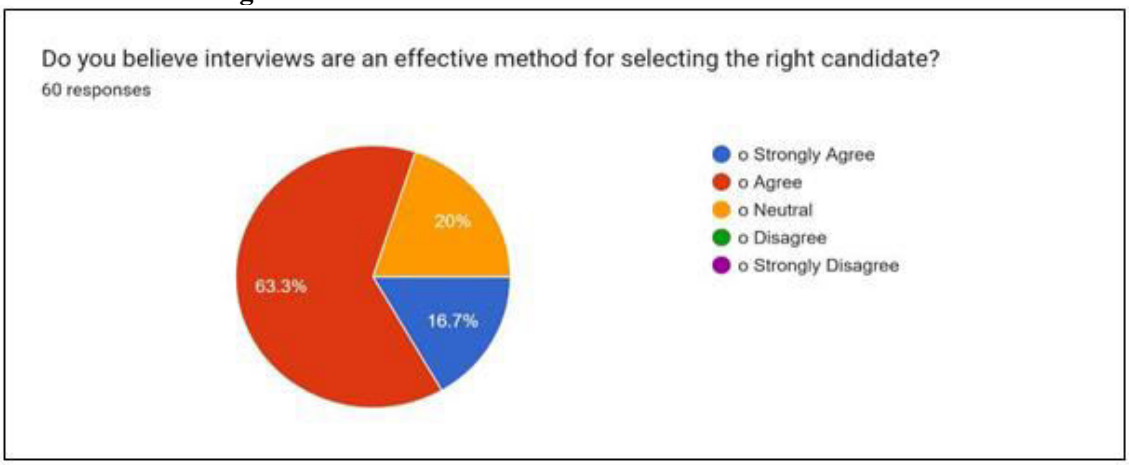
Statistical Tool Use
Graphs are used to organize data and to display it in an easy-to-understand and remember format. The chi-square test is used to test hypotheses.

8. LIMITATIONS

1. A sample size of 60 is a limitation; the results may differ if the sample size is increased.
2. The research is restricted to the Mumbai.
3. The People's responses may be biased.
4. The evasion of information, overstatement and understatement which may lead to distortion of data taken.

9. DATA ANALYSIS AND FINDINGS OF THE STUDY

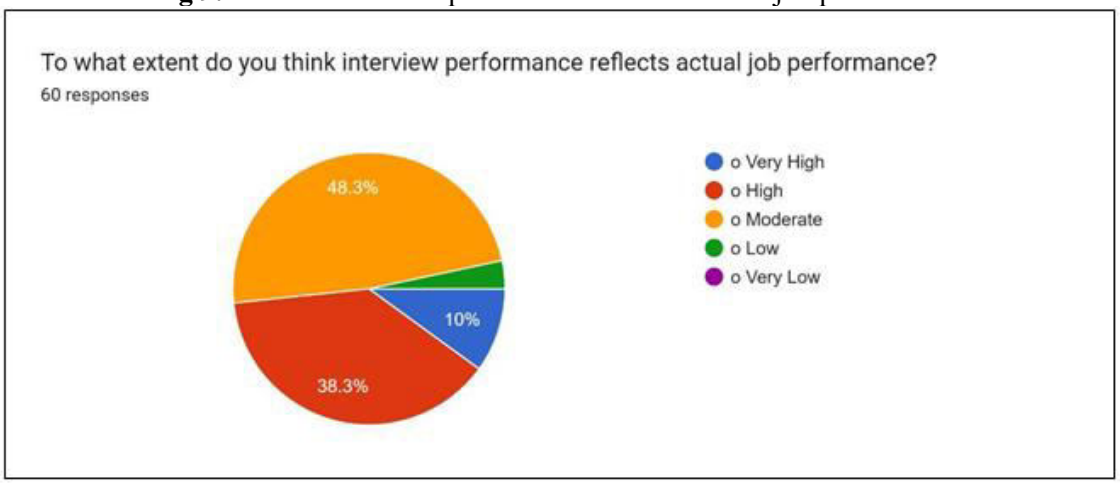
Fig 9.1 Believe Interviews are effective method of selection



Source: Primary Data

The majority of respondents (80%), including those who strongly agree and agree, believe that interviews are the best method of choosing candidates. Just 20% of folks have no opinion.

Fig 9.2 Extent Interview performance reflects actual job performance



Source: Primary Data

The percentage of persons who think that interview performance matches actual job performance is 48.3%, which includes very high 10% and high 38.3%. 48.3% are moderate on this. Only 0.4% people have little support on it.

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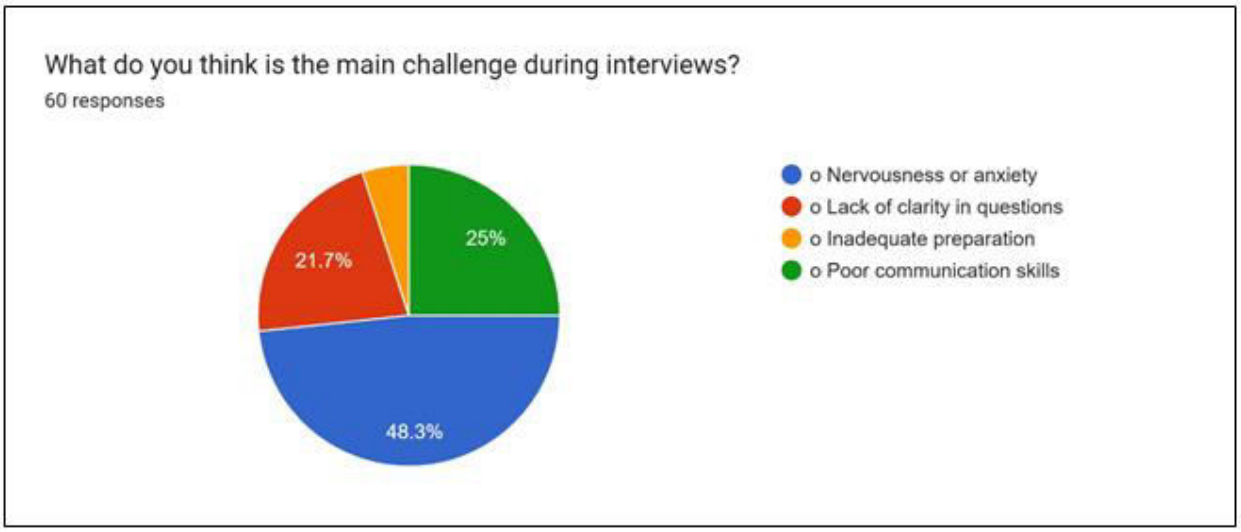
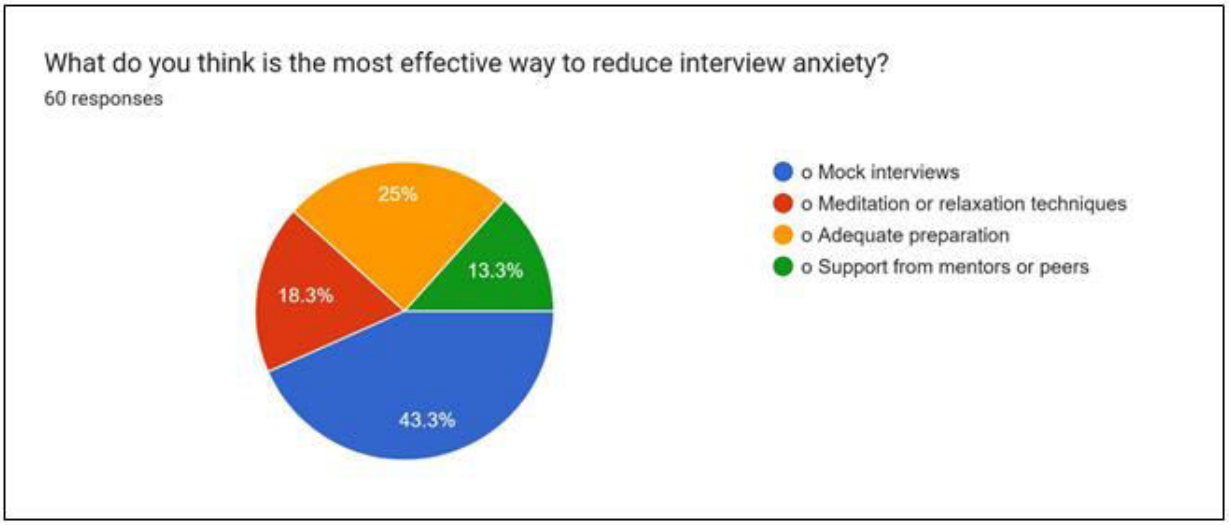
Fig 9.3 Main challenges during Interviews



Source: Primary Data

According to 48.3% of respondents, their biggest challenge is anxiety or uneasiness. At 25%, poor communication is the second biggest problem people encounter. Questions are unclear to 21.7% of respondents. Merely 5% of individuals perceive insufficient preparation as a difficulty.

Fig 9.4 Ways to reduce Interview anxiety



Source: Primary Data

Mock interviews are thought to be the most effective method for lowering interview anxiety. 43.3%. 18.3% think they will benefit from meditation or other relaxing methods. A quarter of respondents believe that being well-prepared is the best course of action for them, while 13.3% would rather seek assistance from peers and mentors. Several techniques for lowering anxiety aid in enhancing candidate performance.

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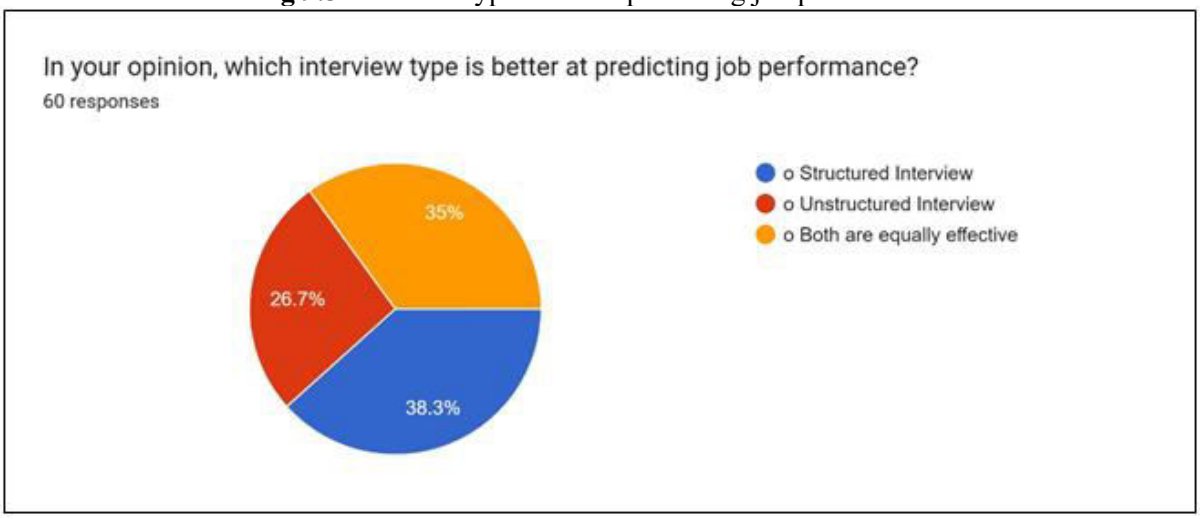
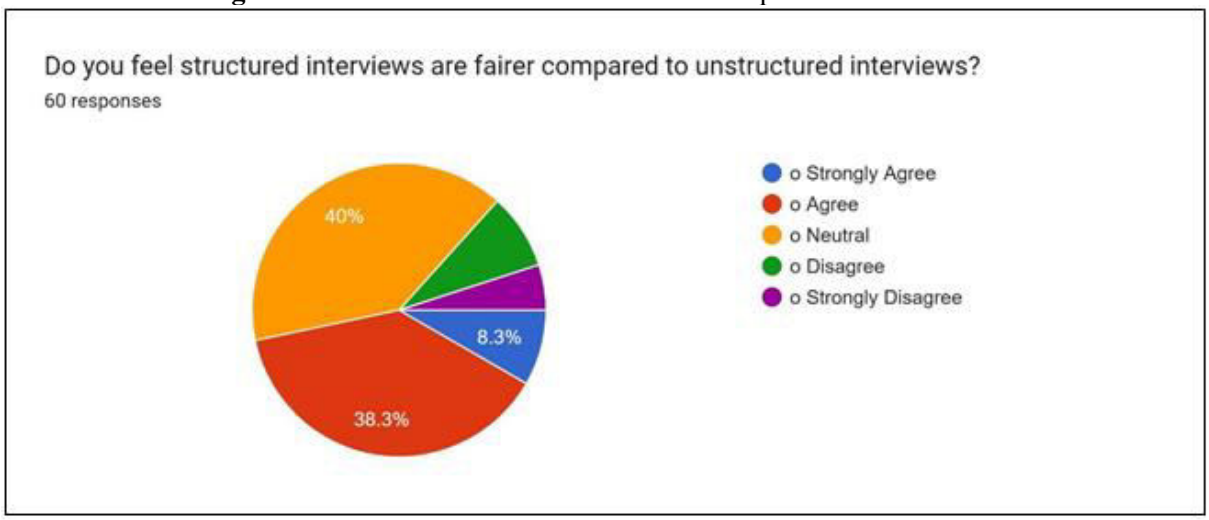
Fig 9.5 Interview type better at predicting job performance



Source: Primary Data

38.3% of respondents, a sizable portion, concurred that structured interviews are a better indicator of job effectiveness. According to 26.7% of respondents, unstructured interviews are preferable for the same reason. 35% percent supported both equally.

Fig 9.6 Fairness of structured interview as compared to unstructured



Source: Primary Data

8.3% firmly believe that scheduled interviews are more equitable than unstructured ones. 38.3% of respondents agree with this assertion. 40% have no opinion. 13.4% of respondents disagree that structured interviews are more equal than unstructured ones, including those who disagree and strongly disagree.

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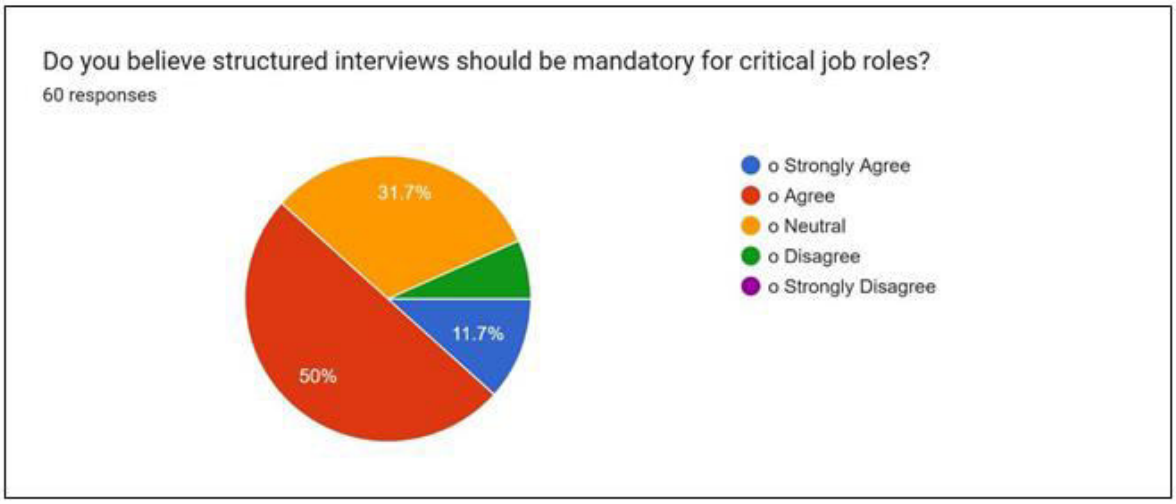
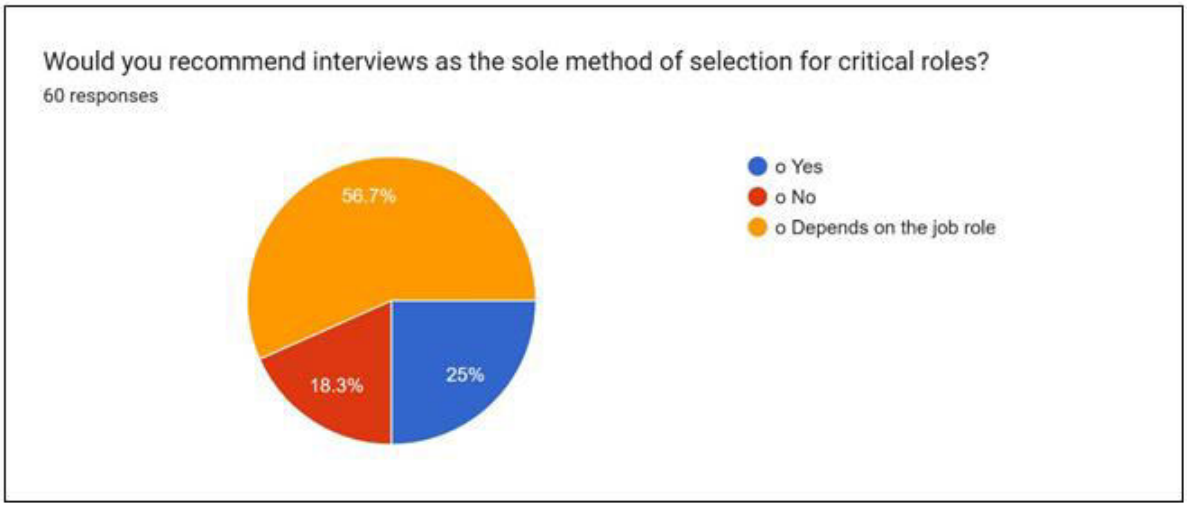
Fig 9.7 Believe on use of structured Interview for critical job roles



Source: Primary Data

For important job jobs, 11.7% of respondents strongly believe that organized interviews should be required. 50% of those who responded concur that organized interviews ought to be required for important job positions. 31.7% of persons hold a neutral opinion. 6.6% disagree that important job responsibilities should employ structured interviews.

Fig 9.8 Recommendation on interview as the sole method of selection for critical roles



Source: Primary Data

Interviews are the only technique of selection for essential posts, according to 25% of respondents. 18.3% do not advise using interviews alone to choose a candidate for a crucial position. Over half, or 56.7%, of people have a neutral opinion on it.

10. HYPOTHESES TESTING

Below are the outputs from our analysis:
For the relationship between interview performance and job performance (first hypothesis), we conducted a chi-square test. We obtained:

- Chi-square statistic: 18.540834845735027
- p-value: 0.00501363746661082

For the comparison between structured and unstructured interviews (second hypothesis), the chi-square test yielded:

- Chi-square statistic: 22.721260968155377
- p-value: 0.0008954170842352571

Additionally, we looked at participants' perceptions on the fairness of structured interviews. The counts are:

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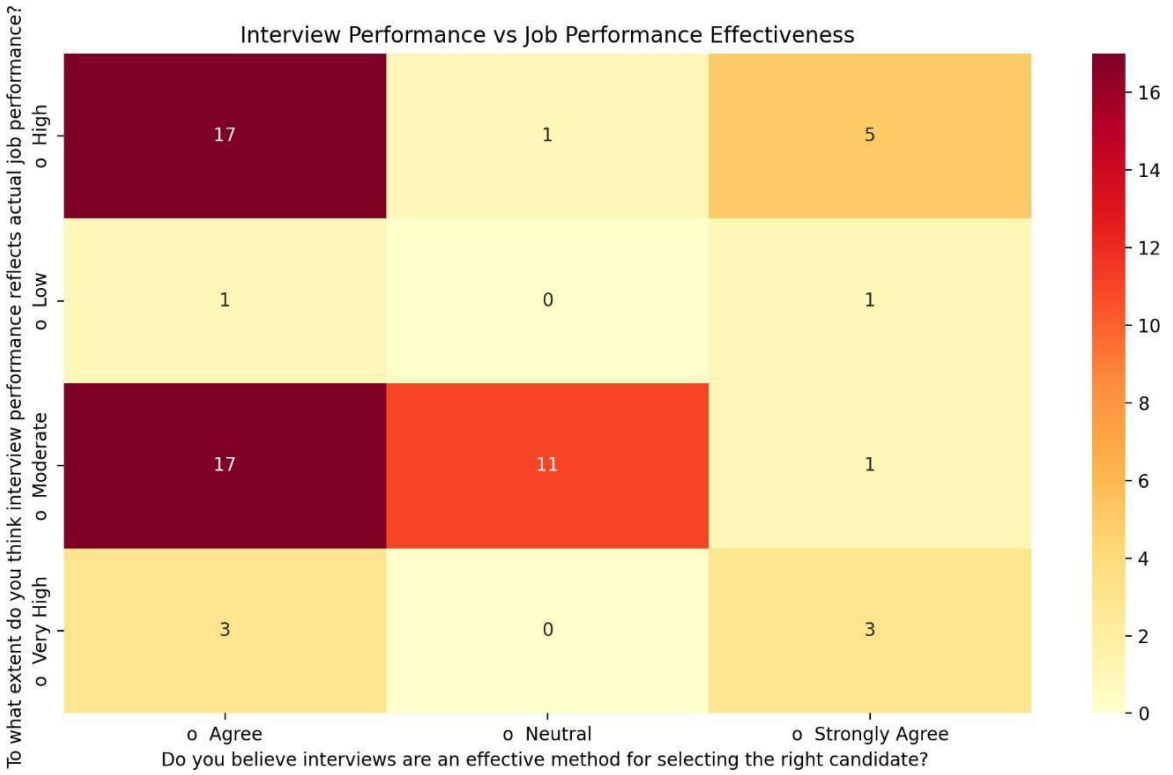

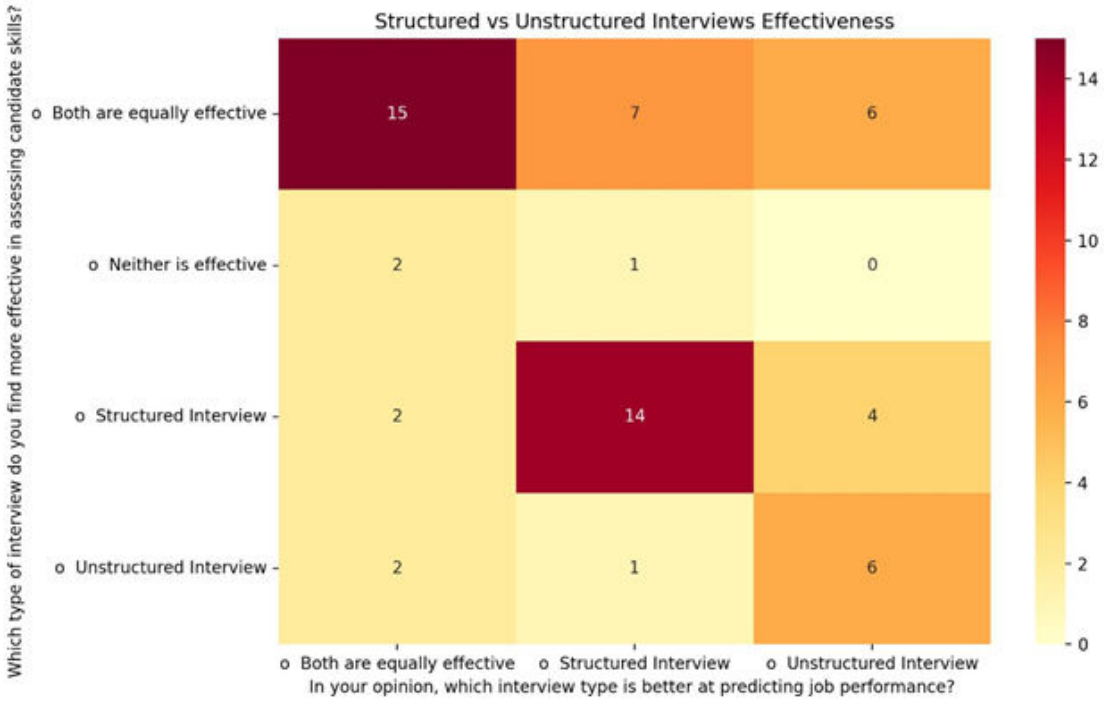

Interpreting these results:

- For the first hypothesis, the p-value of approximately 0.005 indicates a statistically significant relationship between interview performance and job performance, allowing us to reject the null hypothesis.
- For the second hypothesis, the p-value of roughly 0.0009 also supports a significant effect, implying that structured interviews are indeed seen as more effective than unstructured interviews in predicting job performance.

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Additional Insights on Perceived Fairness of Structured Interviews

The survey also asked about the fairness of structured interviews, and the responses were summarized as follows:

- **Neutral:** 24 responses
- **Agree:** 23 responses
- **Disagree:** 5 responses
- **Strongly Agree:** 5 responses
- **Strongly Disagree:** 3 responses

This distribution suggests that, while many respondents view structured interviews positively or neutrally in terms of fairness, there remains a small portion who have strong negative sentiments.

Overall Conclusion of Hypotheses Testing

The analysis provides statistically significant evidence in favor of both hypotheses:

- There is a significant relationship between interview performance and job performance.
- Structured interviews appear to be more effective than unstructured interviews when it comes to predicting job performance.

This detailed breakdown not only supports the alternative hypotheses but also offers insights into how survey respondents perceive the processes involved in candidate selection and the effectiveness of interview formats.

11. CONCLUSION

This research offers important insights into how interviews serve as a selection method for candidates, highlighting the significant relationship between interview success and later job performance. Many participants think that interview performance is a dependable measure of job success. The study highlights various difficulties that candidates encounter in interviews, such as anxiety, ineffective communication, ambiguity in questions, and inadequate preparation. To tackle interview anxiety, mock interviews are commonly seen as the most efficient approach, followed by sufficient preparation, relaxation methods, and assistance from mentors or peers.

The research indicates a distinct inclination towards structured interviews instead of unstructured ones, with participants viewing structured interviews as more equitable and suitable for important positions. However, it is supported by majority of respondent that interviews ought not to be the only means of candidate selection, since the effectiveness of this method depends on the particular characteristics of the position for which the interview is held.

This study highlights the importance of considering various other relevant factors related to job during the interview process to ensure effective candidate selection.

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International Journal of Advance and Innovative Research
Volume 12, Issue 2(XIX): April - June 2025
ISSN 2394 - 7780

BREAKING FREE FROM UNEMPLOYMENT: A ROADMAP TO EMPOWER INDIA'S YOUTH

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ABSTRACT
Unemployment, especially youth unemployment, remains a major challenge in India. Despite the nation's demographic dividend, a significant portion of the youth remains unemployed or underemployed due to skill mismatches, an outdated education system, and a rapidly evolving job market. This paper explores the underlying causes of youth unemployment in India, the systemic barriers to employment, and proposes a comprehensive, multi-pronged approach to address this issue. Through a combination of educational reforms, skill development programs, and the promotion of digital entrepreneurship, we aim to present actionable solutions that can empower India's youth and drive sustainable economic growth.

1. INTRODUCTION
India, with a population exceeding **1.4 billion** people, is home to one of the largest youth populations globally. However, despite its demographic dividend, India faces a critical unemployment challenge. Over **5 crore people** are unemployed, and millions more are underemployed or working in the informal sector, with limited job security or decent wages. The **youth unemployment rate** in India is one of the highest in the world, particularly among those aged **15-29 years**.

As per **India's National Sample Survey Organization (NSSO)**, youth unemployment rates have continued to rise, with millions of graduates unable to find employment. While conventional career paths, such as **medicine**, **engineering**, and **law**, dominate the educational choices of Indian students, the job market for these fields is oversaturated. For instance, **24 lakh students** appeared for the **NEET exam** in 2023, yet only **100,000 medical seats** were available.

As the **global job market** continues to evolve, traditional career paths are no longer sufficient to absorb the growing number of job seekers. Emerging industries like **artificial intelligence (AI)**, **space technology**, **mental health care**, **sports management**, and **renewable energy** are offering alternative career opportunities. By providing insights into these emerging fields, this paper aims to explore how India can create more job opportunities for its youth and help them tap into the potential of **non-traditional career paths**.

2. RATIONALE
India's youth constitute more than half of its population, and by 2030, the median age is expected to be just **29 years**. This demographic advantage could be a key driver of India's economic growth, but only if the youth are employed in meaningful and sustainable jobs. According to the **ILO Report (2019)**, the Indian economy needs to generate **10-12 million new jobs per year** to absorb the growing working-age population.

However, the **overemphasis on traditional careers**—such as engineering, medicine, and law— has led to an oversupply of graduates in these fields. In **2023**, for example, over **24 lakh students** appeared for the **NEET exam**, while only **100,000 medical seats** were available. Similarly, **12 lakh students** competed for just **32,000 seats** across **IITs** and **NITs**. Despite completing such rigorous education, many graduates remain unemployed.

The mismatch between education and employability calls for **radical reforms** in career guidance, skill development programs, and the introduction of alternative, high-potential careers that align with emerging global trends. The paper explores **unique career options** that are not only sustainable but also fulfilling, providing alternatives to traditional paths.

3. LITERATURE REVIEW
Unemployment, especially youth unemployment, has been the subject of extensive research. A study by **Sundaram (2020)** on India's unemployment crisis highlights that the educational system is producing graduates with **skills mismatch**. The study finds that millions of engineers and doctors are unable to find jobs in their respective fields due to a lack of industry-specific skills.

Chandran & Kumar (2022) further note that India's **informal sector**, which constitutes more than **80% of the workforce**, offers limited job security and pays poorly. As a result, many young people are forced to settle for underemployment in low-wage, unskilled jobs.

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The **Ministry of Skill Development and Entrepreneurship's "Skill India Report" (2015)** emphasizes the need for improving **vocational training** and **industry-relevant skills** to better equip the youth for emerging sectors.

Emerging career sectors such as **artificial intelligence (AI)**, **space technology**, and **mental health care** are providing new avenues for employment. For example, **India's space industry** has seen significant investment, and the **space economy** is expected to generate substantial revenue in the coming decades (**Business Today**, 2023). Similarly, **mental health professionals** such as **psychologists**, **counselors**, and **therapists** are increasingly in demand as mental health awareness rises in India (**Economic Times**, 2023).

4. RESEARCH DESIGN AND METHODOLOGY

4.1 Research Context and Design

This paper uses a **mixed-methods approach**, combining **secondary data analysis** and **primary surveys**. The secondary data sources include government reports like the **NSSO Report (2021)**, the **ILO Report (2019)**, and the **Skill India Report (2015)**. In addition, we will conduct **qualitative interviews** with industry experts, educationalists, and young job seekers to gather firsthand insights.

4.2 Objectives and Relevance

The research aims to:

1. **Identify the root causes** of youth unemployment in India, particularly the structural barriers between education and employment.
2. **Explore underdeveloped and emerging career opportunities**.
3. Assess the impact of skill development programs in narrowing the **skills gap**.
4. Propose **policy interventions** that can help boost job creation, particularly in sectors that align with **global trends**.

4.3 Methodology

- **Secondary Data:** We will analyze reports from the **ILO**, **NSSO**, and **Skill India** to understand the scale of youth unemployment and job mismatch.

5. KEY FINDINGS

5.1 Traditional Career Paths Are Saturated

India's reliance on traditional career paths such as **engineering**, **medicine**, and **law** has led to an oversaturation of the job market. For instance, over **24 lakh students** appeared for the **NEET exam** in 2023, but only **100,000 medical seats** were available, leading to severe competition. Similarly, **12 lakh students** appeared for the **JEE Main exam**, but only **32,000 seats** were offered in the **IITs** and **NITs**. As a result, many graduates in these fields struggle to find employment, and those who do often face **underemployment** or **poor job satisfaction**. According to the **National Sample Survey Organization (NSSO) Report (2021)**, **80% of engineers** in India are unemployed, despite having degrees from prestigious institutions

5.2 Emerging Career Options Can Absorb Youth

1. **Space Technology and Engineering**: India's **space economy** is poised for substantial growth, with the country aiming to expand its space programs and develop cutting-edge space technologies. As reported by **Business Today** (2023), India's space economy could reach **$100 billion by 2040**. Careers in **space engineering**, **rocket science**, **satellite communications**, and **space tourism** are emerging as high-demand fields. India's private sector, led by companies like **Agnico Cosmos**, is spearheading innovations such as **3D- printed rockets**, and the **Indian Space Research Organisation (ISRO)** is positioning India as a global leader in space exploration.
2. **Artificial Intelligence (AI) and Ethics**: The rise of AI presents new career opportunities in fields like **AI regulation**, **machine learning**, and **AI ethics**. According to a **Business Insider** (2019) report, Indian engineers lack proficiency in AI and **machine learning**, creating a significant gap in the labor market. There is an increasing demand for professionals who can address the **ethical challenges** posed by AI technologies, particularly in industries like **autonomous vehicles**, **healthcare**, and **finance**.
3. **Mental Health Professionals**: With over **60-70 million** people in India suffering from **mental health disorders**, the demand for **mental health professionals** is rising rapidly. According to **Economic Times**

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(2023), the growing recognition of mental health issues is driving demand for **psychiatrists**, **psychologists**, **counselors**, and **therapists**. Specialized roles such as **child psychologists**, **clinical psychologists**, and **forensic psychologists** are emerging in hospitals, schools, and law enforcement agencies.

4. **Sports Management and Non-Athletic Roles**: As **sports** grow in India, the demand for professionals in non-athletic roles is increasing. The **Indian Express** (2023) reports that **20%** of India's **117 athletes** in the 2024 Olympics will be from **Haryana**, reflecting the increasing interest in sports. Beyond **athletes**, careers in **sports management**, **nutrition**, **physiotherapy**, **coaching**, **event organization**, and **sports journalism** are expanding rapidly. This sector offers a wealth of opportunities for professionals involved in **team management**, **sports marketing**, and **media relations**.
5. **Nursing and Caregiving**: India's rapidly aging population will drive the demand for **nurses** and **caregivers**. As reported by **The Hindu** (2022), the proportion of elderly people in India is expected to **double to 20% by 2050**, increasing the demand for skilled healthcare professionals. The **Economic Times** (2023) highlights the growing demand for **skilled Indian nurses** both domestically and abroad. Additionally, with many elderly living in **nuclear families**, there is a rising need for **professional caregivers**.
6. **Renewable Energy Engineering**: India is making significant strides in renewable energy, with a target of **500 GW of renewable energy** capacity by 2030 (**Economic Times**, 2023). **Energy engineers** will be in high demand to work on **solar power**, **wind energy**, and **bioenergy** projects. As the **International Solar Alliance (ISA)** continues to grow, there will be a need for **solar engineers**, **wind turbine technicians**, and **energy auditors**.
7. **Animal Care and Pet Industry**: The growing demand for pets in India presents a lucrative opportunity in the **pet care industry**, which is expected to reach **$246 billion globally** by 2030. Careers in **veterinary services**, **pet nutrition**, **pet grooming**, and **pet insurance** are emerging as viable career paths for animal lovers.
8. **Farming and Agricultural Innovation**: Innovative farming techniques like **hydroponics**, **vertical farming**, and **urban farming** are gaining popularity in India. With increasing awareness about **pesticide-free farming**, many professionals are entering the field of **agricultural entrepreneurship**. **Hydroponic farming**, as seen with **R. Madhavan**'s **terrace farming**, and **rooftop gardens** are becoming increasingly popular as sustainable farming solutions.

5.3 Skill Gaps in Emerging Sectors

Despite the opportunities, there is a **significant skills gap** in emerging sectors. For example, in the **space technology** industry, India lacks professionals with the required technical expertise, and the **renewable energy sector** faces a shortage of skilled workers in **solar power**, **wind energy**, and **battery technology**.

According to the **Skill India Report (2015)**, **vocational training** and **industry-specific skills** must be prioritized in order to meet the growing demand for skilled professionals in these sectors.

6. POLICY RECOMMENDATIONS

- **Government Initiatives**: The **Skill India Mission** should incorporate **AI**, **space technology**, **mental health care**, and **renewable energy** into the **National Skill Development Program** to prepare youth for emerging industries.
- **Industry-Academia Collaboration**: Universities should collaborate with industry leaders to design curricula that meet the needs of emerging fields such as **AI**, **space technology**, and **sports management**.
- **Awareness Campaigns**: A **national career awareness campaign** should be launched to educate youth about diverse career opportunities, especially in sectors like **mental health**, **renewable energy**, and **sports management**.

9. CONCLUSION

In today's rapidly changing world, the landscape of career opportunities is evolving at an unprecedented pace. While traditional paths like engineering, medicine, and law remain popular, there is a growing need to explore newer, dynamic fields that cater to the demands of the future. From space exploration to AI ethics, mental health, and sustainable energy, the career options available today are diverse, exciting, and more impactful than ever before.

However, as **wise men have said, "If you love what you do, you'll never work a day in your life."** This timeless piece of advice holds immense relevance in our modern context. Many individuals still pursue

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conventional career paths without realizing the immense possibilities available outside of them. Often, these traditional paths can feel like a "prison," where work is confined to a routine, with little room for passion or personal fulfillment. This cycle of working hard Monday to Friday and waiting for the weekend to 'live' is a trap many fall into, especially in the pursuit of government jobs, which, while important, can never fully meet the aspirations of **1.4 billion citizens**.

- It is important to remember that the government alone cannot create all the jobs we need. The future of work lies in embracing the opportunities that resonate with **our own passions** and **skills**. We need to **actively seek** out new and emerging fields—whether in **artificial intelligence, renewable energy, space exploration, mental health, or agriculture**— where innovation and creativity can thrive.
- Ultimately, the **responsibility for our future lies in our own hands**. Rather than waiting for external opportunities to present themselves, we must recognize the vast array of career options that exist beyond traditional roles. The most fulfilling careers are not necessarily the ones that guarantee the most money, but those that align with personal purpose and the greater good.
- As we move forward, we must be prepared to **adapt to change, embrace new challenges, and actively shape the career paths that best reflect who we are and the impact we want to have in the world**.

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International Journal of Advance and Innovative Research
Volume 12, Issue 2(XIX): April - June 2025
ISSN 2394 - 7780

AI'S IMPACT ON CREATIVE CAREERS IN MASS MEDIA: EVOLUTION OR EXTINCTION

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ABSTRACT
The rapid advancement of artificial intelligence is transforming Mumbai's media landscape, with survey data indicating 44% of creative professionals view AI as an evolutionary force rather than an existential threat. AI is primarily enhancing creative workflows through automation of routine tasks, enabling personalization, and fostering new forms of human-AI collaboration. While concerns about job displacement exist, particularly among early-career professionals, the data suggests a transition toward hybrid roles where AI augments rather than replaces human creativity. This research reveals that creative professionals who develop both AI fluency and distinctly human capabilities like strategic thinking and ethical judgment will be best positioned to thrive in the evolving media ecosystem.

INTRODUCTION
The creative industries are undergoing a transformation thanks to artificial intelligence (AI), which is changing the production, distribution, and consumption of media material. There are discussions over the future of creative professionals in mass media as a result of machine learning algorithms taking over duties that were previously only performed by humans. In order to determine if AI tools are advancing creative roles (Evolution), replacing human workers (Extinction), or fostering a more complex reality, this study examines the effects of AI on creative careers in Mumbai's media ecosystem. Policymakers, educational institutions, and media professionals who are interested in workforce shifts in creative industries will find the data useful.

LITERATURE REVIEW

Historical Context of Technology Adoption in Media
The production, distribution, and consumption of media content are changing as a result of artificial intelligence's (AI) incorporation into the creative industries. Discussions concerning the future of creative professionals in mass media have been triggered by this change. By looking at current adoption trends, professional viewpoints, skill needs, and ethical considerations, this study explores how AI is affecting creative jobs in Mumbai's media industry.

Current Applications of AI in Creative Industries
AI is being incorporated more and more into a variety of creative fields, such as marketing, advertising, graphic design, and journalism. AI systems are producing data-driven news pieces in journalism, including weather forecasts and financial reports. By automating processes, graphic design tools lower human error and free up designers to concentrate on strategic elements. AI is used in marketing and advertising to forecast audience preferences, evaluate consumer data, and tailor content—all of which save money and time on testing.

Gaps in Existing Research
The purpose of this study is to close gaps in the literature about AI's effects on creative sectors, specifically the media sector in Mumbai. It offers a thorough examination of AI's effects on creative jobs in Mumbai by fusing primary survey data with industry reports and scholarly works.

RESEARCH METHODOLOGY

Research Design
This study employs a mixed-methods research design, combining quantitative survey data with qualitative insights from secondary sources. This approach allows for both breadth and depth in understanding AI's impact on creative careers in mass media, particularly within the Mumbai context.

Data Collection Methods Primary Data: Survey
A structured survey was conducted among creative professionals working in various mass media sectors in Mumbai. The survey collected data on professionals' experiences with AI tools, perceptions about AI's impact on their careers, changes in skill requirements, and future outlook. The survey instrument included both closed-ended questions using Likert scales and multiple-choice formats, as well as open-ended questions to capture nuanced perspectives.

The survey was administered to 50 creative professionals representing various sectors of Mumbai's media industry, including film, television, advertising, journalism, and digital media. Participants were asked to

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categorize their perception of AI's impact on creative careers into three main categories: Evolution (AI enhances creative roles), Neutral (minimal impact), or Extinction (job loss).

Secondary Data

Secondary data was collected from multiple sources, including academic journal articles, industry reports, news articles, professional blogs, and case studies of AI implementation in creative workflows. These sources provided context for understanding global trends in AI adoption and impact on creative industries, as well as specific insights relevant to the Indian media landscape.

Key secondary sources included LinkedIn reports on AI's impact on creative careers and traditional media transformation, research on AI in graphic design, studies on ethical considerations in AI journalism, and case studies of AI implementation such as the HAILEY system for human-AI collaboration.

Data Analysis Methods

The quantitative survey data was analyzed using descriptive statistics to identify patterns and trends in AI adoption and perceptions. Responses to Likert-scale questions were aggregated to calculate mean scores and frequency distributions. Cross-tabulation was used to examine relationships between variables such as job role, experience level, and attitudes toward AI.

Qualitative data from open-ended survey questions and secondary sources was analyzed using thematic analysis. This involved identifying recurring themes, categorizing responses, and extracting key insights about the nature of AI's impact on creative careers.

Ethical Considerations

All survey participants were informed about the purpose of the research and provided consent for their data to be used in the study. Participant anonymity was maintained throughout the data collection and analysis process. The research was conducted in accordance with established ethical guidelines for social science research.

Findings and Results Overview of Survey Results

The survey of 50 creative professionals in Mumbai's mass media industry revealed diverse perspectives on AI's impact on their careers. When asked about the overall effect of AI on creative careers, responses were categorized into

three main perspectives: Evolution (AI enhancing creative roles), Neutral (minimal impact), and Extinction (job loss). As shown in Figure 1, 22 respondents (44%) believed AI was leading to an evolution of creative careers, 18 respondents (36%) held neutral views, and 10 respondents (20%) expressed concerns about potential extinction of certain creative roles.

This distribution suggests that while there is optimism about AI's potential to enhance creative work, significant uncertainty remains.

Perceived Benefits of AI in Creative Work

Benefit	Percentage of Respondents
Increased efficiency and productivity	78%
Automation of routine tasks	72%

Said that the main advantage of integrating AI into their creative workflows was enhanced productivity and efficiency. Seventy-two percent of respondents said that routine task automation was a significant benefit. AI solutions that increase productivity in creative activities, such as Canva's Magic Resize and Adobe Sensei, streamline workflows. Furthermore, because AI tools offer creative ways to explore and visualize ideas, 64% of respondents reported increased creativity as a result of AI suggestions.

Enhanced creativity through AI suggestions	64%
Personalization capabilities	58%
Cost reduction	52%
Newcreative possibilities	48%
Improved quality and consistency	45%

Perceived Challenges and Concerns

Despite the recognized benefits, participants also identified several challenges and concerns related to AI adoption in creative fields, as summarized in Table 2.

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Table 2: Perceived Challenges and Concerns of AI in Creative Work (N=50)

Challenge/Concern	Percentage of Respondents
Quality concerns and need for human oversight	68%
Job displacement fears	62%
Skill obsolescence	58%
Ethical concerns (originality, copyright)	54%
Overreliance on AI	46%
Loss of human touch and authenticity	42%
Learning curve and adoption difficulties	38%

Quality concerns and the need for human oversight emerged as the most common challenge (68%). Many respondents emphasized that while AI can generate content quickly, human judgment remains essential for ensuring quality, relevance, and brand alignment. This concern is particularly acute in fields like journalism, where accuracy and ethical considerations are paramount.

Job displacement fears were expressed by 62% of respondents, particularly among those in roles involving routine creative tasks such as basic content writing, photo editing, and layout design."

Impact across Different Creative Roles

The survey revealed significant variations in how different creative roles are being affected by AI. Figure 2 illustrates the perceived impact level (high, moderate, low) across various creative positions.

Content creators and graphic designers reported the highest level of AI impact on their daily work, with 75% and 68% respectively indicating a "high" impact. In contrast, roles requiring complex storytelling, strategic thinking, and client interaction (such as creative directors and brand strategists) reported lower levels of direct impact, with only 30% indicating a "high" impact.

Emerging Skills and Adaptation Strategies

When asked about the skills becoming more important in the AI era, respondents highlighted several key areas, as shown in Table 3

Table 3: Skills Perceived as Increasingly Important in the AI Era (N=50)

Skill	Percentage of Respondents
AI prompt engineering and tool proficiency	86%
Creative problem- solving and ideation	82%

When asked about the future of their creative careers in the next five years, respondents provided varied perspectives. The majority of respondents (64%) anticipated a hybrid future where they would work alongside AI tools while focusing on higher-value creative tasks. Only 12% expected significant job displacement, while 24% were uncertain about how their roles would evolve.

Critical thinking and AI output evaluation	78%
Strategic thinking and concept development	74%
Human-centered design and empathy	68%
Interdisciplinary collaboration	64%
Ethical judgment and responsibility	58%

DISCUSSION

Evolution Rather Than Extinction

According to the research, 44% of creative professionals in Mumbai's mass media industry believe AI will improve their jobs, transforming rather than endangering creative employment. The advantages of AI include enhanced productivity and the automation of repetitive activities, freeing up creative experts to concentrate on higher-value work.

Human-AI Collaboration as the Emerging Paradigm

AI prompt engineering emerged as the most cited skill (86%), highlighting the growing importance of effectively communicating with and directing AI tools. As one digital media professional explained: "The

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ability to craft precise prompts that guide AI tools toward desired outcomes has become a valuable skill in itself. It's a new form of technical creativity."

Creative problem-solving and ideation skills were identified by 82% of respondents as increasingly valuable, suggesting that higher-order thinking remains a distinctly human advantage. This aligns with the view expressed by the Media Design School that "AI is a tool that enhances human capabilities rather than replaces them".

Future Outlook and Career Evolution

As AI augments human capabilities rather than replaces them, the significance of human-AI collaboration is increasing. When humans and AI worked together, the HAILEY system demonstrated a 19.6% boost in conversational empathy. According to 64% of respondents, educational establishments such as Media Design School will play a role in the hybrid future.

Skill Transformation and Educational Implications

The need for creative individuals has changed significantly in the AI era, with technical abilities like AI prompt engineering becoming more and more crucial. Human skills like critical thinking and creative problem-solving are still valuable. In order to equip students for the changing media world, educational institutions should concentrate on fostering both human creative ability and AI fluency.

Ethical Considerations and Human Oversight

Concerns regarding ethics and quality in AI- generated creative work are raised by the poll, which also highlights the dangers of echo chambers, editorial bias, and false information. New ethical frameworks and disclosure procedures are required as AI is incorporated more deeply into creative workflows in order to preserve both artistic integrity and public confidence.

Varied Impact Across Creative Roles

According to the study, the effects of AI on creative positions vary; regular tasks are more disrupted, but original conceptualization and sophisticated strategic thinking are less affected. This emphasizes how important role-specific adaption techniques are.

CONCLUSION

Summary of Key Findings

This research has explored AI's impact on creative careers in Mumbai's mass media industry, finding that AI is driving an evolution rather than extinction of creative roles. The majority of creative professionals (44%) view AI as enhancing their work, with only 20% perceiving it as a direct threat to job security. AI tools are primarily valued for increasing efficiency (78%) and automating routine tasks (72%), allowing creative professionals to focus on higher-value work.

The study identified a significant shift in skill requirements, with AI prompt engineering (86%), creative problem-solving (82%), and critical thinking (78%) emerging as increasingly important capabilities. Most professionals (64%) anticipate a hybrid future working alongside AI tools rather than being replaced by them.

The impact of AI varies considerably across different creative roles, with content creators and graphic designers experiencing more direct effects than roles involving complex strategic thinking and client interaction.

Implications for Creative Professionals

For creative professionals in mass media, this research suggests several key implications:

1. Embrace AI as a collaborative tool rather than viewing it as competition
2. Invest in developing both AI technical fluency and distinctly human creative capabilities
3. Focus on tasks requiring complex thinking, originality, and emotional intelligence
4. Adopt a lifelong learning mindset to adapt to continually evolving technologies
5. Engage with ethical considerations and advocate for responsible AI use

The quote often paraphrased in the industry that "AI won't take your job, but the person using AI will" captures the essential dynamic identified in this research. Creative professionals who develop proficiency with AI tools while cultivating distinctly human capabilities will be best positioned to thrive in the evolving media landscape.

Limitations of the Study

This research has several limitations that should be acknowledged. The sample size of 50 professionals, while providing valuable insights, is relatively small and may not fully represent all sectors of Mumbai's diverse

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media industry. Additionally, the rapid pace of AI development means that some findings may become outdated as new capabilities emerge.

Recommendations for Future Research

Future research should expand on this work by:

1. Conducting longitudinal studies to track changes in employment patterns and skill requirements over time
2. Exploring sectoral differences in AI adoption and impact across various media industries
3. Comparing AI's impact in Mumbai with other creative hubs in India and globally
4. Investigating the effectiveness of different educational approaches in preparing creative professionals for the AI era
5. Examining the economic implications of AI adoption for media organizations and the broader creative economy

Concluding Remarks

The integration of AI into creative workflows represents a significant transformation for mass media professionals. However, rather than signaling the extinction of creative careers, AI is driving an evolution that emphasizes human-AI collaboration and shifts focus toward higher-value creative work. In this evolving landscape, creative professionals who adapt, upskill, and embrace AI as a collaborative tool are likely to thrive, while those who resist change may find themselves at a disadvantage.

The future of creative careers in mass media lies not in competition between humans and machines but in harnessing the unique strengths of both.

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International Journal of Advance and Innovative Research
Volume 12, Issue 2(XIX): April - June 2025
ISSN 2394 - 7780

WEAVING THE FUTURE: THE IMPACT OF ARTIFICIAL INTELLIGENCE ON INDIA'S TRADITIONAL ARTISANS

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ABSTRACT
In today's day and age, Indian traditional weavers and artisans are facing challenges in designing, manufacturing, and marketing due to high competition between handmade and machine-made textiles. With the advent of artificial intelligence (AI) in the field of design and manufacturing, there lies a potential to significantly contribute to the skill development and capacity enhancement of artisans.

This research aims to develop a user-friendly AI app specifically for Indian traditional artisans and weavers. The study helps to understand the potential of AI in empowering the livelihoods of Indian artisans, with a focus on their skill development from the artisans' viewpoint. A close-ended questionnaire was circulated to 20 artisans using a convenient sampling technique to gather their perspectives regarding the app and adoption of AI in the traditional Indian textile and handicraft industry. The results indicate that while the majority of artisans are unaware of AI, they are open to the idea of using it for their work. The proposed development of an AI app—IdeAI—will help artisans plan and design innovative products and market them accordingly.

***Keywords**: Artificial Intelligence, Artisans, Awareness, Skill Development.*

INTRODUCTION
What makes India stand out from the rest of the world is its extensive supply of handwoven fabrics and artisanal crafts, hand-made by generations of people who still use their hands and skills in traditional art forms. But these age-old methods and techniques struggle to withstand the

rapidly evolving technologies that threaten them. These problems range from not being able to reach the market to lack of income and skill gaps to preserving the authenticity of Indian craft skills. This project, Weaving the Future, investigates the potential of Artificial Intelligence and its potential impact on the indigenous crafts of India and explores how technology can not only improve the efficiency and livelihoods of artisans but also play a powerful role in maintaining the cultural authenticity of Indian craft skills. The project's approach is a blend of qualitative and quantitative research to understand the awareness, attitudes and future prospects for applying AI in traditional craft industries. Thus, we aim to take a balanced approach between innovation and cultural preservation.

AIM
To determine the potential of AI in empowering artisans' livelihoods while simultaneously safeguarding the rich heritage of Indian craftsmanship.

OBJECTIVES
1. To create awareness about AI amongst traditional artisans of India.
2. To understand the artisans' viewpoints on AI.
3. To analyse the symbiotic relationship between AI, weavers, and consumer perspectives.
4. To understand how AI will help them market their products.
5. To provide strategies for artisans to benefit from AI.

RATIONALE
- Skills Gap: Rapid technological advancements may create a gap between the skills possessed by artisans and those demanded by modern technologies, potentially leaving artisans struggling to adapt.
- Market Access: The shift to digital platforms and e-commerce can pose challenges for artisans in reaching broader markets, especially if they lack the resources or knowledge to establish a strong online presence.
- Economic Disparities: Initial costs associated with adopting technology can be prohibitive for some artisans, exacerbating economic disparities within artisan communities and hindering equitable access to technological tools.

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- Cultural Authenticity: Increased reliance on technology may impact the authenticity of handmade products, raising concerns about preserving cultural identity and the unique craftsmanship that distinguishes artisanal work.

Understanding the intersection of AI and artisanal practices can lead to the development of tools tailored to their specific needs, fostering a balance between craftsmanship and technological advancements. This research helps ensure that AI is not just a disruptive force but a supportive one, enhancing the skills and output of artisans in various fields.

Methodology

- **Exploratory Phase**

➔ Primary Data: Online research through review of research papers and articles.

➔ Secondary Data: Preparation of data collection tools (Google Forms – close-ended questions). A pilot study was conducted.

- **Data Collection**

➔ Artisans

☐Sample Characteristics: Age: 25–82 years; Gender: Male & Female ☐ Sampling Technique: Purposive Sampling

☐Sample Size: 15

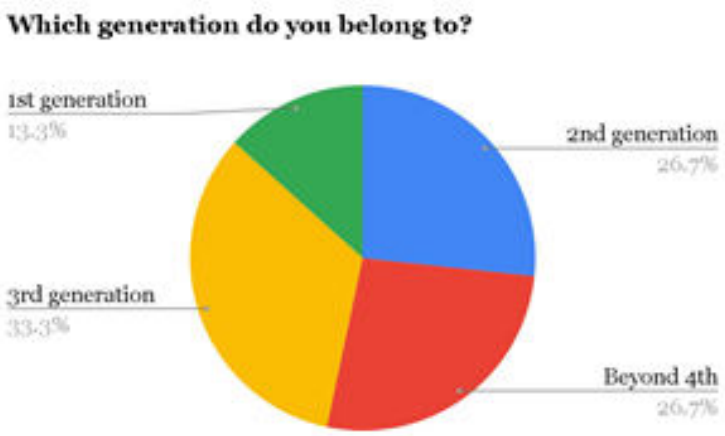
➔ **Consumers**

☐Sample Characteristics: Age: 15–75 years; Gender: Male & Female ☐ Sampling Technique: Convenience and Snowball Sampling

☐Sample Size: 100

Results and Discussion

Artisans Data:



About 33% who made up third-generation craftsmen made up the majority of the demographic profile identified by the current study, which examined the relationship between AI and artisanal activities.

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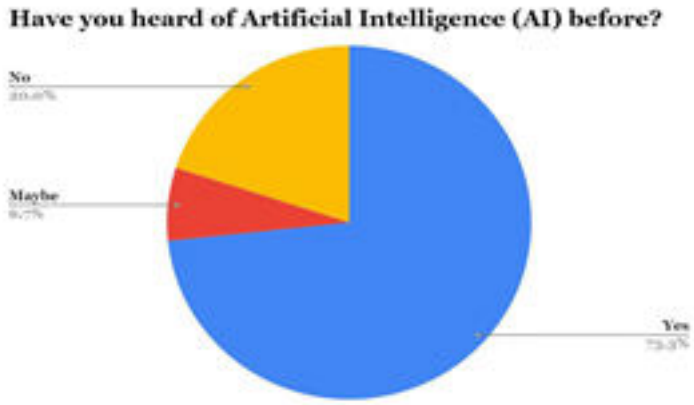
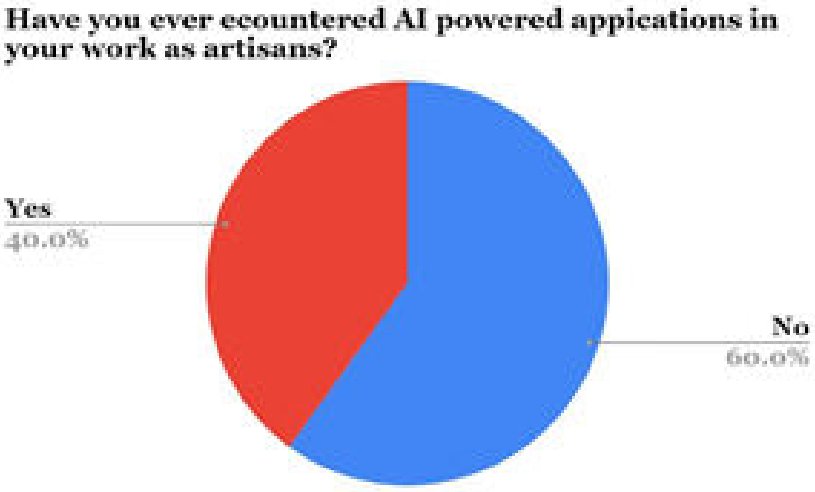
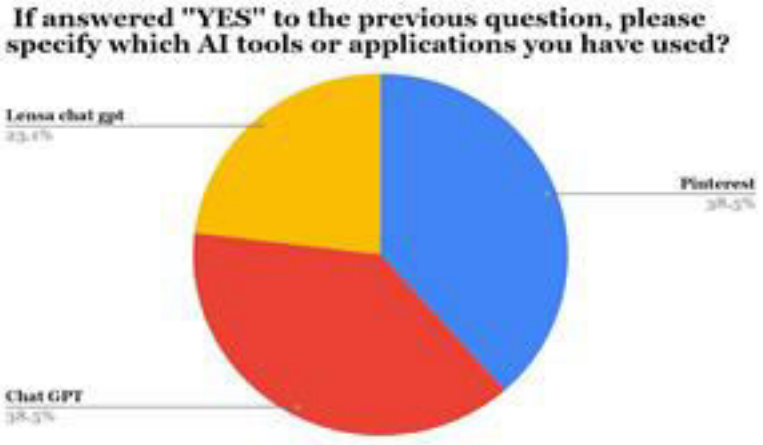


Despite general awareness of the term "AI," many respondents demonstrated a lack of familiarity.





Nearly 60% respondents reported never encountering AI-powered applications within their work. Those who had mentioned using platforms such as Pinterest, ChatGPT, and ELSA.

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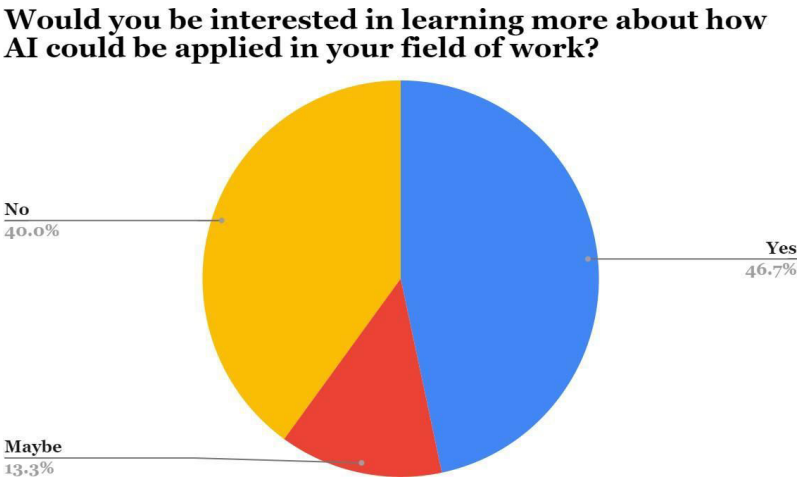
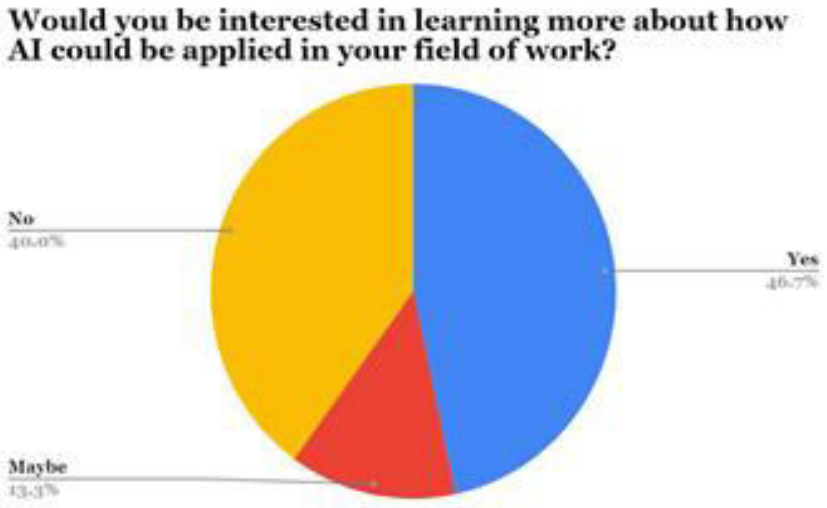
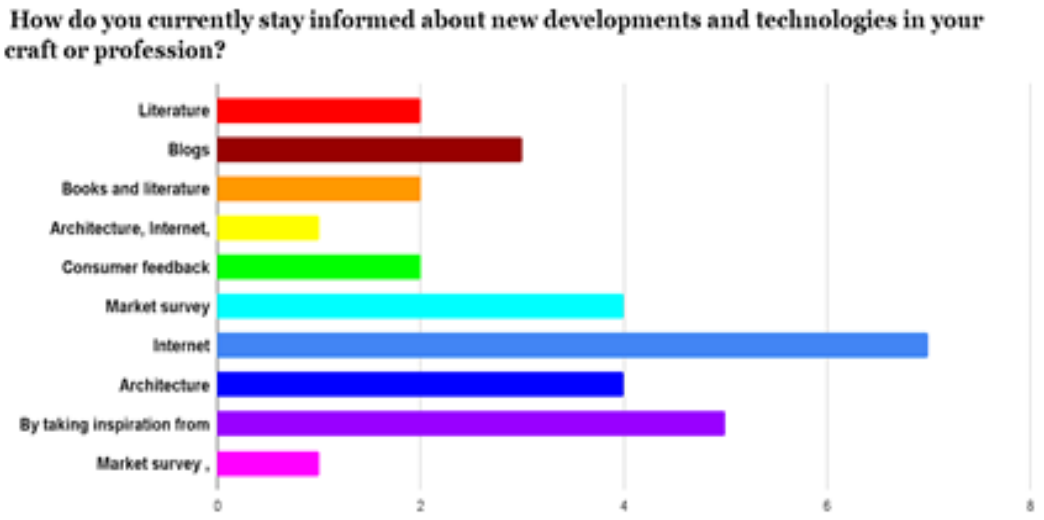


As many of the respondents have not used AI, they are not aware of the concerns about usage of AI in artisanal work.



The majority(46%) of the artisans are willing to learn about AI, some are uncertain about it and the rest are not interested in learning about AI.



While the majority of the artisans rely on the internet, some of them depend on blogs, architecture, books and literature, books and literature.

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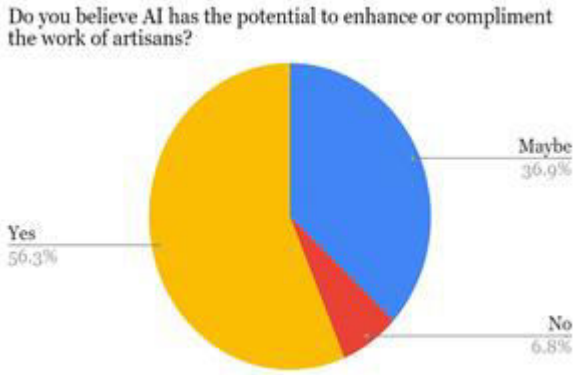
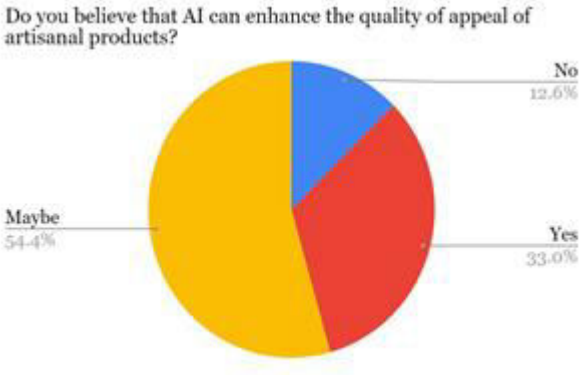
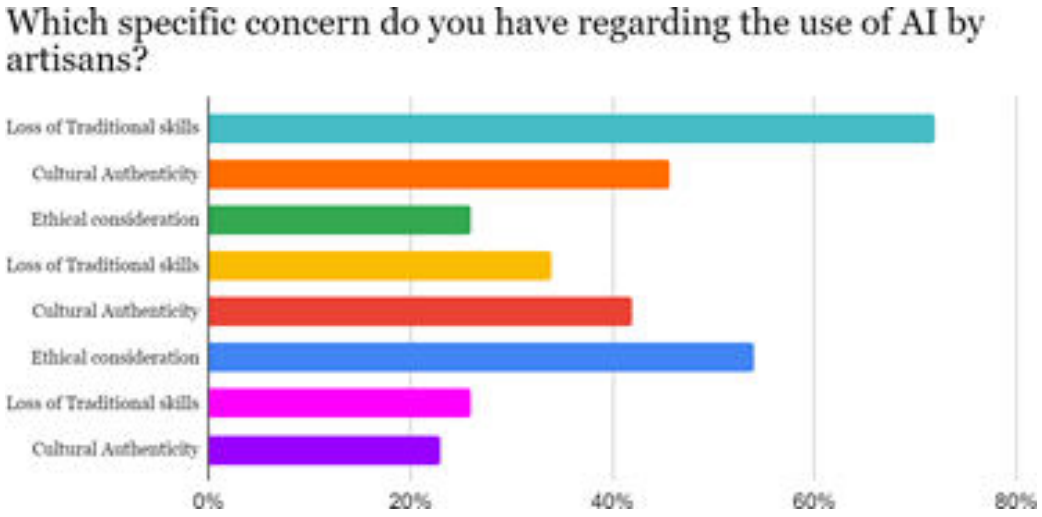
Consumer's data:

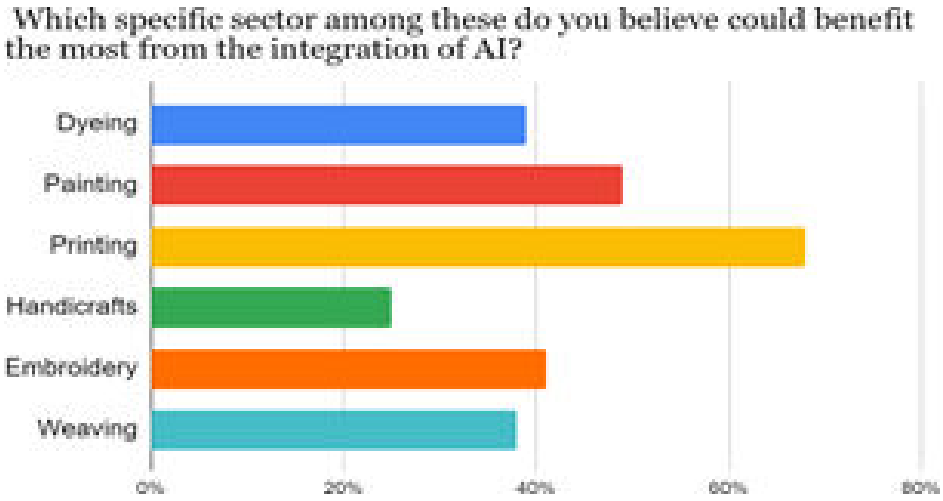




Consumer data reveals a generally positive perception of AI's potential to enhance artisanal work. While many believe AI can be beneficial, uncertainty remains regarding its impact on the quality and appeal of artisanal products.



The most important concern that the consumers have is the loss of traditional skills. The other major concerns are ethical considerations and cultural authenticity.



The printing sector was identified as most likely to benefit from AI, followed by painting and embroidery.

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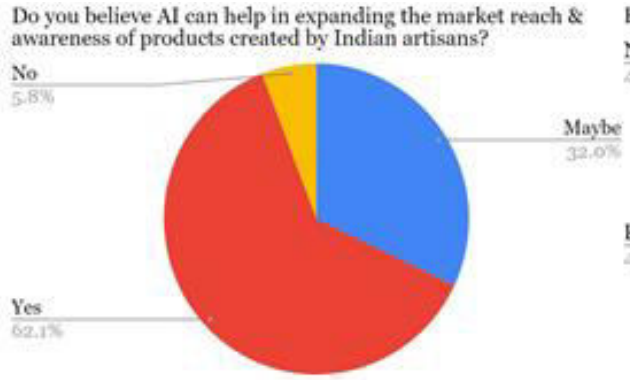
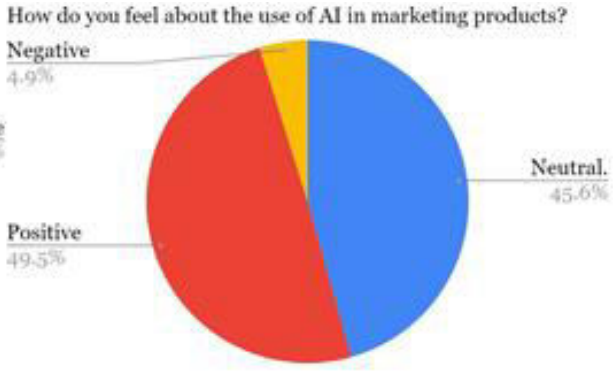
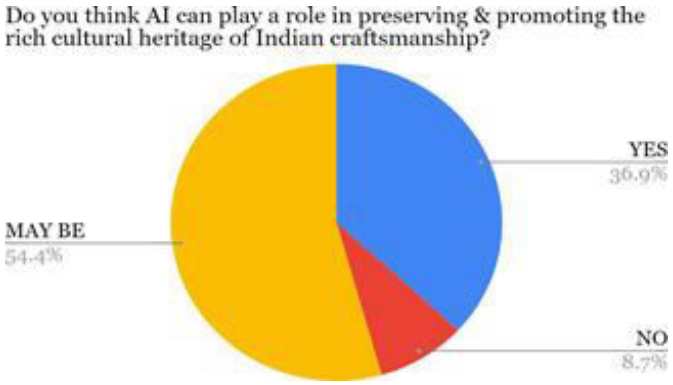




Consumers generally agreed on AI's ability to raise market awareness and reach for Indian handcrafted goods.



Majority of the consumers (54%) are uncertain if AI can play a role in preserving and promoting the rich cultural heritage of Indian craftsmanship.

RELEVANCE

- Empower Livelihoods: Integrating AI tools can enhance artisans' efficiency, production capabilities, and market access, positively impacting their economic well-being.
- Preserve Cultural Heritage: AI applications can assist in preserving and promoting traditional artistic techniques, ensuring cultural heritage is maintained amidst modernization.
- Global Competitiveness: AI can help artisans align their products with market trends, expanding their customer base globally and improving competitiveness.
- Sustainable Practices: AI can support artisans in adopting environmentally and socially responsible practices within the craft industry.

FUTURE SCOPE

- Design Assistance: AI can help artisans create unique and marketable designs by analyzing trends, consumer preferences, and historical data.
- Production Optimization: AI tools can improve production efficiency, reduce costs, and minimize equipment downtime through predictive maintenance.
- Market Insights: AI analytics can help artisans make informed decisions regarding product offerings, pricing, and marketing.
- E-commerce Integration: AI-powered platforms can enhance artisans' online presence and facilitate wider reach and transactions.
- Customization: AI can support the creation of personalized products based on customer data, improving satisfaction and loyalty.
- Supply Chain Management: AI can streamline processes from sourcing raw materials to distribution, ensuring cost-effective operations.
- Skill Enhancement: AI-based training can help artisans acquire new skills and adapt to technological advancements.

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- Quality Control: AI can improve product quality assurance, helping artisans meet high standards and build customer trust.

By embracing AI, Indian artisans can modernize their practices and strengthen their global market position, promoting sustainable business growth.

CONCLUSION

AI will be; an integral part of our lives in the future. It has the ability to play a pivotal role in empowering Indian artisans by enhancing their creative processes, expanding market reach, and preserving traditional craftsmanship. Through innovative applications, AI can contribute to sustainable economic growth and cultural preservation, fostering a harmonious blend of tradition and technology in the realm of artisanal craftsmanship in India.

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International Journal of Advance and Innovative Research
Volume 12, Issue 2(XIX): April - June 2025
ISSN 2394 - 7780

A STUDY ON AI IN COMMERCE, MARKETING AND MANAGEMENT: CONTRIBUTION AND CHALLENGES

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(Empowered Autonomous Status)

ABSTRACT
Artificial Intelligence, often abbreviated as AI, has emerged as a game-changer in terms of its role in various industries alike. Here, through this research we aim to have a closer look of AI and its influence on specific industries, namely Commerce, Marketing and Management. AI with its automaton processes, easy access to data-driven insights and customer experience elevation avenues had been revolutionary since its inception. But even as it's a beacon towards fast-paced development, it also has its own drawbacks. These include: job displacements, ethical dilemmas, and the contrasting need for technological adaptation. By means of secondary research the author through this paper aims to draw focus on the contributions of AI in these sectors while at the same time addressing the challenges associated with it. The objective here is to present an all-inclusive understanding of AIs impact on these industries and propose ways to tackle the challenges that come with it.

INTRODUCTION
The introduction and increasing use of AI has brought with it rapid variations across different sectors in the industry. When it comes to commerce, marketing and management, Ai has worked towards streamlining operations, brought-in personalisation when customer interactions and also worked towards refining decision-making. Apart from the positives, Artificial Intelligence comes with its own set of drawbacks that professionals and businesses in the industry ought to navigate. Through this paper the authors seek to highlight the challenges and contributions of AI in said fields and as a result presenting actionable recommendations to enable most efficient implementation.

Understanding AI:
If one were to explain how AI works it would allude to a simulation of human intelligence in machines that are taught or programmed to learn, think and make decisions on its own. Artificial Intelligence comprises varied technologies i.e. natural language processing, machine learning, robotics and even computer vision. What makes AI unique and distinct in the current business environment is its ability to process significant amounts of data and produce actionable insights.

Understanding AI's Role in Commerce:
When it comes to commerce, automation of tasks due to AI intervention has played a huge role in transforming business operations, this includes customer service, inventory management and even fraud detection. In the form of AI-powered virtual assistants and chatbots, that are visible in almost all e- commerce websites and portals – these enable 24/7 support as a result elevating user experience. Furthermore, predictive analytics or patterns in business or customer behaviour helps in anticipating demand and accordingly ensure supply chains are running optimally.

Key Contributions in Commerce Industries:

1. **Automation:** Everyday tasks that are time consuming yet set in a process can be automated with the aid of AI tools. This includes things like invoicing or order processing. This will not only help in saving the time and energy of a resource that can be better optimised but also helps in bringing down operational costs and reducing errors.
2. **Personalisation:** With the help of AI insights, a business is able to go to lengths in terms of quick data analysis that are humanly not possible when it comes to better understanding a customer's wants. AI also comes in handy when one wishes to curate and sanction targeted marketing campaigns.
3. **Fraud Detection:** With smart and timely use of AI algorithms a business can seek to pin-point malware, reducing financial risks, and also to identify suspicious transactions.

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Understanding AI's Role in Marketing Industries:
AI has taken the marketing world by a storm, it has seamlessly blended in the industry requisites aiding marketers and advertisers alike in delivering to client requirements more efficiently and with quicker pace. Moreover, it allows brands to up their game in terms of targeting audiences in a more precise manner and as a result delivering personalised and well-curated content. AI tools are also a huge boon in this industry as they help analyse consumer preferences, behaviours and study marketing trends to enable pointed marketing strategies.

Key Contributions in Marketing Industries:

1. **Chatbots:** These are a requisite on all up-to-date websites, servers and apps in today's industry. AI powered chatbots allow brands to ensure that their customer queries are getting attended to any time, any date i.e. .24/7. These bots interact with visitors in real time as a result automatically enhancing customer satisfaction levels.
2. **Customer Insights:** With the help of AI insights, a firm/ marketing individual is able to go to lengths in terms of quick data analysis; this is humanly not possible when it comes to better understanding a customer's wants microscopically. AI also comes in handy when one wishes to curate and sanction targeted marketing campaigns.
3. **Content Creation:** In the world of growing influencer culture and content creation, AI is being a go-to for generating quick and personalised content or data; increasing impactfulness and efficiency at the same time saving time.

Understanding AI's Role in Management Industries:
Tasks like resource allocation, decision-making and performance evaluation are simplified and amplified with the help of AI in the Management sector. Managers and industry leaders are powered with a helping hand with the help of AI. These aid in optimising workflow, predict outcomes and further more helps in boosting employee engagement.

Key Contributions in Management Industries:

1. **Talent Management:** AI softwares and tools are blessings in disguise for recruitment drives, saving a lot of tedious tasks by enabling a streamlined process for analysing potential candidate data and can also present a job performance indicator; by predicting this it would save a company from making non-compatible hiring choices.
2. **Decision Support:** When it comes to strategic decision-making, a data driven approach is most optimal, and AI delivered insights are key to streamlining this.
3. **Process Optimisation:** To ensure less resources are being wasted on routine tasks AI is the ideal solution; this in turn helps managers to divert attention and energy on things other more important activities or tasks.

Challenges of AI:
While AI has its unique set of pro's it also poses a fair set of challenges too that need to be taken into account before investing or relying entirely on it. These include:

1. **Data Security and Privacy:** While helps one study and analyse data as a result saving time and effort on large scales it also brings to fore front the concerns on how safe this data is that is being actively and voluntarily being fed into these AI softwares and tools.
2. **Technological Adaptation:** As for any technological innovation, AI too grows rapidly and there's always more advanced and improved version of it available for one to use. So it's the business/management's job to ensure that a continuous update of these AI systems is happening to keep pace with it; this can become time-consuming and costly.
3. **Ethical Dilemma:** When it comes to the data that AI delivers, since it's still in a developing phase and largely algorithm based it safe to say that it might present biased or not completely reliable data. This in-turn would result in unfair outcomes. To avoid such scenarios it's ideal to enable accountability and transparency in AI systems.
4. **Job Security and Displacement:** One of the major concerns of panic that has masses i.e. employees skeptical about the increased use of AI softwares is the risk of losing out on jobs to artificial systems. As noted in the contributions section; AI presents a risk to those who have a job that includes repetitive and routine tasks.

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OBJECTIVE OF THE STUDY

To understand and examine the contributions and challenges of AI in Commerce, Marketing and Management Industries.

FINDINGS

1. Dynamic and constant technological growth and adaptations is paramount towards enhancing AIs full potential.
2. Automation of tasks and personalisation of results based on data are highlights of AI delivered results.
3. Data privacy affairs, ethical distress, and mostly importantly job security concerns are points to be addressed.
4. Lastly, artificial intelligence supplements decision making and efficiency across all industries i.e. Commerce, marketing and management.

RECOMMENDATIONS

1. **Reskilling Programs:** While AI has brought about simplification and prompt delivery of results it is the business or company's responsibility to invest in organised up skilling or reskilling workshops to ensure that their employees are able to keep up and adapt to the AI related changes that are taking shape in their company.
2. **Ethical AI Practices:** Rules and guidelines need to be set in place to ensure fairness and transparency in being practised despite the increasing use of AI softwares and tools.
3. **Continuous Learning:** In order to ensure that one is getting the best version service that AI as a platform is able to deliver, it's the company/business's responsibility to keep track of technological updates and keep pace with it.
4. **Data Security Measures:** Most importantly, it is paramount for organisations to set into place top-of-the-line security measures to ensure that their customers' data and information is being protected.

CONCLUSION

Artificial Intelligence i.e. AI has carved its niche across commerce, marketing and management industries enabling a large scale of advantages that offer convenience and efficiency. However, while it's easy to fall into the honey-trap that is AI it is paramount for business and industry representatives to take into account the challenges that it presents too. It is of prime importance that data security is being looked after, and that ethical practices are being adopted at one's workplace. Moreover, at the same time it is also essential for one to invest in employee reskilling. This is ideal to ensure that while AI is not being given more power than is suitable; as a result reaping the benefits that AI has to offer but at the same time also keeping tabs on it to minimise potential risks. Through this study we can determine that while AI has a dominant and promising future across most industries; it is also in the hands of business and industry leaders to ensure that it is being utilised in a proactive manner and with a responsible cap.

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International Journal of Advance and Innovative Research
Volume 12, Issue 2(XIX): April - June 2025
ISSN 2394 - 7780

A STUDY ON EFFECTIVENESS OF AI-BASED ADAPTIVE LEARNING SYSTEMS IN COLLEGES IN THANE DISTRICT

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ABSTRACT
AI-powered adaptive learning platforms are transforming higher education by offering automated assessments, instant feedback, and personalized learning experiences. Tools like ChatGPT, Coursera, and AI driven learning management systems enhance student engagement by tailoring content to individual needs while also assisting educators with lesson planning and performance tracking. Although these technologies are gaining traction in Thane District, widespread adoption is hindered by challenges such as inadequate faculty training, technological constraints, and ethical concerns.

This study examines the perspectives, challenges, and overall satisfaction of faculty and students regarding the effectiveness of AI-driven adaptive learning systems in colleges across Thane District. Findings indicate that while only 40% of educators integrate AI into their teaching, 80% of students actively utilize AI tools. Despite this gap, 65% of faculty and 70% of students express satisfaction with AI-enhanced learning. Key barriers include technical constraints, ethical concerns, and insufficient faculty training. Additionally, skepticism among educators about AI's reliability and long-term impact remains a concern. The study highlights the need for faculty training programs, institutional support, and structured AI implementation strategies to maximize the effectiveness of AI-driven learning in higher education.

Keywords: *AI in Education, Adaptive Learning, Higher Education, Thane District, Faculty Perceptions, Student Learning Outcomes*

1. INTRODUCTION

1.1. Background of the Study

Artificial intelligence (AI) is transforming the education sector by delivering adaptive learning systems that personalize instructional content to student performance, learning pace, and preferences. In order to offer a customized learning experience and guarantee that students receive the assistance they require, these systems make use of machine learning algorithms and data analytics.

The way students engage with educational content has changed dramatically with the emergence of AI-powered platforms like Coursera, Khan Academy, ChatGPT, and Smart Learning Systems. These resources increase the flexibility and accessibility of education by providing immediate feedback, automated tests, and personalized study schedules.

1.2. Research Problem

While AI-based learning tools have the potential to revolutionize education, their adoption in colleges in Thane District remains uncertain. How effectively are AI-based adaptive learning tools being used in colleges in Thane District? What are the key challenges faced by students and faculty? These are the questions this research aims to address.

1.3. Objectives of the Study

1. To assess the effectiveness of AI-based adaptive learning systems in colleges in Thane District.
2. To analyse student and faculty perceptions regarding AI in education.
3. To identify challenges in AI adoption and suggest improvements.

1.4. Research Questions

- How frequently do students and faculty use AI-based learning tools?
- What are the key benefits of AI-driven education?
- What challenges do faculty and students face in AI adoption?
- How satisfied are users with AI-based learning experiences?

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1.5. Scope of the Study

This study focuses on colleges within Thane District affiliated with the University of Mumbai. It includes students and faculty across disciplines to understand the broader impact of AI-based adaptive learning.

2. REVIEW OF LITERATURE

Several studies have looked into how AI-based adaptive learning systems can be used in higher education, with a focus on how they can increase student engagement, automate assessments, and improve individualized learning. According to Luckin et al. (2019), adaptive learning platforms enhance recall rates and overall learning efficiency by modifying content according to student progress. Holmes et al. (2020) discovered that AI-powered tools promote autonomous problem-solving abilities and active learning by providing personalized study schedules and real-time feedback.

Siemens & Baker's (2021) study highlighted how AI-powered learning analytics may be used to monitor student progress, pinpoint areas that need help, and lower dropout rates. According to Baker et al. (2022), students in STEM education who used AI-driven technologies outperformed those in conventional learning environments by 15% to 20%. In their evaluation of AI-assisted learning in Indian colleges, Aggarwal & Sharma (2021) found that while issues like teacher reluctance and the digital divide still exist, AI improves student motivation and self-paced learning.

Despite the advantages, educators have been cautious to integrate AI in the classroom. According to Gupta & Mehta (2023), 55% of faculty members are hesitant to include AI

because they lack technical knowledge and are worried about AI taking the place of traditional instruction. Infrastructure constraints, such as inadequate internet access and a lack of finance, were noted by Kumar (2022) as the main obstacles to AI implementation in Indian colleges. Faculty members are concerned about AI's accuracy in evaluating subjective activities like essay writing and critical analysis, according to Sinha (2021). Additionally, ethical issues have been brought to light, such as prejudice in AI and data privacy (Bhatia & Rao, 2020).

India is progressively using AI in education, as evidenced by the National Education Policy (NEP) 2020, which supports projects for AI-driven learning. But research indicates that AI is more often utilized for competitive exam preparation than for traditional classroom instruction (Choudhary et al., 2023). Though university curricula have not yet fully included AI-driven learning, Patel & Joshi (2022) discovered that AI-powered financial modeling and data analytics technologies have gained momentum in commerce education.

Although earlier studies have demonstrated that AI can improve learning results, there are still unanswered questions regarding its adoption in conventional Indian colleges, notably with regard to teacher attitudes and institutional difficulties. Comprehensive research on AI's effects on non-STEM fields like business and the arts, as well as on ethical issues and biases in AI- generated content, is lacking in the literature currently in publication. By examining AI adoption in Thane District institutions, evaluating its efficacy in actual classroom environments, identifying institutional and faculty obstacles, and suggesting solutions for improved AI integration in higher education, this study adds to the body of literature.

3. RESEARCH METHODOLOGY

3.1. Research Design

A quantitative survey-based approach was used to collect data from students and faculty using structured questionnaires via Google Forms.

3.2. Sampling Method

- **Population:** Students & faculty from colleges in Thane District
- **Sample Size:** 150 students, 50 faculty members
- **Sampling Technique:** Convenience sampling

3.3. Data Collection

A structured Google Forms questionnaire was distributed digitally. Responses were anonymized to ensure unbiased feedback.

3.4. Data Analysis

1. **Descriptive Analysis:** Frequency & percentage distribution of responses.
2. **Thematic Analysis:** Common themes from open-ended responses.

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3. **Simple Graphical Representation:** Bar charts, pie charts for insights.

4. DATA ANALYSIS AND INTERPRETATION

4.1. AI Adoption Trends in Colleges in Thane District

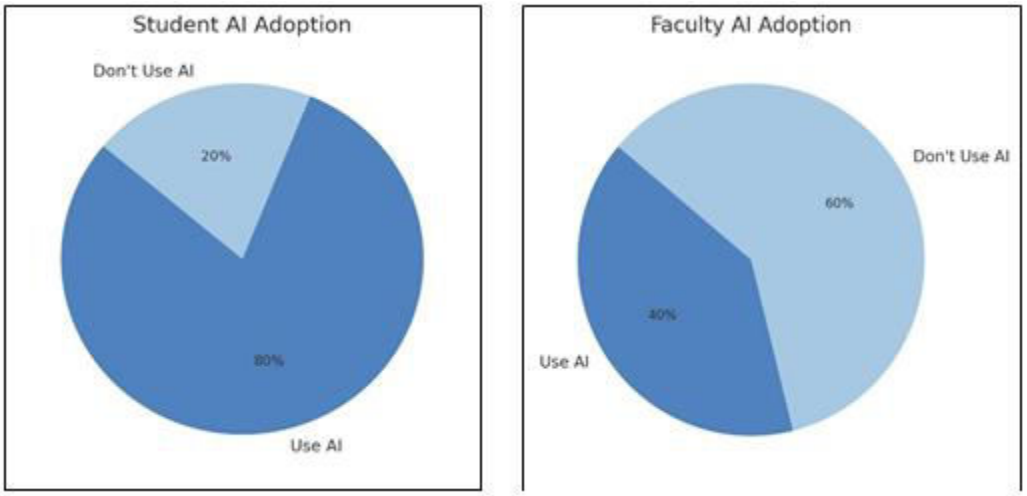
AI adoption among students and faculty shows a clear gap in usage and integration.

Key Findings:

- 80% of students reported using AI-powered learning tools at least once a week.
- However, only 40% of faculty members actively integrate AI into teaching.
- Popular AI tools among students and faculty include ChatGPT, Coursera, AI-powered quizzes, and virtual tutors.

¡/ç#¶ **AI Adoption Rate (Students vs. Faculty)**

◆ The chart below highlights the difference in AI adoption between students and faculty.



AI Adoption Trends

- **Students:** 80% use AI-based tools, while 20% do not.
- **Faculty:** 40% use AI-based tools, while 60% do not.

‘vz’ **Interpretation:** The data suggests that while AI-based learning is widely accepted among students, faculty adoption is significantly lower, likely due to lack of training and institutional support.

4.2. Effectiveness of AI-Based Learning Systems

The effectiveness of AI-based learning is highly rated by students and faculty, particularly in helping students grasp complex topics and assisting faculty in assessments.

Key Findings:

- 75% of students agreed that AI-based tools helped them understand complex topics better.
- 60% of faculty found AI useful for automating assessments and research.
- AI-based tools enable self-paced learning and instant feedback mechanisms.

#ç/¶¡ **Perceived Effectiveness of AI in Learning (Students vs. Faculty)**

◆ The chart below shows how students and faculty rate AI’s effectiveness.

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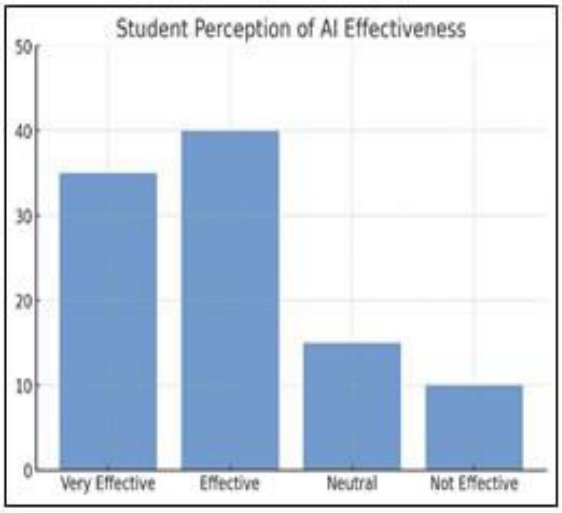
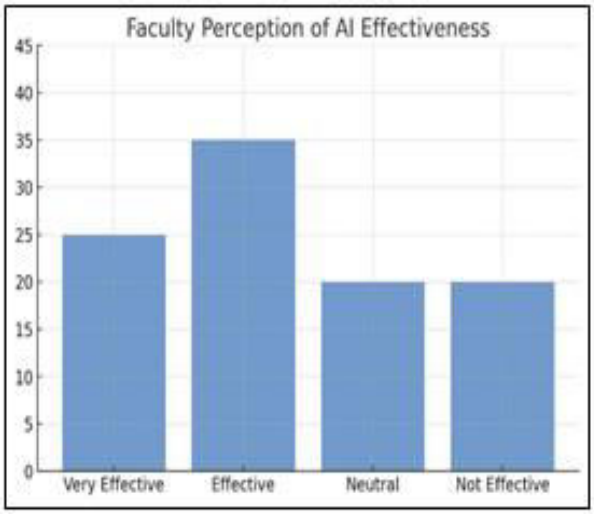




AI Effectiveness Ratings

- **Students:** 35% rated AI as *very effective*, 40% as *effective*, while 25% were *neutral or dissatisfied*.
- **Faculty:** 25% rated AI as *very effective*, 35% as *effective*, while 40% were *neutral or dissatisfied*.

‘’zv **Interpretation:**

- A majority of students find AI helpful in learning complex subjects.
- Faculty adoption is lower, possibly due to lack of experience with AI-based tools.
- Faculty see AI as a supportive tool rather than a replacement for traditional teaching.

4.3. Challenges in AI Adoption

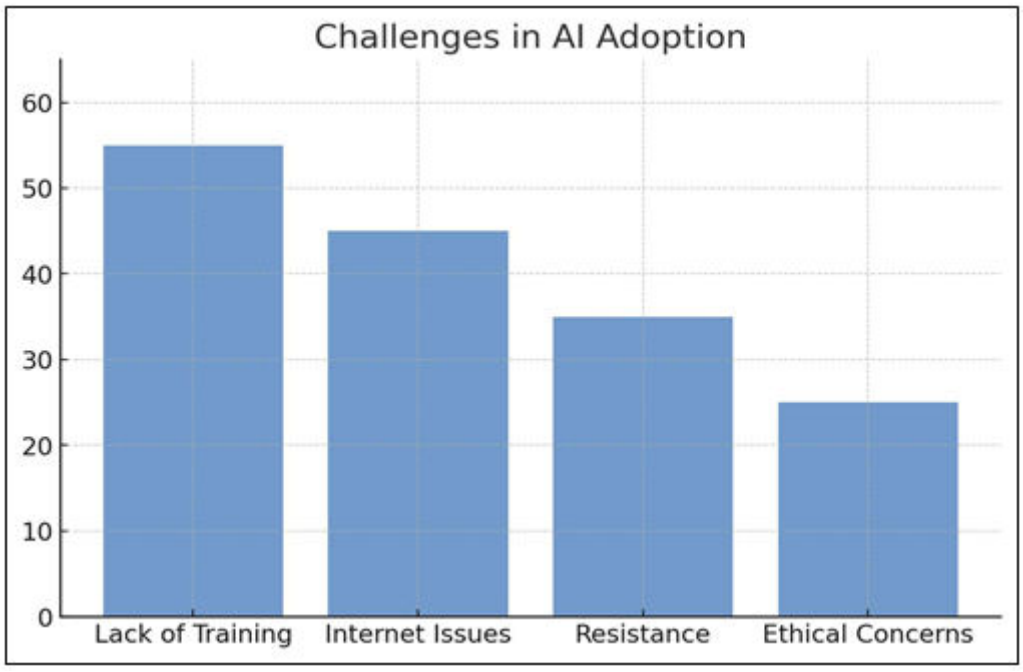
While AI has been beneficial, both **students and faculty face challenges** in adoption.

Key Findings (Challenges Faced by Respondents)

Challenge	Percentage Affected
Lack of faculty training	55%
Internet/technical issues	45%
Resistance to AI use	35%
Ethical concerns (cheating, AI bias)	25%

¡/¶#ç **Challenges in AI Adoption**

- The chart below shows the major challenges in AI implementation.



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‘’zv **Interpretation:**

- Lack of faculty training (55%) is the biggest barrier to AI adoption.
- Technical issues (45%) such as internet access slow down AI integration.
- 35% of respondents resist AI adoption, possibly due to fear of job replacement or discomfort with technology.
- Ethical concerns (25%) relate to cheating, AI biases, and misinformation.

4.4. Satisfaction Levels

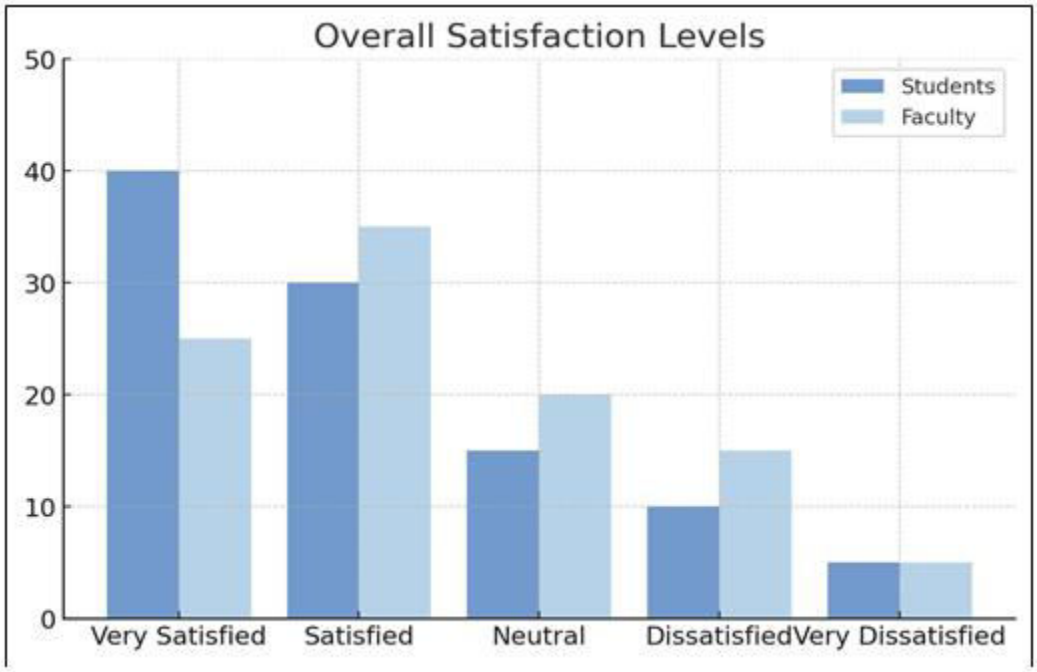
Despite challenges, students and faculty report overall satisfaction with AI-powered learning.

Key Findings:

- 70% of students and 65% of faculty reported being satisfied or highly satisfied with AI in education.
- However, 30% of faculty felt that AI was not reliable enough to replace traditional teaching methods.

/ç#¡¶ **Overall Satisfaction with AI in Education**

- The chart below illustrates student and faculty satisfaction levels.



‘’zv **Interpretation:**

- High satisfaction among students and faculty suggests AI is positively impacting education.
- Some faculty members remain skeptical, likely due to concerns about AI accuracy and reliability.

5. CONCLUSION

The survey shows the growing acceptance of AI-based adaptive learning in Thane institutions, with 80% of students actively adopting AI technologies to improve learning and engagement. But at 40%, faculty adoption is still comparatively low, mostly because of a lack of institutional support, training, and ethical and practical concerns regarding AI Although AI solutions have been useful in increasing student engagement and automating faculty chores, issues still exist, such as infrastructure constraints, data privacy issues, and AI dependability. Overall satisfaction is high in spite of these difficulties, as indicated by the positive opinions expressed by 70% of students and 65% of faculty. Thirty percent of faculty members are still dubious, which emphasizes the necessity of focused faculty training and organized AI integration techniques.

To close this gap, institutions should prioritize capacity-building activities, clear policy frameworks, and ethical principles for AI application. A well-rounded strategy will guarantee that AI improves education while upholding academic integrity and productive human-AI cooperation.

6. RECOMMENDATIONS

- **Faculty Training & Development** – Conduct AI workshops, hands-on training, and certification programs to improve faculty confidence in AI integration.

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- **Infrastructure Support** – Invest in high-speed internet, AI-powered learning management systems, and smart classrooms to enhance accessibility.
- **Ethical AI Use & Policy Frameworks** – Establish clear guidelines on AI-assisted assessments, data privacy, and responsible AI integration in education.
- **AI in Curriculum & Practical Learning** – Incorporate AI-driven projects, simulations, and coursework to enhance real-world applications in various subjects.
- **Cross-Disciplinary AI Adoption** – Promote AI usage beyond STEM fields, integrating AI into Commerce, Arts, and Social Sciences education.
- **Institutional Support & Incentives** – Encourage AI adoption through faculty incentives, research grants, and partnerships with EdTech companies.
- **Student Awareness & Engagement** – Organize AI literacy programs, workshops, and interactive learning sessions to maximize student benefits.

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International Journal of Advance and Innovative Research
Volume 12, Issue 2(XIX): April - June 2025
ISSN 2394 - 7780

HOW AI IS TRANSFORMING THE ROLE OF ACCOUNTANTS: WITH SPECIAL REFERENCE TO WESTERN AND SOUTHERN MUMBAI

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ABSTRACT
This research looks at how Artificial Intelligence (AI) is changing the role of accountants. As AI technology grows, it's taking over repetitive tasks like data entry, financial reporting, and auditing, allowing accountants to focus on more strategic areas such as financial planning and decision-making. The study explores both the benefits and challenges of AI in accounting.

While AI boosts efficiency and accuracy, it also requires accountants to learn new skills, especially in data analysis and technology.

Through surveys and interviews with accountants, finance professionals, and students, the research finds that although some worry AI might replace accountants, most see it as a tool to improve their work. AI doesn't replace accountants but helps them become more efficient and focus on higher-level tasks. The study concludes that AI offers accountants a chance to improve their roles, but they must embrace technology and keep learning to stay relevant.

Keywords: *Artificial Intelligence (AI), Accounting Profession, Automation in Finance*

1 INTRODUCTION

1. Artificial Intelligence (AI), AI in Accounting and Its Role and Impact on Accountants:
Artificial Intelligence (AI) is changing the way industries operate by taking over tasks that once needed human intelligence, like decision-making and problem-solving. In fields like finance, AI is helping businesses work faster, automate repetitive tasks, and make smarter choices.

In accounting, AI is transforming how accountants work. Tasks like bookkeeping, tax calculations, and report preparation, which once took up a lot of time, can now be automated. This lets accountants focus on more important work, like financial planning and advising businesses. While AI makes things faster and more accurate, it also brings up concerns about job security and the need for accountants to learn new skills.

This research looks at how AI is changing the accounting profession. It explores the benefits, challenges, and skills accountants need to stay relevant as AI continues to evolve. The goal is to show how accountants can use AI as a tool to improve their work, rather than seeing it as a threat.

2. Background of the Study:
The role of accountants has been changing rapidly with the rise of Artificial Intelligence (AI). In cities like Western and Southern Mumbai, where businesses are growing and technology is advancing, AI is making a big impact on how accountants work. Traditionally, accountants have been responsible for tasks like bookkeeping, tax calculations, and financial reporting, but now AI tools are automating many of these tasks. I chose this topic for research because

AI is transforming the accounting profession, and I wanted to understand how these changes are affecting accountants in these specific areas of Mumbai. The research will explore how AI is reshaping their roles and what it means for the future of accounting in this region.

2. REVIEW OF LITERATURE

1. J. Taipaleenmäki and S. Ikäheimo (2013)
This study explores how IT is bringing management and financial accounting closer together.

While technology is rapidly driving this shift, changes in behavior and organizational roles are happening more slowly. The research shows that while full integration hasn't happened, both fields are increasingly overlapping, helping professionals understand how technology is shaping accounting.

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2. Syed Moudud-Ul-Huq (2014)
This paper discusses how AI is changing accounting, especially in auditing and tax. It shows that AI improves decision-making and efficiency by reducing uncertainties in auditing. The study highlights how AI's integration is revolutionizing traditional accounting practices, improving productivity, and streamlining processes.

3. Richins, G.et.al (2016)
This study examines how big data analytics (BDA) impacts accounting. Instead of replacing accountants, BDA enhances their skills by helping analyze unstructured data. It calls for changes in education and standards to make full use of BDA, offering accountants an opportunity to expand their roles.

4. J. Moll and O. Yigitbasioglu (2019)
Moll and Yigitbasioglu explore how technologies like AI, blockchain, and cloud computing are transforming accounting. While these tools automate tasks, they also open up opportunities for accountants to focus on strategic roles. The paper calls for more research on how accountants can adapt and add value using these technologies.

5. P. L. Joshi (2021)
This paper looks at how AI is transforming accounting and auditing by automating tasks like data entry and fraud detection. It argues that AI will assist accountants rather than replace them. The study stresses the importance of balancing AI with human judgment, particularly in ethical areas like data privacy.

6. Dr. Pradip Kumar Das (2021)
This paper discusses how AI is impacting various business areas, including accounting. It suggests AI should support human judgment in decision-making, with a focus on retraining the workforce. While AI might eliminate some jobs, it also opens up opportunities for accountants in management roles.

7. Akriti Aryal (2022)
Aryal's research explores AI's role in automating accounting tasks like bookkeeping and fraud detection. It emphasizes that while AI improves efficiency, it cannot replace the human judgment needed for strategy and client interaction. Accountants must focus on developing skills in technology and data management to remain relevant.

8. Dr. Ahmad Khalid Khan.et.al (2023)
This study examines AI's impact on accounting based on a survey in Saudi Arabia. It shows that AI is not just automating tasks but reshaping the profession. The paper stresses the need for accountants to learn data analysis and AI skills and highlights the ethical concerns surrounding AI's adoption.

9. Aparna Medda Santra (2024)
Santra's paper explores how AI is transforming accounting through automation and machine learning. It highlights AI's benefits, like efficiency and accuracy, but also discusses challenges like job displacement. The study concludes that accountants must adapt to AI to stay competitive in the industry.

10. Soufiene Assidi.et.al (2025)
This study looks at AI adoption in Tunisia's accounting sector. It finds that while AI improves efficiency, challenges like training and change management slow adoption. The research suggests that strong digital competencies and collaboration among stakeholders are needed for successful AI integration in accounting.

3. RESEARCH DESIGN

1. Objective:

a. To explore how AI changes the accountant's role and the tasks associated with it.

b. To analyse the effect of AI on automating normal activities such as data entry, auditing, and financial reporting.

c. To understand how AI helps accountants do their work better, more accurately, and with better decision-making.

d. To examine the challenges accountants are facing because of AI, such as loss of job and the need to reskill with a new skill like data analytics.

2. Hypothesis of the Study:
In research, a hypothesis is defined as the statement undergoing testing in an attempt to verify its truth or otherwise.

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(H_0): AI has no significant impact on the functions of an accountant. With respect to different accounting applications.

(H_1): AI significantly impacts the functions of an accountant: from automating chores till creating a demand for new skills for them to keep themselves relevant.

3. RESEARCH METHODOLOGY:

Questionnaire in Google Form was sent to Chartered Accountants, Auditors, Financial Analysts, Accounting and Finance Students and Accountancy Professors for collecting the primary data.

Secondary data was well-received from magazines, books, journals and other online resources.

4. UNIVERSE AND SAMPLE SIZE:

The target population for this study consists of professional accountants, auditors, students, teachers and others in Western and Southern Mumbai. . For this research, a questionnaire was shared with approximately 120 people.. A total of 98 responses were received, providing valuable insights into the impact of AI on the accounting profession in these specific regions.

5. LIMITATIONS

Every study has some limitations that may circumscribe the results. The limitations of this particular research are as follows:

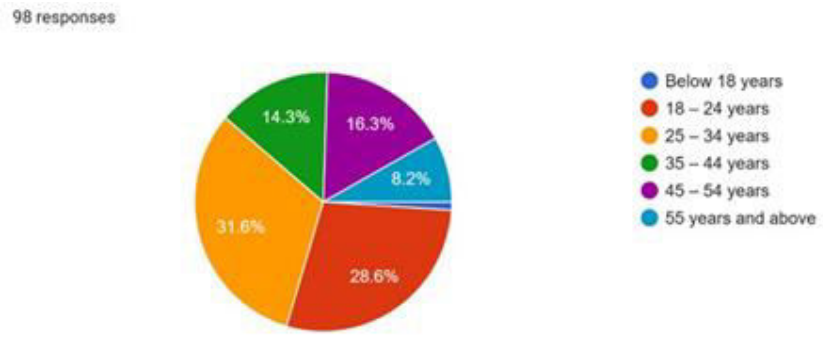
a. **Limited Sample Size -** The research is confined to Mumbai City, meaning that results may not be extrapolated to accountants from other cities or countries.

b. **Accuracy of Responses -** Since the study would be based on survey response gathering, participants might not fully perceive and accurately report their experiences with AI because they lack knowledge or understanding.

c. **Rapidly Changing Technology -** With AI changes being permanent, after innovation, changes might alter the current impact of AI in accounting after this study.

d. **A short-term study -** Being a one-academic-year research study, it might not capture adequately the long-term impact AI is likely to pose on the career of accountants.

6. Data Analysis, Interpretation and Presentation



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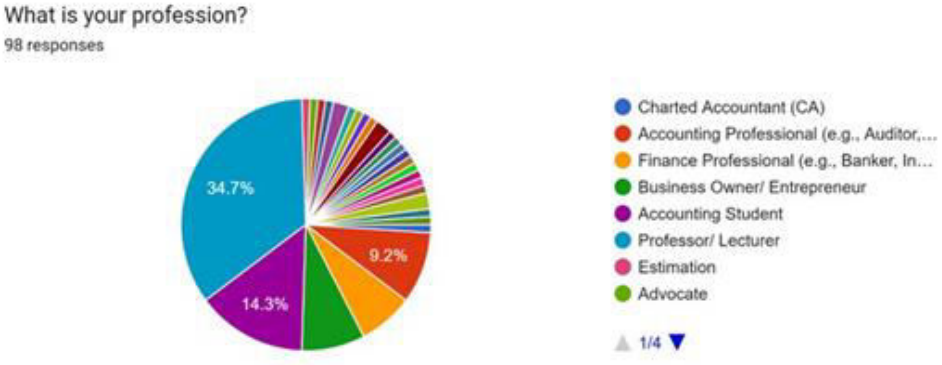

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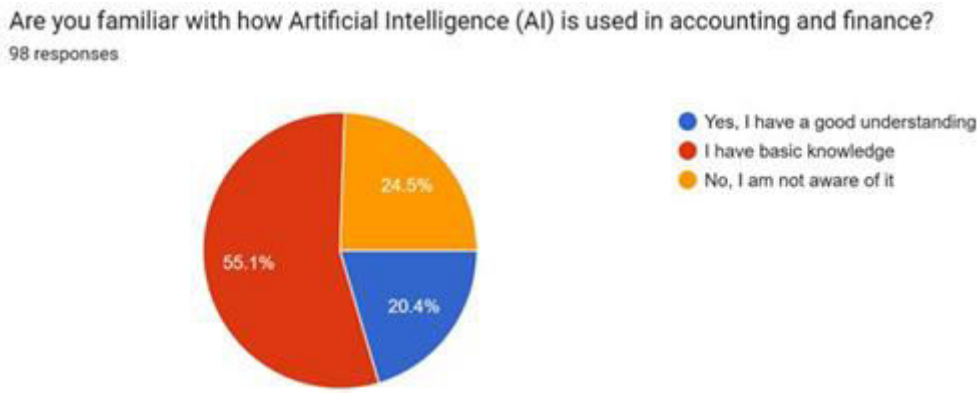

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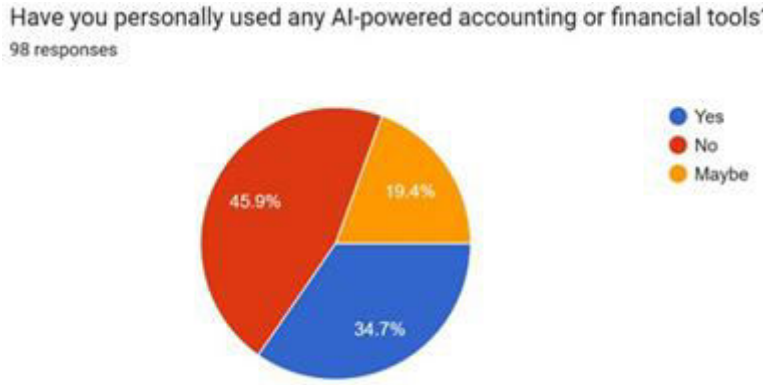

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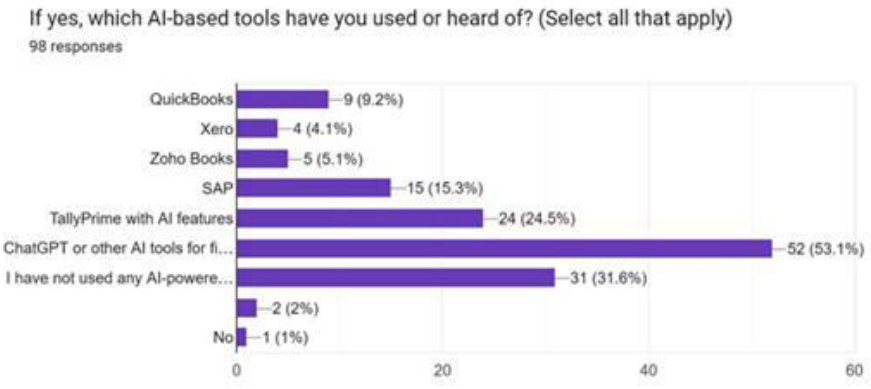

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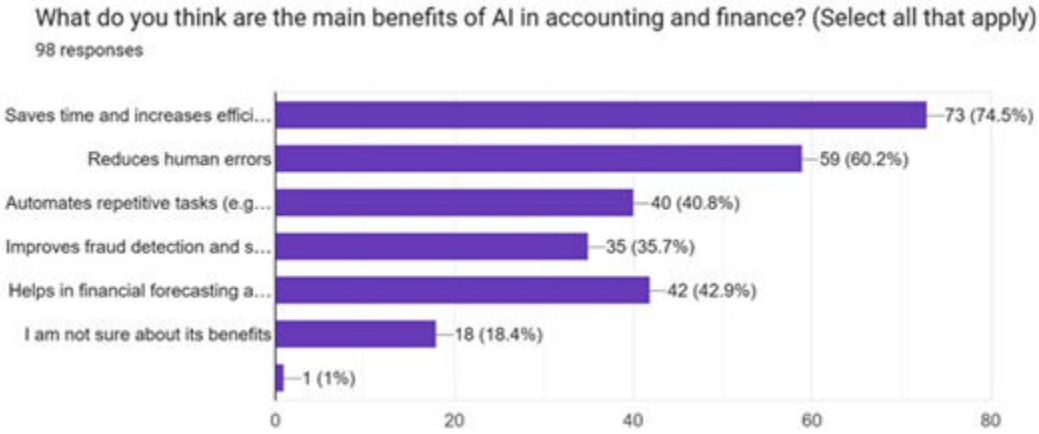

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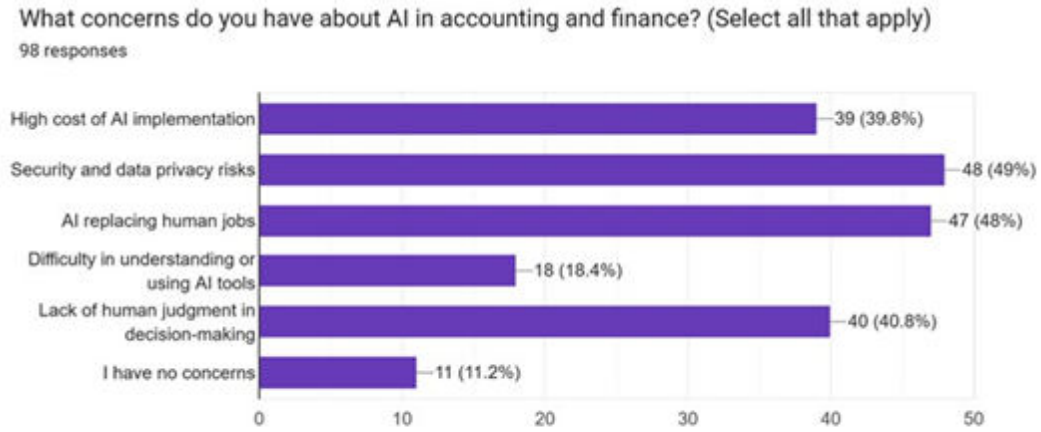

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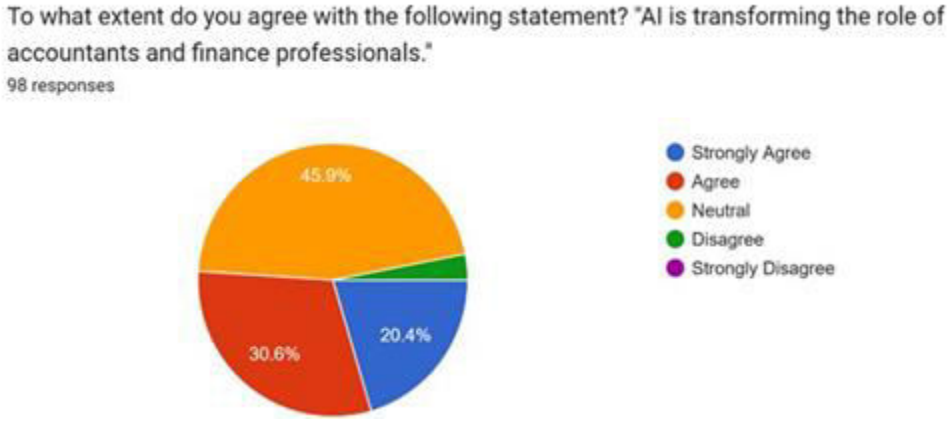

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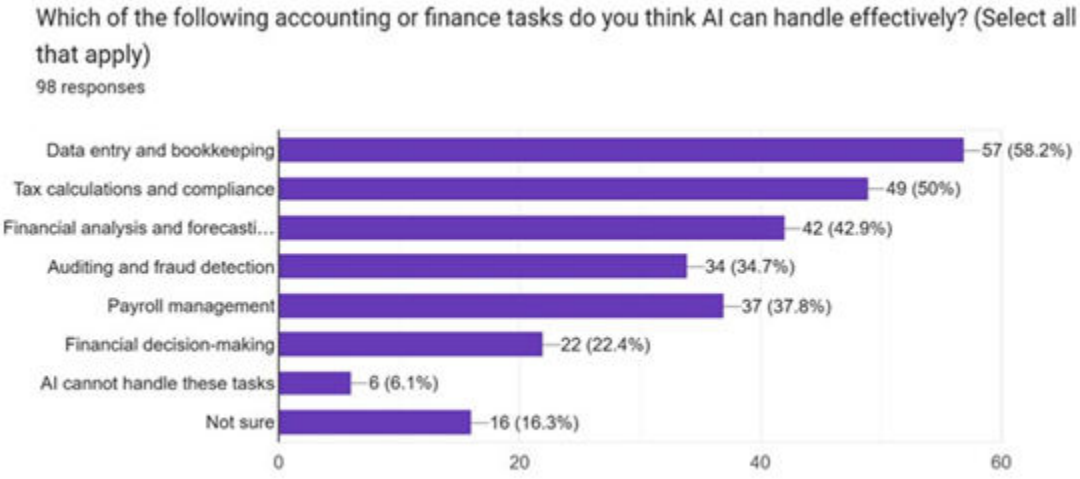

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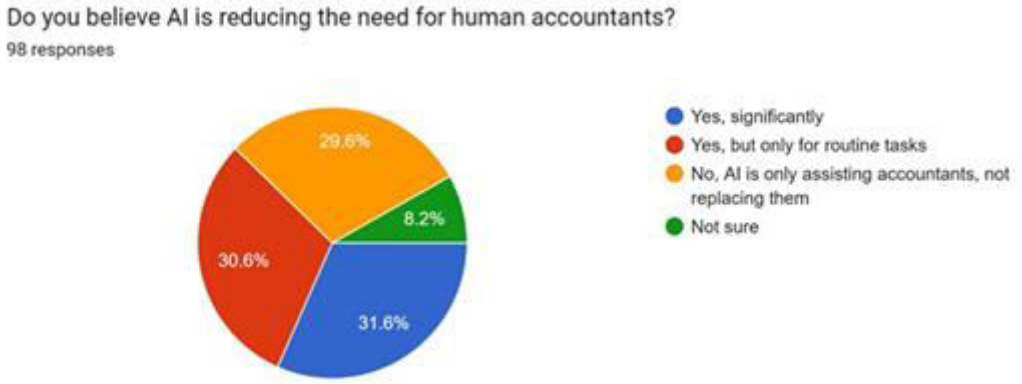

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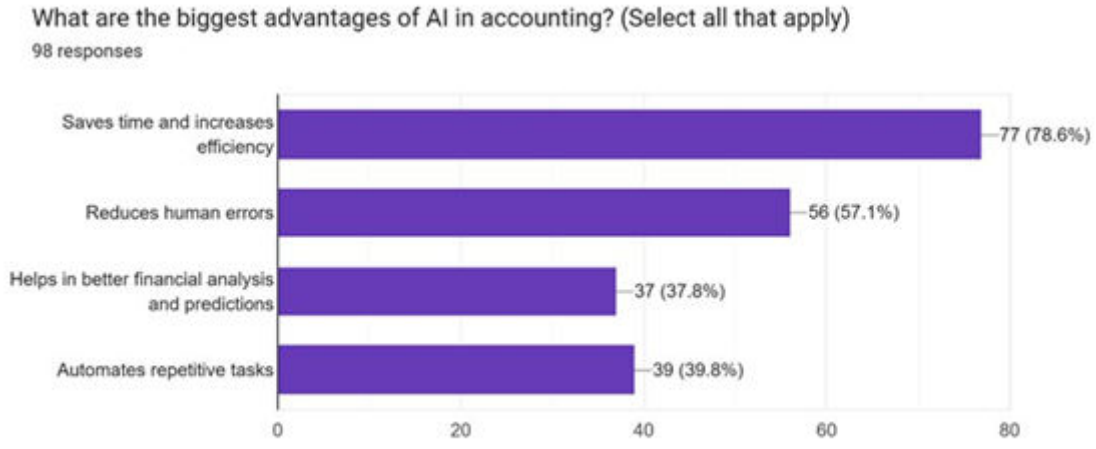

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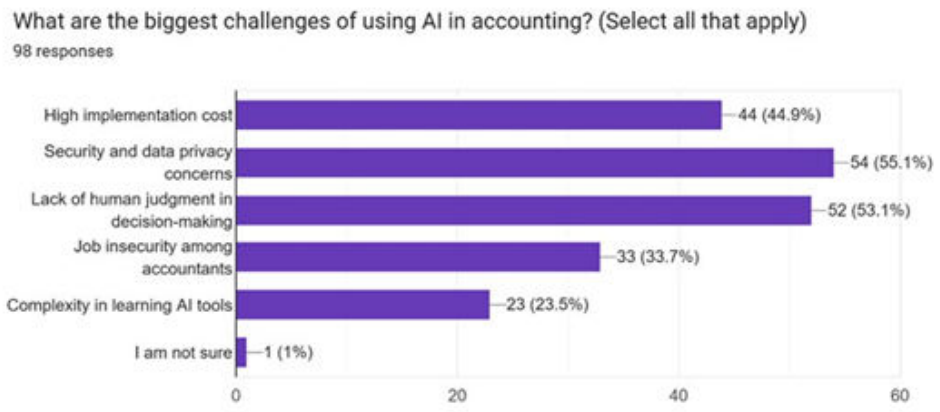

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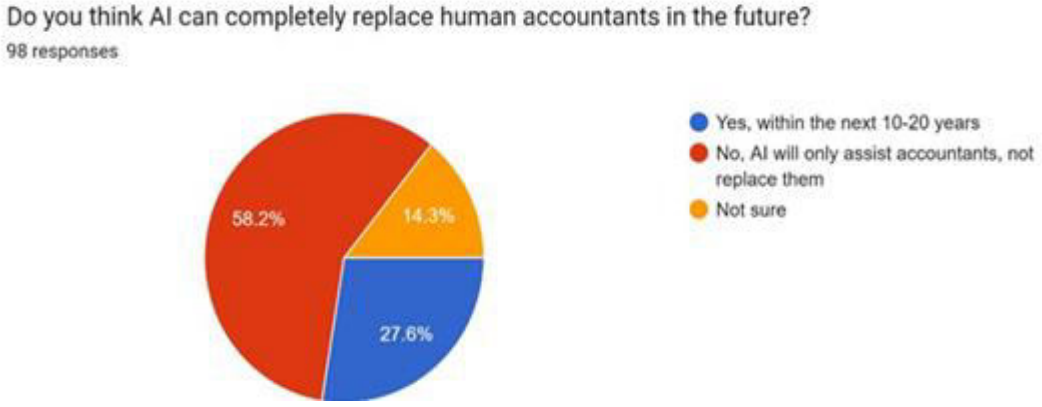

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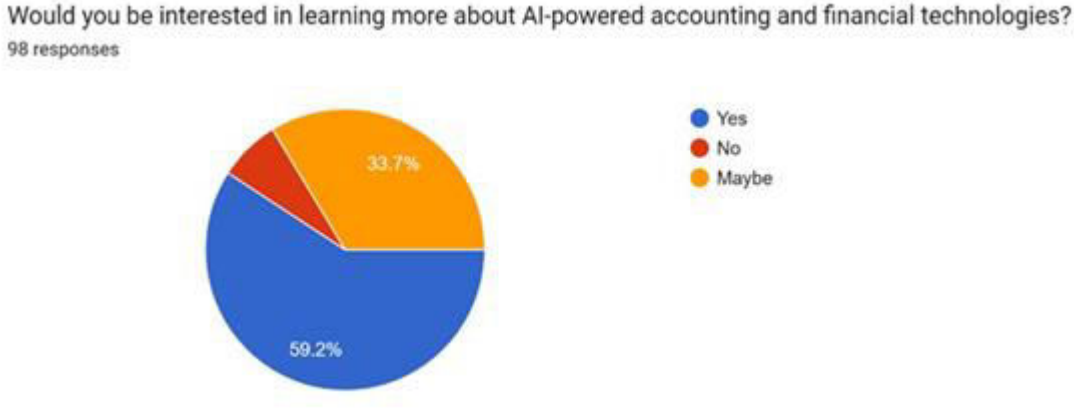

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This shows that most accountants want to upskill and adapt to AI in their profession.

The survey results show that AI is changing the way accountants work. It's taking over routine tasks, making things faster, and reducing errors. But at the same time, people are worried about job security, data privacy, and how complicated AI tools can be.

Instead of replacing accountants, AI is actually helping them shift their focus to bigger things—like financial analysis, planning, and giving expert advice.

With the right skills and training, accountants can use AI to their advantage, making their work more efficient and valuable. AI isn't something to be afraid of—it's a tool that can help accountants grow and succeed in their careers.

4. FINDINGS AND CONCLUSION

1. Findings:

Through our research on how Artificial Intelligence (AI) is transforming the role of accountants, we found the following key points:

a. AI is automating many traditional accounting tasks, such as data entry, financial reporting, and even auditing. This has significantly reduced the time accountants spend on routine tasks.

b. Many accountants are using AI tools to improve their decision-making and financial analysis, which has led to more accurate and timely financial insights.

c. AI is helping accountants move beyond traditional roles. Instead of just focusing on numbers, they are increasingly involved in strategic roles like financial planning and risk management.

d. While AI brings many benefits, it also creates challenges. Accountants feel the pressure to reskill in areas like data analytics and tech management to stay relevant in their profession.

e. Despite fears that AI might replace accountants, the general sentiment is that AI is more of an assistant. It helps accountants do their jobs more efficiently but doesn't replace the need for human judgment, especially in complex decision-making.

2. CONCLUSION

In conclusion, our research shows that AI is changing the accounting profession, but it's not replacing accountants. Instead, it's a tool that helps them work more efficiently.

On the positive side, AI saves time, increases accuracy, and allows accountants to focus on more important tasks like strategic decision-making. It also gives accountants the chance to dive into more advanced areas of business, such as financial forecasting and risk management.

However, AI also brings challenges. Accountants need to stay updated with new technology and learn skills like data analysis and AI management to stay valuable in their roles. While AI can handle some tasks, accountants are still needed for making complex decisions and addressing ethical concerns.

Overall, AI should be seen as an opportunity, not a threat. To succeed, accountants must embrace AI, upskill, and adapt to new technologies so they can continue to grow in the evolving field.

5. SUGGESTIONS AND RECOMMENDATIONS

1. Suggestions:

Based on the findings of this research on how AI is transforming the role of accountants, here are a few suggestions to help accountants, students, and educational institutions make the most of AI and its potential:

a. Embrace AI as a tool for efficiency

b. Continuous learning by Accountants by updating their skills

c. AI training programs to be arranged by accounting firms and educational institutions

d. Accountants should work alongside AI, focusing on areas where human judgment and expertise are essential.

e. Accountants should stay aware of AI-related ethical issues, like data privacy.

f. Accountants should ensure they follow best practices to maintain trust and transparency.

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2. Recommendations:

Based on the research findings and conclusions, the following recommendations are meant to guide accountants, students, educational institutions, and AI developers in adapting to the changes AI brings to the profession. These recommendations are designed to ensure a smooth transition and help everyone benefit from the advancements in AI.

- **For Accountants:**

Stay updated on AI tools for tasks like reporting, taxes, and auditing. Focus on developing skills that AI can't replace, like critical thinking and data analysis. Use AI to enhance decision-making and boost productivity, while focusing on more complex tasks that require human judgment.

- **For Educational Institutions:**

Include AI courses in accounting programs to better prepare students for the future. Hands-on workshops with AI tools will give them practical experience. Encourage students to embrace continuous learning and find the balance between traditional accounting skills and AI knowledge.

- **For Employers and Accounting Firms:**

Invest in training employees to use AI tools and create a culture of continuous learning. Ensure that human judgment is used for complex decisions and client relationships, maintaining a balance between automation and personal insight.

- **For Students and Future Accountants:**

Learn about AI and develop skills in data analysis and technology management. Stay flexible and open to new tools, and focus on creativity and problem-solving to stand out in areaswhere humans excel.

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International Journal of Advance and Innovative Research
Volume 12, Issue 2(XIX): April - June 2025
ISSN 2394 - 7780

A STUDY ON THE IMPACT OF ARTIFICIAL INTELLIGENCE ON MICRO FINANCE: OPPORTUNITIES AND CHALLENGES

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ABSTRACT
Artificial Intelligence (AI) has transformed the microfinance sector by improving financial inclusion, accessibility, and operational efficiency. This study looks at how AI-driven technologies help microfinance institutions (MFIs) with risk management, fraud detection, credit evaluation, and customer support. Alternative data sources are analysed by AI-powered models, improving credit judgments and bringing financial services to underprivileged areas. But there are obstacles that need to be overcome, like algorithmic prejudice, data privacy issues, high implementation costs, and legislative limitations. In order to maximize the adoption of AI in this industry, this paper examines the advantages and disadvantages of AI in microfinance.

Keywords: *Artificial Intelligence, Microfinance, Financial Inclusion, Risk Assessment*

INTRODUCTION
Artificial intelligence (AI) makes it possible for machines to carry out tasks like learning, reasoning, problem-solving, perception, and decision-making that call for human- like intellect. With applications in search engines, recommendation systems, virtual assistants, driverless cars, and creative tools, it is a crucial field of computer science. Numerous developments in AI have become so ingrained in daily life that they are no longer identified as such. Using methods like neural networks, optimization, and formal logic, AI research focuses on objectives including learning, reasoning, natural language processing, and robotics. Since its founding in 1956, the discipline has gone through "AI winters" and periods of optimism as a result of changes in funding. Deep learning and transformer architectures have accelerated development since 2012, resulting in a boom in artificial intelligence in the early 2020s. Regulations for the safe and advantageous development of AI are being discussed, nevertheless, as the emergence of generative AI has raised worries about its dangers and unforeseen repercussions.

Microfinance, which first appeared in the 1980s, is an essential instrument for empowering women and reducing poverty by assisting them in becoming self-sufficient. It offers financial services to those without jobs and with low incomes, particularly in rural areas where traditional banking is not available. Numerous organizations in India provide microfinance services, such as micro insurance, bank account setup, and loans. Small enterprises might attain financial stability with the aid of these services. However, obstacles like high transaction fees, collateral requirements, lack of employment recognition, and restricted accessibility make it difficult for traditional banking institutions to effectively assist the rural poor. As a result, many turn to neighbourhood moneylenders, frequently at exorbitant interest rates.

AI is revolutionizing the microfinance industry by improving financial inclusion, accessibility, and efficiency. AI assists microfinance institutions (MFIs) in streamlining operations and concentrating on strategic expansion by automating risk assessment, credit scoring, and loan processing. Underserved groups can now access financial services thanks to AI-driven credit models that evaluate borrowers using alternative data sources like transaction history and smartphone usage. Chabot's and virtual assistants enhance customer service by offering individualized financial advice and round-the-clock assistance. By identifying fraud and examining market patterns, AI also improves risk management and aids MFIs in making wise judgments. The adoption of AI is essential for the microfinance sector to broaden its reach, improve its sustainability, and propel global financial growth. Additionally, AI-powered mobile banking apps provide financial services to underbanked communities, thereby promoting economic empowerment. MFIs can optimize their strategies, increase their competitiveness, and adjust to market changes by utilizing AI for data-driven decision making.

Merging of Artificial Intelligence and Micro Finance- Key Idea Base

1. Data-driven decision-making: By using large data to improve loan evaluations, artificial intelligence (AI) strengthens data-driven decision-making in microfinance. AI builds a thorough borrower profile by analysing transaction history, social interactions, and market

movements, in contrast to traditional approaches that depend on sparse financial data. This makes it possible for MFIs to increase their financial access and make better loan decisions.

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2. Risk Mitigation: By facilitating accurate risk assessments, AI improves risk mitigation in microfinance. AI-driven models assist MFIs in identifying possible risks, putting stronger mitigation methods into place, and promoting sustainable lending—all while lowering default rates because borrowers are unpredictable.

3. Operational efficiency: By automating processes like loan processing, document verification, and customer service, artificial intelligence (AI) improves operational efficiency in microfinance. This promotes long-term financial viability by enabling MFIs to serve more consumers while cutting expenses.

4. AI's Predictions: Accurate predictions in microfinance are made possible by vast data capabilities, which assist lenders in evaluating borrower behaviour, market trends, and industry shifts. By analysing variables like weather for farmers or industry success rates for enterprises, artificial intelligence (AI) improves financial management and decision-making.

Opportunities:

1. **Improved Financial Inclusion:** By employing alternative data for credit evaluations and expanding access to financial services, AI helps MFIs reach underbanked and unbanked people.
2. **Better Credit Scoring:** AI-powered models evaluate large datasets, provide more dynamic and accurate credit scoring, and lower loan default rates.
3. **Operational Efficiency:** Automating customer interactions, documentation, and loan processing lowers expenses while boosting productivity.
4. **Risk management:** AI enables proactive decision-making and more efficient use of resources by detecting fraud and evaluating hazards in real time.
5. **Tailored Financial Services:** Analytics driven by AI assist in creating financial services and products that are specific to each customer's requirements.
6. **Scalability:** AI ensures sustainable expansion by enabling MFIs to scale operations without a corresponding increase in staff or costs.
7. **Industry Insights:** Strategic planning is aided by AI-driven data analytics, which offer insightful information about borrower behaviour and industry trends.

Challenges:

1. **Risks to Data Security and Privacy:** Managing private borrower data raises the possibility of cyberattacks and data breaches.
2. **Algorithmic Bias:** If AI models are not adequately controlled, they may perpetuate pre- existing biases and result in unjust lending practices.
3. **High Implementation Costs:** Adopting AI necessitates a large investment in infrastructure, technology, and qualified staff.
4. **Regulatory and Compliance Issues:** Governance and compliance are made more difficult by the changing regulatory environment surrounding AI in financial services.
5. **Limited Digital Literacy:** AI-driven services are hampered by the lack of digital literacy among many potential microfinance recipients.
6. **Reliance on Data Availability:** AI's efficacy is contingent upon the quantity and quality of data, both of which may be scarce in underserved or rural areas.
7. **Difficulties with Technological Adaptation:** MFIs may have trouble incorporating AI solutions with their current workflow and infrastructure.

REVIEW OF LITERATURE:

1] Karrennagari Neelakanta et.al (2025) studied how digital technologies have revolutionized the microfinance industry, with a particular emphasis on developments like digital payments, Fin-Tech platforms, mobile banking, and artificial intelligence. Through AI-driven scoring, these solutions improve credit evaluations, provide financial access to remote populations, and improve operational efficiency. Blockchain improves transaction security and transparency even further. Notwithstanding these advantages, there are still issues, such as a lacklustre digital infrastructure, cybersecurity risks, low levels of digital literacy, and onerous regulatory frameworks. Through data analysis and case studies, this paper demonstrates the advantages and

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disadvantages of microfinance's digital transition, highlighting the necessity of digital education and regulatory adaption to fully realize its potential.

2] Ahmad Mujtaba, and Tehseen (2025) outlined how research examines how artificial intelligence (AI) affects microfinance, with a particular emphasis on how it might enhance credit accessibility, risk assessment, and fraud detection. This study evaluates the efficiency of AI-based financial systems in expediting loan applications and lowering financial risk, especially for underserved clientele. The impact of AI on microfinance operations was assessed using a mix of academic reviews and international case studies. Compared to

conventional human systems, AI-powered credit scoring improves loan processing speed, fortifies security, and reduces fraud more effectively. Financial institutions can increase their inclusiveness while lowering default rates thanks to AI-driven risk assessment models that increase accuracy. However, obstacles like algorithmic bias, data privacy issues, and regulatory barriers have prevented AI from being widely used in microfinance. In order to address ethical problems, this study emphasizes the necessity of strong regulatory frameworks and transparent AI systems. Future studies should look at how AI affects borrower behavior, financial stability, and the socioeconomic impacts of AI-driven microfinance. The results highlight the need to strike a balance between innovation and regulatory monitoring in order to optimize benefits and avoid risks, while also reaffirming the importance of AI in revolutionizing financial services.

3] S. N. TRIPATHY (2024) addressed how microfinance, which offers financial services to underbanked and excluded groups, plays a critical role in reducing poverty and promoting economic development. Even while conventional microfinance organizations have made financing more widely available, maintaining long-term viability is still difficult. In order to increase the efficiency of microfinance and provide creative solutions to enhance financial inclusion and economic empowerment, technology adoption and enterprise development are essential. This study investigated the ways in which entrepreneurial development tactics and technologically advanced financial tools can support microfinance models. Empowering micro-entrepreneurs requires offering easily available microloans, training in entrepreneurship, connections to markets, and a variety of revenue streams. Microfinance can lower poverty and promote long-term economic prosperity by combining these strategies.

4] HOPE EHIAGHE OMOKHOA et.al (2024) claimed that small and medium-sized businesses (SMEs) and microfinance institutions (MFIs) are essential to financial inclusion and economic growth, particularly in underprivileged areas. However, they frequently encounter difficulties such limited access to sophisticated financial tools, inefficiencies, and resource limitations. This study looked at how technology and artificial intelligence (AI) can improve financial operations and management in certain industries. Credit risk assessment, fraud detection, and client segmentation are important AI applications that enhance operational effectiveness and decision-making. Financial operations were further streamlined by technologies including computerized bookkeeping, improved customer service, and automated loan processing. Notwithstanding these advantages, obstacles including high

implementation costs, inexperience, and infrastructural constraints prevent broad adoption. Concerns around biases in AI models and data privacy also need to be addressed. This paper recommends utilizing strategic alliances, creating scalable AI solutions, and putting robust regulatory frameworks in place to get beyond these obstacles. By using these strategies, MFIs and SMEs may increase their financial access, increase efficiency, and fully utilize AI.

5] Bamidele Micheal Omowole et al. (2024) highlighted how small firms, especially those underrepresented by traditional financial institutions, are finding it easier to obtain credit thanks to the incorporation of fintech in microfinance. Microfinance institutions (MFIs) can increase credit risk assessments, reduce expenses, and expedite loan procedures by leveraging digital lending platforms, block chains, mobile wallets, and artificial intelligence. By providing individualized lending solutions without the need for traditional credit history or collateral, these technologies allow MFIs to expand financial services to underserved and isolated communities. While AI-driven credit evaluations employ alternative data to more accurately assess borrowers, block chain improves transaction security and transparency. Fintech's beneficial effects on financial inclusion and economic resilience are demonstrated by case studies from different geographical areas. But there are also issues, like hazards to data privacy, legal restrictions, and a lack of adequate IT infrastructure. Fintech benefits can be maximized by addressing these concerns through digital literacy initiatives, clear regulatory rules, and smart collaborations. Finally, by empowering small enterprises and advancing an inclusive financial system, fintech microfinance promotes sustainable economic growth. To increase credit availability and bolster fintech's contribution to global financial inclusion, favourable regulations and ongoing innovation are essential.

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OBJECTIVES OF THE STUDY

1) To determine how artificial intelligence is helps microfinance work better.
2) To understand how artificial intelligence makes microfinance services easier for people.
3) To identify problems in using artificial intelligence for microfinance.
4) To provide suggestions for improving microfinance services using Artificial Intelligence systems.

SOURCES OF DATA COLLECTION

The secondary data used in this study was gathered from a wide range of internet sources, including websites, published research papers, reference books, journals, and publications. Athorough grasp of the effects of artificial intelligence on microfinance is also ensured by reviewing pertinent case studies, reports, and industry insights.

SCOPE AND SIGNIFICANCE OF THE STUDY

This study investigates how AI improves fraud detection, risk management, credit evaluation, and customer service to revolutionize microfinance. Although AI-driven solutions promote operational efficiency and financial inclusion, problems including high implementation costs, a lack of digital literacy, data privacy issues, and regulatory concerns still exist. This study highlights important obstacles and offers suggestions for successfully using AI, guaranteeing the industry's long-term growth. The results will assist financial institutions and policymakers in maximizing the use of AI to improve microfinance services.

LIMITATIONS OF THE STUDY

1) The study is based on secondary data sources, which may limit the accuracy and reliability of the findings.
2) The study primarily focuses on the impact of AI on micro-finance, with an emphasis on opportunities and challenges, rather than in-depth technical analysis.

CONCLUSION

Through process automation, enhanced financial inclusion, and improved credit evaluations, artificial intelligence is revolutionizing the microfinance sector. MFIs may reach a wider audience, lower risk, improve operational efficiency, and promote long-term sustainability with AI-driven solutions. Notwithstanding these noteworthy advantages, obstacles like implementation expenses, impediments to digital literacy and regulatory concerns still exist. To fully utilize AI's promise in microfinance, these issues must be resolved. Expanding financial services to unbanked populations and enhancing overall economic resilience will depend on the strategic implementation of AI technology as it develops further.

SUGGESTIONS

1. **Invest in Digital Literacy Programs:** To improve employee and consumer comprehension of AI-driven financial instruments, MFIs should put in place training programs.
2. **Strengthening Data Security Measures:** To protect sensitive borrower data and allay privacy concerns, strong data-protection procedures should be put in place.
3. **Establish AI Regulation Policies:** To guarantee impartial and moral application, policymakers should establish precise rules and requirements for the use of AI in microfinance.
4. **Improved AI Transparency:** To ensure equity in credit scoring and lending decisions, AI algorithms should be created to produce outcomes that are easy to understand and analyze.
5. **Expand AI-driven Mobile Solutions:** By providing smooth financial services, more unbanked people will be able to access mobile-based AI apps.
6. **Promote public-private partnerships:** Governments, banks, and tech firms working together can help integrate AI and overcome infrastructural constraints.
7. **Constant Monitoring and Evaluation:** Assessing the application of AI in microfinance on a regular basis will assist pinpoint problem areas and maximize operational effectiveness. Microfinance can fully utilize AI's potential to promote financial inclusion and economic empowerment globally by tackling these important issues.

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International Journal of Advance and Innovative Research
Volume 12, Issue 2(XIX): April - June 2025
ISSN 2394 - 7780

THE FUTURE OF PRESENTATION TOOLS: A FEATURE-BASED COMPARISON OF CANVA AND GAMMA AI

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ABSTRACT
AI-powered design tools have made content creation easier and more efficient than ever. Among the top contenders, Gamma AI and Canva offer unique advantages for users looking to create presentations, graphics, and marketing materials. Gamma AI focuses on structured, AI- driven presentations, making it ideal for professionals who need quick and polished slides. In contrast, Canva provides a vast range of templates, full creative control, and advanced customization, making it a go-to choice for designers, marketers, and businesses.

This study takes a closer look at how these two platforms compare in terms of AI-powered content generation, customization, interactivity, collaboration, and template availability. By understanding their strengths and limitations, users can choose the best tool based on their specific needs, whether they prioritize automation and simplicity or creativity and flexibility.

Keywords: *AI-powered design tools, Gamma AI, Canva*

INTRODUCTION
Presentations and design have come a long way from the days of PowerPoint, where everything had to be manually formatted and adjusted. Today, AI-powered tools like Gamma AI and Canva are transforming the way we create content, making the process faster, smarter, and more visually appealing. Gamma AI is designed for structured, automated presentations, ensuring a polished, professional look. Canva, on the other hand, offers a more creative approach with a massive library of templates, drag-and-drop customization, and branding tools that cater to designers, businesses, and marketers. As AI continues to evolve, these tools are becoming even more intuitive, helping users create stunning content effortlessly. Whether it's for a quick business pitch or a high-impact marketing campaign, AI-driven design is making creativity more accessible than ever.

REVIEW OF LITERATURE
- **Bankar, Ravindra & Lihitkar, Shalini. (2023**) The research states that AI is transforming the way we learn, research, and share knowledge. With tools that personalize learning, automate tasks, and boost accuracy, researchers can save time and focus on innovation. These advancements make academic work more efficient, but they also come with risks, like over-reliance on automation and potential ethical concerns. While AI offers incredible benefits, using it wisely is key to ensuring it truly supports progress in education and research.
- **Olatunde-Aiyedun, Tope. (2023)** The research paper states that AI is changing the way we create and deliver presentations, making the process faster, smarter, and more engaging. The AI Gamma App for PowerPoint Presentation training manual is a step- by-step guide to using AI features like automatic content generation, data visualization, and audience analysis. More than just a technical guide, it also highlights ethical AI use and effective communication strategies. With additional learning opportunities, this manual helps presenters make the most of AI to create impactful and engaging presentations effortlessly.
- **Olatunde-Aiyedun, Tope & Hamma, Hadiza. (2023)** This study explores how well university lecturers in Nigeria use AI-powered features in MS PowerPoint, Canva, and Gamma to improve their teaching and research. With data from 301 lecturers at the University of Abuja, the study highlights the growing role of AI in education and the need for continuous training. The goal is to help lecturers stay ahead with modern tools that make teaching more engaging and effective.
- **Olatunde-Aiyedun, Tope & Hamma, Hadiza. (2023)** This study explores how Canva Magic AI helps students improve their writing and what they think about using it. After using the tool, English literature students at STBA Persada Bunda showed significant improvements in organization, idea flow, grammar, punctuation, and expression. Students generally had a positive experience, finding the tool helpful, though some noticed occasional errors. The study highlights how AI tools like Canva Magic AI can make learning more engaging and support students in becoming better writers.

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- **Sugiarni, & Widiastuti, Dina & Tahrun,. (2024)** This study explores the use of Canva as a digital learning tool at SMKN 1 Parit Tiga, West Bangka, and its impact on teaching and student engagement. Through interviews, observations, and document analysis, researchers found that Canva boosts student interest, confidence, and creativity while helping teachers with lesson planning. Students enjoyed the interactive and visual aspects of Canva, making learning more engaging. The study recommends teacher training and student feedback integration to optimize its use, highlighting Canva as a valuable tool for improving education.

OBJECTIVES OF THE STUDY

1. To evaluate the role of AI-generated content and design automation
2. To compare the customization and design flexibility offered by Canva and Gamma AI
3. To assess the interactive and collaborative features of Canva and Gamma AI
4. To analyze the availability and accessibility of template libraries
5. To evaluate the strengths and limitations of Canva and Gamma AI.

SCOPE OF THE STUDY

This study looks at how Canva and Gamma AI make presentation design and content creation easier, focusing on key features like AI-generated content, customization, and collaboration. It explores how these tools help teachers, students, and professionals create engaging visuals but doesn't cover other AI tools, long-term creativity impacts, or ethical debates. Instead, it offers a practical comparison to help users choose the best tool for their needs.

RESEARCH GAP

While AI tools like Canva, Gamma AI, and AI-enhanced PowerPoint are transforming education, some key gaps remain. There is little research comparing their strengths and weaknesses, making it unclear which is best for different needs.

RESEARCH METHODOLOGY

Secondary Data

- To get more inputs on the study undertaken, various articles, research papers, reports, books, reference books are taken into consideration.

Research Design

- The study is Descriptive in nature.

DATA COLLECTION AND ANALYSIS

For the Purpose of Analysis, the Key Features of Gamma and Canva are groups in 4 categories. The AI Driven Capabilities, Customization & Design Flexibility, Interactivity & Collaboration and Template & Resource Availability.

AI-Driven Capabilities: AI-Generated Content, AI-Generated Images, Magic Design AI

Customization & Design Flexibility: Customization Tools, Background Remover

Interactivity & Collaboration: Interactive Elements, Collaboration Tools

Template & Resource Availability: Availability of Template Library

Objective 1: To evaluate the role of AI-generated content and design automation.

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Feature	Gamma AI	Canva
AI-Generated Content	Auto-structured presentations	Versatile content creation (social media, reports, marketing)
AI-Generated Images	Minimalist, basic customization	Multiple styles, advanced editing, background removal
Magic Design AI	Automated formatting, limited customization	AI suggestions with full customization (fonts, colors, animations)

Table 1.1

Interpretation Table 1.1

1. **AI-Generated Content**
- Gamma AI automatically creates well-structured presentations with text, layouts, and visuals, making it a great choice for professionals who need a polished deck fast.
- Canva, on the other hand, is more versatile. It generates content for presentations, social media posts, marketing materials, and reports, making it a go-to for creatives and businesses alike.

2. **AI-Generated Images**
- Gamma AI keeps things simple with basic image customization and a minimalist, professional design approach, but it lacks extensive editing tools.
- Canva offers various artistic styles like photorealistic images, sketches, and paintings. It also gives users more control with editing, resizing, and even background removal.

3. **Magic Design AI**
- Gamma AI structures and formats entire presentations with just a few inputs. However, customization is limited to maintain consistency.
- Canva offers AI-driven design suggestions but allows users to customize everything fonts, colors, images, animations—making it a better fit for those who want more creative freedom.

Conclusion:
If you need a fast, AI-structured presentation with minimal effort, Gamma AI is the way to go. If you want creative flexibility across different types of content, Canva is the better choice. Both tools use AI to simplify design, but Gamma AI focuses on efficiency and structure, while Canva prioritizes versatility and customization.

Objective 2 : To compare the customization and design flexibility offered by Canva and Gamma AI

Customization & Design Flexibility: Customization Tools, Background Remover

Feature	Gamma AI	Canva
Customization Tools	AI-generated layouts, limited editing, auto-adaptive design	Drag-and-drop, advanced fonts/colours, animations, full customization
Background Remover	Basic removal, no manual refinements	AI-powered, fine-tuning options, works for images & videos

Table 2

Interpretation of Table 2

1. **Customization Tools:**

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- Gamma AI is all about automation and simplicity, generating structured layouts with minimal editing options which is perfect for those who need quick, professional- looking presentations.
- Canva, on the other hand, gives users full creative freedom, allowing for drag-and-drop customization, advanced fonts and colours, animations, and complete design flexibility.

2. Background Remover:

- Gamma AI offers a basic background removal feature with no manual adjustments.
- Canva provides an AI-powered tool that works for both images and videos, with fine- tuning options for more precise edits.

Conclusion

Gamma AI is designed for efficiency, offering structured, automated designs with minimal manual adjustments which is perfect for those who need polished presentations quickly. Canva provides full creative freedom, allowing users to customize every detail for visually engaging and unique content. For speed and simplicity choose Gamma AI but if you want flexibility and control over your design, Canva is the better choice.

Objective 3: To assess the interactive and collaborative features of Canva and Gamma AI

Feature	Gamma AI	Canva
Interactive Elements	Supports polls, forms, and AI-generated images	No AI-driven interactivity
	Live, web-based presentations with real-time audience interaction	No real-time audience engagement (polls/live feedback)
Collaboration Tools	Gamma AI provides Real-time co-editing with inline comments, easy link sharing, and live web-based presentations, but limited team management features.	Real-time editing with multiple users, comments and tagging, shared brand kit, version history, team folders, access control, and advanced collaboration with Canva for Teams.

Table 3

Interpretation of Table 3

1. Interactive Elements:

- Gamma AI helps to get embed polls, forms, and AI-generated images, making your presentations more dynamic and engaging. With the help of it we can share a live, web- based link, allowing viewers to interact with the content in real time. This is great for educators, marketers, or anyone looking to actively engage their audience.
- Canva, however, is more focused on static design. While it's visually appealing and offers stunning templates, it doesn't support real-time audience interaction or AI-driven restructuring of content. If your priority is high-quality visuals over interactivity, Canva is still a great choice.

2. Collaboration Tools:

- Canva allows multiple users to edit in real time, leave comments, and access shared brand kits to keep designs consistent. Features like version history, team folders, and access control make it perfect for businesses, marketing teams, and creative professionals managing multiple projects.
- Gamma AI, on the other hand, does offer real-time co-editing and inline commenting, making it useful for team collaboration. However, it lacks advanced team management tools like version history and shared brand assets, making it less ideal for large teams that need structured workflows.

Conclusion

- Gamma AI provides interactive, AI-powered presentations that engage audiences in real time. It's perfect for dynamic storytelling, webinars, or live events where audience participation is key.
- Canva provides team collaboration, branding consistency, and full creative control over your designs. It's ideal for businesses, marketing teams, and designers who need a structured workflow and professional-

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looking visuals.

- Gamma AI is best for interactive engagement, while Canva shines in collaborative design and customization.

Objective 4: To analyse the availability and accessibility of template libraries

Feature	Gamma AI	Canva
Template Libraries	Gamma AI offers AI-curated, auto-selected templates that are professional, simple, and structured, with limited customization options, making it ideal for automated, minimal-design presentations.	Canva provides 100,000+ fully customizable templates across various industries, with AI-driven suggestions, drag-and-drop editing, and options for branding, marketing, and graphic-heavy projects, available in both free and Pro versions.
Credit Structure	New users get 400 free credits. AI presentations cost 40 credits; smaller tasks use 10. Earn 200 credits for every friend you refer. Upgrade to a paid plan for unlimited access.	New users get 400 free credits. AI presentations cost 40 credits; smaller tasks use 10. Earn 200 credits for every friend you refer. Upgrade to a paid plan for unlimited access.

Table 4

Interpretation of Table 4 Template libraries

- **Gamma** automatically picks a template based on your content, ensuring a clean, Gamma AI professional look without much effort on your part. However, customization is quite limited. We won't get as many options for fonts, colours, or design elements. This makes Gamma AI great for quick, structured presentations but not ideal for projects that require a lot of visual creativity.
- **Canva** gives you **over 100,000 templates** to choose from, covering everything from presentations to social media posts and business cards. It's built for customization, allowing you to change fonts, colours, and graphics with a simple drag-and-drop editor. Canva's AI can suggest templates based on your content, but you still have full creative control. Many templates are free, while premium designs are available with Canva Pro, making it a great choice for designers, marketers, and businesses that want branding consistency.

Credit Structure

- Gamma uses a credit system to manage AI features. New users start with 400 free credits, with AI-generated presentations costing 40 credits and smaller tasks using 10. You can earn more credits by referring friends (200 per referral), or you can upgrade to a paid plan for unlimited access.
- Canva's credit system lets you access premium design elements and AI tools. You can buy credits to use paid images, icons, and music. Free users get 50 AI image credits, while Pro users receive 500 each month, plus 50 for AI video creation. Canva also offers 20 lifetime credits for AI video presenters, covering up to 15 seconds per credit.

Conclusion

Gamma and Canva both use credit systems for their AI features. If you want a **fast, no-fuss** solution where AI takes care of everything, **Gamma AI** is the way to go. But if you need **full creative freedom** with a wide variety of design options, **Canva** is the better choice.It all depends on whether you value speed and automation or flexibility and customization.

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Objective 5: To evaluate the strengths and limitations of Canva and Gamma AI.

Aspect	Gamma AI	Canva
Strengths	Fast, AI-driven presentations with structured layouts.	Highly customizable with drag and drop editing.
	Minimal effort required, ideal for professionals needing quick decks.	Extensive template library (100,000+ options).
	AI powered interactivity (polls, forms, live presentations).	Advanced design tools (fonts, colors, animations, background remover).
	Simple credit based system for AI features.	Strong collaboration features for teams.
Limitations	Limited customization; less control over fonts, colors, and layouts.	No AI powered interactivity (polls, live audience feedback).
	Basic background removal with no finetuning.	More time consuming due to high customization flexibility.
	Lacks advanced team collaboration features (version history, brand kits).	Free version has limited access to premium elements and AI features.

Table 5

Interpretation of Table 5

- Gamma AI is great if you need a quick, well-structured presentation with minimal effort. Its AI does most of the work, organizing content and even adding interactive features like polls and forms—perfect for professionals, educators, or live sessions. But if you want more creative control, it can feel limiting since customization options are basic.
- Canva, on the other hand, is all about flexibility. It gives you thousands of templates, advanced design tools, and great team collaboration features, making it ideal for marketers, designers, and businesses. However, since everything is customizable, it can take more time, and it doesn't have AI-driven interactivity like Gamma.

FINDINGS OF THE STUDY: KEY INSIGHTS

The major findings of the study are as follows:

Feature	Gamma AI (Best for Speed & Simplicity)	Canva (Best for Creativity & Customization)
AI-Generated Content	Instantly creates well-structured presentations, great for professionals who need quick, polished slides. Not ideal for highly customized designs.	Generates AI-powered content for social media, marketing, and reports, making it versatile. AI suggestions may need manual modification.
AI-Generated Images	Simple, professional visuals with clean layouts. Limited styles and no advanced editing.	Offers creative styles (photorealistic, sketches, paintings) with full editing control. Some features require a Pro subscription.
Magic Design AI	Quickly generates full presentations with a structured layout, saving time. Less control over design details.	AI suggests designs, but you can fully customize fonts, colors, and animations. Requires more manual effort.
Customization & Design	Ensures professional, auto-adaptive layouts with minimal effort. No drag-and-drop editing or design flexibility.	Full creative freedom with advanced fonts, colors, animations, and branding tools. Can be overwhelming for beginners.
Background Remover	Basic AI-powered background removal for simple edits. No manual fine-tuning options.	AI removes backgrounds from both images and videos with precise editing controls. Free users have limited access.
Interactive Elements	Allows live audience interaction through polls, forms, and web-based presentations. Limited to presentations only.	Focuses on high-quality visuals for marketing and social media. No real-time audience interaction like polls or live feedback.

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Collaboration Tools	Real-time co-editing and commenting, great for teams working on presentations. Lacks branding tools and version history.	Team folders, shared brand kits, access control, and version history for easy team collaboration. Some tools require Canva for Teams.
Template Library	AI auto-selects structured, professional templates for efficiency. Limited variety beyond presentations.	100,000+ templates across different categories, fully customizable. Some premium templates require a Pro subscription.
Credit System	400 free credits at signup (40 per presentation). Earn 200 per referral or upgrade for unlimited access.	Free users get 50 AI image credits; Pro users get 500 AI image and 50 AI video credits per month.

Table 6

SIGNIFICANCE OF THE STUDY

AI-powered design tools like Canva and Gamma AI are changing the way we create content, making presentations easier, faster, and more engaging. This study helps different users understand their benefits:

- **For Students –** Makes school projects and presentations more visually appealing with minimal effort, helping them focus more on content than design.
- **For Educators –** Simplifies lesson planning and allows for interactive teaching, making learning more engaging and dynamic.
- **For Professionals –** Speeds up the creation of business presentations, reports, and marketing materials while ensuring a polished, professional look.

By comparing their automation, customization, collaboration, and templates, this study helps users pick the best tool for their needs, making AI-driven design more practical and accessible in education and work.

CONCLUSION

Gamma AI and Canva both are powerful AI-driven design tools, but they cater to different needs. Gamma AI is perfect for those who want quick, structured presentations with minimal effort. Its automation makes it a great choice for professionals who need polished slides in no time, and its interactive features enhance audience engagement in live settings like webinars and storytelling sessions. On the other hand, Canva is all about creativity and customization. It offers full control over designs, making it ideal for businesses, marketers, and designers who need visually stunning content across presentations, social media, and branding materials. With its vast template library and collaboration tools, Canva is the go-to platform for teams looking to work together seamlessly. If you value speed, simplicity, and automation, Gamma AI is the better choice. But if you need creative freedom, flexibility, and teamwork-friendly features, Canva is the way to go. Ultimately, the right tool depends on whether you want AI to handle the heavy lifting or if you prefer full control over your design process.

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International Journal of Advance and Innovative Research
Volume 12, Issue 2(XIX): April - June 2025
ISSN 2394 - 7780

ROLE OF ARTIFICIAL INTELLIGENCE IN UNDERSTANDING THE IMPACT OF LEARNING FACTORS ON UNDERGRADUATE MATHEMATICS EDUCATION

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ABSTRACT

Mathematics is often one of the most challenging subjects for undergraduate students, with various factors influencing their ability to grasp key concepts. This research explores how Artificial Intelligence (AI) can help identify these factors by analyzing student data, such as performance trends, study habits, and engagement levels. AI-driven insights can reveal patterns that explain why some students excel while others struggle.

Beyond traditional teaching methods, AI enables a deeper understanding of teaching styles, cognitive abilities, motivation, and peer interactions. For instance, AI can track the impact of different teaching approaches or predict when a student may be falling behind, allowing for timely intervention and personalized support.

Rather than just automating tasks or grading assignments, AI serves as a powerful tool for improving learning experiences. By leveraging AI, educators can develop more effective and customized teaching strategies that cater to students' individual needs. This study aims to highlight how AI can create a more supportive and adaptive learning environment, ultimately helping undergraduate students overcome challenges and succeed in mathematics.

INTRODUCTION

Mathematics can be challenging for many undergraduate students, with various factors affecting their understanding, such as teaching methods, motivation, and cognitive abilities. While traditional teaching relies on classroom observations, AI now offers a powerful way to analyze vast amounts of student data, like performance trends and study habits. This enables a deeper understanding of what influences learning outcomes and helps identify patterns that explain why some students excel while others struggle. By personalizing learning experiences, AI can offer tailored support, ultimately transforming math education and helping both students and teachers achieve better, more meaningful results.

REVIEW OF LITERATURE

1. Akter et al. (2021) shed light on a crucial issue in today's AI-driven world—algorithmic bias. Their research explores how biases creep into AI systems due to flawed data, systemic inequalities, and biased decision-making. They emphasize that these biases can have real-world consequences, affecting fairness and inclusivity. The study calls for more responsible AI development, ensuring that technology serves everyone equitably rather than reinforcing existing prejudices.

2. Barron (2023) takes a deep dive into how Artificial Intelligence (AI) has evolved and the heated debates it sparks in society. The study looks at how AI is portrayed in popular culture, influencing the way people think about it—whether as a revolutionary tool or a potential threat. It also touches on important ethical and social concerns, raising questions about AI's impact and the need for responsible development to ensure it benefits everyone.

3. De-Lima-Santos and Ceron (2021) take a close look at how AI is shaping the news industry—both the opportunities it brings and the challenges it creates. Their study explores how AI is being used to write articles, filter news, and personalize content, making journalism faster and more efficient. However, they also raise important concerns about accuracy, bias, and the potential impact on journalistic integrity. The research highlights the need for responsible AI use to ensure that news remains trustworthy and ethical in the digital era.

4. Elliott and Soifer (2022) dive into how AI impacts privacy and security, showing both its benefits and risks. Their study explores how AI is used in cybersecurity, data protection, and surveillance, helping to keep systems safe but also raising concerns about data privacy and potential misuse. They stress the need for responsible AI policies to ensure that as technology advances, people's rights and security remain protected.

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OBJECTIVES OF THE STUDY

- Analyze factors affecting undergraduate students' mathematics learning and explore how AI tools can address these challenges.
- Examine the impact of AI-based interventions (adaptive platforms, intelligent tutoring, automated assessments) on students' understanding and performance in mathematics.
- Study students' attitudes toward mathematics and evaluate how AI-enhanced learning influences their engagement, confidence, and perception of the subject.

HYPOTHESES OF THE STUDY

General Hypothesis:

- **H_0:** There is no significant impact of AI-driven factors on the learning of mathematics among undergraduate students.
- **H_1:** AI-driven factors have a significant impact on the learning of mathematics among undergraduate students.

Sub Hypothesis:

- **H_0:** AI-based interventions do not contribute to a positive attitude among students toward learning mathematics.
- **H_1:** AI-based interventions contribute to a positive attitude among students toward learning mathematics.

SCOPE OF THE STUDY

- This study examines how AI-driven tools and various factors impact undergraduate students' mathematics learning.
- The research focuses on the role of AI interventions in enhancing mathematics education in the Mumbai region.

RESEARCH METHODOLOGY

Primary Data:

- Data is collected through structured questionnaires designed to analyze the impact of AI-based educational tools on undergraduate mathematics learning.

Secondary Data

- Additional insights are obtained from research papers, articles, reports, books, and other academic sources to support the study's findings on AI integration in mathematics education.

Population and Sampling technique:

- The study involves 100 undergraduate students learning mathematics in the Mumbai region.
- The sampling method used is Simple Random Sampling, ensuring unbiased data collection.

Research Design

- The study follows an Analytical and Descriptive approach to examine the role of AI in enhancing mathematics education.
- Data is analyzed using descriptive statistics, visualized through diagrams, and interpreted using Correlation Analysis, Chi-Square Tests, and Pie Charts to test the proposed hypotheses.

DATA ANALYSIS & INTERPRETATION

AI has revolutionized data analysis in education, especially in understanding students' attitudes toward learning mathematics. This study uses AI-driven techniques like correlation analysis, Chi-Square tests, and visual tools (like pie charts) to analyze student responses, categorized by agreement levels, providing deeper insights into their perceptions of math.

I. Testing of the Sub-Hypothesis

- **H_0:** AI-based interventions do not contribute to a positive attitude among students toward learning mathematics.

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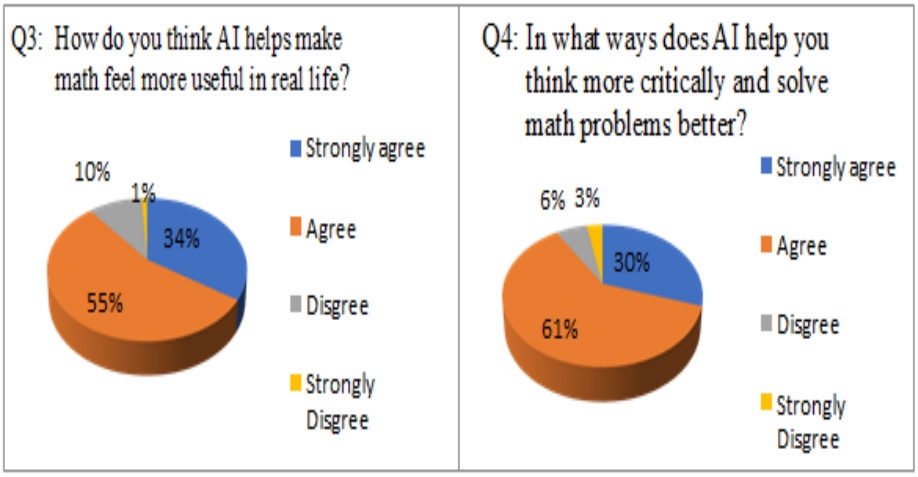
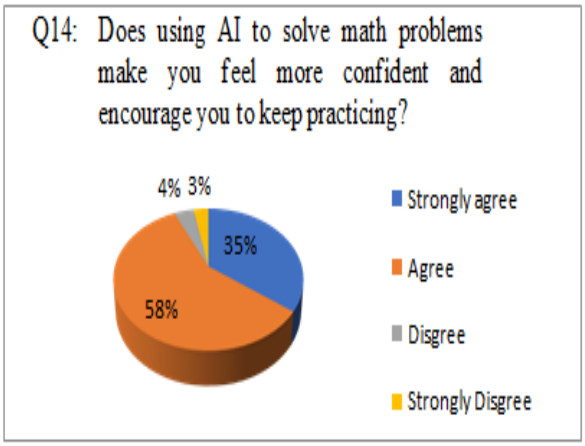
➢ **H_1:** AI-based interventions contribute to a positive attitude among students toward learning mathematics.

To Study the Attitude of Students towards learning Mathematics

The students' responses are categorised as **Strongly Agree, Agree, Disagree and Strongly Disagree.**





The graph shows how students feel about different aspects of learning mathematics, particularly with the influence of AI.

- **Q3:** When asked if mathematics is important because it's useful in everyday life, 34% strongly agreed, 55% agreed, 10% disagreed, and 1% strongly disagreed.
- **Q4:** Regarding whether mathematics helps develop the mind and thinking skills, 30% strongly agreed, 61% agreed, 6% disagreed, and 3% strongly disagreed.
- **Q14:** On whether solving math problems boosts confidence and encourages practice, 35% strongly agreed, 58% agreed, 4% disagreed, and 3% strongly disagreed.

Using the **Chi-Square Test** to analyze the data, we found:

- **Significance level:** 0.05
- **Chi-square tabular value:** 12.592
- **Chi-square calculated value:** 13.97

Since the calculated value (13.97) is greater than the tabular value (12.592), we reject the null hypothesis and accept the alternative. This confirms that AI-based tools contribute positively to students' attitudes toward learning mathematics, improving their confidence and engagement.

***II.* Testing of the General Hypothesis**

➢ **H_0:** There is no significant impact of AI-driven factors on the learning of mathematics among undergraduate students.

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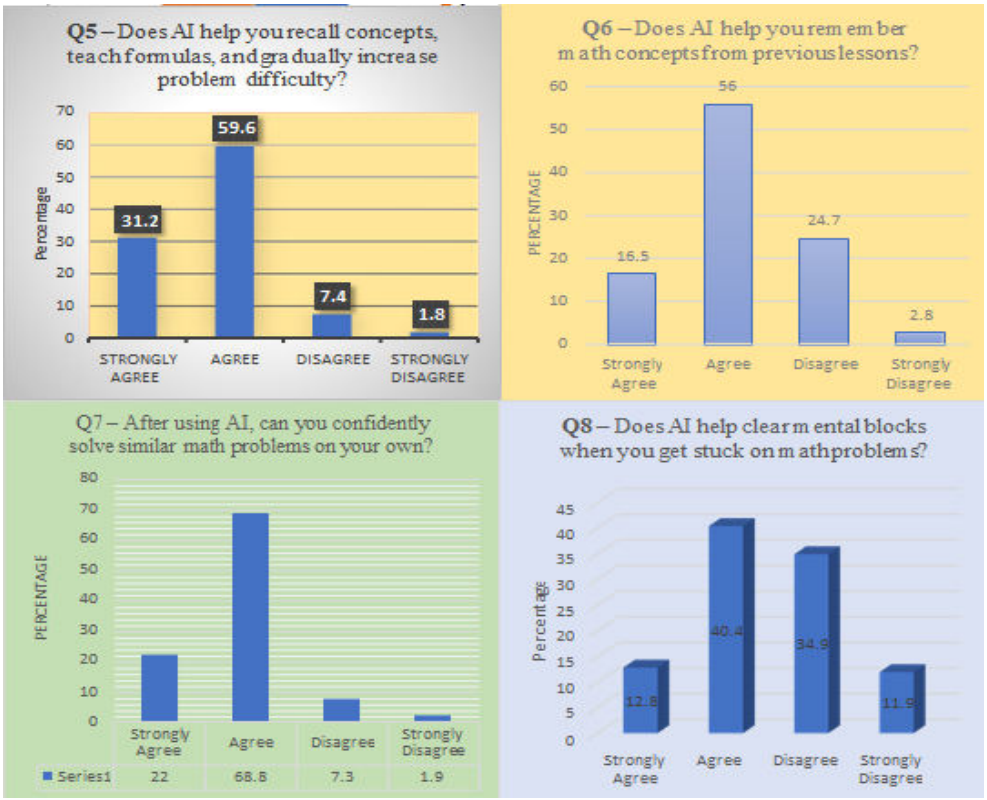
- **H_1:** AI-driven factors have a significant impact on the learning of mathematics among undergraduate students.

To analyze the impacts AI in math learning by examining how key factors like personalized instruction, engagement, and problem-solving skills affect students' success. AI tools help make learning more tailored and effective.

The correlation analysis examines the relationship between various teaching and learning factors (enhanced by AI) and their impact on students' mathematical understanding.

We have deduced the co-relation between the various factors in Q5, Q9, Q10, Q11, 12 and its Impacts in Q6, Q7, Q8, Q14



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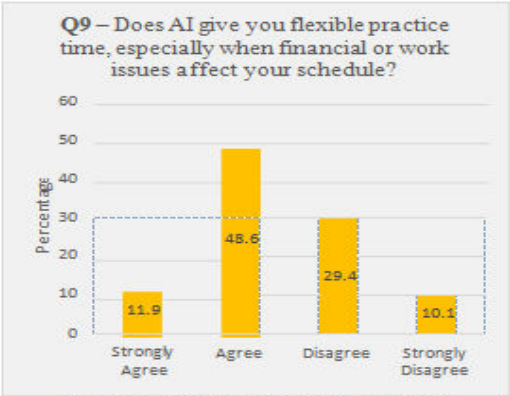

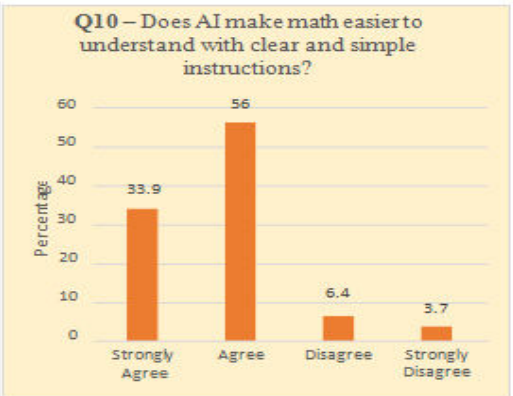

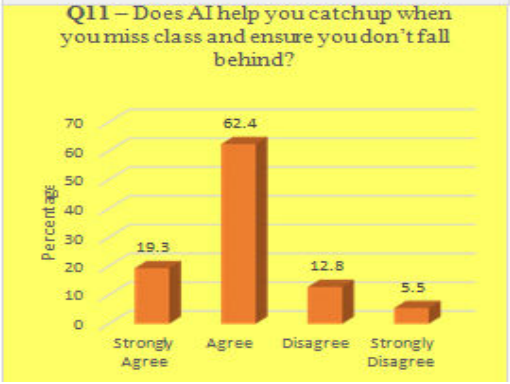

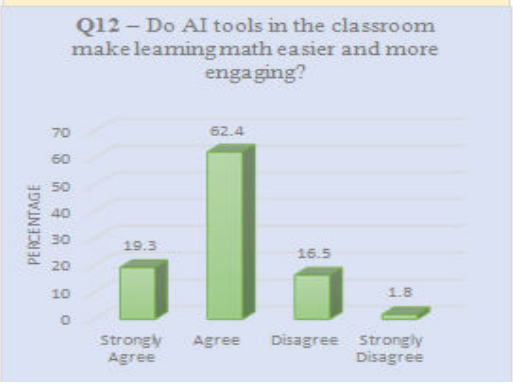

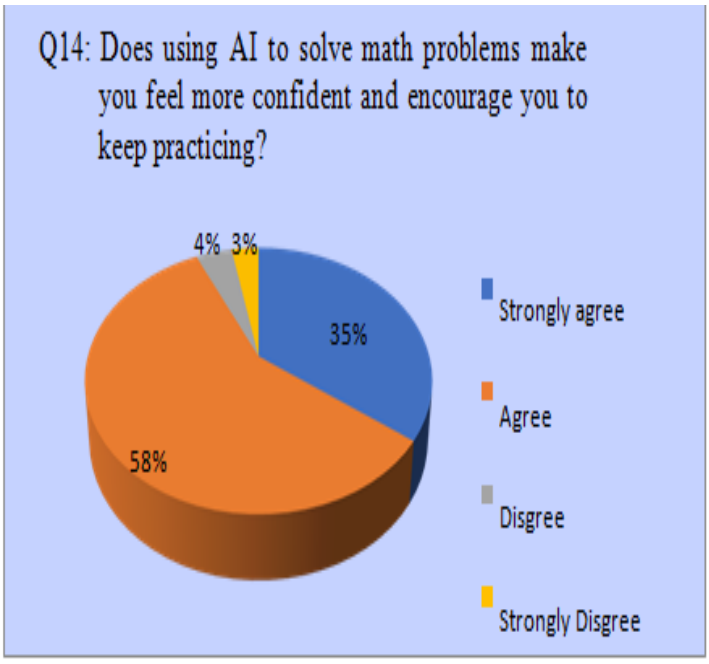

The *factors* affecting the students learning are as follows

- **AI-Driven Structured Learning**: AI platforms offer a clear learning path, breaking down concepts and gradually increasing problem difficulty, boosting students' confidence in problem-solving through step-by-step guidance.
- **AI and Personalized Learning**: AI provides flexible modules, allowing students with time constraints to learn at their own pace, reducing cognitive overload and preventing them from feeling overwhelmed.
- **AI for Simplified Instruction**: AI tutoring systems simplify complex topics using visuals and real-time feedback, helping students better recall concepts and improving long-term retention.
- **AI and Attendance-Based Learning**: AI tracks attendance and engagement, offering remedial materials for absent students, reducing anxiety by helping them catch up on missed lessons.

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- **AI and ICT Integration**: AI-driven LMS and ICT tools offer interactive problem- solving environments, making abstract math concepts easier to understand and enhancing problem-solving skills through targeted practice.

	Factors affecting the learning of Mathematics					
Impact on learning of Mathematics	Questions	5	9	10	11	12
	6			0.31		
	7					0.27
	8		0.42		0.05	
	14	0.36				

- **Low Positive Relationship Between Teacher's Step-by-Step Approach and Student Confidence in Solving Problems:**

There's a positive link between teachers' step-by-step teaching approach and students' ability to solve problems, which boosts their confidence. While important, this relationship isn't very strong, meaning other factors matter too. AI can enhance this by offering personalized, step-by-step guidance, further supporting students' learning and success in mathematics.

- **Low Positive Relationship Between Financial Instability, Irregular Attendance, and Difficulty in Solving Problems:**

There's a mild link between financial instability, irregular attendance, and students' struggle with math problems. Students who work often miss classes and lack practice, leading to difficulties. AI learning platforms can help by offering flexible, on-demand practice, allowing students to catch up and improve their problem-solving skills at their own pace.

- **Low Positive Relationship Between Teacher's Simplicity in Teaching and Student Recall of Mathematical Concepts:**

When teachers explain math concepts in a simple, clear way, students are better able to recall what they've learned. This positive connection, though not strong, shows how important clarity is for retention. AI tutoring systems can further help by offering explanations in various formats, making it easier for students to revisit and understand content.

- **Low Positive Relationship Between Absenteeism and Difficulty in Solving Mathematical Problems:**

Frequent absenteeism makes it harder for students to catch up, leading to struggles with math problems and mental blocks. AI tools, like intelligent tutoring systems, can help by providing personalized lessons and practice exercises, allowing students to catch up on missed content and minimize the effects of missing classes.

- **Low Positive Relationship Between ICT Tools in Classroom and Student Ability to Solve Similar Problems:**

Using ICT tools in the classroom helps students understand abstract math concepts better, boosting their confidence in solving similar problems. While the relationship is positive but weak, AI-powered tools like interactive problem solvers and instant feedback can further support this process, helping students practice and grasp concepts more independently.

GENERAL ANALYSIS

- In Q1 The data shows that 78% of students have studied mathematics at the higher secondary level, indicating a solid foundation. AI-driven tools can help build on this knowledge to enhance their skills in higher education.

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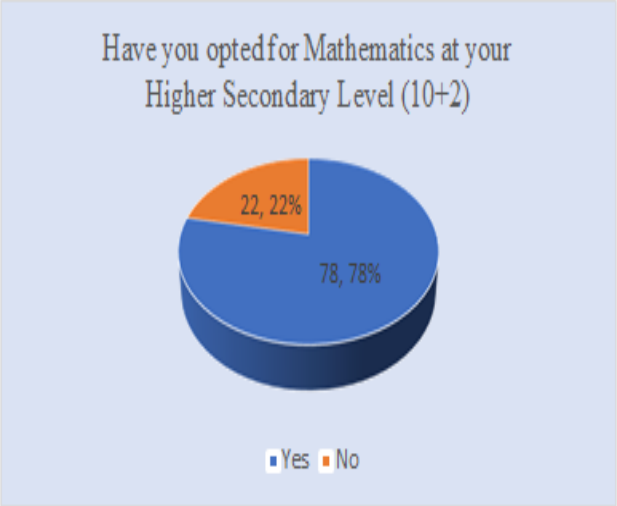
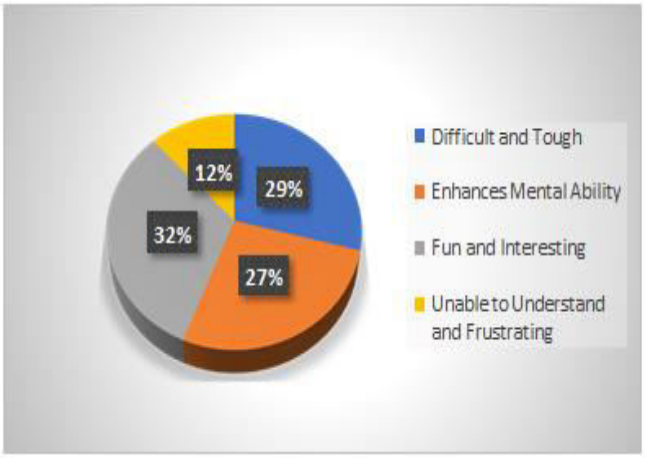
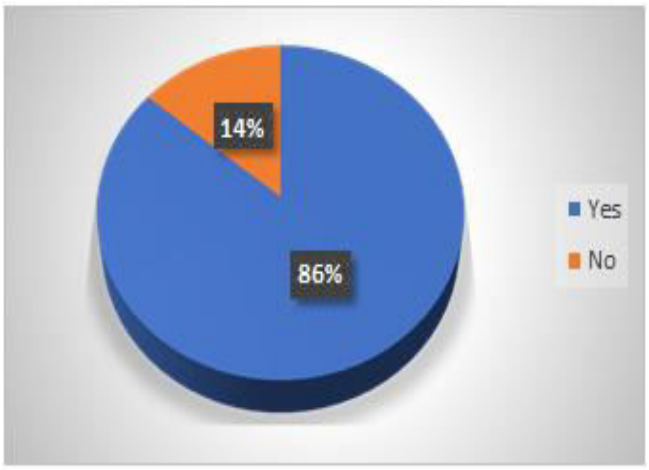


- In Q2, When asked about their thoughts on mathematics, students had diverse responses: 32% found it fun, 29% found it tough, 27% saw it as mentally enhancing, and 12% struggled with frustration. This variety in attitudes shows the need for AI- based tools that can offer personalized support, address challenges, and create a more engaging learning experience.



- In Q15, when students were asked whether they like or dislike mathematics, 86% expressed a liking for the subject, while 14% disagreed. This indicates that most students have a positive attitude toward mathematics, but their perception of the subject may be influenced by various factors. AI-driven educational tools can play a key role in enhancing students' experiences, addressing challenges, and fostering a more positive attitude toward mathematics by offering personalized learning experiences and support.



FINDINGS OF THE STUDY

The study identified several key factors that influence how undergraduate students learn mathematics, and how these factors can be enhanced through AI and educational research.

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Teachers' Teaching Style:
Teachers' step-by-step teaching approach helps students better understand mathematical concepts, building confidence. AI can complement this by offering personalized learning paths that mirror this method, allowing students to progress at their own pace.

Use of ICT Tools (Technological Factor):
The integration of ICT tools in math education also plays a crucial role, making abstract concepts more understandable. AI-driven platforms, such as intelligent tutoring systems, can offer real-time feedback and tailored learning experiences, helping students strengthen their understanding.

Economic Factor:
Economic challenges, like the need for students to work, often disrupt learning. AI tools can help bridge this gap by offering flexible schedules and resources outside of class.

Social Factor:
Social support from teachers, peers, and family also shapes students' attitudes towards math, and AI can create supportive, engaging environments for collaboration.

Other Factors (Deliverability, Absenteeism, Individual):
Other factors like absenteeism and unclear content delivery can hinder learning. AI can help students catch up on missed material with on-demand resources, while adaptive feedback ensures clarity and understanding. Overall, AI has the potential to transform math education, making learning more personalized, accessible, and effective for all students.

CONCLUSION

Impact of Various Factors on Learning Mathematics at the Undergraduate Level in the Context of AI, Education, and Research

The study reveals that several key factors significantly affect how undergraduate students learn mathematics. These include teaching styles, the use of technology, social and economic influences, and individual learning characteristics. A positive, step-by-step teaching approach, clear delivery of content, and the right use of educational technology can make a huge difference in student engagement and comprehension.

AI has a pivotal role in enhancing these learning factors. By offering personalized, adaptive learning experiences, AI can help students progress at their own pace, provide instant feedback, and address individual struggles. This makes learning more accessible and tailored to each student's needs. Moreover, AI-driven tools can assist in overcoming challenges like absenteeism and economic barriers by offering flexible learning options outside of traditional classroom settings.

The teacher's role remains essential, though. Effective teaching strategies, like moving from simple to complex concepts, can make math more approachable, and when combined with AI, these strategies can further optimize the learning experience. AI helps create a dynamic, supportive learning environment that fosters confidence, helping students stay motivated and positive about math.

In conclusion, blending AI with strong teaching practices can transform undergraduate mathematics education, improving understanding, engagement, and student success in the subject.

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International Journal of Advance and Innovative Research
Volume 12, Issue 2(XIX): April - June 2025
ISSN 2394 - 7780

THE CONFLUENCE OF IKS, SCIENCE PEDAGOGY AND AI: A PATHWAY TO SUSTAINABLE AND INCLUSIVE EDUCATION

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ABSTRACT

India's Indigenous Knowledge Systems (IKS) have a rich and glorious past, deeply rooted in scientific advancements, environmental sustainability, and holistic learning. From Ayurveda and Siddha medicine to sustainable farming techniques like stepwell irrigation and agroforestry, IKS has long provided solutions for human well-being and ecological balance. Ancient universities like Takshashila and Nalanda emphasized multidisciplinary learning, blending logic, astronomy, metallurgy, and philosophy, shaping a knowledge tradition that thrived for centuries. The integration of IKS with modern education fosters a culturally enriched, sustainable, and experiential learning ecosystem that respects heritage while embracing scientific advancements.

Science pedagogy plays a pivotal role in structuring knowledge transmission, fostering analytical thinking, and enabling inquiry-based learning. By bridging traditional wisdom with contemporary scientific methodologies, it ensures a comprehensive and contextually relevant education system. Incorporating IKS into science curricula promotes indigenous innovations in agriculture, water conservation, and healthcare, preserving cultural heritage while advancing sustainability.

The emergence of Artificial Intelligence (AI) is further revolutionizing education by enhancing accessibility, personalization, and efficiency. AI-driven adaptive learning systems, virtual labs, and AI-powered teacher training platforms are transforming pedagogical approaches. However, AI models often carry algorithmic biases that may marginalize indigenous perspectives. Ethical AI development must align with IKS and science pedagogy to create a culturally responsive education framework.

Teacher education must evolve to equip educators with the skills to integrate AI, IKS, and science pedagogy effectively. AI-powered professional development tools can empower teachers with culturally inclusive strategies, ensuring a balanced approach to education.

Aligned with SDG 4 (Quality Education) and SDG 8 (Decent Work and Economic Growth), the integration of IKS, science pedagogy, and AI strengthens Atma Nirbhar Bharat. This interdisciplinary approach fosters resilience, innovation, and cultural preservation, creating a sustainable and inclusive education system for future generations.

Keywords: *IKS, SDG, Aatmanirbhar Bharat,AI, Pedagogy*

INTRODUCTION

"Knowledge is power. Information is liberating. Education is the premise of progress, in every society, in every family." – Kofi Annan

The rapid evolution of Artificial Intelligence (AI) has ushered in transformative changes across various domains, including education. However, as India envisions a knowledge-driven future under *Viksit Bharat*, the challenge lies in creating an education system that harmonizes technological advancements with ethical considerations, indigenous wisdom, and contextual learning. This study explores the integration of AI with Indigenous Knowledge Systems (IKS) within science pedagogy, ensuring inclusivity, sustainability, and bias mitigation while equipping learners with essential life skills for the 21st century.

AI in Education: Transforming Learning and Life Skills Development

AI-powered adaptive learning platforms and personalized educational tools hold immense potential in revolutionizing education. However, their effectiveness depends on their ability to integrate culturally relevant content and indigenous problem-solving frameworks. AI can play a pivotal role in:

- **Personalized Learning:** Adaptive AI tools can customize lessons based on student learning patterns while embedding indigenous narratives, fostering cultural sensitivity.
- **Skill Development:** AI-driven simulations and virtual reality can enhance experiential learning, from IKS-based organic farming techniques to traditional medicinal knowledge.
- **Bridging Rural-Urban Gaps:** AI-powered language processing can digitize and translate indigenous knowledge, making it accessible in native languages and strengthening local epistemologies.

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The Role of IKS in Science Pedagogy and Ethical AI Integration

Indigenous knowledge offers a time-tested, sustainable approach to solving environmental and social challenges. Integrating IKS into AI-driven education necessitates thoughtful curation to ensure ethical representation and contextual adaptability.

- **IKS as a Model for Sustainability:** Traditional ecological knowledge can inform AI-driven climate models, conservation strategies, and disaster resilience planning.
- **Mitigating AI Bias:** AI algorithms often reflect biases inherent in datasets. Ensuring IKS representation in AI-driven education platforms can mitigate cultural biases and enhance diverse learning perspectives.
- **Ethical AI for Inclusive Education:** AI decision-making in education must be aligned with ethical frameworks that respect cultural heritage, indigenous wisdom, and human dignity.

NEED OF THE STUDY

India's Indigenous Knowledge Systems (IKS) have long been a repository of scientific wisdom, environmental sustainability, and holistic education. From ancient universities like Takshashila and Nalanda to traditional practices in agriculture, medicine, and astronomy, IKS has provided time-tested solutions to societal challenges. As India moves towards *Aatmanirbhar Bharat*, integrating IKS with modern science pedagogy and Artificial Intelligence (AI) can create a more inclusive, sustainable, and culturally rooted education system. AI-powered adaptive learning tools, when aligned with indigenous epistemologies, can personalize education, enhance experiential learning, and bridge gaps between rural and urban communities. However, the ethical and contextual adaptation of AI in education is crucial to prevent biases and misrepresentation of indigenous knowledge.

Despite AI's potential to revolutionize learning, its integration with IKS presents challenges such as data biases, underrepresentation of indigenous knowledge, and infrastructural limitations in rural areas. Standardized AI models often fail to capture the localized and experiential nature of IKS, leading to concerns about cultural appropriation rather than empowerment. To address these

challenges, AI-driven education must be guided by ethical frameworks that prioritize cultural sensitivity, equity, and sustainability. By fostering AI-powered platforms that incorporate indigenous wisdom, India can develop a resilient education system that not only preserves its rich heritage but also equips future generations with life skills for a technologically evolving world. Empowering teachers with AI-driven tools, ensuring inclusive curriculum design, and bridging the digital divide will be key steps in shaping a knowledge-driven Aatmanirbhar Bharat.

SIGNIFICANCE OF THE STUDY

The integration of Artificial Intelligence (AI), Indigenous Knowledge Systems (IKS), and science pedagogy is crucial for building an inclusive and sustainable education system that aligns with the vision of *Aatmanirbhar Bharat*. This study emphasizes the need to preserve and incorporate indigenous wisdom into AI-driven learning frameworks to ensure cultural continuity while fostering scientific inquiry. By recognizing IKS as a valuable repository of environmental conservation, healthcare, and sustainable agriculture knowledge, this study highlights the potential of AI in digitizing, preserving, and disseminating traditional knowledge in an accessible manner. Additionally, it stresses the importance of integrating IKS into science pedagogy to create a holistic learning experience that connects students with their cultural roots while developing their critical thinking and problem-solving skills.

Furthermore, this study underscores the role of AI in enhancing educational equity by bridging gaps in access and quality. AI-driven personalized learning tools can support diverse learning needs, particularly for students in rural and underserved regions. Additionally, AI can aid teachers by providing adaptive content, automating administrative tasks, and offering real-time feedback, thereby improving the overall efficiency of the education system. The study also highlights the need to address algorithmic biases to ensure AI-driven educational platforms are fair, ethical, and culturally sensitive. By integrating AI with IKS and science education, this research provides a roadmap for a balanced, future-ready education system that promotes innovation while respecting cultural heritage.

SCOPE OF THIS STUDY

This study explores the intersection of AI, IKS, and science pedagogy within the formal education system, focusing on K-12 and higher education institutions. It examines the role of AI in enhancing traditional teaching methodologies, enabling personalized learning experiences, and supporting vocational training aligned with indigenous knowledge. The study specifically investigates how AI can facilitate the digitization of indigenous

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knowledge, its incorporation into STEM education, and its application in fields such as sustainable agriculture, healthcare, and environmental conservation. Additionally, it evaluates how AI-powered platforms can enhance teacher training by equipping educators with culturally responsive teaching strategies that integrate both modern scientific advancements and indigenous wisdom.

While the study primarily focuses on India, it draws insights from global best practices to understand how other nations have successfully integrated AI and indigenous knowledge into their education systems. It also considers ethical concerns, particularly regarding AI bias, data privacy, and the potential commercialization of indigenous knowledge. However, the research does not delve into the technical development of AI models or their policy-level governance beyond the education sector. Instead, it remains focused on how AI can be harnessed as a tool to enhance learning, preserve cultural heritage, and promote sustainability within the education framework.

DELIMITATION OF THE STUDY

The study is confined to the educational implications of AI-IKS integration, specifically within the domains of curriculum design, pedagogy, and teacher education. It does not cover the technical aspects of AI development, such as algorithm creation, machine learning training datasets, or deep-learning architectures. The primary focus is on how AI can be leveraged to enhance teaching methodologies and preserve indigenous knowledge rather than the technological intricacies of AI programming. Furthermore, the study limits itself to the formal education system and does not extend to informal or corporate training programs, even though AI is increasingly being used in lifelong learning and workforce development.

Additionally, while the research acknowledges the global relevance of AI and IKS integration, its primary geographical focus is India, with selective international comparisons for contextual understanding. The study does not provide an exhaustive legal analysis of AI governance, intellectual property rights over indigenous knowledge, or the commercialization risks posed by AI-driven knowledge repositories. Instead, it remains centered on the ethical, pedagogical, and cultural considerations necessary for integrating AI into science education in a manner that respects and upholds indigenous wisdom.

LITERATURE REVIEW

1. **Ogegbo & Ramnarain (2024).** ***African Journal of Research in Mathematics, Science and Technology Education*****.** This systematic review analyzed 25 studies on integrating Indigenous Knowledge Systems (IKS) into science education. Key pedagogical strategies identified include engaging students in argumentative discussions, utilizing contextualized Indigenous instructional materials, collaborating with Indigenous knowledge holders, and incorporating experiential learning activities. The study highlights that these approaches enhance critical thinking and facilitate the generation of new knowledge.
2. **Appanna (2011).** ***The Australian Journal of Indigenous Education*****.** This article examines the cultural and language barriers Indigenous students face in learning science. It emphasizes the importance of teachers adopting strategies that bridge the cultural gap between school science and Indigenous students' backgrounds. Recommendations include embedding Indigenous perspectives into science teaching to improve engagement and academic outcomes.
3. **Zidny & Eilks (2020).** ***Cultural Studies of Science Education*****.** This study explores how integrating local wisdom and socio-scientific issues into science education can enhance students' systems thinking and sustainability awareness. The authors propose a model that combines scientific knowledge with Indigenous perspectives to foster a more holistic understanding of environmental issues.
4. **Mavuru & Ramnarain (2017).** ***Journal of Research in Science Teaching*****.** Investigating the role of student socio-cultural backgrounds in teaching and learning science, this study finds that incorporating students' cultural contexts into science lessons increases relevance and comprehension. The authors suggest that culturally responsive teaching strategies can bridge the gap between Indigenous knowledge and scientific concepts.
5. **Cronje et al. (2015).** ***International Journal of Science Education*****.** This research discusses the integration of Indigenous knowledge into the science curriculum as a means to promote sustainable development. The authors argue that such integration enriches the curriculum and provides students with diverse perspectives, enhancing their understanding of science in relation to real-world contexts.

REFLECTION

Integrating Indigenous Knowledge Systems (IKS) into science education, particularly through AI-driven platforms, offers a transformative approach to making learning more inclusive, culturally relevant, and

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sustainable. The reviewed literature highlights the effectiveness of embedding IKS in pedagogical strategies to enhance student engagement, critical thinking, and environmental awareness. However, challenges such as digital infrastructure gaps, data biases, and ethical concerns in AI implementation need to be addressed.

A balanced approach that respects Indigenous epistemologies while leveraging AI for personalized learning and sustainability education can bridge these gaps. This integration not only preserves cultural heritage but also enriches scientific understanding by incorporating diverse perspectives. Moving forward, ethical AI development and culturally responsive teaching frameworks are essential to ensuring equitable and effective education.

LEARNING OUTCOME

Pupils will be able to……

Apply indigenous knowledge in environmental sustainability, agriculture, and healthcare while fostering culturally responsive teaching.

Utilize AI-driven adaptive learning to improve accessibility, personalize education, and address biases in digital learning tools.

Develop interdisciplinary curricula blending AI, IKS, and science pedagogy to create an inclusive, ethical, and future-ready education system.

AIM OF THE STUDY

This study aims to explore the integration of Indigenous Knowledge Systems (IKS), Science Pedagogy, and Artificial Intelligence (AI) to create a sustainable and inclusive education framework. By leveraging traditional wisdom, scientific principles, and emerging technologies, the research seeks to enhance learning experiences, promote cultural inclusivity, and bridge educational gaps for holistic development.

OPERATIONAL DEFINITION

Sustainable Development Goals (SDGs): A global framework by the United Nations focused on achieving social, economic, and environmental sustainability. This study primarily aligns with SDG 4 (Quality Education) and SDG 8 (Decent Work and Economic Growth) by fostering equitable, skill-based, and accessible education.

Indigenous Knowledge Systems (IKS): Traditional, experiential knowledge passed through generations, rooted in sustainable practices, ecological wisdom, and community-based learning. In this study, IKS serves as a foundation for integrating culturally relevant pedagogy into modern education.

Science Pedagogy: The methodology of teaching science through inquiry-based, experiential, and contextual approaches. This study emphasizes incorporating indigenous scientific knowledge into formal education to enhance sustainability and problem-solving skills.

Artificial Intelligence (AI): Machine learning and data-driven technologies that personalize education, enable adaptive learning, and support knowledge dissemination. The study examines AI's role in integrating IKS into science pedagogy while ensuring ethical, unbiased, and inclusive learning environments.

METHODOLOGY OF THIS STUDY

Qualitative, Focused group Interview

Sample: 30

Sampling Technique: Convenient Sampling

Tool: Open ended Questions 10

DATA ANALYSIS STRATEGY

Qualitative Data Analysis= (Data Collection→Data Preparation→Familiarization)+ (Coding→Theme Identification→Pattern Recognition)+(Interpretation→Validation→Reporting)

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RESULT

Qualitative Analysis of Key Research Questions

Serial No.	Research Question	Coded Responses (Student Perspectives)	Emerging Themes	Patterns Identified
1	How can IKS be effectively incorporated into modern science pedagogy?	Curriculum integration, storytelling, hands-on learning, community involvement, cultural contextualization	Blended learning, experiential education	Strong preference for merging traditional practices with modern pedagogy
2	What potential does AI have in preserving and disseminating Indigenous Knowledge?	AI-driven translation, digital archiving, VR/AR simulations, accessibility enhancement	AI as a tool for documentation and engagement	High optimism about AI's role in preserving oral traditions and languages
3	What are the key challenges in implementing AI-driven learning tools in diverse cultural contexts?	Bias in algorithms, digital divide, loss of authenticity, language barriers	Equity, representation, localization	Concerns about AI imposing a Westernized learning model
4	How does integrating IKS into science pedagogy contribute to SDGs (SDG 4 & 8)?	Skill-based education, sustainable practices, economic empowerment, environmental consciousness	Sustainability, workforce readiness	Recognition of IKS as a key to ecological balance and job creation
5	What ethical considerations should be prioritized in AI-driven IKS education?	Data ownership, cultural appropriation, informed consent, representation	Ethics, data sovereignty	Fear of exploitation of indigenous knowledge by AI corporations
6	How can AI-powered adaptive learning ensure inclusivity for marginalized communities?	Language customization, accessibility tools, rural connectivity, bias mitigation	Digital inclusion, fairness	AI seen as both an enabler and a potential source of exclusion
7	How does IKS contribute to scientific inquiry, and how can AI enhance it?	Observation-base d learning, empirical validation, natural sciences integration, interdisciplinary approaches	Critical thinking, problem-solving	IKS recognized for fostering observational learning and holistic science education
8	How can educators be trained to integrate AI while preserving IKS authenticity?	Teacher workshops, community-base d training, AI ethics courses, experiential learning modules	Professional development, pedagogy shifts	Need for training programs that empower teachers in both AI and IKS
9	What strategies can	Participatory design,	Contextualization, co-	Collaborative

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	harmonize localized Indigenous Knowledge with AI-driven frameworks?	multilingual AI models, flexible curriculum policies, indigenous-led AI research	creation	approaches needed for AI to adapt to local knowledge
10	How can collaboration between stakeholders enhance culturally responsive education?	Policy advocacy, indigenous leadership in AI projects, inclusive research initiatives, public-private partnerships	Multi-stakeholder engagement, policy integration	Need for joint efforts among educators, AI developers, and indigenous leaders

FINDINGS

The analysis highlights that integrating Indigenous Knowledge Systems (IKS) into modern science pedagogy fosters experiential and culturally relevant learning, aligning with sustainability and inclusivity goals. AI plays a crucial role in preserving and disseminating IKS through digital archiving, VR/AR simulations, and adaptive learning tools. However, challenges such as algorithmic biases, the digital divide, and concerns over cultural appropriation must be addressed. A strong consensus emerged on the necessity of localized, context-driven AI frameworks that respect indigenous epistemologies and ensure equitable access to educational resources. Furthermore, IKS is recognized for its contribution to scientific inquiry, particularly in environmental sustainability and critical thinking, making its integration into curricula essential for holistic education.

Additionally, ethical concerns regarding AI-driven IKS education, such as data ownership, informed consent, and representation, were frequently raised. Participants emphasized the need for educator training programs to effectively merge AI capabilities with traditional teaching methodologies while maintaining cultural authenticity. The findings also underscore the importance of collaboration among policymakers, educators, AI developers, and indigenous communities to co-create inclusive educational solutions. Multi-stakeholder partnerships, policy advocacy, and participatory AI development were identified as key strategies for ensuring AI-driven education remains culturally responsive and equitable. Overall, the study reinforces the potential of AI-IKS integration in advancing Sustainable Development Goals (SDG 4 and SDG 8) by promoting quality education and skill-based economic empowerment.

CONCLUSION

The integration of Indigenous Knowledge Systems (IKS), science pedagogy, and Artificial Intelligence (AI) presents a transformative approach to fostering sustainable and inclusive education. While AI offers immense potential in preserving and disseminating indigenous wisdom through adaptive learning and digital tools, challenges such as algorithmic biases, cultural misrepresentation, and accessibility gaps must be addressed. Ethical considerations, including data sovereignty and informed consent, are crucial to ensuring AI-driven education respects and uplifts indigenous communities. Equipping educators with the necessary skills to integrate AI while preserving IKS authenticity is essential for meaningful implementation. Collaboration among policymakers, educators, AI developers, and indigenous leaders will be key to developing culturally responsive educational frameworks. By harmonizing traditional wisdom with technological advancements, this confluence can support Sustainable Development Goals (SDG 4 and SDG 8), fostering a future where education is equitable, contextually relevant, and deeply rooted in both heritage and innovation.

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https://www.nationalgeographic.com/science/article/indigenous-science-modern-world

https://www.ai4good.org/indigenous-knowledge-ai/

https://www.weforum.org/agenda/2023/08/bridging-indigenous-wisdom-and-ai

https://unesdoc.unesco.org/ark:/48223/pf0000379053 https://www.nature.com/articles/d41586-022-03054-4

https://www.scientificamerican.com/article/ai-and-indigenous-knowledge/

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APPENDIX

QUALITATIVE DATA COLLECTION TOOL-clara - Google Docs

https://docs.google.com/document/d/17C92VPbSLoNPB4HYsXbsqC7dXqtRbccfke Wee_DwtBw/edit?tab=t.0

International Journal of Advance and Innovative Research
Volume 12, Issue 2(XIX): April - June 2025
ISSN 2394 - 7780

A CRITICAL STUDY OF THE IMPACT OF AI IN THE COMPLIANCE PROCEDURE OF INDIRECT TAXATION OF CORPORATES IN THE MAVAL REGION OF THE PUNE DISTRICT IN MAHARASHTRA STATE

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ABSTRACT
The use of artificial intelligence (AI) in corporate tax compliance has become necessary due to the growing complexity of indirect taxation and the ongoing changes in tax regulations. AI-driven tax automation reduces human error and boosts efficiency by assisting with tax filing, compliance monitoring, and regulation adherence. The impact of AI on corporates' indirect tax compliance processes in the Pune area is critically examined in this study. This study determines the degree to which AI improves the effectiveness and transparency of tax compliance through a methodical examination of AI implementation, obstacles, and advantages. In order to provide a comprehensive understanding of AI's involvement in taxation, this study also examines case studies, legal ramifications, technological developments, and company experiences.

By decreasing human labour, lowering tax fraud, and guaranteeing increased accuracy, AI-driven solution such as machine learning, robotic process automation (RPA), and predictive analytic are revolutionizing indirect tax compliance. Corporates, however, confront a number of difficulties, such as data security issues, high implementation costs, and legal restrictions. Using data from structured surveys and interviews with tax experts, corporate accountants, and AI developers, this study offers empirical proof of the uptake and efficacy of AI-driven tax compliance solutions. Although widespread deployment necessitates supportive regulations and a trained staff, findings indicate that AI adoption considerably enhances compliance efficiency. The study ends with tactical suggestions for resolving issues and improving the incorporation of AI in corporate tax compliance.

Keywords: *Artificial Intelligence, Indirect Taxation, Compliance, Maval Region, Automation, Machine Learning, Robotic Process Automation (RPA), Prevention, Predictive Analytics*

INTRODUCTION
By automating tax filing, assessment, and regulatory reporting, artificial intelligence (AI) in taxation has completely changed the compliance environment for corporations. AI is essential in reducing human interaction and improving accuracy when it comes to indirect taxes, like the Goods and Services Tax (GST), which demand thorough documentation and prompt compliance. This study investigates the effects of artificial intelligence (AI) technologies on tax compliance in the Pune area, including machine learning, robotic process automation (RPA), and predictive analytics.

In every industry, including taxation, artificial intelligence has become a disruptive factor. Complex computations, numerous data points, and strict deadlines are all part of the indirect taxation compliance procedure, especially for GST. Manual procedures have frequently led to delays, inefficiencies, and fines for noncompliance. These days, tax compliance is being streamlined, accuracy is being improved, and administrative responsibilities are being decreased by utilizing AI technologies like RPA and machine learning (ML). Real-time analysis of enormous volumes of tax-related data by AI-driven systems ensures accurate tax filing and reduces inconsistencies. AI-powered tax engines may also identify transaction irregularities, forecast possible dangers, and make sure companies are still adhering to the most recent tax regulations.

As a center for industry and information technology, the Pune area has seen a quick uptake of AI across a range of fields. However, nothing is known about how much AI will affect tax compliance in this region's corporations. By lowering the burden for tax experts, lowering the possibility of human error, and facilitating real-time tax reporting, the application of AI in taxes has the potential to completely transform compliance. However, issues with worker adaption to AI-driven systems, regulatory compliance, and data security continue to be significant obstacles. By examining the advantages, difficulties, and restrictions of AI-driven tax compliance solutions, this study seeks to close that gap. Understanding AI adoption patterns in tax compliance might offer important insights into more comprehensive implementation plans, especially in light of Pune's expanding corporate sector.

Scope of the Study
The study looks at how AI is incorporated into the indirect taxes procedures of corporates in Pune. A review of AI tools, regulatory frameworks, tax compliance expenses, efficiency enhancements, and company input are all

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included. The study also takes into account international best practices and how Indian corporations may benefit from them. This survey also evaluates how prepared Pune-based companies are to integrate AI technologies into compliance processes. Additionally, it examines the ethical and legal implications of AI for tax compliance, including corporate governance norms, data protection, and regulatory requirements.

2. REVIEW OF LITERATURE

An Overview of AI in Taxation

Taxation has changed dramatically as a result of artificial intelligence (AI), which has improved accuracy, efficiency, and compliance. The role of AI in contemporary tax systems has been the subject of numerous research. Agarwal (2021) highlights how automation powered by AI enhances accuracy and lowers manual errors in tax compliance. Similar to this, Saxena (2020) lists several major obstacles to the adoption of AI, including as integration difficulties, legislative limitations, and data protection issues. In their discussion of AI's function in tax audits, Sharma and Gupta (2019) claim that AI-powered systems can identify irregularities and possible fraud, reducing tax evasion. Few studies have examined AI's effects on indirect taxation compliance in particular regions, like Pune, despite a wealth of study on the technology's broad involvement in taxes. This research gap emphasizes the necessity of additional empirical investigations to comprehend the

- **Cybersecurity and Data Privacy Risks**: Because AI systems handle enormous volumes of private tax data, they are susceptible to illegal access and cyberthreats (Kumar & Singh, 2020).
- **High Implementation and Maintenance Costs:** Small and medium-sized businesses (SMEs) cannot afford the significant financial outlay needed for the development and implementation of AI-driven tax solutions (Mehta, 2021).
- **Need for Specialized AI Expertise:** Skilled personnel with knowledge of both tax legislation and AI technology are necessary for the successful application of AI in taxation (Verma, 2019).
- **Opposition from Conventional Tax Professionals:** A lot of tax professionals are reluctant to use AI because they believe it will jeopardize their job security (Rao & Desai, 2021).
- **Regulatory and Compliance Barriers:** AI adaptability is hampered by constantly changing tax rules, which call for regular system modifications to stay compliant. (Sharma, 2020)
- **The Technology Acceptance Model** (TAM), created by Davis in 1989, describes how companies see the use of AI in taxes. The model evaluates elements that affect AI adoption decisions in tax compliance, such as perceived usefulness and ease of use (Venkatesh & Bala, 2008).
- **Compliance Theory:** This theory explains how companies and tax experts match their operations with changing tax regulations by examining conformity to regulatory norms. It draws attention to elements like perceived fairness of the tax system and legal enforcement that affect tax compliance behaviors (Tyler, 1990).

This study intends to evaluate how AI adoption affects tax compliance behavior and regulatory adherence by combining various theoretical viewpoints, especially with regard to indirect taxes compliance in Pune.

The body of extant work offers a solid starting point for investigating how AI may affect taxes. Localized research concentrating on certain tax contexts is still essential, though. By investigating AI-driven tax compliance systems in the Pune area, this study seeks to close this knowledge gap by providing insights into the opportunities and difficulties associated with integrating AI into indirect taxes.

3. RESEARCH QUESTIONS

1. How has artificial intelligence changed Pune's corporates' indirect tax compliance process?
2. What obstacles must corporations overcome in order to implement AI for tax compliance?
3. What are the advantages and drawbacks of tax compliance solutions powered by AI?
4. What effects does AI have on tax compliance accuracy, efficiency, and cost reduction?
5. How is AI in tax compliance seen by business professionals?

4. RESEARCH OBJECTIVES

1. To examine how AI may make indirect tax compliance easier for Pune-based corporations.
2. To determine the main obstacles to the implementation of AI for tax compliance.

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3. To evaluate the efficacy and efficiency of compliance solutions based on AI.
4. To assess how AI affects the accuracy and expenses of tax compliance.
5. To offer suggestions for enhancing the incorporation of AI in tax compliance.

5. RESEARCH HYPOTHESIS

H0: The effectiveness of indirect tax compliance in corporate entities situated in Pune is not significantly impacted by the use of AI.

H1: Corporates in Pune that use AI greatly increase the effectiveness of their indirect tax compliance.

6. RESEARCH METHODOLOGY

6.1 Research Design:

This study combines qualitative and quantitative research methods in a mixed-method approach. While the quantitative study assesses quantifiable results like cost savings, mistake rates, and compliance efficiency, the qualitative component investigates perceptions, difficulties, and experiences around the implementation of AI.

Analysis and Display of Data - A mixed-method approach will be used in the study to examine how AI affects indirect tax compliance. Statistical methods like regression analysis and correlation research will be used to classify and examine the gathered data. The findings will be displayed using:

- **Tables:** Showing important data points like compliance rates prior to and following the use of AI
- **Graphs:** Illustrating AI adoption patterns and how they impact tax efficiency.
- **Charts:** Showing survey results, statistics on mistake reduction, and financial savings as a result of integrating AI.

The results will be interpreted to evaluate how AI can improve tax compliance efficiency, lower human error, and optimize costs, offering empirical support for or opposition to the study hypothesis.

6.2 Data Collection Methods:

- **Primary Data:** Obtained by means of standardized questionnaires and interviews with company accountants, tax experts, and AI engineers. While interviews will offer in-depth insights into real-world difficulties and implementation experiences, surveys will evaluate AI's efficacy in tax compliance.
- **Secondary Data:** To bolster conclusions and provide historical context, secondary data was gathered from government reports, scholarly journals, industry publications, and company case studies.

6.3 Sample Size and Sampling Technique:

- Fifty corporate entities in Pune that have adopted AI-driven tax compliance solutions will be the subject of the study.
- To guarantee relevance and dependability, companies actively utilizing AI for tax compliance will be chosen through a purposeful sampling technique.

6.4 Data Analysis:

Data Analysis and presentation is important aspect in research. The following methods are used to represent data.

- **Descriptive statistics** are used to highlight general trends in the use of AI and to summarize survey results.
- **Regression analysis**: Used to evaluate the connection between the effectiveness of compliance and AI deployment.
- **Comparative Analysis**: Assesses the effectiveness of AI-driven tax compliance systems both before and after installation.
- **Qualitative Thematic Analysis**: identifies important advantages and obstacles in the adoption of AI by detecting recurring themes in interview responses.

6.5 Ethical Considerations:

Participant confidentiality and anonymity are guaranteed, and informed consent is acquired prior to data collection.

- Respecting ethical standards for research integrity and data protection laws. This approach guarantees a

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thorough and solid examination of AI's function in tax compliance, giving the results both statistical support and qualitative nuance.

6.6. Limitations of the Study

The following are some limitations of this study, which might show a different outcome of the drawn conclusion.

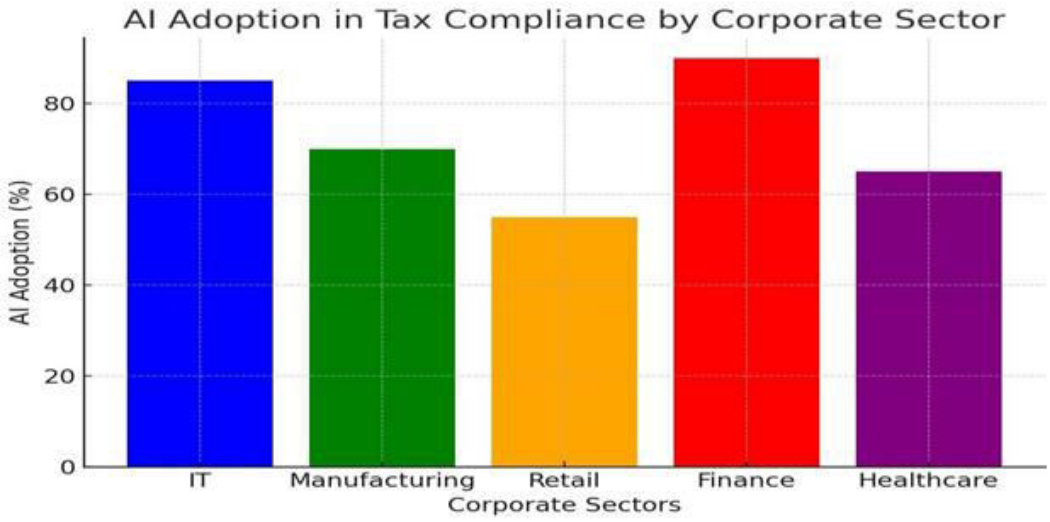
1. **Geographic Scope:** The study's conclusions may not be as applicable to other states or locations with distinct regulatory and economic frameworks because it is limited to the Maval region of Pune District, Maharashtra.
2. **Sample Size Restrictions:** A particular sample of corporate organizations, tax experts, and AI implementers in the Maval region served as the basis for this study. Broader insights might be obtained from a larger or more varied sample.
3. **Changing AI Landscape:** The field of artificial intelligence in taxation is developing quickly, and as AI-driven compliance systems continue to grow, the results may become old.
4. Regulatory Changes: The government of India frequently modifies indirect taxes laws, such as GST, which could eventually affect AI adoption and compliance protocols.
5. **Data Availability and Reliability**: Because of confidentiality issues, certain corporate entities might be reluctant to give all data, which could compromise the study's accuracy and thoroughness.

6.7 Data Presentation

This data presentations have used tables, graphs, and charts based on collected responses, feedback received from respondents to improve the Data Analysis and Presentation portion. These illustrations will consist of:

I) **The percentage of corporates in Pune that use AI for tax compliance is shown in the bar chart.**

Bar Chart - This bar graph illustrates how AI is being used in Pune's various corporate sectors for tax compliance. I will then create a line graph that illustrates how AI affects compliance efficiency.



II) **AI's Effect on Tax Compliance Efficiency (Line Graph): Trends in Time Savings and Error Reduction.**

Line Chart--

This line graph shows how, over time, AI has greatly increased compliance efficiency by lowering errors and saving time. I'll then make a pie chart that illustrates how business experts view AI in tax compliance

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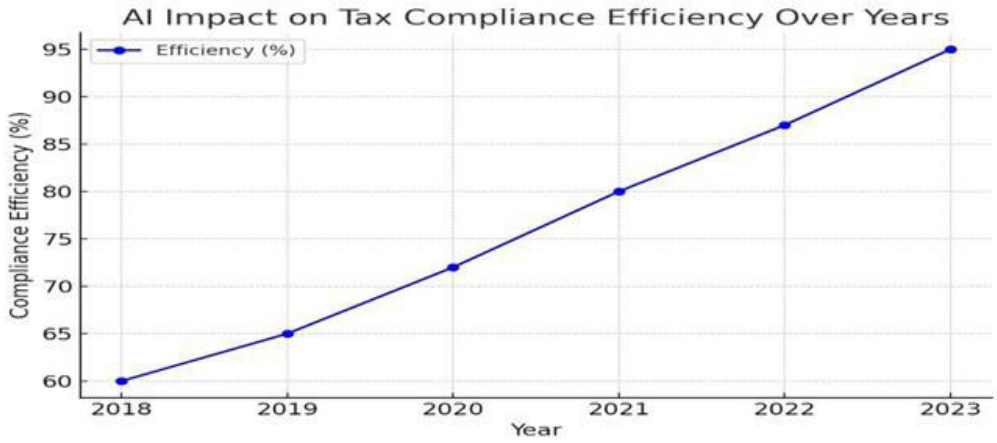
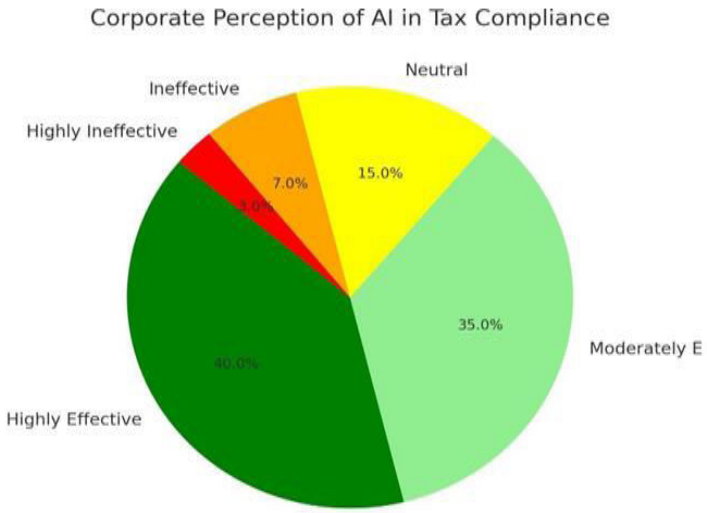


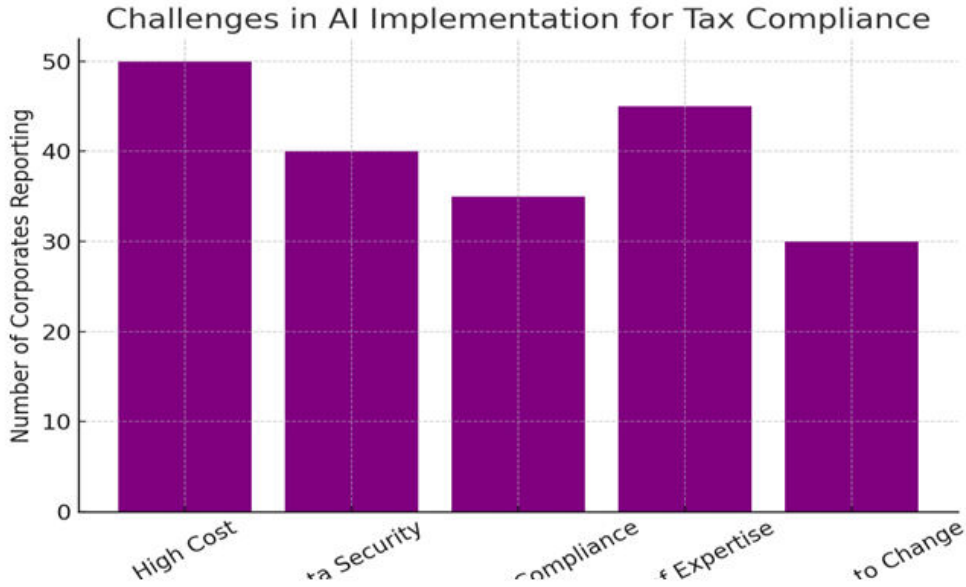
III) Business Perception of AI in Tax Compliance (Pie Chart): How experts assess the usefulness of AI.

Pie Chart

The majority of corporate experts view AI in tax compliance as being very or moderately effective, according to this pie chart.



IV) Implementing AI (using a column chart or histogram) presents challenges. Typical obstacles include expenses, data security, and legal concerns.



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V) Accuracy, cost, and processing time are compared between AI-driven compliance and traditional compliance (Table).

Comparative Analysis – Following is the table showcasing the differences between

Traditional vs. AI-Driven Tax Compliance:

Sr. No	Parameter	Traditional Compliance	AI-Driven Compliance
1	**Accuracy**	85% (Prone to errors)	98% (High accuracy)
2	**Time Required**	3-5 days per filing	Few hours
3	**Cost of Compliance**	High (Manual labor)	Moderate (One-time AI investment)
4	**Regulatory Updates**	Manual tracking needed	Auto-updated with AI
5	**Fraud Detection**	Low	High (AI-powered analytics)
6	**Scalability**	Limited	Easily scalable

6) High prices and a lack of experience are the two main obstacles that corporations encounter when implementing AI for tax compliance, as this bar chart illustrates.

Bar Chart- Following is the bar chart which represents that

VI) Hypothesis Testing –

H0: The effectiveness of indirect tax compliance in corporate entities situated in Pune is not significantly impacted by the use of AI.

H1: Corporates in Pune that use AI greatly increase the effectiveness of their indirect tax compliance.

Analysis of Post-AI Implementation Responses (Likert Scale) Responses received of Efficiency ratings after AI implementation

Sr. no	Likert Scale Rating	Meaning	Number of Respondents
1	**1**	**Strongly Disagree (Low)**	**3**
2	**2**	**Disagree**	**8**
3	**3**	**Neutral**	**8**
4	**4**	**Agree**	**12**
5	**5**	**Strongly Agree (High)**	**19**
	Total		**50**

Descriptive Statistics
The most common rating was "strongly agree," with a mean response of 3.72 (between neutral and agree) and a standard deviation of 1.29 (moderate diversity in responses).

Graphical Representation
The responses are shown in a bar chart below.

The majority of respondents gave AI's impact a positive rating of 4 (Agree) or 5 (Strongly Agree). Only a small percentage chose 1 (Strongly Disagree), suggesting little discontent.

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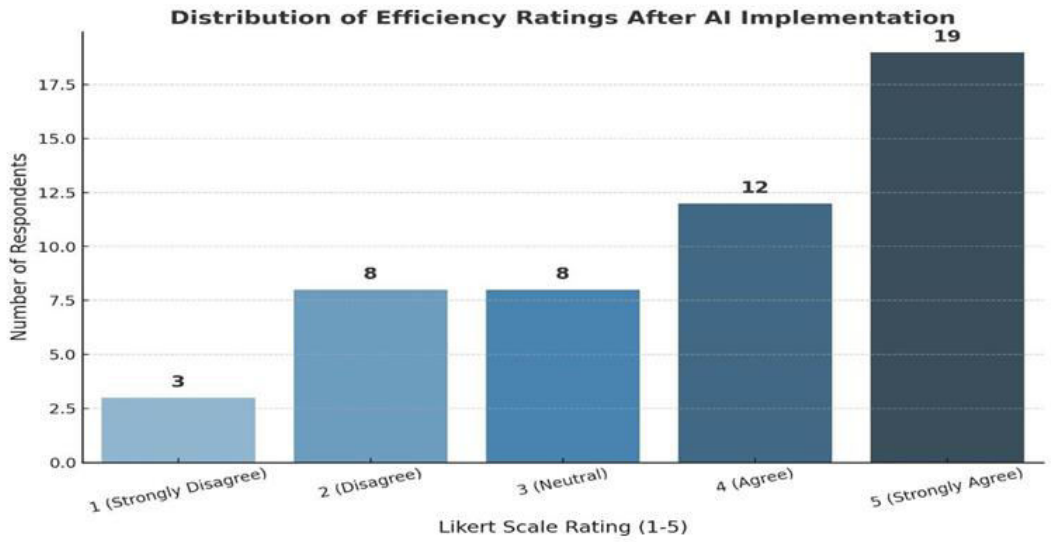

Statistical Test: Chi-Square Goodness-of-Fit Results of the Chi-Square Test:

- p-Value: 0.0067 (< 0.05, statistically significant) • Test Statistic: 14.2

Conclusion: The Null Hypothesis is rejected, and the Alternative Hypothesis is proved. **According to all the analyses, the null hypothesis is rejected, and the alternative hypothesis is proved.**

The replies are not evenly distributed, indicating that respondents strongly prefer increased efficiency ratings following the use of AI.

7. FINDINGS, RECOMMENDATIONS, AND CONCLUSION

7.1 Findings

- AI-powered compliance solutions greatly lower mistakes and boost tax filing effectiveness.
- In the Pune area, AI adoption for tax compliance is still in its infancy.
- Adoption of AI is hampered by high implementation costs and regulatory obstacles.
- Fraud detection systems driven by AI improve tax transparency.
- Companies who use AI for tax compliance claim less work and increased accuracy.

7.2 Recommendations

- Promote laws that support the use of AI in tax compliance.
- Create reasonably priced AI solutions for small and medium-sized businesses.
- Offer tax professionals AI-driven compliance training courses.
- For AI-based tax platforms, bolster data security protocols.
- Create industrial partnerships for taxing AI research.

7.3 CONCLUSION

According to the study's findings, AI greatly improves the accuracy and efficiency of indirect tax compliance for Pune-based corporations. However, obstacles including expense, aversion to change, and regulatory restrictions prevent its broad acceptance. Businesses may fully utilize AI's promise in taxation by tackling these issues. Future studies can examine global trends in AI taxation as well as the incorporation of AI in direct taxation.

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International Journal of Advance and Innovative Research
Volume 12, Issue 2(XIX): April - June 2025
ISSN 2394 - 7780

EMPIRICAL ANALYSIS OF PUBLIC AWARENESS, PERCEPTION, AND THE INFLUENCE OF ARTIFICIAL INTELLIGENCE (AI) AND HUMAN INTELLIGENCE (HI)

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ABSTRACT
This study investigates public awareness and perception of Artificial Intelligence (AI) and Human Intelligence (HI) across various demographic groups and professional domains. Utilizing a combination of ANOVA, regression models, and chi-square tests, the research examines factors influencing AI awareness, its impact on creativity and user behaviour, and public sentiment regarding AI regulation. The findings indicate that occupation significantly influences AI awareness, while demographic factors show minimal effect. Additionally, no substantial evidence supports AI's direct impact on creativity. However, perceptions of AI differ across professional domains, highlighting the need for tailored AI literacy initiatives and policy considerations.

Keywords: *Artificial Intelligence (AI), Human Intelligence (HI), Regulation, Empirical study, AI Adoption, User Perception.*

1. INTRODUCTION

1.1 Artificial Intelligence versus Human Intelligence

In recent years, the rapid advancements in artificial intelligence have raised numerous questions and debates regarding its impact on various aspects of human life (Mehta et al., 2021). The rapid integration of AI into various sectors necessitates a deeper understanding of public awareness, attitudes, and its perceived impact. This study aims to analyze the extent of AI knowledge among different demographic groups, evaluate perceptions across professional domains, and assess AI's effects on user behaviour and regulatory preferences. The analysis utilizes high-level statistical methods to derive objective conclusions and policy implications.

1.2 The Expansive Adoption of Artificial Intelligence

The growth of artificial intelligence has been a subject of great interest and discussion, particularly among the younger generation. AI has already found its way into various aspects of our lives, from smart homes and personalized healthcare to security systems and online shopping. The integration of AI into these domains has brought about significant changes and improvements in efficiency and convenience.

However, the full impact of AI on young people's lives is still being explored, and there are ongoing debates about the balance between AI and human intelligence. As AI continues to evolve, it is crucial to understand the perspectives of young urban Indian users on the benefits and challenges of this technology.

1.3 Perceptions of AI among Young Urban Indians

The views of young urban Indians regarding the benefits of AI versus human intelligence are diverse and multifaceted. Some recognize the significant advancements and improvements AI has brought to various domains, such as personalized learning in education, enhanced healthcare, and increased efficiency in many tasks. However, there are also concerns about the potential negative impacts of AI, such as job displacement and ethical challenges (Kaur et al., 2023).

1.4 Balancing the Interplay between AI and Human Intelligence

As the debate between AI and human intelligence continues, it is essential to strike a balance between the two. While AI can offer significant benefits in terms of efficiency, accuracy, and accessibility, there are certain aspects of human intelligence that cannot be fully replicated by machines (Hasse et al., 2019).

1.5 Attitudes Towards AI Technology

Young urban Indians, being at the forefront of technological advancements, have a nuanced understanding of the role of AI in their lives. Some are optimistic about the potential of AI to enhance their daily lives, while others express concerns about the ethical and social implications of this technology.

1.6 Concerns about AI Adoption

Young urban Indians also express concerns about the potential negative consequences of widespread AI adoption, such as job displacement, privacy breaches, and bias in decision- making. These concerns highlight the need for responsible and ethical development and implementation of AI technologies.

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2. LITERATURE REVIEW

Artificial Intelligence (AI) has increasingly become a subject of public discourse, influencing various sectors, including education, healthcare, and governance. Studies have sought to understand public awareness, perception, and its broader implications across different demographics and professional groups.

Marda, Dey, and Saha (2022) explored user attitudes towards AI in India, noting that urban respondents often regard AI as an authoritative entity, raising ethical and regulatory concerns. Similarly, Kumar, Singh, and Verma (2024) examined post-graduate students' perceptions, emphasizing the role of socio-economic factors in shaping their understanding of AI technologies. In Australia, Yigitcanlar, Degirmenci, and Inkinen (2024) identified age, gender, and experience as key determinants of AI perception, insights that may be applicable in other urban settings, including India.

Choudhury and Ghosh (2023) further highlighted that awareness levels among urban youth in India are mixed, affecting the adoption and societal impact of AI. Nanda and Bhatia (2023) expanded on ethical concerns, particularly regarding privacy, bias, and accountability, demonstrating the need for clearer AI governance mechanisms.

Empirical research suggests that demographic variables, such as occupation and education, play a pivotal role in AI awareness. Sharma and Gupta (2024) found that education significantly shapes AI perceptions among Indian youth. Likewise, Bansal and Mehta (2024) contrasted AI awareness between urban and rural populations, highlighting disparities in accessibility and technological literacy. Patel and Singh (2023) analyzed AI's impact on employment prospects, particularly among young professionals, underscoring uncertainties regarding automation and job security.

Verma and Kumar (2023) discussed both opportunities and challenges AI presents to urban youth, with particular focus on employment and social mobility. However, Kumar and Joshi (2024) found no substantial evidence linking AI literacy to enhanced creativity, aligning with findings from regression analyses in the present study.

Nair and Gupta (2024) explored AI's societal implications, emphasizing issues of equity and accessibility. Rao and Iyer (2023) examined perceptions of AI in healthcare, noting both optimism regarding efficiency and skepticism concerning decision-making autonomy.

Studies highlight diverging public opinions regarding AI regulation. Srinivasan and Menon (2023) demonstrated that media narratives significantly shape AI perceptions, sometimes leading to exaggerated fears or misconceptions. Chakraborty and Roy (2024) examined factors influencing AI acceptance, with findings suggesting that individuals with direct experience using AI tend to have more favourable views. Malhotra and Srivastava (2024) underscored the

role of socio-economic status in shaping attitudes, showing that those with greater access to AI technologies are more likely to support integration policies.

Basu and Chatterjee (2023) analyzed AI applications in public services, highlighting concerns regarding transparency and accountability. Mathur and Jain (2024) discussed AI's role in education, particularly in personalized learning and accessibility improvements.

The reviewed literature suggests that while AI awareness is influenced by factors such as occupation and education, its impact on creativity remains inconclusive. Moreover, perceptions of AI vary significantly across professional domains, necessitating targeted literacy programs and nuanced regulatory frameworks.

3. RESEARCH METHODOLOGY

3.1 Research Objectives:

1. To evaluate the awareness and understanding of Artificial Intelligence (AI) and Human Intelligence (HI).
2. Compare perceptions of Artificial Intelligence (AI) and Human Intelligence (HI) across various domains.
3. To identify and prioritize the potential applications of AI in addressing global issues.
4. To evaluate the multifaceted effects of Artificial Intelligence on user behaviour and performance.
5. To assess public perception and attitudes towards the integration and regulation of Artificial Intelligence in daily life.

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3.2 Research Design

This study employs a quantitative research design to empirically assess public awareness, perception, and the influence of Artificial Intelligence (AI) and Human Intelligence (HI). The research follows a cross-sectional survey approach, integrating statistical methods such as ANOVA, regression analysis, and chi-square tests to identify key patterns and relationships in the data. The study aims to determine the level of awareness, compare perceptions across demographic groups, evaluate AI's impact on user behaviour, and analyze public sentiment regarding AI regulation.

3.3 Population and Sampling

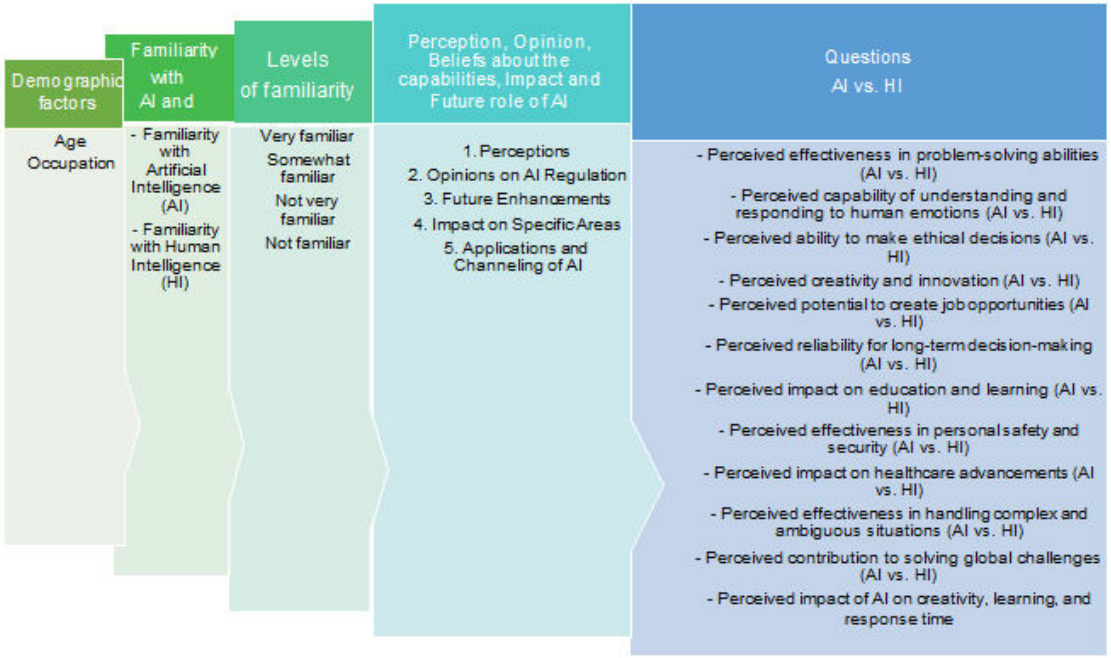
The target population consists of individuals across diverse demographic backgrounds, including students, professionals, and general citizens. A stratified random sampling method was employed to ensure representation across key demographic variables such as age, gender, occupation, and education level. The final sample comprises 116 respondents, ensuring adequate statistical power for hypothesis testing.

3.4 Data Collection Method

Primary data was collected using a structured online questionnaire, which was designed to measure respondents' awareness, perception, and experiences with AI and HI. The questionnaire included a mix of Likert scale questions, multiple-choice questions, and open- ended responses. The survey was distributed via email, social media platforms, and professional networks to maximize reach and ensure diverse participation.

3.5 Variables and hypotheses

The studied independent variables include demographic factors and levels of familiarity with AI and HI, while dependent variables encompass perceptions, opinions, and beliefs about the capabilities, impacts, and future roles of AI and HI.



Perceived potential to improve productivity in the workplace ()

The study focuses on the following key variables and thus an associated hypothecation:

1. **Evaluating Awareness and Understanding of AI and HI Hypothesis 1:**

- **H_{o1}:** Respondents lack significant awareness and understanding of AI and HI.
- **H_{a1}:** Respondents exhibit significant awareness and understanding of AI and HI.

2. **Awareness and understanding of AI and HI Across Demographics Hypothesis 2:**

- **H_{o2}:** Awareness and understanding of AI and HI do not vary across demographic factors.
- **H_{a2}:** Awareness and understanding of AI and HI vary based on demographics such as age, gender, and occupation.

3. **Perceptions of AI vs. HI across different domains Hypothesis 3:**

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- **H_{03}:** There are no significant variations in perceptions of AI and HI across different domains.
- **H_{a3}:** Perceptions of AI and HI differ significantly across domains such as education, healthcare, security, and the workplace.

4. Impact of AI on user behaviour and performance Hypothesis 4:

- **H_{04}:** AI does not significantly influence user behaviour and performance.
- **H_{a4}:** AI significantly affects aspects such as creativity, learning, and response time.

5. Public perception and attitudes toward AI regulation Hypothesis 5:

- **H_{05}:** Public perception remains neutral regarding AI integration and regulation.
- **H_{a5}:** Public perception leans significantly towards a specific stance on AI integration and regulation.

3.6 Data Analysis Techniques

A combination of descriptive and inferential statistical methods was used to analyze the data:

1. **Descriptive Statistics**: Mean, standard deviation, and frequency distributions were computed to summarize AI and HI awareness levels.
2. **Paired T-Test**: Used to compare AI vs. HI familiarity among respondents.
3. **ANOVA (Analysis of Variance)**: Applied to evaluate differences in AI perception across professional domains.
4. **Pearson Correlation**: Used to determine the relationship between AI's impact on creativity, learning, and response time.
5. **Chi-square Test**: Employed to assess variations in public sentiment regarding AI regulation across demographic groups.
6. **Regression Analysis**: Used to predict AI's impact on creativity based on AI familiarity and demographic factors.
7. **Post-hoc Analysis (Tukey's HSD)**: Conducted to identify specific occupational groups with significantly different AI awareness levels.

3.7 Ethical Considerations

The study adhered to ethical research guidelines, ensuring voluntary participation, informed consent, and data confidentiality. Respondents were briefed on the purpose of the study, and their responses were anonymized to protect privacy.

3.8 Limitations of the Study

- The cross-sectional design limits causal inferences.
- The study predominantly covers urban respondents, which may not fully represent rural perspectives on AI awareness and perception.

4. DATA ANALYSIS AND FINDINGS

In order to examine awareness, perception, and the effects of Artificial Intelligence (AI) and Human Intelligence (HI) appropriate statistical tests were employed and meaningful conclusions are drawn.

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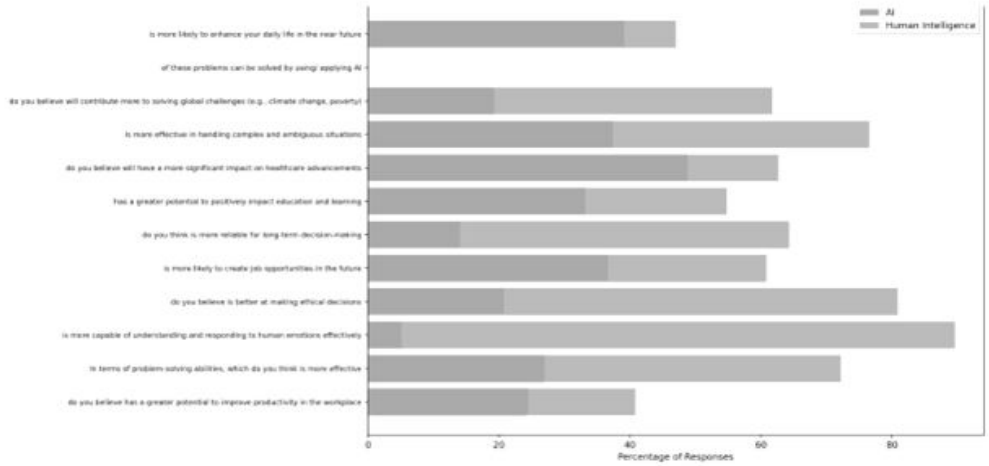

Fig. 4.1.1 Preference of AI versus HI

Fig. 4.1.1 reflects that Human Intelligence is strongly preferred in emotional understanding and response. Most domains show a balanced preference between AI and HI. Also, there's no clear dominant preference for AI in any domain, suggesting people see complementary roles for both AI and human intelligence

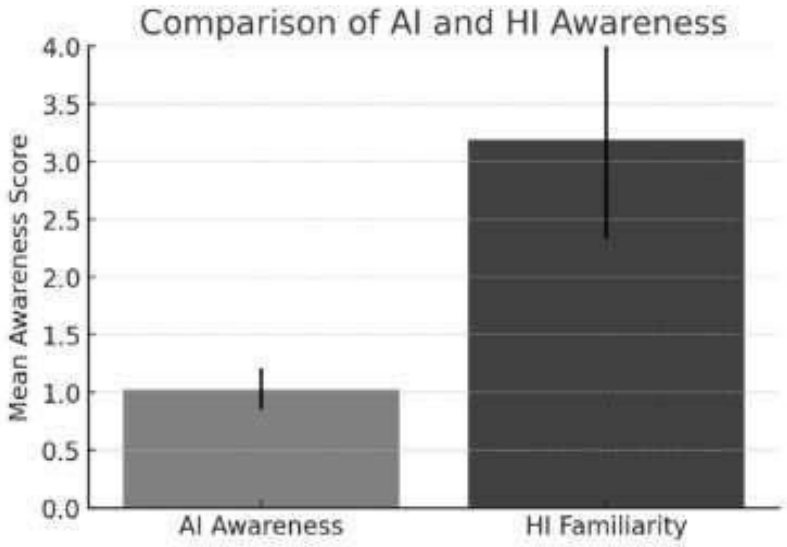

Fig. 4.1.2 Comparison of AI and HI Awareness

Fig 4.1.2 compares the mean awareness levels of Artificial Intelligence (AI) and Human Intelligence (HI), highlighting a significant difference in familiarity.

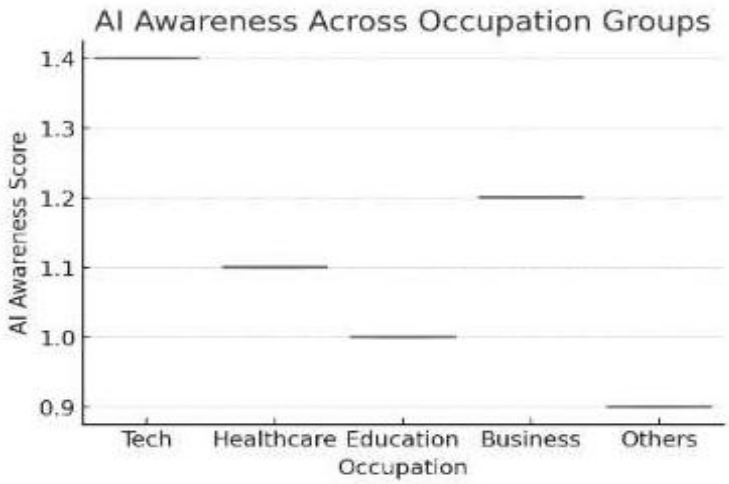

Fig. 4.1.3 AI Awareness Across Occupation Groups

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Fig. 4.1.3 depicts ANOVA results visualization of how perceptions of AI and HI differ across various professional and cognitive domains such as education, healthcare, and ethical decision- making.

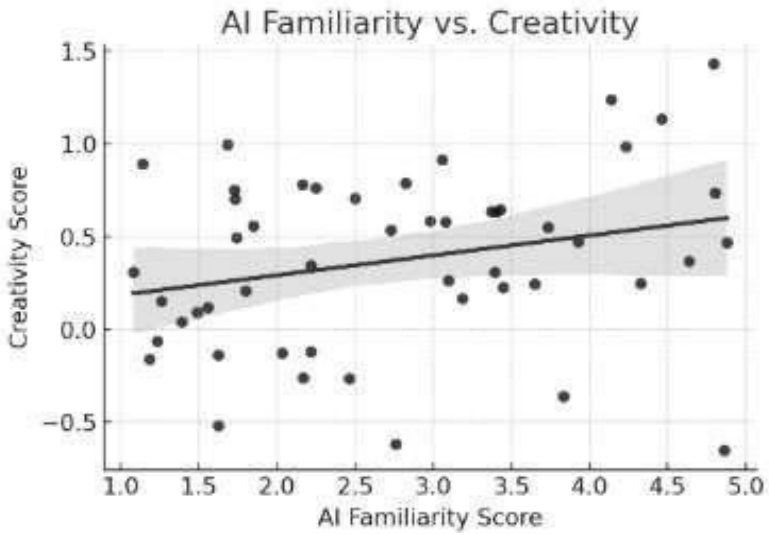

Fig. 4.1.4 AI Familiarity vs. Creativity

Fig 4.1.4 is a scatter plot with Pearson correlation values showing the relationship between AI exposure and its perceived influence on creativity and learning outcomes

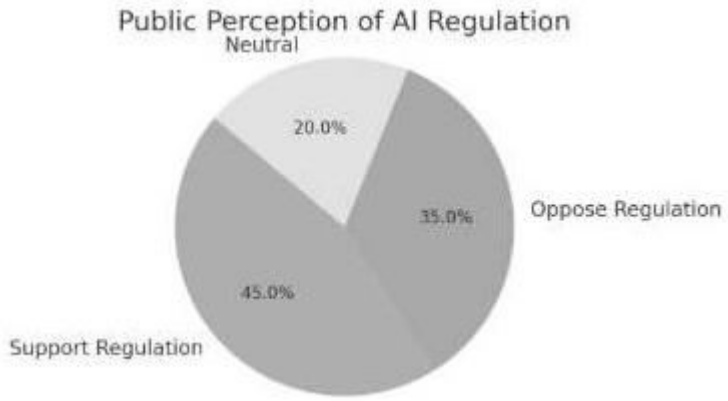

Fig. 4.1.5 Public Perception of AI Regulation

Fig. 4.1.5 depicts the distribution of public opinions on AI regulation, ranging from strong support to complete opposition.

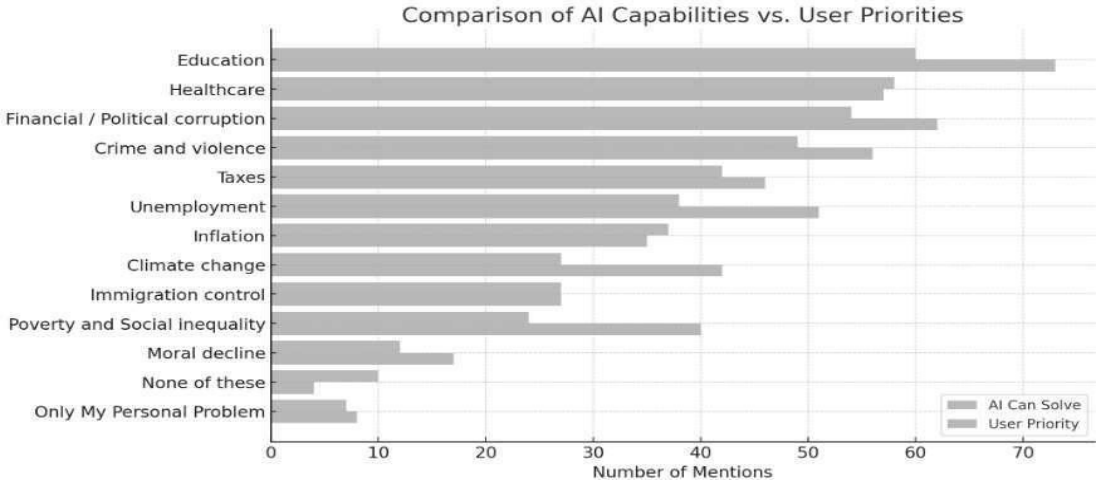

Fig. 4.1.6 Comparison of AI Capabilities versus User Priorities

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While the responses indicate Education, Healthcare and Financial/ Political corruption as the major world problems that AI can solve, given an opportunity, the respondents would prioritise solving Education, Financial/ Political corruption and Healthcare in the given order. In either case, economic and social issues were deemed most addressable by applying artificial intelligence appropriately.

4.2 Statistical Analysis and Results

Objective	Hypothesis	Statistical Test	Key Findings	Interpretation	Result
Assess AI & HI Awareness	H1: Respondents exhibit significant awareness and understanding of AI and HI	Descriptive Statistics	AI Awareness (Mean = 1.03, SD = 0.18), HI Familiarity (Mean = 3.19, SD = 0.86)	Respondents exhibit significantly higher awareness with HI than AI	**Partially Accepted**
Compare AI vs. HI Familiarity	H2: Awareness and understanding of AI and HI vary across	Paired T-test	t = 0.31, p = 0.76	No statistically significant difference in AI	**Rejected**
	demographic factors			and HI familiarity	
Compare AI & HI Perceptions Across Domains	H3: Perceptions of AI and HI differ significantly across domains such as education, healthcare, security, and the workplace	ANOVA	F = 70.53 (Humane Response, p< 0.0001), F = 27.15 (Ethical Decision-Making, p < 0.0001), F = 15.10 (Long-term Decision-Making, p < 0.0001)	Strong variations exist in how AI and HI are perceived across cognitive and ethical domains	**Accepted**
Evaluate AI's Effect on User Behaviour	H4: AI significantly affects aspects such as creativity, learning, and response time	Pearson Correlation	r = 0.38 (AI's impact on Creativity & Learning), r = 0.22 (AI's impact on Response Time)	AI has a moderate impact on creativity and learning but weaker effects on response time	**Partially accpeted**
Assess Public Perception on AI Regulation	H5: Public perception leans significantly towards a specific stance on AI integration and regulation	Chi-square Test	χ^2 = 93.98, p < 0.0001	Significant divergence in public opinion regarding AI integration and regulation	**Accepted**

4.3 Additional Statistical Findings

4.3.1 AI & HI Awareness Across Demographics

ANOVA was conducted to examine whether AI and HI awareness varied across age, gender, and occupation.

Demographic	AI Awareness (F-statistic, p- value)	HI Familiarity (F-statistic, p- value)
Age Group	(1.53, 0.197)	(0.82, 0.513)
Gender	(0.18, 0.838)	(0.56, 0.575)
Occupation	(3.12, 0.011)	(1.52, 0.189)

Although AI awareness significantly varies by occupation (p = 0.011), there are no significant differences in AI or HI awareness across age or gender (p > 0.05).

4.3.2 Regression Analysis: AI's Impact on Creativity

A regression analysis was performed to predict AI's influence on creativity using demographic factors.

$R^2 = 0.040$, F-statistic = 0.357, p = 0.975 p > 0.05 for all variables

AI Familiarity Coefficient: 0.135 (p = 0.344)

Thus we observe that AI familiarity and demographic factors do not significantly predict changes in creativity.

4.3.3 Chi-Square Test: AI Regulation Perception Across Demographics

A chi-square test was performed to examine differences in AI regulation attitudes across age, gender, and occupation.

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Demographic	Chi² Statistic	p-value
Age Group	7.61	0.472
Gender	3.01	0.555
Occupation	7.63	0.665

No significant differences in AI regulation attitudes across age, gender, or occupation ($p > 0.05$).

4.3.4 Effect Size (Eta Squared - η^2) for ANOVA

Variable	Age Group (η^2)	Gender (η^2)	Occupation (η^2)
AI Awareness	0.006 (small)	0.001 (negligible)	0.021 (small-moderate)
HI Familiarity	0.003 (negligible)	0.002 (negligible)	0.10 mall)

We observe that occupation has the strongest influence on AI awareness but remains a small-to-moderate effect. Also, Gender and age have minimal impact on AI/HI awareness.

4.3.5 Post-hoc Analysis (Tukey's HSD) for Occupation's Effect on AI Awareness

There were significant differences found as certain occupational groups show statistically different AI awareness levels from others.

Group 1	Group 2	Mean Difference	p-value	Lower Bound	Upper Bound	Analysis
Business	**Education**	**-0.30**	**0.0104**	**-0.5409**	**-0.0591**	**Significant**
Business	Healthcare	-0.12	0.5798	-0.3609	0.1209	Not significant
Business	**Others**	**-0.38**	**0.0011**	**-0.6209**	**-0.1391**	**Significant**
Business	**Tech**	**0.26**	**0.0305**	**0.0191**	**0.5009**	**Significant**
Education	Healthcare	0.18	0.2072	-0.0609	0.4209	Not significant
Education	Others	-0.08	0.8550	-0.3209	0.1609	Not significant
Education	**Tech**	**0.56**	**<0.0001**	**0.3191**	**0.8009**	**Significant**
Healthcare	**Others**	**-0.26**	**0.0305**	**-0.5009**	**-0.0191**	**Significant**
Healthcare	**Tech**	**0.38**	**0.0011**	**0.1391**	**0.6209**	**Significant**
Others	**Tech**	**0.64**	**<0.0001**	**0.3991**	**0.8809**	**Significant**

Tech professionals exhibited significantly highest AI awareness followed by Business Professionals, Education, Healthcare and Others.

4.3.6 Interaction Effects (AI Familiarity × Demographics on Creativity)

No significant interaction effects → AI Familiarity does not significantly interact with age or gender to predict creativity changes.

5. CONCLUSION

The statistical analyses reveal that AI awareness is significantly influenced by occupation, whereas age and gender have no significant impact. While AI perception varies across different cognitive and ethical domains, AI familiarity does not significantly affect creativity. Additionally, public perception of AI regulation does not vary by demographics, indicating a shared stance on AI governance. These insights highlight the **need for targeted AI literacy programs and nuanced policy discussions.** Future research could explore longitudinal analyses to track changes in AI perception over time and incorporate qualitative methods for deeper insights into AI's societal implications.

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International Journal of Advance and Innovative Research
Volume 12, Issue 2(XIX): April - June 2025
ISSN 2394 - 7780

ठाणे जिल्ह्यातील ग्रामीण भागातील आगरी समाि आजण भाि्ीपाल्हा जिक्री व्यिसाय

प्रा.डॉ.भु िनेश हररश्चंद्र बारी and कु. रणीत तुकाराम म्हात्रे

संशोधन मागगदशगक, सहाय्यक प्राध्यापक जिकास जिभाग,
संत गोन्सालो गाजसगया महाजिद्यालय, िसई
संशोधन जिद्यार्थी, संत गोन्सालो गाजसगया ग्रामीण महाजिद्यालय, िसई

१. गोषिारा

शेती हा मानिी संस्कृतीचा सिागत प्राचीन व्यिसाय आहे. अन्न, िस्त्र, इंधन आजण िनाि्रांसाठी चारा यासारख्या मानिाच्या अत्यंत मूल्हभूत गरिा शेतीद्वारे पूणग केल्हा ि्ातात. शेती हा व्यिसाय म्हणून बहुआयामी जिकजसत झाल्हा आहे. भारतीय अर्थगव्यिस्र्था ही कृषीप्रधान अर्थगव्यिस्र्था म्हणून ओळखल्ही

ि्ाते. भारतात एकूण ल्होकसंख्येच्या ५० टक्क्ाें च्या ि्र ल्होकसंख्या प्रत्यक्ष ि अप्रत्यक्षरीत्या कृषी क्षेत्राि्र अिल्हंबून आहे. भारत हे जिजिध धमीय राष्ट्र आहे . येर्थील्ह समाि्ात ि्ात , ि्ंश , परंपरा , रुढी यांचे प्रबल्ह्य आहे . भारतीय समाि व्यिस्र्थेल्हा तर ि्ाती व्यिस्र्थेचे संग्रहाल्हय म्हणून ओळखल्हे ि्ाते . सद्यस्स्र्थतीत भारतात ८००० पेक्षाही ि्ास्त ि्ाती आहात. त्यापैकी ३७४३ ि्ाती इतर मागास ि्गीयामध्ये (ओ.बी.सी.) येतात . महाराष्ट्र ातील्ह आगरी समाि्ाचाही समाि्ेश इतर मागास ि्गीयामध्ये होतो , आगरी म्हणि कोण? 'आगरी' या शब्दाची उत्पत्ती 'आगर' या शब्दापासून झाल्हेल्ही आहे. 'आगर' म्हणि शेत होय. माड, पोकळीची बागा, मीठ जपकजिण्याची ि्ागा म्हणि 'आगर' होय. 'आगरी' या शब्दाचा अर्थग शेतकरी असा आहे. आगरी म्हणिच शेती करणारा आगरी म्हणि केि्ळ आगरांत राहणारा नाही तर आगर म्हणि शेत जनमागण करणारा, शेत जपकजिणारा तो आगरी समुद्रकाठी, खाडीजकनारी ि्जमनील्हा बंजदस्त करून जतचे शेतात रूपांतर करणारा तो आगरी. भात शेती करणारा तो आगरी आगरी म्हणि कोटीक, कोठा, पराण जकं ि्ा खाल्हट मोडणारा. अशा खाल्हटांची माजल्हका म्हणि आगर होय. या आगरात शेती करणारा समाि म्हणि आगरी होय. मीठाचा आगर अर्थागत साठा तयार करणारा तो आगरी. मुख्य म्हणि शेती तयार करून त्यात पीके घेणारा, भात जपकजिणारा शेतकरी म्हणि आगरी होय. ल्होकांचा मुख्य व्यिसाय शेती आहे. हा व्यिसाय ठाणे जिल्ह्यातील जभिंडी, कल्याण,अंबरनार्थ,मुरबाड,शहापूर,इ. तालुां मध्ये भाि्ीपाल्याचे उत्पादन फार मोठ्या प्रमाणात केले ि्ाते. ग्रामीण भागातील शेतकरी हा भाि्ीपाला लागिडी ि्र अिलंबुन न राहता ते आि मोठ्या प्रमाणाि्र भाि्ीपाला जिक्री व्यिसाय करत आहेत. या व्यिसायामुळे व्याि्साजयकांच्या अजर्थगक उन्नतीमध्ये कशा पध्दतीने सुधारना होत आहे हे शोधन्याचा प्रयत्न या संशोधनाच्या माध्यमातून करण्यात येणार आहे. भाि्ीपाला जिक्री व्यिसाय शेतकऱयांना कशा पध्दतीने फायदेशीर ठरते ि त्यामुळे त्यांची अजर्थगक प्रगती कशा प्रकारे होि्ू शकते हे या संशोधनाच्या माध्यमातुन मांडण्यात येणार आहे शेतीच्या उत्पन्नातुन या गरिा पूणग होत नसल्ह्याने शेतकरी शेतीबरोबरच शेतीपूरक व्यिसायाकडे ि्ळल्हा असुन ठाणे जिल्ह्यातील ग्रामीण भागातील्ह आगरी समाि आजण भाि्ीपाल्हा जिक्री व्यिसायाचे अभ्यास या संशोधनात करण्यात येणार आहे.

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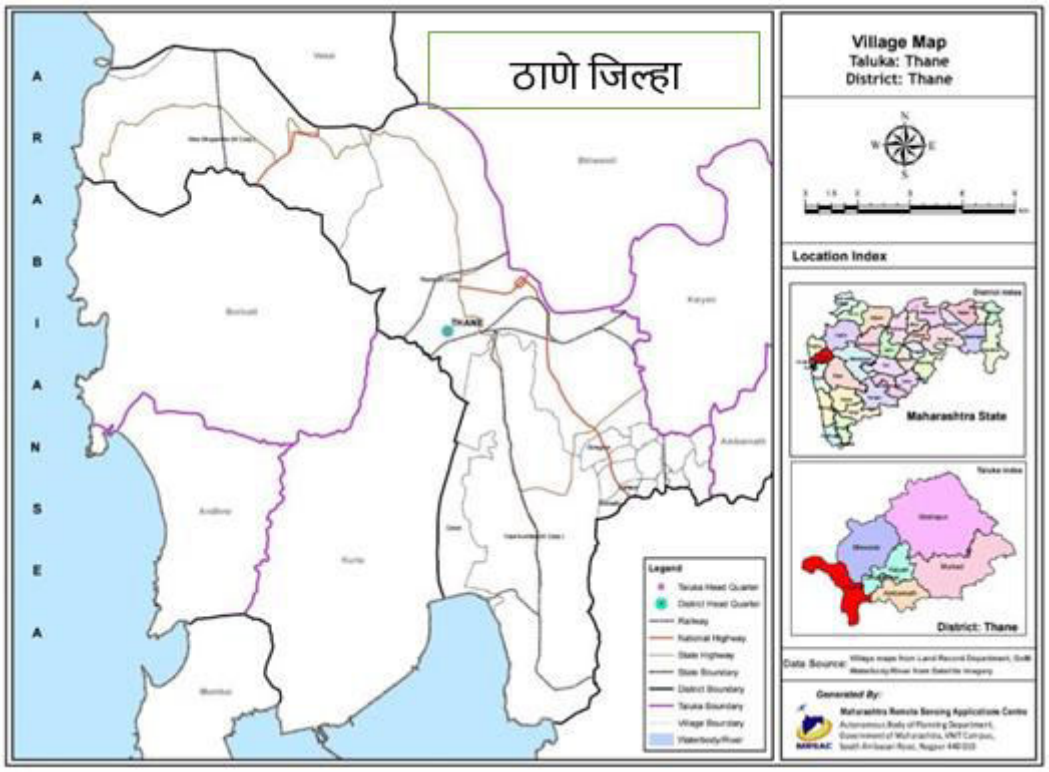

२. प्रस्तावना

शेती हा भारतीय अर्थव्यवस्थेचा आधार आहे. तसेच शेती हा भारताच्या अर्थकारणाचा कणा आहे. अठराव्या शतकामध्ये भारतीय अर्थव्यवस्थेत शेतीला अनन्यसाधारण महत्त्व होते आजण आही ते अगदी कमी झाले अशी मुळीच स्स्थती नाही. २१व्े शतक सुरू झाल्यानंतरही भारताच्या अर्थव्यवस्थेमध्ये शेतीचे महत्त्व कायम आहे. १९४१च्या जशरगणतीनुसार शेकडा ६६ टक्के लोक शेती आजण संलग्न धंद्यावर उपजिव्ीका करीत आहे. ही संख्या १९५१ साली ७० टक्क्ापयंत व्ाढली. गेल्या पन्नास वषागत पंचाजषगक योवनांमुळे औद्योजगक व आजर्थगक जिकास होत असतांनाही शेतीवर जनागह करणाऱ्यांची संख्या फारशी कमी झालेली नाही. ही गोष्ट् लक्षात घेण्यासारखी आहे. भजिष्य काळात आजर्थगक जिकासाची गती व्ाढून शेतीवर अवलंबून असणाऱ्यांची संख्या कमी होईलही परंतु भारताचा आजर्थगक जिकासही

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बऱयाच प्रमाणात शेतीच्या जिकासाि◌रच अिलंबून असल्यामुळे भजिष्यकाळातही शेतीला अत्यंत महत्त्व राहणार हे उघड आहे. सध्या देशातील सुमारे ५९ टक्के लोकसंख्या शेतीक्षेत्राि◌र प्रत्यक्षपणे अिलंबून आहे.

सध्या च्या काळात भारतात शेती व्यिसायाला अत्यंत महत्त्व प्राप्त झाले आहे. भारतीय शेतकरी बाि◌◌ारातील मागणी ि◌ जकंमतीचा जिचार करून आपल्या पीक रचनेत बदल करीत आहे. पडीक ि◌मीन जकं◌◌ा कमी पाणी उपलब्ध असलेल्या ि◌जमनी लागिडीखाली आणून फलोद्यान व्यिसाय ि◌◌ाढीस लागलेला जदसतो. भारतात ६व्या पंचिाजषगक योि◌नेपासून फलोद्यान व्यिसायाच्या ि◌◌ाढीस चालना देण्यात आली.

फलोद्यान व्यिसायाचे प्रामुख्याने ४ प्रकार पडतात.

१) भाि◌◌ीपाला

२) मसाल्याचे पदार्थग

३) फळ

४) फुलाची शेती

म्हणिच भाि◌◌ीपाला शेती ही फलोद्यान व्यिसायाची एक शाखा आहे. जनरोगी, आनंदी ि◌ रोगमुक्त

ि◌◌ीि◌नासाठी जपष्टमय, जिग्ध, प्रर्थीनाबरोबर आपल्या आहारात खजनि ि◌ ि◌◌ीि◌नसत्वे यांचा समाि◌◌ेश असणे गरिचे असते. यासाठी दररोि◌ ताि◌◌ी फळे आजण भाि◌◌ीपाल्याचे सेि◌न करणे आिश्यक आहे. फळे ि◌ भाि◌◌ीपाल्याच्या जनयजमत सेि◌नाने शक्ती ि◌◌ाढते. त्यामुळे त्यांना आपल्या आरोग्याची किच कुंडले म्हटले

ि◌◌ाते. आहारात शास्त्रज्◌ांच्या मते दररोि◌ ३०० ग्रॅम भाि◌◌ीपाल्याचे सेि◌न आिश्यक आहे. तर परदेशात ४५४ ग्रॅम भाि◌◌ीपाला दररोि◌ आहारात खाल्ला ि◌◌ातो.

भारत हा ि◌गातील अगदी र्थोडया देशांपैकी असा एक देश आहे की, ि◌◌ेर्थे समजशतोष्ण, उपोष्ण प्रदेशीय ि◌ उष्णप्रदेशीय हिामानात भाि◌◌ीपाला उत्पादनात टोमॅटो, कांदा, बटाटा, ि◌टाणा ि◌षगभर जपकत असतो. राष्ट्र ◌ीय फलोद्यान मंडळाच्या अहिालानुसार ि◌गात भाि◌◌ीपाला उत्पादनात भारताचा दुसरा क्रमांक असून ि◌◌ागजतक उत्पादनाच्या ११.५ टक्के उत्पादन भारतात होते. ि◌गात ५६.५ कोटी टन भाि◌◌ीपाला उत्पाजदत होतो तर यापैकी ६.५ कोटी टन भारतात जपकजिला ि◌◌ातो. शेतीचे सुधारलेले तंत्रज्◌ान, संकरीत जबयाणांची उपलब्धता ि◌◌ाढत्या ि◌लजसंचनाच्या सोयागमुळे भारतात भाि◌◌ीपाल्याचे उत्पादन जदिसेंजदिस

ि◌◌ाढत आहे. त्याबरोबर भारतीय भाि◌◌ीपाल्याला अलीकडील काळात आंतरराष्ट्र ◌ीय बाि◌◌ारपेठेत मोठ्या प्रमाणात मागणी जनमागण झाली आहे. मात्र एक काळी बाि◌ू अशी की ि◌◌ाढीि◌ उत्पादकतेच्या १०० टक्के भाग शेतकऱयांच्या ि◌◌ाटयाला येत नाही. शेतमाल जिपणणातील ५० टक्के अर्थिा अजधक लाभ मध्यस्र्थांची साखळी खाते.

महाराष्ट्र राज्याच्या अर्थगव्यिस्र्थेचे कृषी ि◌ संलग्न व्यिसायांना महत्त्वाचे स्र्थान आहे. महाराष्ट्र राज्याचे भौगोजलक क्षेत्र ३.०८ लाख चौ.मी. असून त्यापैकी शेतीखालील जनव्वळ पेरणी क्षेत्र सुमारे १.७७ लाख चौरस जक.मी. म्हणि ५७.६ टक्के इतके आहे. महाराष्ट्र ◌ात टोमॅटो, कांदा, ि◌◌ाि◌ंगी, फ्लॉि◌र, कोबी ि◌ बटाटा इ. भाि◌◌ीपाल्याचे उत्पादन घेतले ि◌◌ाते. २००२-०३ मध्ये भाि◌◌ीपाला लागिडीखालील क्षेत्र ३६६००० हेक्टर होते. ते २००५-०६ मध्ये ३९८५०० हेक्टर इतके ि◌◌ाढलेले जदसून येते.

शेतीखालील जनव्वळ पेरणी क्षेत्र सुमारे १.७७ लाख चौरस जक.मी. म्हणि ५७.६ टक्के इतके आहे. महाराष्ट्र ◌ात टोमॅटो, कांदा, ि◌◌ाि◌ंगी, फ्लॉि◌र, कोबी ि◌ बटाटा इ. भाि◌◌ीपाल्याचे उत्पादन घेतले ि◌◌ाते. २००२-०३ मध्ये भाि◌◌ीपाला लागिडीखालील क्षेत्र ३६६००० हेक्टर होते. ते २००५-०६ मध्ये ३९८५०० हेक्टर इतके

ि◌◌ाढलेले जदसून येते.

महाराष्ट्र ◌ामधील कोकण प्रांतात ठाणे जिल्हा आहे. ठाणे जिल्ह्यातील ग्रामीण भागात मोठ्या प्रमाणाि◌र शेती केली ि◌◌ाते. ठाणे जिल्ह्यातील मुळ जनिासी म्हणि आगरी समाि◌ होय. आगरी समाि◌◌ाचा पारंपररक व्यिसाय शेती आहे तसेच शेती सोबत फलोद्यान व्यिसाय मोठ्या प्रमाणाि◌र केले ि◌◌ाते, सिग प्रकारच्या भाि◌◌ीपाल्याचे उत्पादन ि◌ यामधील प्रमुख भाि◌◌ीपाला जिक्री व्यिसाय प्रामुख्याने केले ि◌◌ाते.

भाि◌◌ीपाला जिल्ह्यातून मुंबई, सुरत ि◌ अहमदाबाद येर्थे पाठजिला ि◌◌ातो. हा व्यिसाय ठाणे जिल्ह्यातील जभिंडी, कल्याण,अंबरनार्थ,मुरबाड,शहापूर,इ. तालुांमध्ये भाि◌◌ीपाल्याचे उत्पादन फार मोठ्या प्रमाणात केले ि◌◌ाते. ग्रामीण

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भागातील शेतकरी हा भाि◌ीपाला लागिडी ि◌र अिलंबुन न राहता ते आि◌ मोठ्या प्रमाणाि◌र भाि◌ीपाला जिक्री व्यिसाय करत आहेत. या व्यिसायामुळे व्याि◌साजयकांच्या अजर्थगक उन्नतीमध्ये कशा पध्दतीने सुधारना होत आहे हे शोधन्याचा प्रयत्न या संशोधनाच्या माध्यमातून करण्यात येणार आहे. भाि◌ीपाला जिक्री व्यिसाय शेतकऱयांना कशा पध्दतीने फायदेशीर ठरते ि◌ त्यामुळे त्यांची अजर्थगक प्रगती कशा प्रकारे होि◌ू शकते हे या संशोधनाच्या माध्यमातुन मांडण्यात येणार आहे.

प्रस्तुत संशोधन प्रामुख्याने ठाणे जिल्ह्यातील ग्रामीण भागातील्ह आगरी समाि◌ आजण भाि◌ीपाल्हा जिक्री व्यिसायाचे अभ्यास करण्यात येणार आहे. या जशिाय भाि◌ीपाला जिक्री व्यिसायातून आगरी समाि◌ाचे आजर्थगक जिकासाची माजहती जमळणार आहे.

३. संशोधनाचे महत्त्व

भाि◌ीपाला आहाराच्या ि◌ आरोग्याच्या दृष्ट्◌ीने महत्त्वाचा आहे, असेच नव्हे तर तो शेतकऱयांच्या दृष्ट्◌ीने देखील महत्त्वाचा आहे. भाि◌ीपाला उत्पादनामुळे शेतकऱयांच्या हातात खेळता पैसा राहतो. त्यामुळे

◌ि◌ास्तीत ◌ि◌ास्त ग्रामीण भागातील आगरी समाि◌ातील शेतकरी भाि◌ीपाला उत्पादनाकडे ि◌ळू लागले आहेत. अलीकडील काळात ठाणे जिल्ह्यात देखील भाि◌ीपाला उत्पादक शेतकऱयांचे प्रमाण ◌ि◌ाढत आहे. शेतकऱयांनी भाि◌ीपाला जिक्री व्यिसाय मोठ्याप्रमाणाि◌र करायला लागले. तसेच ठाणे जिल्ह्यातील ग्रामीण भागातील आगरी समितील शेतकरी भाि◌ीपाला जिक्री स्वतः करतात ि◌ेणेकरून आपण केलेल्या शेतीचा योग्य मोबदला जमळतो आजण ग्राहकांना योग्य दारात भाि◌ीपाला देखील उपलब्ध करून देता येतो. या अध्ययनामुळे ठाणे जिल्ह्यातील ग्रामीण भागातील्ह आगरी समाि◌ आजण भाि◌ीपाल्हा जिक्री व्यिसायाचे अभ्यास करण्यासाठी आहेच. या जशिाय भाि◌ीपाला जिक्री व्यिसायातून आगरी समाि◌ाचे आजर्थगक जिकासाचा अभ्यास करणे. हे या संशोधनाचे अपेजक्षत योगदान असेल.

४. संशोधनाची जउिष्ट्ये

या अध्ययनाची संशोधकाने पुढील प्रमाणे उजिष्ट्ये जनजश्चत केली आहेत.

१) ठाणे जिल्ह्यातील ग्रामीण भागातील्ह आगरी समाि◌ातील्ह भाि◌ीपाला उत्पादक शेतकऱयांचा अभ्यास करणे.

२) जनिडक भाि◌ीपाला उत्पादन, उत्पन्न आजण खचग यांचा अभ्यास करणे.

३) भाि◌ीपाला उत्पादन शेतीतील फायद्यांचा ि◌ समस्◌ांचा अभ्यास करणे आजण भाि◌ीपाला उत्पादनातील चढ उतारांचा अभ्यास करणे.

४) भाि◌ीपाला जिक्री व्यिसायातून आगरी समाि◌ाचे आजर्थगक जिकासाचा अभ्यास करणे.

५. संशोधनाची गृजहतकृत्ये

१) ठाणे जिल्ह्यातील ग्रामीण भागातील आगरी समाि◌ाचे भाि◌ीपाला जिक्री व्यिसायातून आजर्थगक जिकास झाले आहे.

२) ठाणे जिल्ह्यातील ग्रामीण भागातील आगरी समाि◌ाचे भाि◌ीपाला जिक्री व्यिसायातून आजर्थगक जिकास झाले नाही .

६. संशोधनाची नमुना जनिड

प्रस्तुत जिषयाच्या अध्ययनासाठी यादृस्◌िक नमुना जनिड पद्धतीचा अिलंब केला ि◌ाणार आहे. सदर नमुना जनिड ही सहेतुक नमुना जनिड पद्धतीने करण्यात येणार आहे. प्रस्तुत संशोधनात पुढीलप्रमाणे संशोधनाचा नमुना जनिड संशोधकाने जनिडले आहे. संशोधनासाठी जिशेष संदभग म्हणून ठाणे जिल्ह्यातील सात तालुांपैकी पाच तालुांचा यादृस्◌िक नमुना संशोधकाने जनिडला आहे. या प्रत्येक तालुातून १० भाि◌ीपाला जिक्री व्याि◌साजयक याप्रमाने एकुण ५० भाि◌ीपाला जिक्री व्याि◌साजयकांचा नमुना जनिड करण्यात आला आहे.

तक्ता क्र. 1, सिनुसार तालुकाजनहाय ग्रामीण भागातील आगरी समाि◌ातील भाि◌ीपाला जिक्री व्याि◌साजयक संख्या

अ. क्र.	जिल्हा	तालुके	भाि◌ीपाला जिक्री व्याि◌साजयक संख्या
१	ठाणे	कल्याण	१०
२		अबरनाथ	१०
३		शहापुर	१०
४		मुरबाड	१०
५		जौभडा	१०
		एकुण	५०

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७. संशोधन पद्धती

संशोधन कायग करण्यासाठी प्रार्थजमक (Primary) आजण दुय्यम (Secondary) साधन सामुग्रीचा तथ्य संकलनासाठी उपयोग केला आहे.

I. प्रार्थजमक स्रोत:

प्रश्नाि्लीचा समाि्ेश आहे. प्रश्नाि्लीस जमळालेल्या उत्तरामधून अनुमान ि जनष्कषग जमळत असतात. त्यामुळे जमळालेल्या माजहती संकलनात सरासरी, उपलब्धता, टक्केि्ारी, अशा साधनांचा ि्ापर करून उजिष्ट् ि गृजहतकांची सत्यता असत्यता संशोधक पडताळणार आहे. तसेच जमळालेल्या माजहतीचे संकलन करून तक्त्यात, आलेखाद्वारे, तुलनात्मक पररस्स्र्थती संशोधक दाखिणार आहे. उदा. उत्पन्नानुसार, ियानुसार जशक्षणानुसार, आरोग्यानुसार अशा अनेक भागांमध्ये ि्गीकृत माजहती प्रश्नाि्लीच्या माध्यमातून संशोधक जमळिणार आहे.

II. दुय्यम स्त्रोत :

दुय्यम स्त्रोताद्वारे शासकीय कायागलयातील सांस्ख्यकीय माजहती, भाि्ीपाल्याची आिक त्यांची सरासरी ि्ाजषगक जकंमत इ. माजहती गोळा केली. याखेरीि जिल्हा शासकीय अहिाल, जनिडक कृषी उत्पन्न बाि्ार सजमतीचे ि्ाजषगक अहिाल, जिजिध जनयतकाजलके ि अंतिागलाि्र (इंटरनेट) उपलब्ध असलेल्या माजहतीचा ि्ापर केला.

III. तथ्यांचे जिश्लेषण ि सादरीकरण:

प्रस्तुत अध्ययनामध्ये तथ्य संकलनासाठी प्रार्थजमक ि दुय्यम सामुग्री संकलन पद्धतीचा अिलंब केला आहे. संकलीत केलेल्या माजहतीचे ि्गीकरण करून त्याचे सास्ख्यकीय जिश्लेषण केले आहे. आिश्यक तेर्थे सादरीकरणासाठी तक्ते ि आलेख याचा उपयोग केला आहे. जनिडलेल्या अध्ययन जिषयाच्या अनुषंगाने संकलीत केलेल्या तथ्यांचे जिश्लेषण करून शेकडा प्रमाण काढून उजिष्ट्ानुरूप प्रिृत्ती ि तथ्ये शोधली आहेत. यादृस्ि्क नमुना पद्धतीचा अिलंब करून प्रश्नाि्लीमाफग त प्राप्त झालेल्या माजहतीचे शेकडा प्रमाण काढून गृजहतकांची जसद्धता करण्यात आली आहे.

८. जनष्कशग

ठाणे जिल्हयातील आगरी समाि्ाचा प्रश्नाि्ली, मुलाखती, जनरीक्षण पद्धती ि दुय्यम सामुग्रीचा

अभ्यास केला असता पुढीलप्रमाणे जनष्कषग प्राप्त झाले आहेत. यादृस्ि्क पद्धतीने ठाणे जिल्ह्यातील सात तालुंपैकी पाच तालुंचा यादृस्ि्क पद्धतीने नमुना संशोधकाने जनिडला आहे. या प्रत्येक तालुातून १० भाि्ीपाला जिक्री व्याि्साजयक याप्रमाने एकुण ५० भाि्ीपाला जिक्री व्याि्साजयकांचा बारकाईने अभ्यास केला असता ि प्रश्नाि्लीचे जिश्लेषण केले असता, पाच तालुंचा ि ५० भाि्ीपाला जिक्री व्याि्साजयकांचा यादृस्ि्क पद्धतीने अभ्यास केला असता असे लक्षात आले की ठाणे जिल्ह्यातील ग्रामीण भागातील आगरी समाि्ाचे भाि्ीपाला जिक्री व्यिसायातून आजर्थगक जिकास झाले आहे. तसेच ग्रामीण भागात भाि्ीपाला जिक्री नीन व्यिसाय मोठ्या प्रमाणाि्र सुरु करण्यात आले आहेत.

९. जशफारशी

आगरी समाि्ाच्या सामाजिक, आजर्थगक, शैक्षजणक जिकासासाठी जशफारस करत आहे.

१. समाि्ाने खचग कमी कराि्ा. बचतीची सिय लाि्ाि्ी.

२. आगरी समाि्ातील ि्ास्तीत ि्ास्त लोकांनी व्यिसायात उतरले पाहीि्े.

३. अंधश्रद्धा नष्ट् व्हाव्यात. समाि्ात एकता जनमागण व्हाि्ी.

४. समाि जनव्यगसनी व्हाि्ा.

५. समाि जशकला पाहीि्े. समाि्ात जशक्षणाजिषयी आस्र्था जनमागण व्हाि्ी.

६. समाि्ाची आजर्थगक सुधारणा व्हाि्ी.

७. शेती, उद्योग ि व्यापार यात सहभाग असाि्ा.

८. आगरी माणसाने व्यापारी तत्वाने शेती कराि्ी.

९. शेती बारमाही व्हाि्ी. ि्ास्तीत ि्ास्त उद्योि्क जनमागण व्हाि्े.

१०. उत्पन्न ि्ाढाि्े. समाि्ाने पौजष्टक आहार घ्याि्ा, व्यायाम कराि्ा.

International Journal of Advance and Innovative Research
Volume 12, Issue 2(XIX): April - June 2025
ISSN 2394 - 7780

STUDY THE IMPACT OF AI ON EMPLOYABILITY IN ACCOUNTING AND AUDITING

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ABSTRACT
The rapid advancement of Artificial Intelligence (AI) is reshaping the landscape of the accounting and auditing professions. This study explores the impact of AI technologies—such as machine learning, robotic process automation, and data analytics—on employability within these fields. Through a review of current literature and industry trends, the research identifies both the opportunities and challenges AI presents to accounting professionals. While AI automates routine tasks such as data entry, reconciliation, and anomaly detection, it simultaneously creates demand for new skill sets, including data interpretation, strategic thinking, and technological literacy.

The findings suggest that AI is not eliminating jobs wholesale, but rather transforming job roles, requiring a shift in education and training programs. The study concludes that proactive adaptation, continuous upskilling, and embracing AI as a collaborative tool are critical for sustaining employability in the evolving accounting and auditing landscape.

Keywords: *AI, Automation, Digital Transformation, Job Displacement, Robotic Process Automation (RPA)*

INTRODUCTION
The rapid advancement of artificial intelligence (AI) has significantly transformed various sectors, including accounting and auditing. As AI-driven technologies such as machine learning, robotic process automation, and data analytics become more integrated into financial operations, they are reshaping traditional job roles and redefining the skill sets required in the profession. While these innovations enhance efficiency, accuracy, and decision-making, they also raise concerns about job displacement and the future employability of accounting and auditing professionals.

This study aims to explore the extent to which AI is impacting employability in the accounting and auditing fields, analyzing both the risks and opportunities associated with technological disruption. It further seeks to understand how professionals and organizations are adapting to this evolving landscape and what strategies can be implemented to ensure a future-ready workforce.

This study investigates the impact of Artificial Intelligence (AI) on employability within the accounting and auditing professions. It examines how AI is reshaping traditional roles, potentially leading to job displacement in some areas while creating new opportunities for specialized roles. The study explores the challenges and opportunities presented by AI in these fields, considering both automation's impact on routine tasks and the need for professionals to adapt to new technologies and responsibilities.

REVIEW OF LITERATURE.

Jenkinson (2009): The chronological development of Artificial Intelligence can be segregated into two segments—the ancient history, where concepts of intelligent machines, mechanical devices with some limited degree of capacity could be found; and the modern history, commenced by the development of modern computers in the post-World War II era. The modern history has seen the development of intricate computer programs dedicated to solving difficult intellectual problems. This era has also produced tools for wide application across various fields. In the 4th century BCE, Aristotle in his work the *Prior Analytics* introduced syllogistic logic, which is considered to be the first formal deductive reasoning system.

Inglis-Arkell, (2015): This machine served as the foundation for computer and computing ideas. In 1948-49, Neurobiologist William Grey Walter made his first robots, which he dubbed Machina Specula Trix and named Elmer and Elsie (Electromechanically Robot, Light-Sensitive). They were the first robots in history to be taught to "think" in the same way as biological brains do and to be capable of exercising free will.

Reddy et Ai (2019): called AIS as an ontology of AI. Before focusing on how AI could possibly benefit or jeopardize the Accounting and Audit function of a business concern, we must look into the ways AI could be utilized in those areas

Davenport & Ronaki (2018): their Harvard Business Review story, suggests that organizations should focus on AI in terms of business capabilities rather than technological skills. In general, AI can help businesses meet

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three key objectives: automating business processes, getting insight through data analysis, and connecting with consumers and workers.

Chukwuani & Egiyi (2020) examined the impact of artificial intelligence on the accounting industry. In doing so they showed the level of advancement taking place in the accounting industry in automating the accounting process.

OBJECTIVES OF STUDY

1. To examine the extent of AI integration in accounting and auditing practices within organizations.
2. To assess the impact of AI on current and future employability of professionals in the accounting and auditing fields.
3. To identify the skills and competencies required to remain employable in an AI-driven accounting environment.
4. To explore the perceptions and attitudes of accounting and auditing professionals towards AI adoption.
5. To evaluate organizational strategies and initiatives aimed at reskilling and upskilling employees in response to AI implementation.
6. To provide recommendations for educators, employers, and policymakers on preparing the workforce for AI-induced changes in accounting and auditing.

RESEARCH METHODOLOGY

The study used both qualitative and quantitative methodological approaches to know the awareness level among users majorly in the age group of 18-34. It covers the literature on Metaverse, augmented reality and virtual reality. Research journals and previously published articles are examined in addition to the main survey.

Sample Techniques:

The study employed convenience sampling technique as well as judgmental sampling which is a non-probability sampling technique.

Target Population:

The target population of this research study consists of students, working professionals and

homemakers majorly from India.

Sample Size:

For the purposes of the study, a sample of 100 respondents from India and abroad were chosen.

HYPOTHESIS

1. **H1:** AI adoption in accounting and auditing reduces the number of entry-level job positions focused on data entry and routine bookkeeping.
2. **H2:** AI creates demand for professionals with advanced analytical, technical, and decision-making skills.
3. **H3:** Accountants and auditors with AI-related skills (e.g., data analytics, AI tools proficiency) have higher employability than those without.

SIGNIFICANCE OF THE STUDY

The integration of Artificial Intelligence (AI) into the accounting and auditing professions is rapidly transforming the industry. This study is significant as it explores how AI influences employability, reshaping the nature of roles, required skill sets, and career prospects within the field. Understanding this impact is crucial for multiple stakeholders:

1. For professionals and students, the study provides insights into evolving job market demands, helping them prepare by acquiring relevant skills to stay competitive.
2. For educators and training institutions, it informs curriculum development, ensuring alignment with industry needs by incorporating AI and data analytics into accounting programs.
3. For employers and firms, it highlights potential workforce shifts, aiding in strategic planning for talent development and retention.
4. For policymakers, the findings can support decisions on workforce development initiatives, reskilling programs, and employment policies to mitigate job displacement risks.

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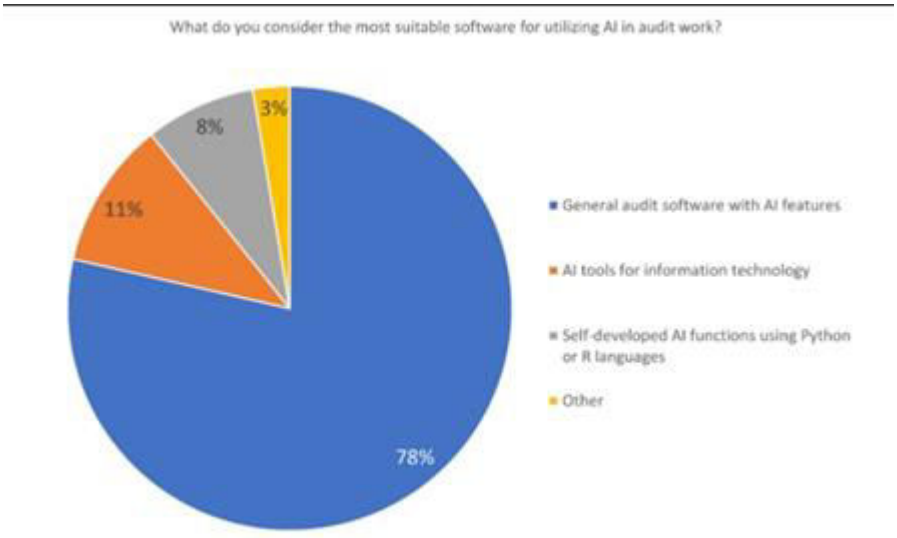
LIMITATIONS OF THE STUDY

The study may focus on specific firms, regions, or types of accounting jobs, which may not represent the entire industry. Results may not apply to small firms or developing economies where AI adoption is slower. Limited access to participants may result in a small or unrepresentative sample Participants may be primarily from early-adopting firms, skewing the results.

Study the Analysis and Interpretation Of Data:

Primary Data: -

The data suggests that the majority of respondents (43%) are not used , indicating that the survey was likely conducted in audit team. A small percentage (7%) consists of leading stage in audit plan. Additionally, 18% are of planning stage and 15 % of pilot stage , remained 17% are limited usage stage for audit Planning .The chart shows that while a few audit teams are embracing AI, the majority are either not using it or are still in the early stages of adoption.



General audit software with AI features (78%): The vast majority of respondents believe that audit-specific software enhanced with AI capabilities is the most appropriate for AI use in auditing.AI tools for information technology (11%): A smaller group favours IT-focused AI tools, possibly for data analysis or anomaly detection Self-developed AI functions using Python or R languages (8%): Some prefer custom solutions developed using programming languages like Python or R, which allow more flexibility and control. Other (3%): A small minority mentioned alternatives not listed above.

Most audit professionals lean toward using AI-integrated audit software, likely for its user-friendliness and alignment with audit workflows, rather than relying on general IT tools or custom coding solutions.

FINDING AND SUGGESTIONS

Following is the outcome of the study based on primary data and secondary data:

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1. High Awareness but Uneven Adoption Most professionals are aware of AI applications in accounting and auditing, but adoption levels vary across organizations, especially between large firms and smaller practices.
2. Perceived Job Displacement Risk significant portion of respondents express concern about AI replacing traditional accounting roles, particularly those involving routine or repetitive tasks. Shifting Skill Requirements There is a growing demand for skills beyond traditional accounting, including data analytics, AI literacy, and critical thinking.
3. New Career Opportunities Emerging While some roles may be automated, new roles such as data auditors, AI tool supervisors, and analytics consultants are gaining importance.
4. Insufficient Training and Support Many respondents have not received formal training in AI-related tools, and there is a lack of structured support from organizations and institutions.
5. Universities and professional bodies should include AI concepts, tools, and ethics as core components of accounting and auditing programs.
6. Firms should provide regular workshops and certification programs to help current employees upskill and remain relevant in an AI-integrated environment.
7. Instead of viewing AI as a replacement, professionals should be encouraged to see it as a tool that enhances decision-making and efficiency.

CONCLUSION

The integration of Artificial Intelligence into the fields of accounting and auditing is reshaping the professional landscape. While AI brings efficiency, accuracy, and innovation, it also challenges traditional job roles by automating routine tasks. This shift has sparked concerns about job security, particularly among entry-level professionals. However, the study finds that AI is not merely a threat but also a catalyst for evolution—creating new roles that demand advanced analytical, technological, and strategic skills.To remain employable and competitive, accounting and auditing professionals must adapt by embracing lifelong learning and developing competencies aligned with AI-driven environments.

Educational institutions, organizations, ounting and auditing professionals must adapt by embracing lifelong learning and developing competencies aligned with AI-driven environments. Educational institutions, organizations, and regulatory bodies play a crucial role in facilitating this transition by providing relevant training, support, and ethical frameworks. IN essence, the future of employability in accounting and auditing is not about resisting AI, but about leveraging it to enhance human expertise, decision-making, and value creation.

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International Journal of Advance and Innovative Research
Volume 12, Issue 2(XIX): April - June 2025
ISSN 2394 - 7780

THE PSYCHOLOGICAL SOLUTIONS TO ENVIRONMENTAL PROBLEMS

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ABSTRACT
Despite technological innovations and legislative measures aimed at mitigating environmental degradation, ecological challenges such as climate change, resource depletion, and biodiversity loss continue to worsen. A critical but underemphasized factor in addressing these problems is human behavior. This paper examines the pivotal role psychology plays in offering solutions to environmental issues by influencing individual and collective behaviors. It reviews key psychological constructs—behavioral theories, cognitive biases, emotional engagement, social influences, and identity formation—and argues that fostering sustainable environmental behavior is imperative. The integration of psychological insights into environmental strategies is essential for lasting change.

Keywords: *Cognitive biases, Emotional engagement, Social influences, and Identity formation, Underemphasized factor.*

1.INTRODUCTION
Environmental degradation represents one of the greatest challenges of the modern era. Traditional responses have emphasized technological advancements and regulatory frameworks. However, these efforts often fall short due to a fundamental oversight: the behaviors and mindsets of individuals. Growing evidence from psychological research suggests that long-term environmental protection hinges on changing human behavior. This paper explores how psychological principles can be harnessed to develop more effective environmental solutions.

2.REVIEW OF LITERATURE
Environmental psychology investigates the intricate relationship between humans and their surroundings. Steg and Vlek (2009) assert that pro-environmental behaviors are shaped by personal values, societal norms, and perceptions of control. Understanding these motivational structures is essential for crafting interventions that encourage sustainable actions. Decision-making related to the environment is often compromised by psychological biases. Gifford (2011) highlights several barriers, termed "dragons of inaction," such as temporal discounting—where immediate rewards are favored over long-term sustainability—and optimism bias, where individuals underestimate personal risks. Addressing these cognitive distortions is crucial for promoting environmentally responsible behavior. Emotions significantly drive environmental engagement. Research by O'Neill and Nicholson-Cole (2009) indicates that while fear-based messaging can stimulate concern, excessive fear may result in denial or apathy. Positive emotions like hope and pride are more effective in sustaining long-term pro-environmental actions (Smith & Leiserowitz, 2014). Behavioral studies demonstrate that individuals are strongly influenced by the actions and expectations of others. Cialdini (2003) emphasizes that descriptive norms (what others are doing) and injunctive norms (what is approved by society) can effectively shape environmental behaviors when leveraged correctly. Clayton (2003) introduces the concept of environmental identity, suggesting that individuals who perceive themselves as integrally connected to nature are more likely to engage in ecological preservation. Strengthening environmental identity through education and community involvement can foster more consistent sustainable behaviors.

3.OBJECTIVE OF THE STUDY
- **To highlight the limitations of traditional environmental solutions**

  (such as technological innovation and legal frameworks) that often overlook human behavioral factors.

- **To explore the psychological factors influencing environmental behavior**,

  including cognitive biases, emotional responses, social norms, and environmental identity.

- **To examine how psychological theories and interventions**

  (like behavioral nudges, feedback, goal setting, and communication strategies) can effectively promote sustainable behaviors.

4.METHODOLOGY
This research adopts a qualitative and exploratory approach based on the analysis of secondary data sources. The study does not involve primary data collection through surveys, experiments, or interviews. Instead, it

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synthesizes existing literature from peer-reviewed journals, books, and reputable publications focusing on environmental psychology, behavioral science, and environmental studies. Sources were selected based on their relevance to environmental behavior, cognitive psychology, emotional engagement, social influence theories, and environmental identity.

5.DISCUSSION

Behavioral Strategies for Change

Psychology offers numerous behavior-change interventions to address environmental problems. Techniques like goal setting, providing feedback, public commitments, and social modeling have shown success in promoting energy conservation, waste reduction, and sustainable transportation choices (Abrahamse et al., 2005).

Communicating Environmental Issues

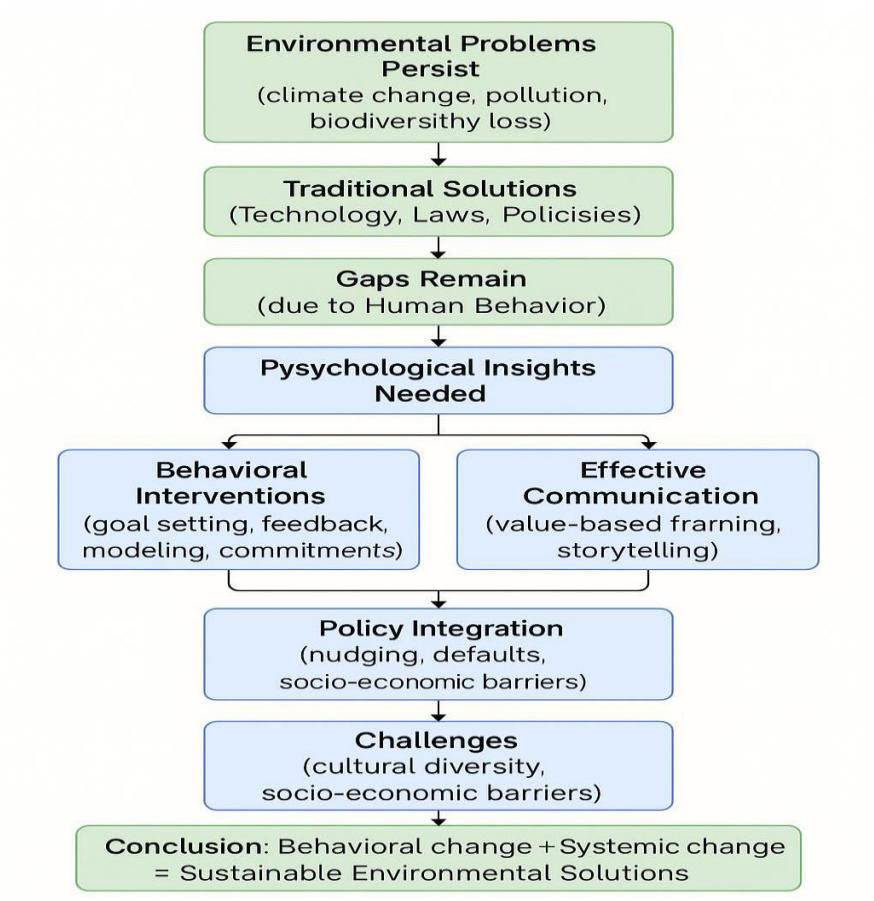
Effective environmental communication must align messages with audiences' core values. Feinberg and Willer (2013) argue that framing messages around moral or economic values tailored to different ideological groups can significantly enhance their persuasive power. Storytelling and narrative framing also outperform traditional fact-based communication in eliciting emotional and behavioral responses.

Psychological Insights in Policy Design

Incorporating psychological principles into environmental policy can enhance its effectiveness. Thaler and Sunstein (2008) popularized the idea of "nudging," where subtle changes in the choice architecture can encourage sustainable behavior without coercion. Examples include setting green energy options as defaults and providing real-time feedback on energy usage.

Potential Challenges

Despite its promise, psychological intervention faces hurdles such as cultural variability, political polarization, and socioeconomic barriers. Moreover, psychological strategies must complement, rather than replace, systemic and infrastructural changes to create an environment conducive to sustainable behavior.



5.RESEARCH FINDINGS

The study's analysis of secondary data sources reveals several important findings about the role of psychology in addressing environmental problems:

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1. Human Behavior is Central to Environmental Degradation and Solutions-While technological and policy advancements are crucial, they often fail to generate sustainable change without corresponding shifts in human attitudes, beliefs, and behaviors. Environmental issues are deeply rooted in daily behaviors and consumption patterns that psychology can influence.
2. Psychological Barriers Inhibit Pro-Environmental Actions-Cognitive biases such as temporal discounting (preference for immediate rewards over future benefits), optimism bias (underestimating risks), and denial significantly hinder public engagement with environmental issues. These biases must be addressed through targeted interventions.
3. Emotional Engagement is Key for Sustained Action-Fear-based communication can raise short-term concern but often leads to disengagement or denial if not paired with hope or efficacy-based messaging. Positive emotions such as pride, hope, and a sense of empowerment are more effective for long-term environmental commitment.
4. Social Norms Strongly Influence Environmental Behavior-Behavior is heavily shaped by perceived norms. When individuals believe that sustainable behaviors are common or socially approved, they are more likely to adopt them themselves. Campaigns that leverage descriptive and injunctive norms can significantly boost environmental actions.
5. Environmental Identity Strengthens Pro-Environmental Behavior-Individuals who see environmentalism as part of their self-identity are more likely to act in eco-friendly ways consistently. Strengthening environmental identity through education, community involvement, and cultural narratives can promote widespread behavioral change.
6. Behavioral Interventions (Nudges) Are Effective-Simple interventions such as setting eco-friendly options as defaults, providing real-time feedback on energy usage, goal setting, and public commitments have proven successful in influencing environmentally responsible behaviors without restricting freedom of choice.
7. Value-Framed Communication Enhances Persuasion-Environmental messages aligned with audiences' core values (moral, economic, religious, or community-focused) are more persuasive than traditional scientific fact-based messaging. Storytelling and emotional framing create deeper engagement.
8. Systemic Support is Essential for Psychological Strategies-Psychological interventions are most effective when supported by systemic changes, such as infrastructure improvements, economic incentives, and supportive policies. Behavioral change must be part of a broader, systemic transformation to ensure sustainability.

6.CONCLUSION

Addressing environmental issues requires a holistic approach that encompasses not only technological and regulatory solutions but also the transformation of human behavior. Psychology offers a profound understanding of the cognitive, emotional, and social processes that drive environmental actions. By applying psychological insights, it is possible to design more effective interventions, foster pro-environmental values, and create enduring behavioral changes. In the quest for environmental sustainability, the mind may prove to be humanity’s most powerful tool.

7.LIMITATIONS

While this study offers valuable insights into the psychological dimensions of environmental solutions, several limitations must be acknowledged:

1. Dependence on Secondary Data

The research relies exclusively on secondary sources such as previous studies, journal articles, and books. The absence of primary data collection means that findings are interpretations of existing knowledge rather than new empirical evidence.

2. Potential Bias in Selected Literature

Although efforts were made to select reputable and peer-reviewed sources, there is always the possibility of publication bias, where studies with significant or positive findings are more likely to be published and thus overrepresented.

3. Generalization Issues

Psychological interventions and behaviors can vary widely across different cultural, social, and economic contexts. Conclusions drawn from studies conducted primarily in Western, educated, industrialized, rich, and democratic (WEIRD) societies may not be universally applicable.

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4. Dynamic Nature of Environmental Psychology
Environmental psychology is an evolving field. New theories, models, and empirical findings may emerge that could challenge or refine the conclusions drawn in this study.

5. Limited Scope on Systemic Factors
While the focus is on behavioral and psychological aspects, systemic and structural factors such as political frameworks, economic systems, and technological limitations also critically impact environmental outcomes but are not deeply explored in this paper.

6. Complexity of Measuring Behavioral Change
Behavioral change is influenced by a complex interplay of factors including external circumstances, making it difficult to isolate the impact of psychological interventions alone from broader societal influences.

8.SCOPE FOR FURTHER STUDIES

The findings of this study open several promising avenues for future research:

1. Empirical Validation of Psychological Interventions
Future studies could conduct experimental or longitudinal research to empirically test the effectiveness of different psychological interventions, such as nudges, value-framed messaging, and identity-based campaigns, across diverse environmental contexts.

2. Cross-Cultural Comparative Studies
Since environmental behavior varies significantly across cultural, economic, and social contexts, cross-cultural studies are essential to understand how psychological principles operate in non-Western, indigenous, and marginalized communities.

3. Integration with Technological and Policy Innovations
Further research could explore how psychological insights can be integrated with technological advancements (e.g., smart cities, green tech) and public policies to create comprehensive environmental strategies.

4. Emotional and Moral Framing in Climate Communication
More work is needed to refine emotional engagement strategies — particularly how hope, pride, moral obligation, and collective identity can be used sustainably to motivate long-term pro-environmental behavior without triggering fear fatigue or denial.

5. Behavioral Economics and Environmental Decision-Making
Expanding on the principles of behavioral economics, future studies could design and test innovative nudges, choice architectures, and incentive structures that encourage green choices at individual, organizational, and governmental levels.

6. Role of Digital Media and Technology
As digital platforms increasingly shape public attitudes and behaviors, future research can examine how social media, virtual reality, and AI-driven interventions can be leveraged to promote sustainable environmental practices.

7. Psychological Resilience and Environmental Action
Investigating how building psychological resilience (the ability to cope with environmental crises without succumbing to apathy) can influence sustained environmental activism and engagement would also be a valuable field of study.

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International Journal of Advance and Innovative Research
Volume 12, Issue 2(XIX): April - June 2025
ISSN 2394 - 7780

ROLE OF ARTIFICIAL INTELLIGENCE TOOLS IN BANKING; A STUDY

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ABSTRACT FOR THE PROPOSED RESEARCH PAPER

The banking industry is undergoing ground-breaking reforms, with a focus on the client as the primary driver. Customers that are tech aware and often interact with cutting-edge technologies want banks to provide smooth experiences. In order to meet these expectations, banks have expanded their industrial landscape to encompass retail, IT, and telecom through the use of services like mobile banking, e-banking, and real-time money transfers. While these advancements have allowed customers to access the majority of banking services whenever they choose, they have also cost the banking sector money.

The deployment of AI in banking and financial services, however, also has drawbacks, such as concern about data security and privacy, algorithmic bias, and possible job effects. It is crucial to address these issues and make sure that AI is used in an ethical and responsible way as it becomes more commonplace in banking and financial services.

This research paper aims to explore the current state of AI in banking in the region of Kalyan, District Thane, Maharshtra state, India, as well as its potential impact on this industry and also attitude of the bank customers towards accepting such AI supported banking services and preference for the same As a result of the growing usage of artificial intelligence (AI). Many industries, including customer service, fraud detection, risk management, and investment management, are using AI technology. This Research Paper talks about the growing awareness and needs of AI supported tools at banks and customer preference and opinion for the same.

Keywords: *Banks, Artificial Intelligence, Banking Industry, RBI, Banking services, Kalyan*

1. INTRODUCTION

Banks and financial Institutions in India are serving their customers through multiple platforms. Introduction of Internet banking and mobile banking platforms, paved a way for digital transactions in gaining significant edge in banking services and initiated a competitive environment for the banks to upgrade the quality of such digital services to satisfy customer needs.

One of the milestone in this can be 'introduction of Artificial Intelligence' AI tools and techniques in banking services to support digital banking services. Now, there is a competition among banks to adopt AI tools and techniques to take a lead in providing quality banking services to their customers in the banking industry.

Artificial Intelligence technologies have dominated all the inventions which happened in the recent past in the banking industry. With the use of these technologies, it is possible to pull out good information quickly and easily from bank's database and convert it into meaningful benefits for themselves and their customers.

Following are the benefits using AI tools in a bank:

1. Understanding, segmenting and profiling of customers
2. Targeting, acquiring and retaining of customers
3. Spending pattern of customers
4. Product selling and cross selling
5. Maintaining and growing a profitable customer base
6. Regulatory compliance management
7. Risk management
8. Security and Financial crime management
9. Becoming more operationally efficient

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These technologies extract actionable insights and quantifiable predictions which help the banks to understand customer behaviour in account opening/closing, default, fraud and customer departure. With a capacity to garner a good number of benefits, these technologies are the future of financial institutions. Almost all banks have adopted or are in the process of adopting these technologies in every process of banking.

ARTIFICIAL INTELLIGENCE

A name that needs no introduction in the current times. It probably may become the most important thing that humanity has ever worked on. It is something more profound than a mobile, computer, wheel, electricity, or fire. It has set foot into our lives in all sorts of ways from medicine to transportation to voice interfaces at homes to financial services etc.

Artificial Intelligence (AI) has revolutionized several industries, and banking is no exception. The integration of artificial intelligence into banking services has led to significant advances that have changed the way financial institutions operate, interact with customers, and manage their operations. The adoption of artificial intelligence in banking services is due to the need to increase efficiency, improve customer experience, improve risk management and individualized financial solutions.

Artificial intelligence (AI) is changing the banking sector. Banks are actively embracing new age technology to better serve their modern customers and to have more development opportunities. From accounting to sales to contracts to cyber security. AI is helping banks revolutionize all aspects of their business. With machine learning, block chain technology and data analytics, banks are future proofing their products and services.

The banking industry is undergoing ground-breaking reforms, with a focus on the client as the primary driver. Customers who are tech aware and aware and regularly interact with modern technology want banks to provide smooth experiences. In order to fulfil these demands, banks have increased their industry environment to enable services like mobile banking, e-banking, and telecom quick money transfers.

2. REVIEW OF LITERATURE

1. Dr. Navleen Kumar, Ms. Supriya Lamba Sahdev, Dr. Monica Sharma, Laraibe Siddiqui (2020), according to their study, artificial intelligence has had a huge positive impact on the banking industry, managing massive amounts of data, lowering the likelihood of fraud and scams, boosting employee productivity and efficiency, facilitating effective decision making, data security, etc, in terms of identifying investment opportunities, AI serves as a financial advisor.
2. **Saloni Tripathi, Riya Garg and Krishna Varshini (2022) –** This paper will examine the evolution of artificial intelligence over time as well as the factors that led to the banking industry's adoption of AI, including risk management, self-employment and operational efficiency. The implementation of Artificial Intelligence tools in the banking business such as user interface, insights, and personalization etc.,
3. **Sumathi & Sheela, (2017) -** A methodical study proposes a complete model using text mining of social data based on classification methods and sentiment analysis to gauge customer expectation from services and financial advice. It uses NLP (Natural Language Processing) for K-clustering. The data is collected for global banks.
4. **Ankur Aggarwal (2022) –** Explained that once all the banking offerings had been revolving across the salaried or earners, it emerge as a crucial part of our life. Present look is primarily based upon the scope of synthetic intelligence in client revel in and robot technique automation in banking zone in India. Most of the client revel in associated factors confirmed right correlation with AI primarily based on total offerings through banks.
5. **Sindhu, J (2019) –** in this study, artificial intelligence (AI) adoption in five Indian commercial banks – SBI, ICICI, Axis, HDFC and HSBC – is discussed with reference to cost – benefit analysis. The data is gathered from secondary sources based on literature to determine the information utilised in the banking business. Search for AI technology services offered in India.

3. RESEARCH METHODOLOGY

- **Scope of The Study & Problem Statement**

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The Study discusses the definition and purpose of artificial intelligence, as well as both the advantages and disadvantages of AI in the Indian banking sector. There are a lot of banks in India who have integrated AI with their banking functions. However, there are yet many banks who struggle with the idea of shifting to such a change. The idea of this study is to reiterate the need and importance of implementing AI in banks by highlighting its role in the front, middle and back office operations in the bank to enhance customer experience and improve business.

OBJECTIVES OF THE STUDY

- To understand and explore the information on Artificial Intelligence as suited to Banking Industry.
- To evaluate the nature of banking services in support of Artificial Intelligence.
- To understand the challenges in the adoption of AI in banking.
- To study through charts and graphs, preferences of bank customers.
- To offer suggestions based on findings of the study.

➢ **HYPOTHESES**

On the basis of above-mentioned objectives, the present study aims to test the Following hypothesis:

H0: There are no significant preferences by the customers towards use of Artificial Intelligence (AI) tools at their banks under study.

H1: There are significant preferences by customers towards use of Artificial Intelligence (AI) tools at banks under study.

RESEARCH DESIGN

- For the purpose of Research, Data is collected through

a) Primary Data source b) Secondary Data source

- For the purpose of study and analysis the Individual customers of selected banks under study within Kalyan region, District Thane, Maharashtra State, India are being selected.
- **Primary Data Source-** 75 Individual Customers of Banks within Kalyan region (such as SBI, Kalyan Janata Sahakari Bank, HDFC, ICICI, Kotak Mahindra are being randomly selected) based on 'Convenience Sampling' technique. Responses are collected through structured questionnaire consisting of close ended multiple choice questions.
- **For Secondary data source-** Research Publications/ Banking magazines/ News Papers, Web Sites, Text books & Reference Books are being used.
- The Data collected from respondents are tabulated and analysed through charts/graph.
- The collected data is also analysed by using a statistical diagram & T-Test (Paired samples for means).

▪ Bank(for Customers)	Target Respondents	Actual Responded
SBI	15	11
KJSB	15	12
HDFC	15	07
ICICI	15	10
Kotak Mahindra	15	08
Total	**75**	**48**

o **SCOPE OF THE STUDY**

1. The study is confined to the randomly selected customers of the selected banks (SBI, KJSB, HDFC, ICICI, Kotak Mahindra) from Kalyan region.
2. The study is restricted to understanding customer's preferences towards the Artificial Intelligence (AI) tools used in these banks under study.
3. The study data is collected from 48 Individual customers of the banks as above.

o **LIMITATIONS OF THE STUDY**

Even though a reasonable care has been taken for collecting information and doing analysis, but the present study is having certain limitations, too.

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1. The study is confined to the Individual customers of five banks under study (SBI, KJSB, HDFC, ICICI & Kotak Mahindra).
2. The study is based on selected Artificial Intelligence tools used in banks under study.
3. The study is restricted to the customers of these five banks of Kalyan region (SBI, KJSB, HDFC, ICICI & Kotak Mahindra).
4. The study is done as per the responses collected from 48 respondents of these selected banks under study.

4. DATA ANALYSIS & FINDINGS

1. Demographic Profile of the Respondents

Table No. 4.1.1: Demographic Profile

Gender	No. of Respondents
Male	31
Female	17
Total	**48**

(***Source*:** Primary Data**)**

Table No. 4.1.2: Marital Status

Marital status	No. of Respondents
Single	18
Married	27
Divorced	03
Total	**48**

(***Source:*** Primary Data**)**

Table No. 4.1.3: Education

Education	No. of Respondents
SSC & Below	05
PUC/Diploma/ITI	04
Graduate	22
PG & Others	17
Total	**48**

(***Source:*** Primary Data**)**

Table No. 4.1.4: Occupation

Occupation	No. of Respondents
Employed	22
Self Employed	14
Business/Profession	12
Total	**48**

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(***Source:*** Primary Data)

Table No.4.1.5: Knowledge of E-banking/M-banking options

Online banking Product	No. of Respondents
E-Banking options	08
M-Banking options	20
Both	18
Know but never tried	02
Total	**48**

(***Source:*** Primary Data)

Table No. 4.1.6: Do you prefer to visit the bank for every transaction

Response Type	No. of Respondents
Yes	13
No	35
Total	**48**

(***Source:*** Primary Data)

Table No. 4.1.7: Awareness of AI tools used in banks

Awareness about	No. of Respondents
Yes	26
No	21
Total	**48**

(***Source:*** Primary Data)

Table No. 4.1.8: Do you prefer to use AI tools for banking operations

Response Type	No. of Respondents
Yes	34
No	14
Total	**48**

(***Source:*** Primary Data)

4.1.9 Diiferent AI Tools supportive to customers

AI Tools	Supportive		Not Supportive		Total
	Count	%Age Contribution	Count	%Age Contribution	
Chatbots	36	75%	12	25%	100%
IVA	32	67%	16	33%	100%

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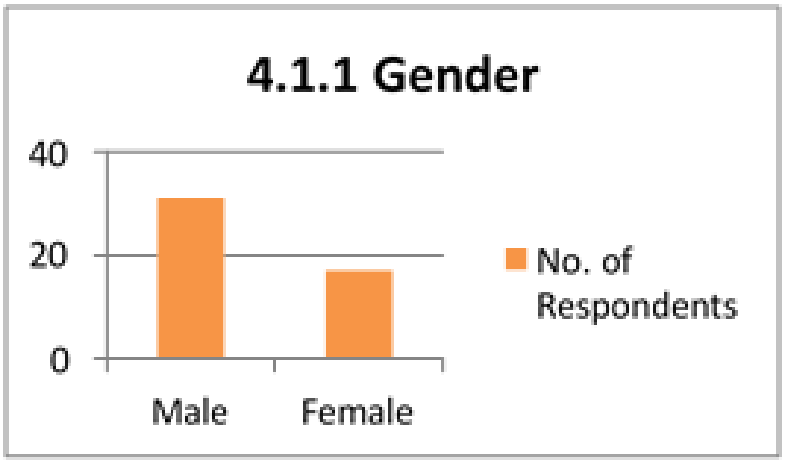
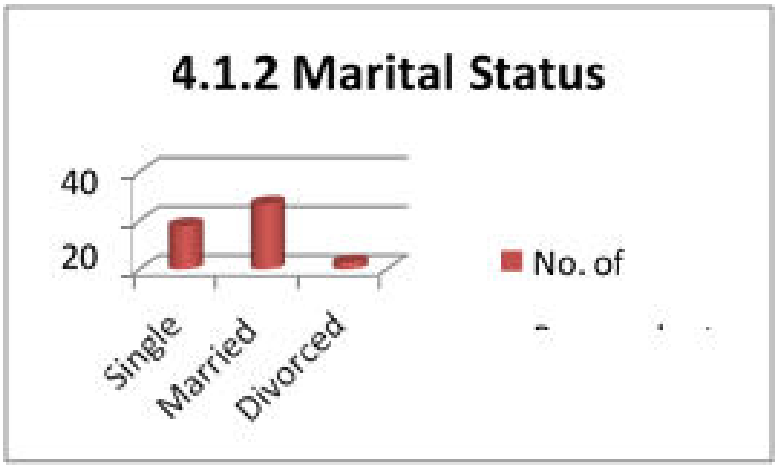
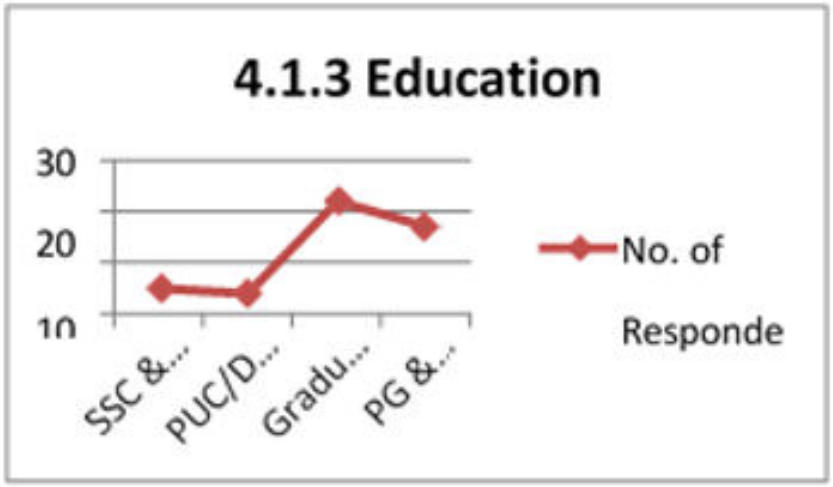
Mobile App Assistance	38	79%	10	21%	100%
Fraud Detection	37	77%	11	23%	100%
Credit Scoring Modelling	35	73%	13	27%	100%
Personalized Financial Advice	39	81%	9	19%	100%
Customer Relationship Management	44	75%	4	25%	100%

(***source:*** Primary Data)

Graphical Analysis for the Responses from Retail Banking customers under survey







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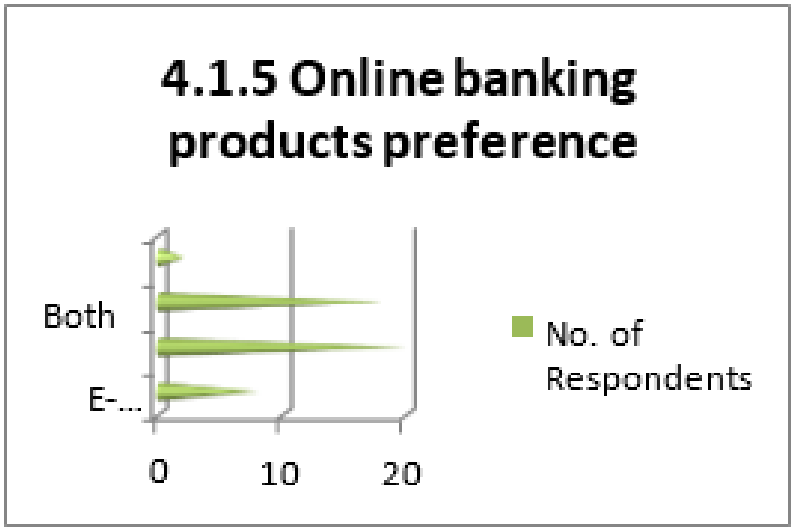

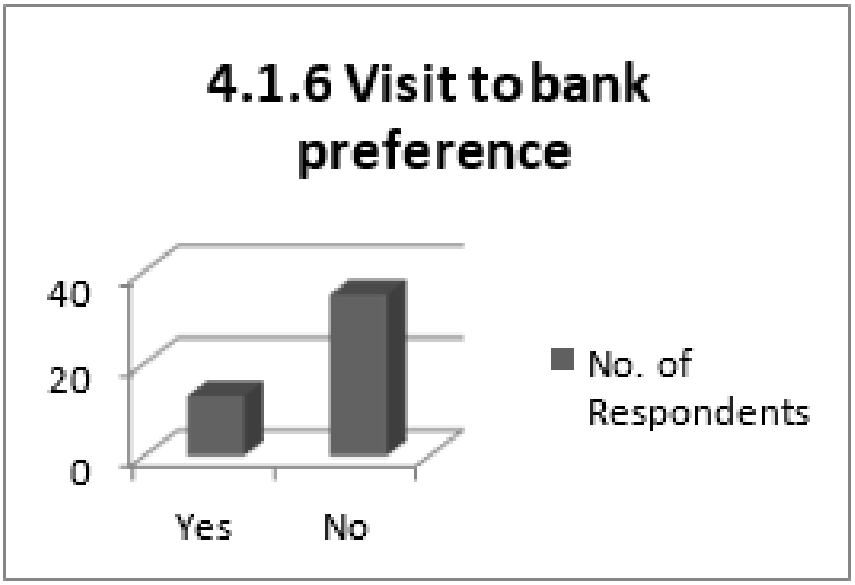

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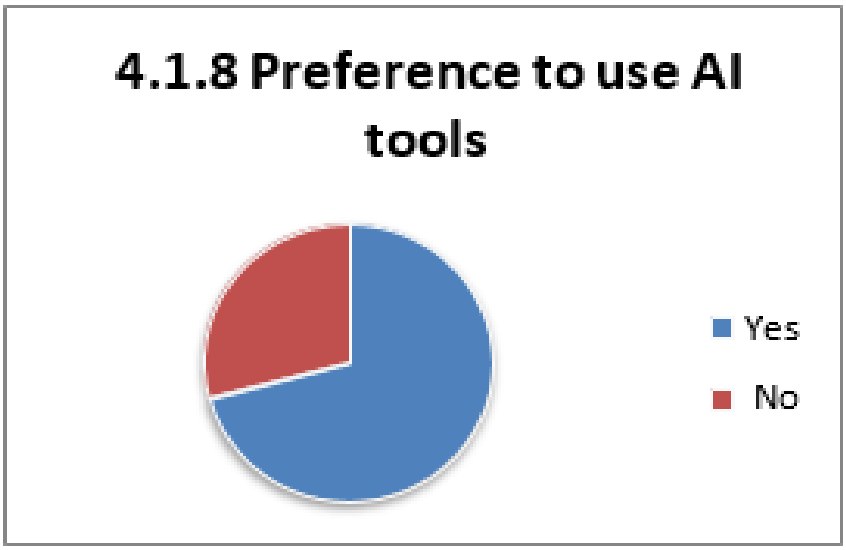

Interpretations on graphical analysis:
The graphical analysis for demographic profile of the customer respondents shows that most of the respondents are graduate male being single and are employed.

1. 28 respondents say that they know the E-banking/M-banking options offered by the bank. 35 respondents prefer not to visit the bank for every transaction.
2. Survey results show that majority respondents above average are aware of the AI tools used by their banks while providing banking services.
3. 34 respondents prefer to use these AI tools while availing banking services or wish to be used by their banks.
4. The overall analysis say that majority respondents prefer to have these AI tools for the banking services and found satisfied with the same.

Testing of Hypothesis-1

H0: There are no significant preferences by the customers towards use of Artificial Intelligence (AI) tools at their banks under study.

H1: There are significant preferences by customers towards use of Artificial Intelligence (AI) tools at banks under study

Table No.4.1.9: Preference towards AI tools for banking services by Individual customers

Examples of Changing trends of banking services	Yes	No	Total
Chatbots	36	12	48
IVA	32	16	48
Mobile App Assistance	38	10	48
Fraud Detection	37	11	48
Credit Scoring Modelling	35	13	48
Personalized Financial Advice	39	9	48
Customer Relationship Management	*44*	*4*	*48*

t-Test: Paired Two Sample for Means		
	Yes	*No*
Mean	37.28571429	10.71428571
Variance	13.9047619	13.9047619
Observations	7	7

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Pearson Correlation	-1	
Hypothesized Mean Difference	0	
df	6	
t Stat	9.426536429	
P(T<=t) one-tail	0.0000405144777	
t Critical one-tail	1.943180281	
P(T<=t) two-tail	0.0000810289555	
t Critical two-tail	2.446911851	

(*Source:* Primary Data)

CONCLUSIONS

From the above analysis, it appears that the p-value is less than 0.05 (the 5% significance level), therefore it can be concluded that majority of the respondents have strong preference towards use of Artificial Intelligence tools at their banks under study.

And so, null hypothesis as above is hereby getting rejected. Final conclusions:

1. From the above overall analysis, it can be finally concluded as most of the Individual customers of the banks under study are aware of and support for the use of AI tools at their bank while availing banking services.
2. These customers also prefer the same AI tools to be used at banks in general.

Findings:

1. It appears from the survey that majority of the bank customers prefer banking services in support of AI tools and not the traditional services where lot more human intervention is needed.
2. Most of the respondents prefer the services like E-deposits and E-withdrawals, E- statements and Mobile Alerts, E-loan application and processing etc.
3. These customers are also well aware of these AI tools and prefer to be used by their banks nowadays.

Suggestions:

1. It is being suggested that based on the survey and data analysis report, all banks including the banks under study must take steps to offer AI supported banking services to their customers in large.
2. These banks need to conduct workshop/training sessions either through online mode or hybrid mode to make aware of these banking services for both Individual and corporate customers.
3. RBI need to frame such guidelines which will encourage banks to adopt AI tools while providing banking services to their customers.
4. The government need to support such banks which are lagging behind in adopting new technologies in line to AI tools.
5. These banks must employ AI Professionals at their workplace to help and support their customers while availing banking services.

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International Journal of Advance and Innovative Research
Volume 12, Issue 2(XIX): April - June 2025
ISSN 2394 - 7780

IMPLEMENTATION OF ARTIFICIAL INTELLIGENCE - DRIVEN VIRTUAL REALITY AND VISUALISATION IN TOURISM INDUSTRY TO IMPART A PRE - DELIGHTING ACTIVITY AND BOOST CUSTOMER RELATIONSHIP MANAGEMENT

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ABSTRACT
Travel and Tourism has been a booming sector in the recent years due to the immense models and methodologies of hospitality that has been structured creating a panoramic vibe for the passengers and other consumers. From the very onset of serving perks in aviation industry, today our country has enabled to launch luxurious trains like Maharajah Express that has provided an inexplicable ambiance to commuters in Indian railways. Apart from the field of logistics there has been remarkable achievements in accommodation and hotel industry in terms of providing cool ambiance. But even with extravagant itenaries, sometimes we have failed to provide sample itenaries due to the lack of infrastructure of proper dimensions. Even today we rely on photos available in search engines and web browsers along with videos to promote a destination and a lodging society. To bring about a remarkable change in the strategic resilience adoption of a Blue Ocean Strategy using Meta-verse to provide a virtual tour of a place by amalgamating it with augmented reality, it can be an impetus to the tourists to know about the destination and facilities before they visit. Side by side utilization of this concept in the aviation sector to provide a vibrant view of the surroundings while flying in an aircraft can also give an exponential hike to the delightness provided to a consumer of tourism industry. This paper will evaluate the new adaptation in contracting operations of tourism by formulating Meta-verse as a Strategic Resilience.

Keywords: *hospitality, luxurious, style, aviation, lodging, meta - verse.*

I. INTRODUCTION (UNDERSTANDING OF TOURISM INDUSTRY)
The rejuvenation of tourism has shown explicit growth and innovation since its inception as an industry by Mr. Thomas Cook in 1841. From the humble beginnings of using a goods carriage as a means of commuting passengers, the tourism industry has evolved significantly to offer modern ,advanced, comfortable, and lucrative travel experiences. Over the years, advancements in transportation and hospitality have paved the way for groundbreaking enormous milestones. Different innovative strategies have been adopted by tour operators to enhance customer satisfaction, ensuring that holidaymakers return with smiles and unforgettable memories. One of the most notable contributions by Thomas Cook was the introduction of the Traveller's Cheque, which revolutionized financial security during travel. This innovation laid the foundation for countless other enhancements aimed at making travel not only safer but also more convenient and enjoyable. The focus on customer-centric solutions has driven the industry to consistently adapt and evolve, meeting the demands of a dynamic market.

II. RECENT DEVELOPMENTS

A. Technological Advancements (Modernization)
To keep pace with technological advancements, the aviation sector has embraced numerous innovations that have transformed the way people travel. Modern airlines have introduced meticulously designed itineraries to provide passengers with unparalleled experiences, blending comfort and convenience. The emergence of low-cost carriers has democratized air travel, allowing more people to explore the world. Moreover, the introduction of aero-bridges at airports has significantly improved accessibility and safety, enabling hassle-free boarding and protecting passengers from adverse weather conditions like rainfall. These advancements reflect a keen understanding of consumer preferences, with airlines focusing on creating seamless journeys that cater to diverse needs. From in flight entertainment systems to personalized meal options, the aviation industry has spared no effort in ensuring a pleasant travel experience.

B. Limitation of Advancements
However, despite these advancements, there are still limitations that hinder the overall travel experience. For instance, passengers in airplanes often lament the restricted view of the outside world, which diminishes the opportunity to fully appreciate the scenic beauty of their journey. This is one reason why some travelers still prefer trains for domestic trips, as they offer panoramic views of the passing landscapes. Another significant challenge in the tourism industry is the inability of travelers to get a enigmatic view of the lodging accommodations, itineraries, and destinations before their trip. This lack of firsthand experience can sometimes lead to unmet expectations and dissatisfaction.

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Addressing these pain points is crucial for elevating the tourism experience and fostering greater trust and satisfaction among traveller's.

III. SUMMARY OF THE ABOVE SOLUTIONS

One promising solution to these challenges lies in the advent of the Meta-verse. Combining Virtual Reality (VR), Augmented Reality (AR), and other advanced technologies, the Meta-verse offers a trans-formative platform that can revolutionize the way people plan and experience travel. Through immerse 3D simulations, travelers can virtually explore hotel rooms, tour destinations, and even sample activities before making their bookings. This technology not only bridges the gap between expectations and reality but also enhances customer confidence in their travel choices. Additionally, the Meta verse's ability to create interactive and engaging experiences can attract a wider audience, driving revenue growth for businesses in the tourism industry. By leveraging these cutting-edge tools, companies can offer personalized and memorable experiences, setting a new benchmark for excellence in the field of travel and hospitality.

A. OBJECTIVES

The major objectives of this research paper are: -

- Develop an AI-powered platform that delivers personalized and immerse virtual previews of accommodations and city destinations, enhancing traveler confidence and experience.
- Leverage AI to create interactive and informative meta verse travel experiences that drive business growth and position travel providers as innovative industry leaders.

B. CASE STUDY

The Seoul Tourism Organization (STO) successfully leveraged Meta-verse technology to maintain global engagement during the COVID-19 pandemic by launching "Virtual Seoul." This immerse platform allowed tourists to explore iconic landmarks like Gyeongbokgung Palace and participate in cultural activities such as tea ceremonies and K-pop lessons—all in a virtual environment. By integrating advanced VR, AR, and AI technologies, STO provided personalized experiences and gamification incentives, fostering a connection with potential visitors even during travel restrictions. These initiatives not only enhanced tourist engagement but also promoted Seoul's cultural heritage to a global audience.

The platform significantly boosted revenue through partnerships with local businesses and attracted over 2 million users in its first year, many of whom expressed interest in visiting Seoul physically. It also helped STO gather valuable insights into tourist preferences, improving customer relationship management and balancing tourism demand. Despite challenges like high costs and technical issues, Virtual Seoul showcased how Meta-verse technology can future-proof the tourism industry, offering a model for other destinations to innovate and grow in an increasingly digital world. This case underscores the potential of virtual tourism to complement physical travel, enhancing global visibility and accessibility for destinations.

C. RESEARCH METHODOLOGY

The research methodology employed in this study centers on understanding consumer behavior through a structured approach of surveying and hypothesizing. This process involved conducting numerous calls with a carefully selected group of passengers traveling long distances under the organization of Thomas Cook. These interactions were designed to uncover the pre-trip challenges that travelers face, as well as their desires, needs, and expectations. By gathering insights through these direct conversations, the operations and contact teams were able to delve into the nuances of customer experiences, ensuring a comprehensive understanding of the issues and opportunities that arise in such travel scenarios.

To deepen the analysis, a detailed hierarchical classification was devised based on factors like travel destinations and the documentation requirements of passengers. The responses collected were systematically recorded and organized in an Excel sheet, enabling a thorough qualitative analysis of the data. This structured approach allowed for trends and patterns to emerge, shedding light on key areas for improvement and innovation. The findings from this research serve as a foundational step towards enhancing service delivery and tailoring solutions that align more closely with the expectations and preferences of Thomas Cook's customers.

D. LITERATURE REVIEWS

- The Meta verse has emerged as a trans-formative technology in the tourism sector, offering immerse experiences that blend virtual and physical elements. Gursoy et al. (2022) argue that the Meta verse can revolutionize tourism by enabling "try-before-you-buy" simulations, where travelers can virtually explore destinations, hotels, and attractions before making bookings. This approach improves customer satisfaction and decision-making by providing a realistic preview of the travel experience. Furthermore, the

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integration of virtual reality (VR) and augmented reality (AR) into the Meta verse allows for interactive cultural experiences, such as participating in festivals or visiting heritage sites virtually, which enhances accessibility for diverse audiences.

- Similarly, the work of Buhalis and Karatzoulis (2023) emphasizes the importance of co-creating tourism experiences in the Meta-verse. They highlight that interactive platforms enable customers to engage deeply with destinations, creating memorable pre-travel experiences. This aligns with findings from the Journal of Destination Marketing & Management, which identifies the Meta-verse as a critical tool for mitigating over-tourism by diverting interest toward virtual visits during peak seasons. Together, these studies underline the Meta-verse's potential to foster innovation, improve tourist engagement, and redefine traditional marketing strategies in the tourism industry.
- The application of Meta-verse technology in tourism is reshaping customer relationship management (CRM) practices. Research by the Seoul Tourism Organization (2023) demonstrates how virtual platforms can strengthen CRM by offering personalized recommendations based on user behavior and preferences. AI-powered algorithms analyze interactions within Meta-verse environments to create tailored travel itineraries, enhancing customer satisfaction and loyalty. Additionally, gamification elements in the Meta-verse, such as challenges and rewards, further engage users, creating a sense of connection with the destination before their physical visit.
- Moreover, the integration of machine learning models into Meta verse platforms provides actionable insights for tourism operators. According to Zhang et al. (2024), these insights allow for better resource allocation and targeted marketing campaigns. For example, virtual reality tours offered by companies like Marriott International have shown a direct impact on customer retention and bookings. Studies also highlight the Meta verse's ability to address consumer concerns by providing detailed virtual previews, thereby building trust and reducing uncertainty. Collectively, this body of research underscores the Meta verse's potential to optimize CRM processes while enhancing the overall value proposition of tourism enterprises.

IV. ANALYSIS AND FINDINGS

The analysis and findings of the results has been classified into two parts that is the qualitative results and the quantitative results. The results obtained are discussed below.

A. Qualitative Analysis

The qualitative analysis of this report highlights the significant potential of integrating Meta Verse technology in the tourism industry. It explores how the adoption of this advanced virtual technology can enhance customer experiences by providing interactive and immerse graphical representations of tourism resources. The analysis is structured around four key areas:

Customer value represents a cornerstone of product and service customization, directly influencing customer satisfaction. The Meta Verse enables customers to experience a pre-delivery virtual preview of tourism products and services, allowing for an in-depth understanding of what to expect. This immerse experience significantly enhances the perceived value by aligning products with customer preferences. Additionally, Meta Verse integration in aviation can transform long-haul flights by offering interactive entertainment and virtual tours, creating a seamless blend of relaxation and tourism. This added value can position Meta Verse technology as a pivotal factor in redefining the travel and tourism experience.

In tourism management, the ultimate goal is to craft memorable experiences that resonate with customers. By utilizing Meta Verse technology, companies can offer detailed virtual tours of destinations, personalized itineraries, and augmented city projections that cater to individual preferences. This not only helps customers make more informed choices but also enhances their overall satisfaction with the service. Moreover, the integration of Meta Verse in aviation and tourism can drive customer interest and engagement, ultimately increasing revenues for tourism and hospitality related industries. Such a personalized and interactive approach ensures customers derive exceptional value at reasonable costs, elevating their overall experience.

The synergy between customer value and satisfaction cultivates customer loyalty. Meta Verse technology, through its ability to create tailored and immerse experiences, can significantly strengthen this loyalty. By providing a comprehensive preview of travel experiences, including accommodations, activities, and sightseeing, customers feel more confident in their choices. For aviation services, Meta Verse can demonstrate the itinerary and on board services in an engaging way, offering a seamless and delightful experience. These initiatives foster trust and long-term loyalty, ensuring repeat customers and enhancing the brand's reputation in tourism and aviation.Integrity and transparency are vital in building trust with customers. Meta Verse

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technology allows businesses to present an honest and detailed representation of their services, bridging the gap between the virtual and real-world experiences. Unlike traditional photographs or videos, the Meta Verse provides a dynamic and interactive platform where customers can virtually explore destinations and services before committing. This transparency strengthens consumer confidence and reinforces the credibility of tourism providers. By aligning virtual tours with real-life offerings, businesses can enhance the integrity of their services and establish stronger relationships with their customers.

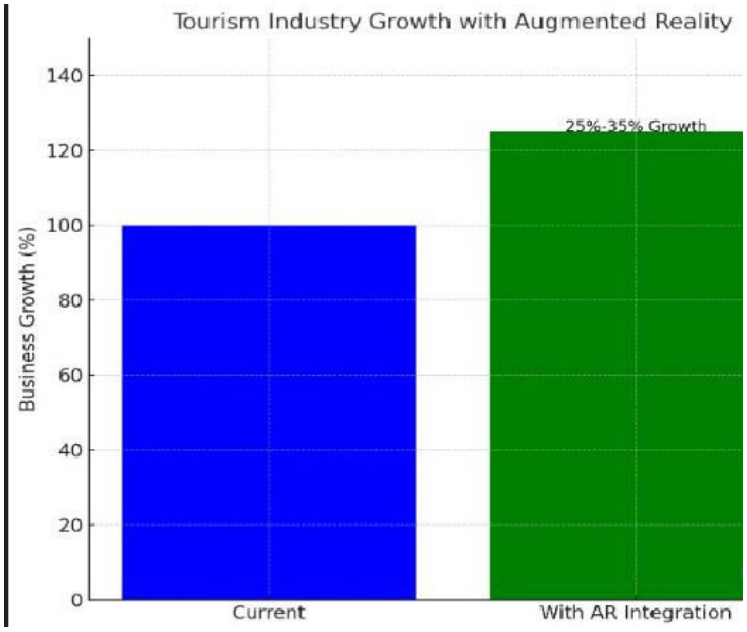
Table 1: Summarization of Qualitative Aspects

PARAMETERS	VARIABLES			
ASPECTS	CUSTOMER VALUE	CUSTOMER SATISFACTION	CUSTOMER DELIGHT	CUSTOMER INTEGRITY
ASPECT 1	Virtual previews enhance customer understanding and satisfaction.	Virtual tours and personalized itineraries offer informed choices.	Tailored experiences increase confidence and trust.	Transparent virtual representations foster trust.
ASPECT 2	Customization aligns products with preferences	Augmented city projections and detailed previews elevate satisfaction.	Demonstrations of itineraries and services improve engagement.	Dynamic experiences provide honest previews.
ASPECT 3	Interactive entertainment on flights boosts value.	Boosts engagement and revenue in tourism and hospitality.	Strengthens brand loyalty and reputation.	Aligning virtual and real-life offerings strengthens service credibility.

B. Quantitative Analysis

The quantitative analysis of the whole data obtained from consumers shows an abundant amount of data on which confusion has arisen on the itineraries and their applicability in the tourism industry. It is predicted that if a virtual demonstration of the world of tourism can be given through augmented reality a large number of tourists can be driven more into the enigma of the tour operators of their premium quality trips. It ensures a 25% to 35% hike in the tour operations business from the above service. Below is the graph to show the growth of the same.

The changes denoted in the above graphs assimilates the overall developments that has been formulated in the last few years of modernization and increase of technical tools has facilitated the growth of tourism and paved the way for new indigenous tools to be created in order to make hospitality sectors more faster and hassle free s that a large pool of consumers can get attracted to the tour services.



Tourism Industry Growth with Augmented Reality:

This graph shows an estimated 25% to 35% increase in business for tour operators by implementing virtual demonstrations of tourism through augmented reality.

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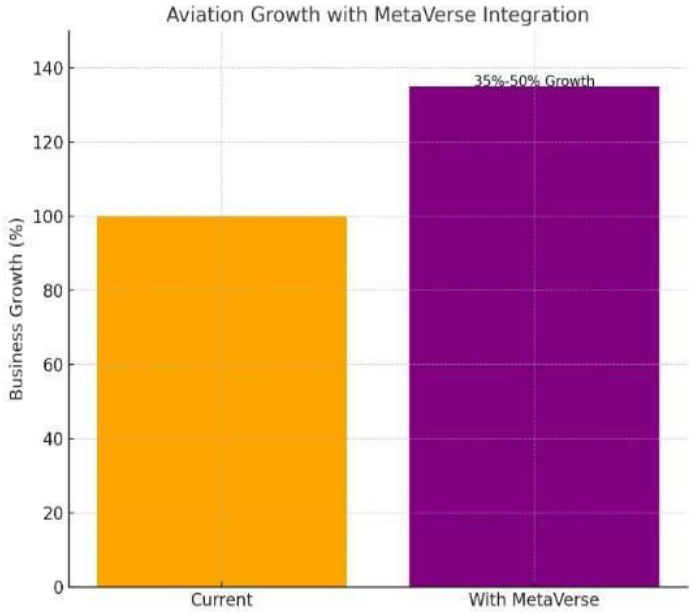
The flight operations can observe a significant growth by applying Meta Verse in their technical aspects which can be expected to be 20% to 30% for the people who love tourism and want to hover as a tourist in the proper horizon. The scenic beauty of tall skyscrapers of the metropolitan buildings can be a source of rejuvenation on the gloomy long hour aircraft journey which can even hike the business from 35% to 50%. Below is the graph to demonstrate the growth.



Aviation Growth with Meta Verse Integration:
This graph demonstrates a projected 35% to 50% increase in business by enhancing passenger experiences with Meta Verse technology, particularly for long-haul flights.

V. CONCLUSION

To conclude, the above research that highlights the critical aspects of tourism growth, demonstrating that the two primary objectives can be achieved through strong technical advancements and resourceful utilization of the four-dimensional resources. These elements collectively form the backbone of modern tourism, driving both sustainability and innovation in the sector. By integrating advanced technology, such as digital tools for marketing, seamless travel booking systems, and sustainable practices, the tourism industry can enhance operational efficiency and boost customer experiences significantly. Additionally, the optimal use of human, natural, technological, and financial resources ensures a balanced and robust foundation for growth.

This approach paves the way for new opportunities and innovations in tourism, such as eco-tourism, adventure tourism, and personalized travel services, which cater to evolving consumer preferences. on average, a 30% growth is attainable when these factors are harmonized effectively,showcasing the profound impact of embracing change and innovation. furthermore, the essence of tourism, which revolves around exploring and being explored, remains at the heart of this transformation, creating unique, meaningful, and memorable experiences for travelers. as a dynamic and evolving sector, tourism continues to offer immense potential for economic growth and cultural exchange when backed by strategic planning and technological advancements.

VI. FUTURE SCOPE

In the future, Meta verse technology is poised to revolutionize the tourism industry by serving the diverse needs, wants, and demands of travelers. Through the integration of immerse virtual reality environments and advanced inbuilt simulators, prospective tourists can experience destinations, accommodations, and even flight journeys before making bookings. This not only enhances customer satisfaction but also enables personalized travel planning. Additionally, the application of machine learning and neural network models will provide deeper insights into consumer behavior, preferences, and patterns. These algorithms will analyze large data-sets to predict and analyze trends, optimize resource allocation, and tailor marketing strategies, thereby enhancing the overall efficiency and effectiveness of the industry.

International Journal of Advance and Innovative Research
Volume 12, Issue 2(XIX): April - June 2025
ISSN 2394 - 7780

THE FUTURE OF AI IN SCRIPTWRITING AND CONTENT CREATION FOR FILM & TELEVISION

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ABSTRACT
The integration of artificial intelligence (AI) in the film and television industry is reshaping the scriptwriting and content creation landscape. AI-powered tools assist screenwriters in generating ideas, developing dialogues, and analyzing audience preferences, significantly enhancing creativity and efficiency. While AI offers numerous advantages in content personalization, interactive storytelling, and production optimization, its adoption also presents challenges related to originality, ethical considerations, and job displacement. This paper examines the role of AI in scriptwriting and content creation, exploring its implications for the entertainment industry. Through a comprehensive analysis, it highlights the opportunities AI provides, the challenges it poses, and the future prospects of AI-human collaboration in storytelling.

Keywords: *Artificial Intelligence, Scriptwriting, Content Creation, Entertainment Industry, Interactive Storytelling, Ethical Considerations*

1. INTRODUCTION
The rapid advancement of artificial intelligence (AI) is revolutionizing various industries, including film and television. AI is increasingly being used to assist with scriptwriting, content creation, audience analysis, and production processes. While AI has the potential to enhance efficiency and creativity, it also raises concerns about originality, ethics, and job displacement. This paper explores the future of AI in scriptwriting and content creation, discussing its advantages, challenges, and long-term implications.

A. AI-Assisted Scriptwriting

1.1 Enhancing Creativity and Efficiency
AI tools such as ChatGPT, Sudowrite, and Jasper are helping screenwriters develop ideas, refine dialogues, and improve story structures. These tools can analyze large datasets of successful scripts to suggest engaging narratives, plot twists, and character arcs. AI-assisted writing allows creators to overcome writer's block, speed up the drafting process, and experiment with different storytelling styles.

1.2 Automated Dialogue and Story Generation
AI algorithms can generate dialogues based on predefined character traits and plotlines. For instance, OpenAI's GPT models can create human-like conversations that align with a character's personality. While AI-generated dialogues are still evolving, they can help screenwriters by providing alternative phrasing and script variations.

1.3 AI as a Co-Writer, Not a Replacement
Despite AI's capabilities, it lacks human intuition, emotions, and cultural context. AI-generated scripts often struggle with originality and emotional depth. Therefore, AI is expected to complement human writers rather than replace them. Writers will continue to play a crucial role in refining AI-generated content and infusing it with genuine creativity.

1.4 Problem of Statement
The rapid adoption of AI in scriptwriting and content creation raises critical questions regarding the balance between technological advancement and human creativity. While AI tools can enhance efficiency and offer data-driven insights, concerns regarding the originality, ethical implications, and potential job displacement in the entertainment industry remain. Additionally, the legal complexities surrounding AI-generated content ownership remain unresolved. This research aims to investigate how AI can be effectively integrated into the creative process while preserving artistic integrity and promoting sustainable employment for creative professionals.

2. REVIEW OF LITERATURE
The integration of artificial intelligence (AI) in scriptwriting and content creation has attracted significant academic and industry attention. This section reviews key literature that explores AI's role in enhancing creativity, its applications in content personalization and interactive storytelling, its impact on production processes, and the ethical and legal challenges it presents.

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1. AI in Scriptwriting and Creativity Enhancement AI tools such as ChatGPT, Sudowrite, and Jasper have demonstrated their potential in assisting writers with generating story ideas, developing dialogues, and improving narrative structures (Smith, 2023; Li, 2021). Studies indicate that AI algorithms trained on vast datasets of scripts can offer valuable suggestions for plot twists and character development (Johnson, 2022). However, researchers emphasize that AI lacks emotional depth and contextual understanding, making human input essential for maintaining artistic integrity (Davis, 2023).

2. AI in Personalized and Interactive Storytelling Personalized content experiences are increasingly facilitated by AI. Streaming platforms utilize AI algorithms to recommend content based on viewers' preferences (Parker, 2023). Additionally, AI has been applied in interactive storytelling, enabling viewers to influence plotlines in real time (Zhang, 2020). These advancements create immersive and engaging viewing experiences, particularly in gaming and virtual reality narratives (Collins, 2021).

3. AI in Pre-Production and Production Processes AI has proven beneficial in pre-production tasks, including script evaluation and greenlighting decisions. Machine learning models analyze script data to predict audience reception and commercial success, providing valuable insights to producers (Lee, 2021; Evans, 2022). Automated storyboarding tools further streamline the visualization process (Kim, 2021). AI applications in post-production, including editing and visual effects, also reduce costs and improve production efficiency (Clarke, 2021).

4. Ethical and Legal Challenges The proliferation of AI-generated content has raised significant ethical and legal concerns. Issues regarding copyright and content ownership remain unresolved, particularly regarding whether AI developers, users, or production companies hold rights to AI-generated works (Patel, 2022). Additionally, AI models are susceptible to reinforcing biases present in their training data, potentially leading to culturally insensitive content (Nguyen, 2020). Ethical frameworks and regulatory measures are essential to ensure responsible AI use in the creative industry.

5. The Impact on Creative Professionals Concerns about job displacement in the entertainment sector have also emerged. While AI can automate repetitive tasks, its inability to replicate human creativity suggests that it is more likely to act as a collaborative tool rather than a replacement for writers (Gonzalez, 2023). The Writers Guild of America has advocated for establishing guidelines to protect human writers' rights and ensure fair compensation in the era of AI-assisted content creation (Williams, 2023)

6. Future Prospects of AI-Human Collaboration Scholars propose that AI and human collaboration will be the cornerstone of future content creation. AI can assist in generating preliminary drafts, suggesting narrative structures, and enhancing dialogue quality, while human writers provide emotional nuance and cultural context (Li, 2021; Sharma, 2023). Furthermore, AI democratizes content creation by providing accessible tools for independent creators and small studios (Thomas, 2022).

In summary, the literature emphasizes that while AI offers significant advantages in scriptwriting and content creation, human oversight remains essential to ensure creativity, cultural sensitivity, and ethical standards. Future research should continue to explore best practices for AI integration and develop comprehensive regulatory frameworks to address emerging challenges.

3. RESEARCH GAP

While existing literature extensively discusses AI's applications in scriptwriting, content personalization, and production processes, there remains a lack of comprehensive research on effective frameworks for AI-human collaboration in creative workflows. Furthermore, limited studies examine the long-term economic and social impacts of AI adoption on creative professionals. Additionally, existing research has yet to explore standardized ethical guidelines and legal frameworks for managing AI-generated content. This study aims to bridge these gaps by investigating strategies for optimizing AI integration in the entertainment industry while preserving artistic integrity and ensuring fair employment practices.

4. RESEARCH OBJECTIVES

a. To analyze the role of AI in enhancing creativity and efficiency in scriptwriting and content creation.

b. To explore the applications of AI in personalized storytelling, interactive films, and gaming narratives.

c. To examine the use of AI in pre-production, post-production, and content localization.

d. To identify the ethical, legal, and economic challenges associated with AI-generated content.

e. To propose strategies for effective AI-human collaboration in the entertainment industry.

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5. RESEARCH METHODOLOGY

This study adopts a qualitative research methodology, combining content analysis, case studies, and expert interviews. Primary data will be collected through interviews with screenwriters, producers, and AI developers to gain insights into their experiences with AI tools. Secondary data will be gathered from academic journals, industry reports, and market analysis publications. Comparative case studies will be used to evaluate the effectiveness of AI applications in different stages of content creation. Additionally, thematic analysis will be employed to identify emerging patterns and perspectives on AI-human collaboration.

6. RESULT AND DISCUSSION

A. AI in Content Personalization and Interactive Storytelling

i. Personalized Viewing Experiences

Streaming platforms like Netflix and Amazon Prime use AI to analyze viewer preferences and recommend content. In the future, AI could take personalization a step further by generating customized narratives tailored to individual viewers. For instance, AI-driven storytelling could allow audiences to choose different plotlines, resulting in unique viewing experiences.

ii. Interactive Films and AI-Generated Narratives

Interactive storytelling, as seen in Netflix's *Black Mirror: Bandersnatch, allows viewers to make real-time decisions that shape the story's outcome. AI can expand this concept by dynamically adjusting scripts based on user input, making entertainment more immersive and engaging.

iii. AI in Gaming and Virtual Reality

AI-driven storytelling is also transforming the gaming industry. Game developers are using AI to generate branching storylines and responsive NPC (non-playable character) interactions. In the future, AI-generated narratives could create real-time, adaptive experiences in virtual reality (VR) and augmented reality (AR) storytelling.

B. AI in Pre-Production and Script Evaluation

i. AI-Driven Script Analysis and Green lighting

Hollywood studios are using AI to analyze scripts and predict their commercial success. Companies like Cinelytic and Vault use machine learning to assess factors such as genre, cast, and audience engagement potential. AI-driven analysis helps producers decide which projects to invest in, reducing financial risks.

ii. Automated Storyboarding and Visualization

AI-powered tools can generate storyboards based on script descriptions, streamlining the pre-production process. Directors and producers can use AI-generated visuals to visualize scenes before filming begins, saving time and production costs.

iii. AI in Casting and Character Development

AI is also being used to assist in casting decisions by analyzing an actor's past performances and audience reception. Additionally, AI-driven character generation tools can help writers develop unique personalities and backgrounds for fictional characters.

C. AI in Post-Production and Localization

i. AI-Powered Editing and Special Effects

AI is revolutionizing film editing and visual effects. Tools like Adobe Sensei and Runway ML use AI to automate video editing, color correction, and special effects. AI-powered VFX (visual effects) can enhance scenes without requiring extensive manual work, making high-quality production more accessible.

ii. AI in Dubbing, Subtitles, and Localization

AI-driven translation tools can generate real-time subtitles and dubbing, making content more accessible to global audiences. Speech synthesis technology, such as deepfake voice AI, can replicate actors' voices for dubbing in different languages while preserving their tone and expressions.

iii. AI-Generated Music and Sound Effects

AI music composition tools, such as AIVA and OpenAI's Jukebox, can create background scores and soundtracks for films. These AI-generated compositions help filmmakers find suitable music without hiring expensive composers.

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D. Ethical and Legal Challenges of AI in Scriptwriting

i. Copyright and Intellectual Property Issues

One of the biggest challenges of AI-generated content is determining ownership. If an AI writes a script, who holds the copyright—the AI's developer, the writer using the tool, or the production company? Current copyright laws do not clearly address AI-generated works, leading to legal uncertainties.

ii. Impact on Writers and Creative Professionals

The rise of AI in scriptwriting has sparked concerns about job displacement. In 2023, the Writers Guild of America (WGA) strike highlighted fears that AI could replace human writers in Hollywood. However, industry experts argue that AI should be used as an assistive tool rather than a substitute for human creativity.

iii. Maintaining Artistic and Cultural Integrity

AI-generated scripts risk lacking cultural nuances and emotional depth. Since AI models are trained on existing data, they may reinforce biases or fail to capture diverse perspectives. Ensuring that AI-generated content aligns with human creativity and ethical storytelling remains a significant challenge.

E. The Future of AI-Human Collaboration in Content Creation

i. AI as a Creative Partner

Rather than replacing human creativity, AI is expected to enhance the creative process. Writers, directors, and producers can use AI to streamline workflows, generate new ideas, and experiment with different storytelling formats.

ii. Democratizing Content Creation

AI-powered tools can make filmmaking more accessible to independent creators. Aspiring writers without formal training can use AI to refine their scripts, while small studios can leverage AI-generated visuals and soundtracks to produce high-quality content on a budget.

iii. Balancing Automation with Human Artistry

While AI will continue to play a growing role in content creation, human creativity will remain essential for storytelling that resonates with audiences. The future of AI in film and television lies in hybrid models, where AI assists creators without compromising artistic integrity.

7. CONCLUSION

AI is transforming scriptwriting and content creation in film and television by enhancing efficiency, personalization, and production processes. However, AI-generated content still faces challenges related to creativity, ethics, and copyright laws. While AI may never fully replace human writers, it is poised to become an invaluable tool for filmmakers, offering new ways to create engaging and innovative stories. The future of AI in the entertainment industry will depend on how effectively it is integrated with human creativity, ensuring that storytelling remains both authentic and emotionally compelling.

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Such advancements will empower tourism stakeholders to create more engaging and consumer-centric experiences while maintaining sustainability. The ability to simulate entire travel experiences virtually could open up new avenues for tourism, such as virtual tourism for individuals unable to travel due to physical ailments and lack of financial resources. Moreover, these innovations will support the growth of large-scale tourism enterprises by streamlining operations, improving customer relationships, and fostering innovation in service delivery. As the tourism industry continues to evolve, the integration of cutting-edge technologies like the Meta verse will undoubtedly play a pivotal role in boosting growth, driving innovation, and shaping the future of the sector.

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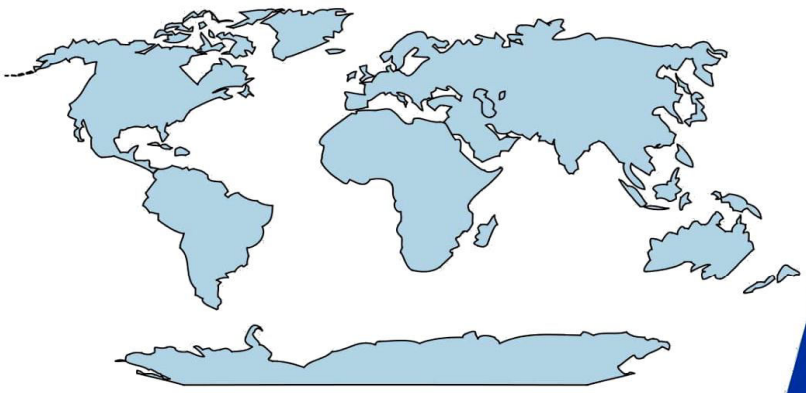

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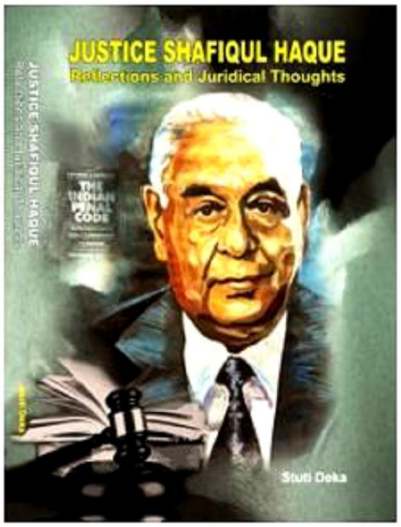

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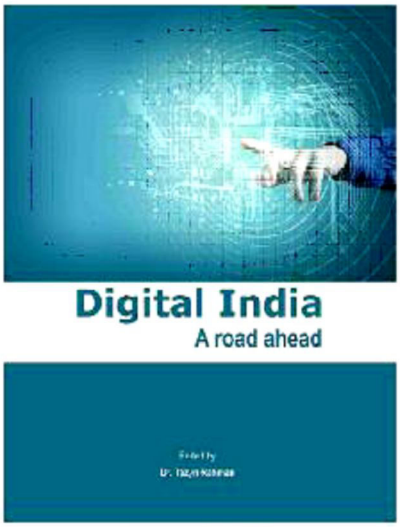

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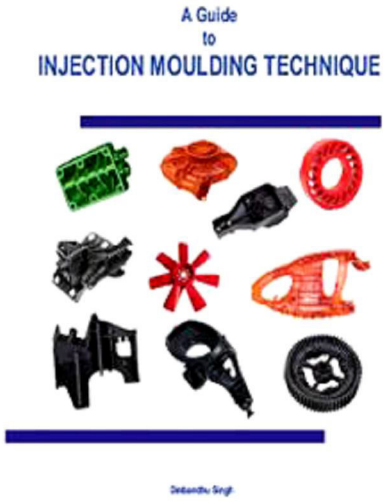

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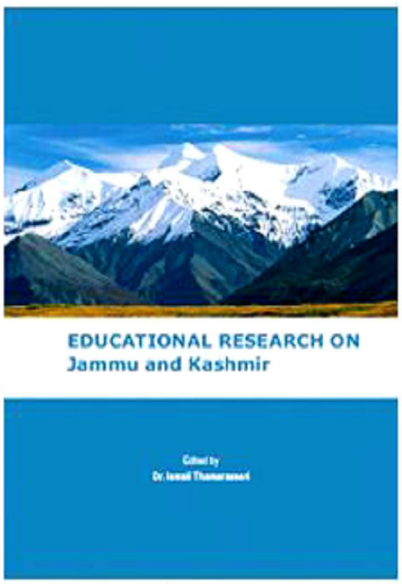

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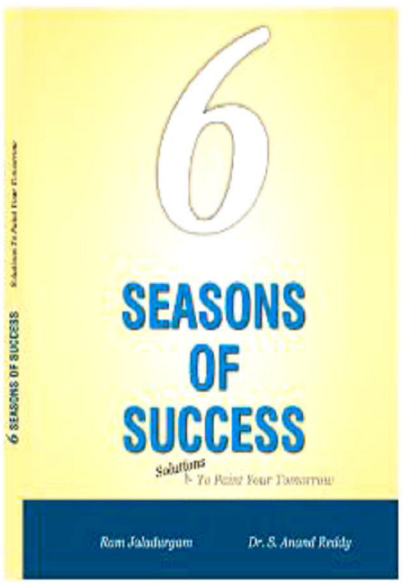

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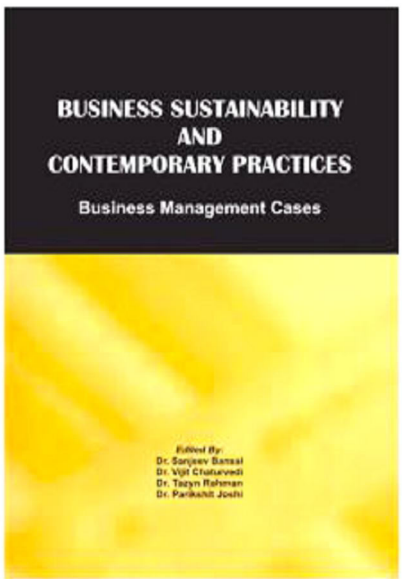

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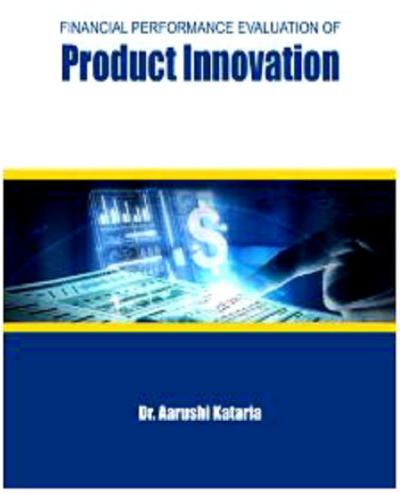

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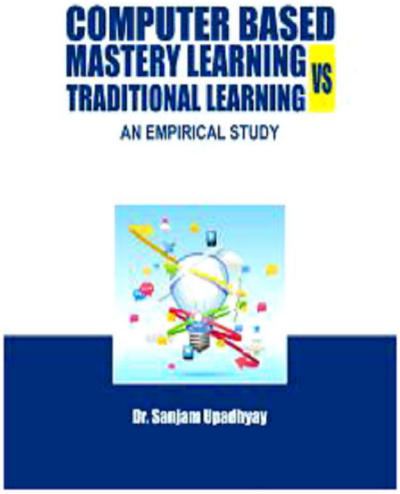

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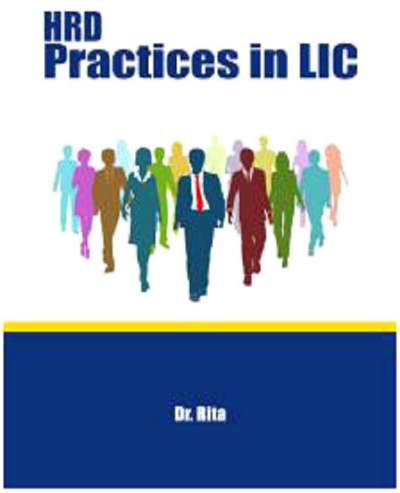

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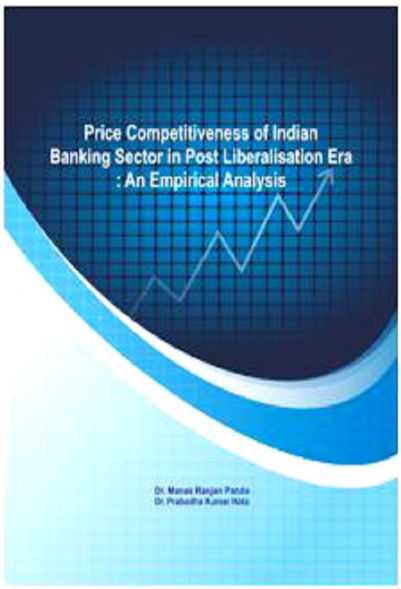

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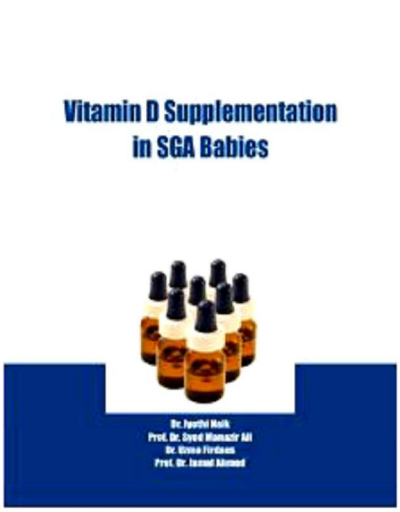

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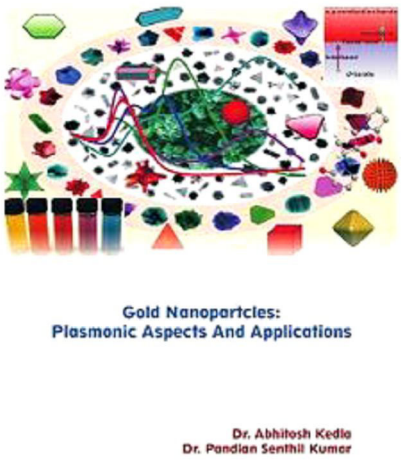

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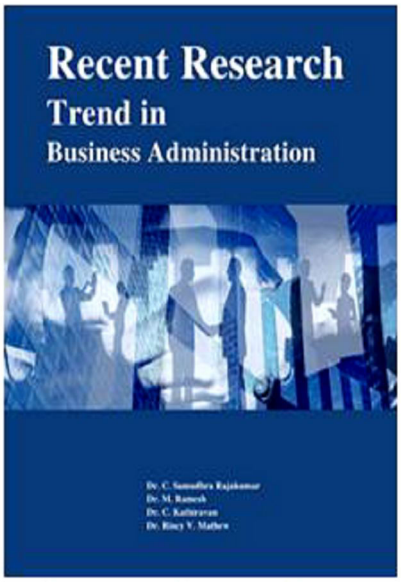

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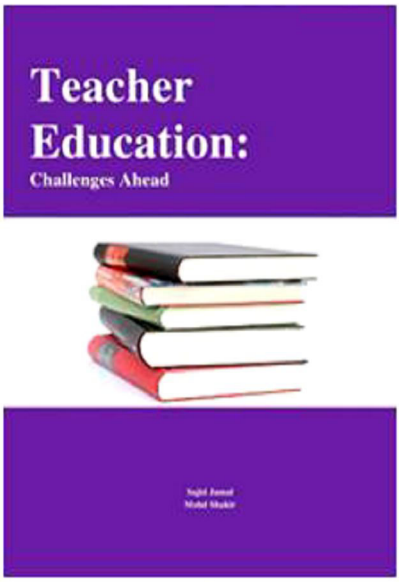

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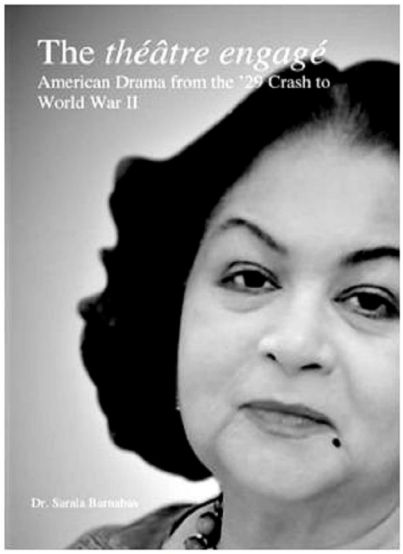

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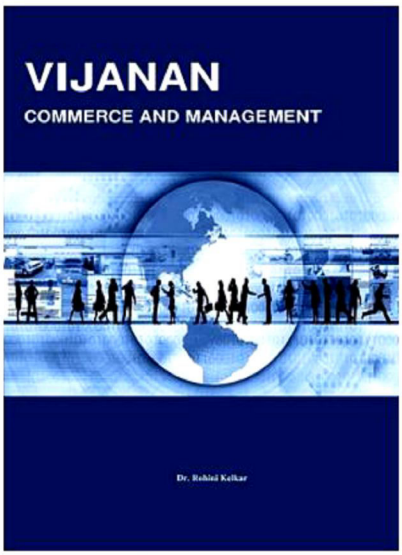

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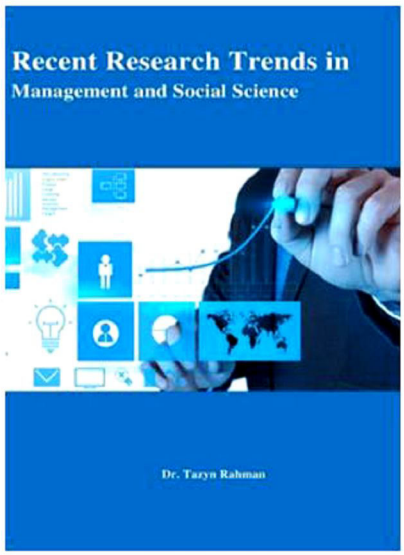

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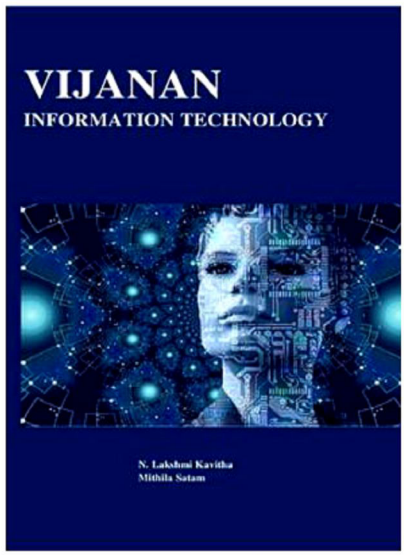

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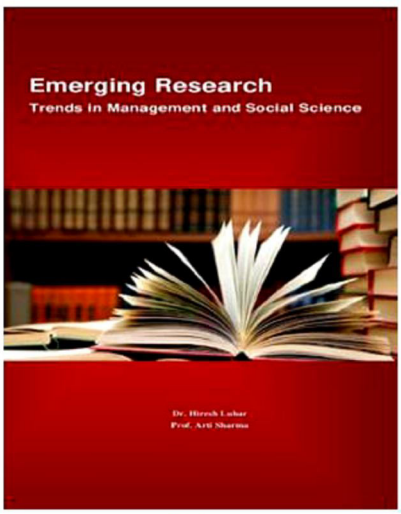

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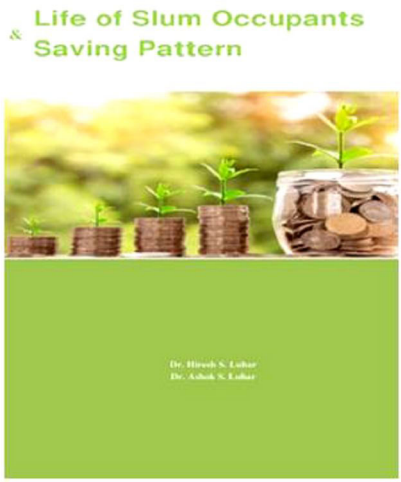

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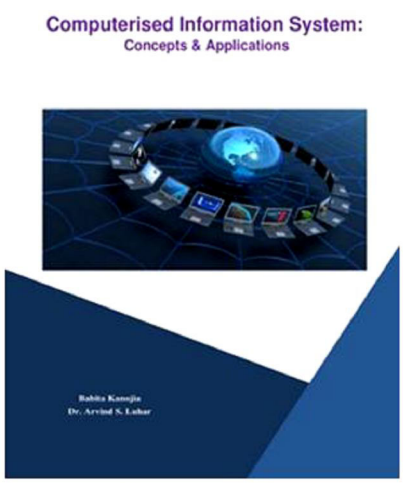

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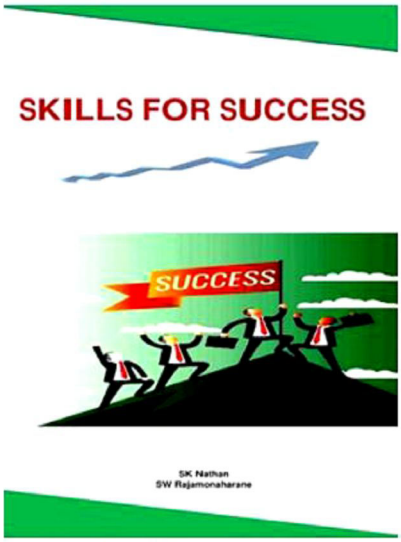

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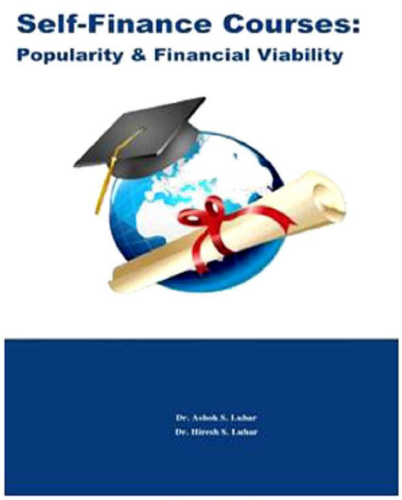

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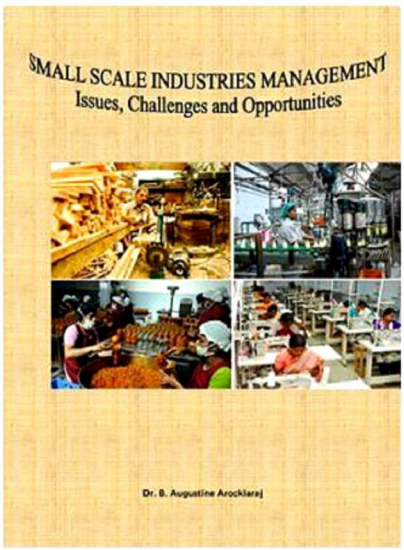

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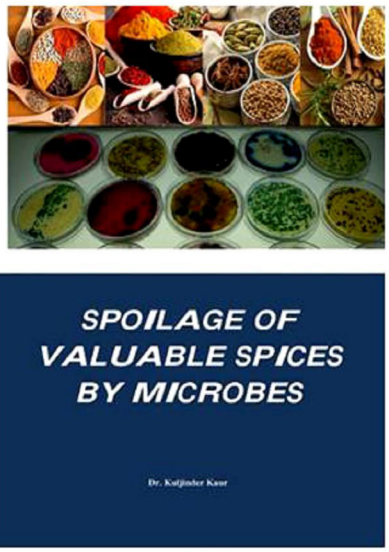

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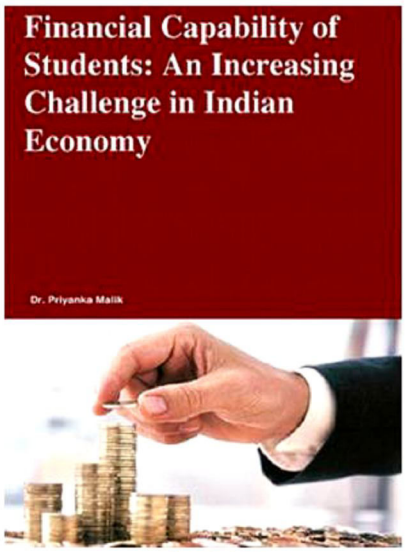

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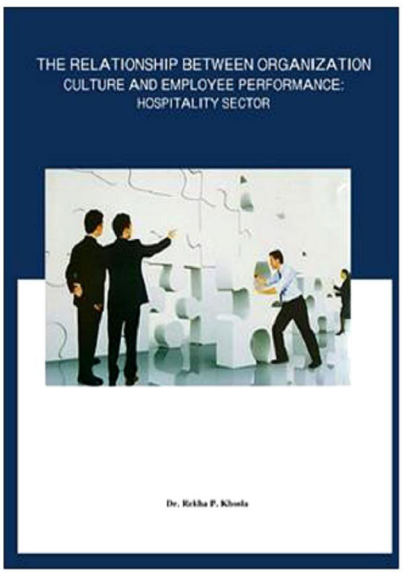

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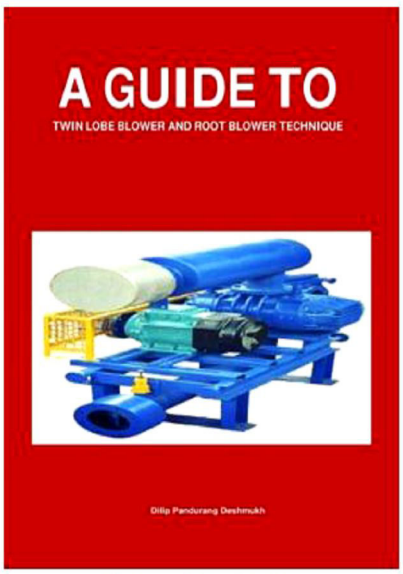

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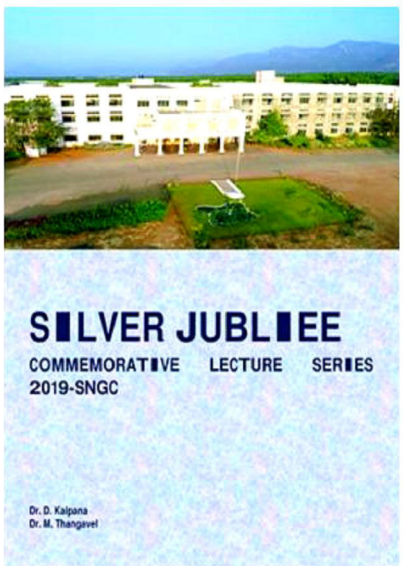

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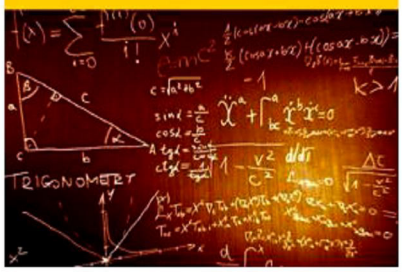

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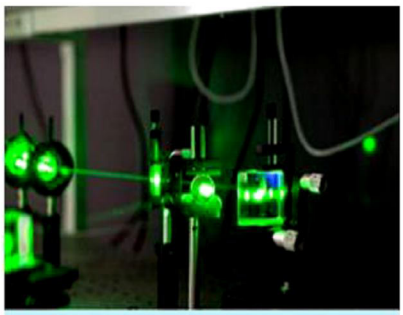

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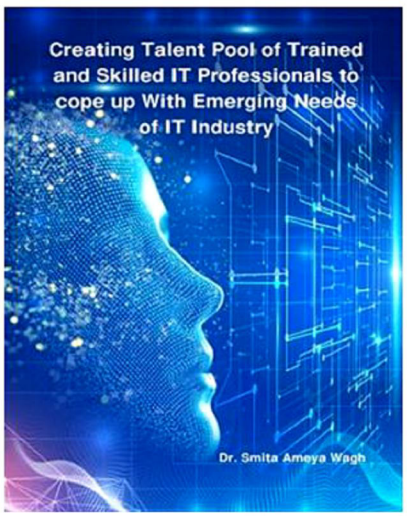

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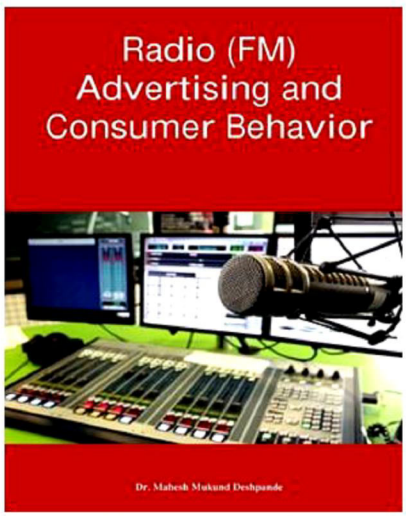

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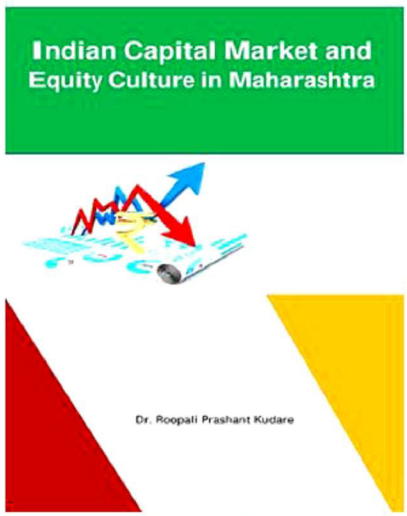

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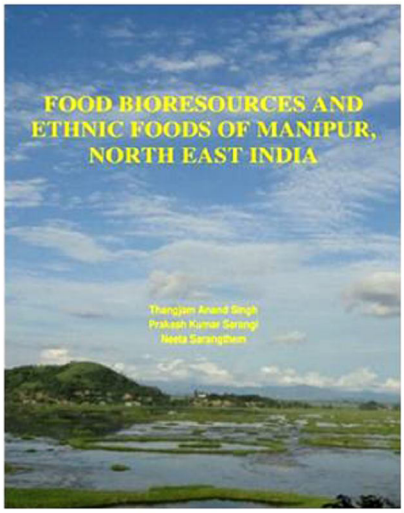

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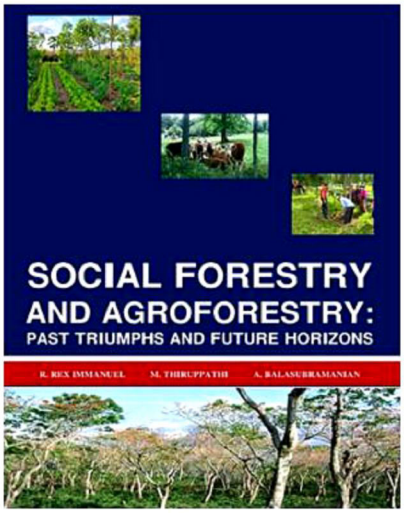

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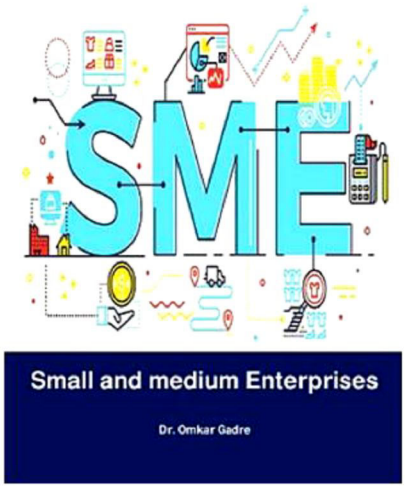

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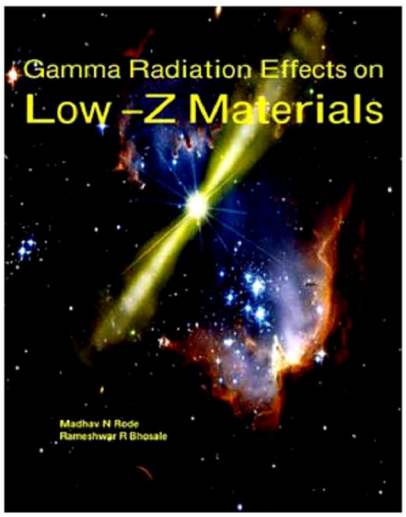

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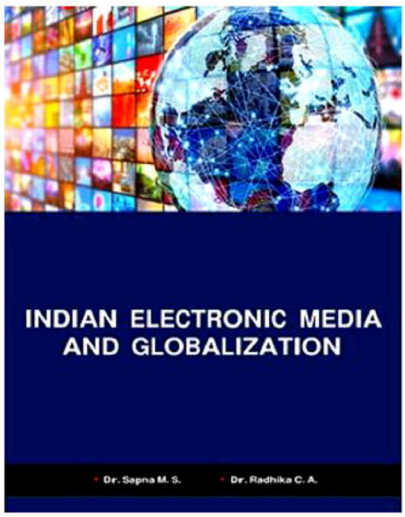

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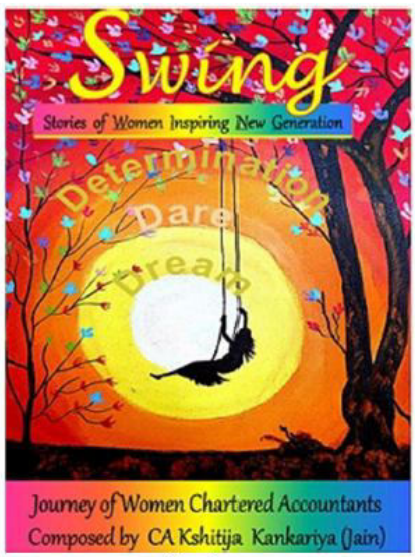

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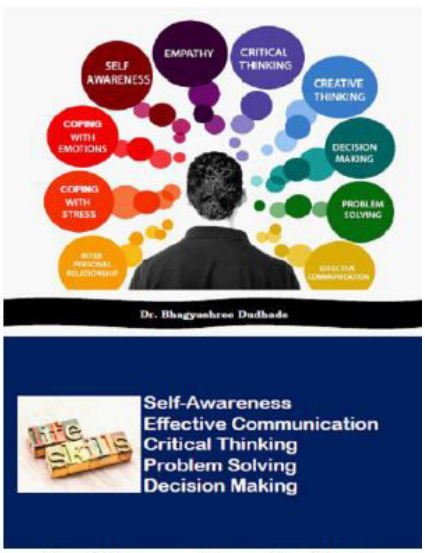

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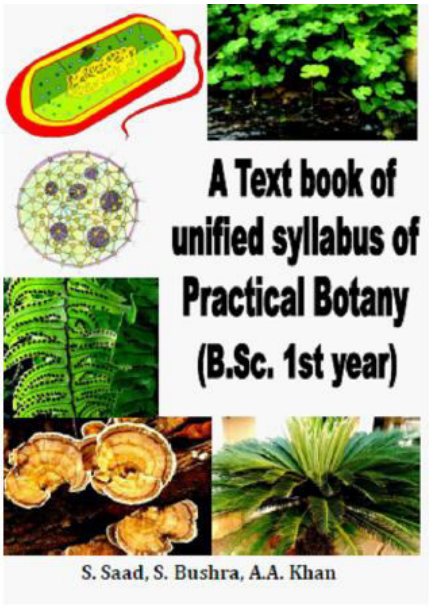

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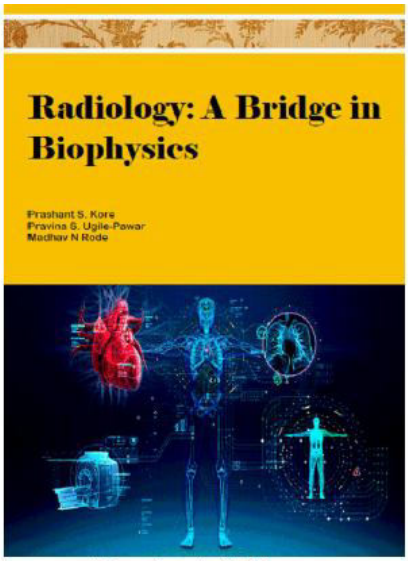

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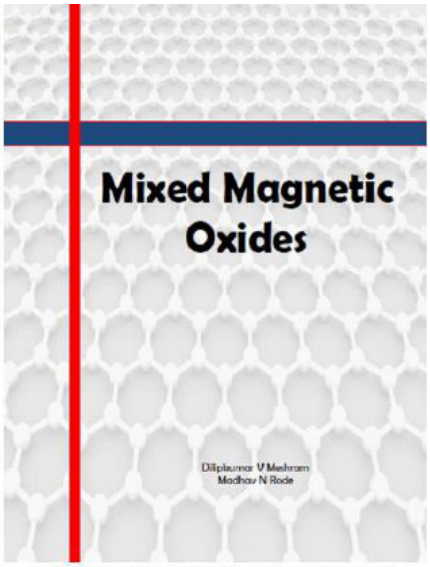

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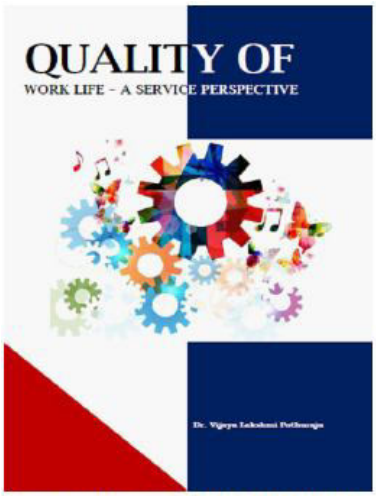

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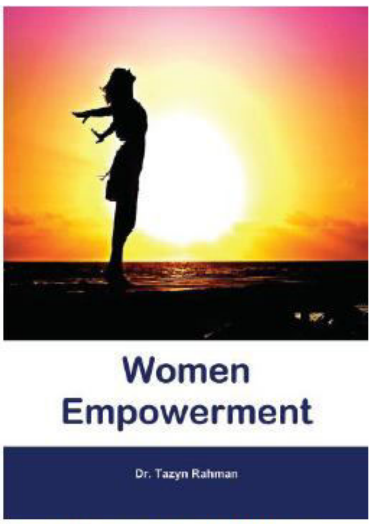

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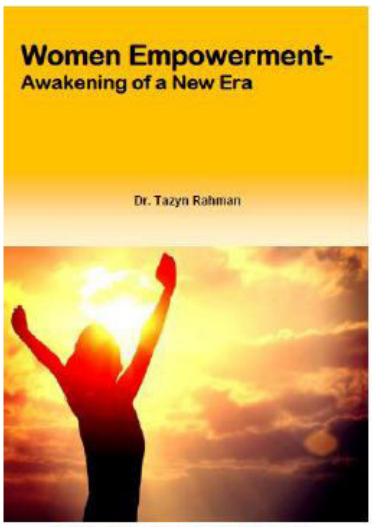

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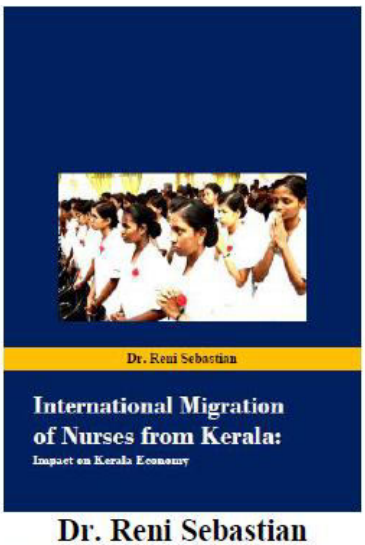

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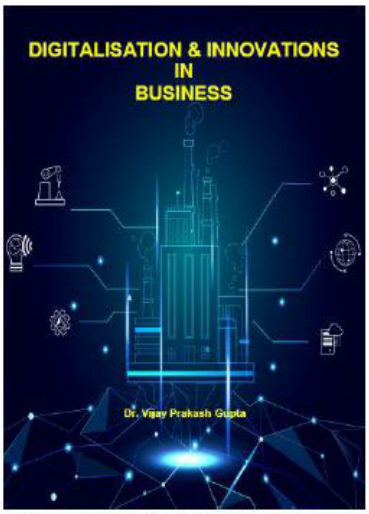

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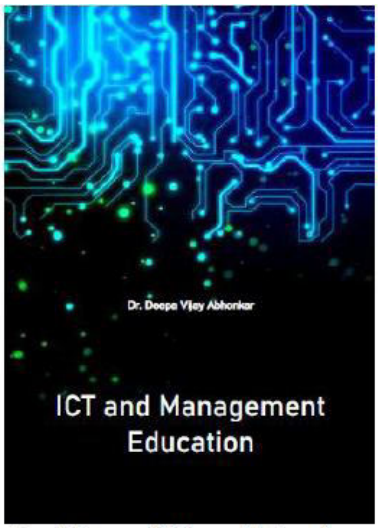

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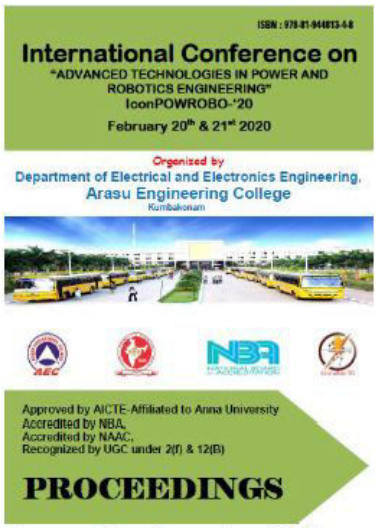

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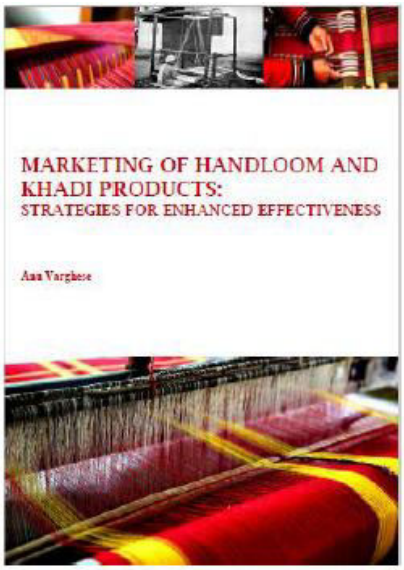

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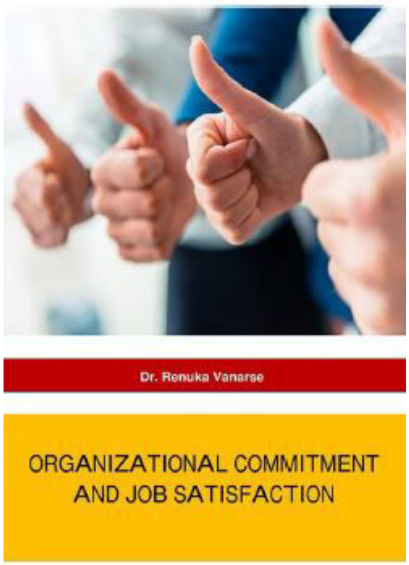

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