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# MORADABAD INSTITUTE OF TECHNOLOGY

RAMGANGA VIHAR, PHASE-2, MORADABAD (UP)



National Assessment & Accreditation Council

## NATIONAL CONFERENCE ON **REINVENTING ENTERPRISE:** HOW AI AND AUTOMATION ARE SHAPING TECHNO-ENTREPRENEURSHIP

Sponsored By:  
Dr. APJ Abdul Kalam Technical University,  
Lucknow

### **NCREHAASTE 2026**

[28th-29th September - 2026]



# SOUVENIR



*Innovation | Collaboration | Sustainable Growth*

ORGANIZED BY: DEPARTMENT OF MANAGEMENT  
MORADABAD INSTITUTE OF TECHNOLOGY, MORADABAD

## **PREFACE**

We express our sincere appreciation to Dr. A.P.J. Abdul Kalam Technical University, Lucknow, for its support, and to the institute leadership, organizing committee, reviewers, authors, resource persons, and participants whose efforts contribute to the conference. We hope that NCREHAASTE 2026 will inspire constructive dialogue, collaborative research, and innovative thinking, and that this e-souvenir will serve as a useful record of the conference and its scholarly contributions.

The contributions included in this e-souvenir reflect a range of perspectives on technology, management, finance, human resources, healthcare, entrepreneurship, and digital transformation. Together, they aim to stimulate further inquiry, encourage interdisciplinary collaboration, and support the development of ideas that connect research with real-world needs. The programme also offers opportunities for participants to engage with contemporary issues, exchange experiences, and build professional and academic connections.

Artificial intelligence, automation, data analytics, and related digital technologies are reshaping decision-making, productivity, customer engagement, and the creation of new business models. At the same time, their adoption raises important questions concerning responsible use, cybersecurity, workforce readiness, sustainability, and inclusive growth. The conference therefore encourages a balanced discussion of technological possibilities, managerial challenges, and the human and organizational capabilities required to translate innovation into meaningful outcomes.

The National Conference on “Reinventing Enterprise: How AI and Automation Are Shaping Techno-Entrepreneurship” (NCREHAASTE 2026), organized by the Department of Management, Moradabad Institute of Technology (MIT), Moradabad, on 28–29 September 2026, provides a timely platform for discussing how emerging technologies are transforming enterprises, business practices, and entrepreneurial opportunities. The conference brings together academicians, researchers, industry professionals, and students to exchange ideas, share research insights, and explore practical approaches to innovation in a rapidly changing digital environment.

## **ACKNOWLEDGEMENT**

The organizing committee of NCREHAASTE 2026 expresses its sincere gratitude to the management of Moradabad Institute of Technology, the sponsoring organization, invited speakers, reviewers, advisory committee members, authors, participants, faculty members, staff and student volunteers for their valuable support and contribution towards the successful organization of the conference.

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## MESSAGE FROM THE DIRECTOR



It gives me immense pleasure to welcome all distinguished delegates, researchers, industry professionals, and students to the National Conference on “Reinventing Enterprise: How AI and Automation Are Shaping Techno-Entrepreneurship” (NCREHAASTE 2026), organized by the Department of Management, MIT.

We are living in an era marked by rapid technological disruption where Artificial Intelligence and intelligent automation are fundamentally redefining the business landscape. The emergence of techno-entrepreneurship is driving innovation, reshaping operational models, and creating sustainable value across modern enterprises. At Moradabad Institute of Technology, we remain steadfast in our commitment to fostering high-impact research, experiential learning, and meaningful academia–industry collaboration.

This conference serves as a vital confluence of forward-thinking minds to explore the intersection of cutting-edge technology, enterprise transformation, and ethical leadership. I am confident that the scholarly papers, keynote discussions, and deliberations documented in this souvenir will stimulate novel perspectives and inspire transformative initiatives.

I extend my heartfelt appreciation to Dr. APJ Abdul Kalam Technical University, Lucknow, for their generous sponsorship, and congratulate the Department of Management, advisory committees, and organizing team for their dedicated efforts. I wish the conference and this souvenir grand success.

Prof.(Dr.) Rohit Garg

DIRECTOR

Moradabad Institute of Technology, Moradabad

## MESSAGE FROM THE DEAN – ACADEMICS



I am delighted to extend my warmest greetings on the occasion of the National Conference on “Reinventing Enterprise: How AI and Automation Are Shaping Techno-Entrepreneurship” (NCREHAASTE 2026), hosted by the Department of Management.

Academic excellence thrives when theoretical knowledge seamlessly integrates with contemporary technological paradigms. Today, emerging technologies such as hyper automation, predictive analytics, robotics, and generative AI are transforming traditional business frameworks and unlocking unprecedented entrepreneurial avenues. To prepare our scholars and students for future challenges, higher education institutions must provide agile platforms that encourage critical inquiry, interdisciplinary research, and technological literacy.

NCREHAASTE 2026 provides an exemplary academic forum for researchers, academicians, and budding techno-entrepreneurs to deliberate on intelligent enterprise transformation, data ethics, and future-ready business strategies. The research contributions published in this souvenir reflect rigorous intellectual engagement and offer practical insights into modern enterprise engineering.

I commend the faculty members, organizing committee, and student volunteers for their meticulous execution in bringing this conference to fruition. May this souvenir serve as an enduring reservoir of knowledge and inspire all readers to pursue innovative, sustainable, and impact-driven research endeavors.

Dr. Kshitij Shinghal

Dean – Academics

Moradabad Institute of Technology, Moradabad

## MESSAGE FROM THE DEAN – RESEARCH & DEVELOPMENT



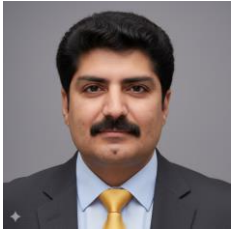
It gives me immense pleasure to be associated with NCREHAASTE 2026, focused on “Reinventing Enterprise: How AI and Automation are Shaping Techno-Entrepreneurship.” The conference provides a valuable platform for researchers, academicians, industry professionals and students to exchange ideas and explore emerging opportunities in Artificial Intelligence, automation, innovation and entrepreneurship.

I am confident that the research presented through this conference will encourage meaningful collaboration, innovative thinking and impactful research. I extend my best wishes to all participants and congratulate the organizing team for this academic initiative.

Dr. Rajul Mishra

Dean – Research & Development  
Moradabad Institute of Technology, Moradabad

## MESSAGE FROM THE CONFERENCE CONVENOR



It gives me immense pleasure to extend my warm greetings and sincere welcome on the occasion of the National Conference on “Reinventing Enterprise: How AI and Automation Are Shaping Techno-Entrepreneurship” (NCREHAASTE 2026), organized by the Department of Management, Moradabad Institute of Technology (MIT).

The rapid advancement of Artificial Intelligence, automation, and emerging technologies is transforming businesses and creating new opportunities for innovation, entrepreneurship, and sustainable growth. This conference provides a valuable platform for academicians, researchers, industry professionals, and students to exchange ideas, share research, and explore innovative solutions for the future of techno-entrepreneurship.

I express my sincere gratitude to Dr. A.P.J. Abdul Kalam Technical University, Lucknow, for its valuable support and sponsorship. I also appreciate the dedicated efforts of the Management, Director, Advisory Committee, Organizing Committee, Faculty Members, Research Scholars, Students, and all contributors.

I hope the research and discussions presented during NCREHAASTE 2026 inspire further innovation, collaboration, and excellence. I wish the conference great success and a meaningful contribution towards building a technologically advanced and entrepreneurial future.

Dr. Rahul Singh

Conference Convenor  
NCREHAASTE 2026  
Moradabad Institute of Technology, Moradabad

## **ABOUT NCREHAASTE 2026**

The National Conference on Reinventing Enterprise: How AI and Automation Are Shaping Techno-Entrepreneurship (NCREHAASTE 2026) provides a collaborative platform for academicians, researchers, industry professionals, entrepreneurs and students to deliberate on the evolving role of Artificial Intelligence, automation and emerging technologies in enterprise transformation. The conference encourages exchange of research findings, innovative practices and interdisciplinary perspectives relevant to future-ready organizations.

## **CONFERENCE OBJECTIVES**

- Promote research and knowledge exchange in Artificial Intelligence, automation and enterprise transformation.
- Encourage academia–industry interaction and interdisciplinary collaboration.
- Explore emerging opportunities in techno-entrepreneurship and digital business models.
- Discuss responsible, secure, ethical and sustainable applications of AI.
- Provide a platform for researchers and students to present and discuss their work.

## **CONFERENCE TRACKS**

Track 1: AI-Driven Enterprise Transformation

Track 2: Automation and the Future of Work

Track 3: Techno-Entrepreneurship and Startup Ecosystems

Track 4: Ethical, Secure, and Sustainable AI

Track 5: Emerging Technologies and Enterprise Competitiveness

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## CONFERENCE PROGRAMME

28th–29th September 2026

| Date          | Session                      | Details                                |
|---------------|------------------------------|----------------------------------------|
| 28 Sept. 2026 | Inaugural Session            | Inauguration, Welcome & Keynote        |
| 28 Sept. 2026 | Technical Sessions 1,2 and 3 | Research Paper Presentations           |
| 29 Sept. 2026 | Technical Sessions 4 and 5   | Research Paper Presentations           |
| 29 Sept. 2026 | Valedictory Session          | Valedictory & Certificate Distribution |

# AI for Climate Change Prediction and Environmental Monitoring: A Systematic Review 2018-2026

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## Abstract

Climate change has emerged as a major global challenge affecting ecosystems, economies, and human life. Accurate prediction and continuous environmental monitoring are essential for reducing risks associated with extreme weather events, pollution, and ecological degradation. Traditional climate prediction models often face limitations in handling large-scale heterogeneous environmental datasets. Recent advancements in artificial intelligence (AI), particularly machine learning, deep learning, and hybrid approaches, have improved predictive capabilities in climate-related applications. This review paper examines research published between 2018 and 2026 on AI-based climate prediction and environmental monitoring systems. It analyzes major techniques, application domains, performance trends, and existing limitations. Special emphasis is given to computational efficiency, scalability, and real-time deployment challenges, which are often overlooked in current studies. Based on the identified research gaps, an energy-aware AI framework is proposed to support sustainable and efficient climate prediction systems. The study also highlights future research directions for developing practical and environmentally responsible AI solutions.

**Keywords:** Artificial Intelligence, Climate Change, Environmental Monitoring, Machine Learning, Deep Learning, Sustainability

# From Workspace to Intelligence Infrastructure: A Comparative Study of AI-Ready Incubation Models

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## Abstract

Artificial intelligence (AI) and automation are altering both what entrepreneurs build and how ventures are created, tested, governed, and scaled. Yet many university incubators remain organised around inexpensive workspace, periodic mentoring, and investor introductions. This study examines how incubation should be redesigned for AI-enabled techno-entrepreneurship. It uses an empirical comparative document analysis of nine purposively selected cases: IIT Madras Research Park, IIMA Ventures, SINE-IIT Bombay, T-Hub, StartX, Y Combinator, MITdesignX, TUM Venture Labs, and PACT. Official webpages and reports, supplemented by peer-reviewed literature and policy evidence, were coded using eight observable categories: research integration, specialist infrastructure, structured venture development, finance, market access, internationalisation, AI-specific support, and publicly documented responsible-AI governance. The evidence matrix shows broad provision of structured venture development and market or investor connection, but uneven specialist infrastructure and AI-specific support. Only three cases documented a named AI programme or laboratory in the reviewed material, while none published a venture-facing responsible-AI governance pathway on the pages examined. The findings indicate that no single model is directly transferable. Research parks provide co-location and facilities; accelerators provide tempo, selection, and investor access; university platforms mobilise knowledge and talent; and regional parks connect ventures to place-based priorities. Based on these observed complementarities and gaps, the paper proposes the AI-Ready Incubation System (AIRIS): six mutually reinforcing capabilities covering compute and data, rapid experimentation, interdisciplinary talent, responsible governance, market integration, and sustainable finance with outcome measurement. AIRIS offers a testable design framework for universities moving from property-led incubation to accountable intelligence infrastructure.

**Keywords:** startup incubation; artificial intelligence; university entrepreneurship; research parks; accelerators; responsible innovation

# BEYOND SCORING: AGENTIC AI FOR ACTIVE CREDIT MANAGEMENT AND FINANCIAL EMPOWERMENT IN INDIA

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## Abstract

India's traditional credit scoring system, as represented by bureau scores such as CIBIL, fails to capture the credit history of millions of India's "thin-file" and unbanked population, thereby excluding them from formal credit. In this paper, I propose to discuss the implications of using artificial intelligence and machine learning to perform alternative credit scoring using alternate data sets such as electronic transactions, UPI receipts, utility payments, mobile recharge, etc., based on RBI's 2025 Credit Information Reporting and Digital Lending Directions, as well as academic and industry research. I will argue that while alternative credit scoring has the potential to promote financial inclusion, it raises difficult questions about algorithmic biases and transparency that need to be addressed. More importantly, 2025-26 will see a shift from passive to proactive credit management. Platforms like Oolka (2024) and CRED's AI Coach (June 2026) are already using agentic AI to coach, dispute, and negotiate on behalf of users. This paper builds on this trend by suggesting 5 ways that India can leverage agentic AI to expand credit access and financial inclusion. These include: (1) using AA + UPI to enable automated credit applications, (2) using alternative data to create trust scores for new-to-credit customers, (3) developing voice agents in vernacular languages like Hindi, Tamil, Marathi, and Bhojpuri, (4) predicting and preventing debt traps, and (5) automating microcredit for MSMEs and Kirana stores. When used responsibly within the framework of RBI's FREE-AI (August 2025) guidelines, agentic AI can be a powerful force for credit empowerment in India.

**Keywords:** Agentic AI; Alternative Credit Scoring; Artificial Intelligence; Machine Learning; Financial Inclusion; Thin-File Borrowers; UPI; Account Aggregator (AA); Digital Lending; Credit Management; CIBIL; New-to-Credit (NTC); MSMEs; Financial Empowerment

## DIGITAL TRANSFORMATION OF PEOPLE MANAGEMENT

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### Abstract

The digital transformation of people management represents a paradigm shift in how organizations attract, retain, and develop talent in a technology-driven world. This paper investigates the evolving role of human resource management (HRM) in the context of digitalization and its implications for both employees and organizations. With the advent of technologies such as artificial intelligence (AI), big data analytics, and cloud computing, HRM practices are becoming more efficient, transparent, and aligned with strategic business objectives. This transformation facilitates a shift from traditional practices to data-driven decision-making, allowing for more personalized employee experiences and enhanced workforce engagement. The paper explores key areas impacted by digital transformation, including recruitment, performance management, and employee development. For instance, AI-driven tools are revolutionizing recruitment processes by offering enhanced candidate screening and predictive analytics, ultimately reducing time-to-hire and improving employee fit. Additionally, performance management frameworks are being transformed through real-time feedback mechanisms and continuous learning environments enabled by digital platforms. However, this transformation is not without challenges. Data privacy concerns, the need for new skill sets, and fostering an adaptive organizational culture are critical hurdles that organizations must address to harness the full potential of digital people management. Through case studies and comparative analysis across various industries, this paper presents best practices and strategies for effective implementation of digital HR initiatives.

**Keywords:** Digital Transformation, People Management, Human Resource Management, Artificial Intelligence, Employee Engagement

## AI - Enabled Sustainability - Linked Finance: A Conceptual Framework for Sustainable Business Strategy and Growth

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### Abstract

Sustainability has become an essential part of business strategy and financial decisions due to growing environmental concerns, climate change, resource shortages, and rising stakeholder expectations. Companies are now assessed not just their financial results but also on their environmental, social and governance (ESG) practices. As a result, sustainable finance has gained importance by promoting investments that create long-term economic value while supporting environmental protection and social responsibility. Sustainability - Linked Finance (SLF) has become an innovative financial instrument which links the terms of loans and bonds to attain sustainability objectives. Unlike traditional green finance, which funds specific eco-friendly projects, Sustainability - Linked Finance ties the terms of loans and bonds to meeting specific sustainability targets. Yet the success of SLF is greatly dependent on the reliability, accuracy of sustainability measurement, monitoring and reporting. Artificial Intelligence (AI) are providing new possibilities for improving these processes by means of data analytics, predictive monitoring, automated reporting, and decision-support systems. In the light of this, this conceptual paper discusses the potential role of AI and automation in improving the effectiveness of

Sustainability - linked finance and in contributing to sustainable business strategy and growth. Based on the existing literature concerning sustainable finance, sustainability - linked financial instruments, ESG performance, digital transformation, and AI in finance, the paper presents an integrated conceptual framework. This framework suggests that AI and automation enabled SLF can affect sustainable business results by enhancing ESG measurement, transparency, target monitoring, risk management, and strategic decision-making. The paper addresses the challenges associated with data quality, greenwashing, algorithmic bias, privacy, standardization, governance, and organizational readiness. The study offers a technological viewpoint to the sustainable finance literature and lays the groundwork for future empirical research looking into the relationship between AI adoption, SLF effectiveness, and sustainable business growth.

**Keywords:** Sustainability - Linked Finance, Artificial Intelligence, Automation, ESG, Sustainable Business Strategy, Business Growth

## **Generative AI and Startup Marketing: Opportunities, Challenges and Its Impact on Entrepreneurial Performance**

**Dr. Viksit Tripathi<sup>1</sup>, Dr. Swastika Tripathi<sup>2</sup>, Ms. Kavisha Saxena<sup>3</sup>**

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3. Assistant Professor, Lotus Institute of Management, Bareilly

### **Abstract**

Generative Artificial Intelligence (GenAI) has emerged as a transformative technology with significant implications for entrepreneurial ventures and startup marketing. Unlike conventional artificial intelligence applications that primarily focus on prediction, classification and automation, GenAI can generate text, images, videos, ideas and other forms of content, thereby enabling startups to undertake marketing activities with relatively limited financial and human resources. This paper examines the opportunities and challenges associated with the use of GenAI in startup marketing and develops a conceptual framework explaining how GenAI adoption can influence entrepreneurial performance. Drawing upon the Resource-Based View (RBV) and Dynamic Capabilities perspective, the paper proposes that GenAI can strengthen startup marketing capabilities through content creation, personalization, customer engagement, market intelligence and marketing automation. These capabilities may subsequently contribute to entrepreneurial performance through improved marketing efficiency, customer acquisition, innovation and competitive responsiveness. However, the benefits of GenAI are not automatic. Data privacy, content quality, algorithmic bias, lack of human expertise, ethical concerns, overdependence on AI and difficulties in maintaining brand authenticity may constrain its effectiveness. Existing research also indicates that the effects of GenAI on entrepreneurial performance may be uneven and depend on the entrepreneur's capabilities and ability to select, evaluate and implement AI-generated recommendations. The paper proposes a conceptual framework and research propositions for future empirical investigation. The study contributes to the emerging literature on AI-enabled entrepreneurship by positioning GenAI-enabled marketing capability as a potential mechanism through which startups can convert technological resources into entrepreneurial performance.

**Keywords:** Generative Artificial Intelligence, Startup Marketing, Entrepreneurship, Marketing Capability, Entrepreneurial Performance, Customer Engagement, AI Adoption

## **AI as the New Co-Founder: Exploring Human-AI Collaboration in Startup Creation**

**Akash Choudhary<sup>1</sup>, Khushi Mishra<sup>2</sup>, Khushi Gupta<sup>3</sup>, Ms. Aditi Vishnoi<sup>4</sup>**

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### **Abstract**

Artificial intelligence (AI), and specifically generative artificial intelligence (GenAI) is transforming the ways in which entrepreneurs can identify opportunities, develop business ideas, perform market research, create business models, prototype, and make strategic decisions in entrepreneurship. Prior to the rise of accessible AI, entrepreneurial startups relied on having the financial, technical, market, and human capital to found, fund, and grow a business. With the new wave of accessible AI, individual entrepreneurs can replicate the work of many specialists, reducing the resource intensity of starting a business. This paper proposes a study that will explore whether generative AI can serve as a "virtual cofounder" in entrepreneurial startup creation and understand the desirability and limitations of human-AI collaboration to identify opportunities and realize ventures. Additionally, the paper will investigate the effects of AI collaboration on opportunity recognition, entrepreneurial self-efficacy, innovation, decision-making, resource utilization, and readiness to start a business. The study will adopt a be based on secondary data that will be collected from research papers, journals, research articles etc. Studies note the potential for AI to accelerate digital entrepreneurial opportunity exploration while also recognizing the value of human judgment in areas where software solutions are not uniform. Human-AI studies highlight the importance of collaboration design, expertise, and roles in human-AI teams in driving opportunities and performance. This study explores that AI should not be perceived as an independent "founding entrepreneur" but rather that it serves as a collaborative

competence that supports opportunities and human judgment, creativity, contextualization, and accountability. By analyzing the shift from “AI as a tool” to “AI as a collaborative entrepreneurial partner,” the paper will contribute to debates regarding AI-enabled entrepreneurship. Furthermore, this study looks at how GenAI is changing the role of an entrepreneur.

**Keywords:** Generative Artificial Intelligence (GenAI), Human-AI Collaboration, AI-Enabled Entrepreneurship, Startup Creation, Entrepreneurial Opportunity Recognition, Entrepreneurial Self-Efficacy, Innovation, Decision-Making, Virtual Co-Founder, AI-Enabled Entrepreneurship

## **Employee perception of Green HRM practices in Manufacturing sectors: A survey-based Analysis**

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### **Abstract**

With the issues of environmental sustainability emerging as a major strategic focus for organisations, human resource management (HRM) has evolved from requiring administrative management to becoming a driver for organisations' environmental performance. Although the idea of Green Human Resource Management (GHRM) is widely accepted, few research studies focus on the personal experiences of employees regarding the particular practices. This study addresses the identified research gap by conducting a pilot study to examine employee perceptions of three major Green Human Resource Management (GHRM) practices: Green Recruitment, Green Values, Green Selection, and Green Training. Data were collected through a structured questionnaire designed using a three-point Likert scale ranging from Strongly Disagree to Neutral and Strongly Agree. The questionnaire was administered electronically through Google Forms, and a total of 50 responses were collected from employees working in manufacturing industries. The pilot study was undertaken to obtain preliminary insights into employees' perceptions of GHRM practices and to assess the suitability of the questionnaire for further research. The results clearly show that Green Training has been endorsed the most consistently among all the employees, as there were not many positions of disagreement when examining the items in this practice; Green Recruitment and Selection has also been well received by the employees as the positions of the employees have been aligned with the values, even though there were positions of uncertainty about the items related to long-term benefits and innovation; and Green Values was the most polarizing practice as overwhelming support meant the promotion of sustainability adds meaning, but there was a moderate level of neutrality regarding transparency and personal impact. This study indicates that the best GHRM practices for employees are those experienced personally and concretely, whereas what requires perceptions of authenticity or sustained employee involvement creates more uncertainty. The study provides a practice level, comparative analysis of how employees react to GHRM and provides practitioners with suggestions on how to increase the credibility and effectiveness of their green HR efforts.

**Keywords:** Green Human Resource Management, Green recruitment, Green Training, Employee perceptions.

## **AI-Driven Healthcare Transformation: Integrating Artificial Intelligence, Automation and Techno-Entrepreneurship for Responsible Healthcare Innovation**

**Dhruv Agarwal<sup>1</sup>, Rinki Thakur<sup>2</sup>, Shagun Saini<sup>3</sup>, Arpit Saraswat<sup>4</sup>**

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### **Abstract**

Artificial Intelligence (AI) and automation are reshaping healthcare across clinical decision support, administrative processing, patient interaction, and product development. Alongside this shift, AI-enabled digital health startups have opened new ground for techno-entrepreneurship. Technological capability on its own does not guarantee successful healthcare transformation; patient safety, data privacy, cybersecurity, algorithmic bias, transparency, regulation, professional accountability, and public trust all shape whether adoption is responsible. This conceptual paper reviews recent academic literature, international guidance, and current healthcare applications to examine the links between AI, automation, and techno-entrepreneurship. Particular attention goes to AI-assisted breast-cancer screening as a case of human-AI collaboration, and to the Indian healthcare market as a setting for AI-based entrepreneurship. The paper argues that the strongest model of AI-driven transformation is human-centered augmentation rather than technological substitution. AI is well suited to large-scale pattern recognition, prediction, information processing, and repetitive work, while healthcare professionals continue to carry contextual interpretation, communication, ethical judgment, and patient care. Building on this, the paper sets out a conceptual framework linking technological capability, automation, human-AI collaboration, responsible governance, and entrepreneurial innovation, and concludes that sustainable AI-enabled healthcare enterprises need clinical validation, stakeholder trust, regulatory readiness, and accessibility alongside a workable business model.

**Keywords:** Artificial Intelligence; Healthcare Automation; Digital Health; Techno-Entrepreneurship; Responsible AI; Human-AI Collaboration

# SOCmind: An Explainable Multi-Vector Framework for Phishing, Anti-Evasion, and QR-Code Threat Detection

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## Abstract

SOCmind is the multi-vector phishing, anti-evasion, and QR-code detection framework. The phishing attacks' domain sets, infrastructure, and delivery mechanisms are evolving and adapting to avoid traditional blacklist-based protection solutions. QR codes can contain hidden and obfuscated malicious destination URLs for users. The framework combines URL and domain features, WHOIS/DNS analysis, and TLS and redirection checks, typo-squatted and homoglyph detection, anti-evasion analysis, QR-code decoding, and 11-featured Random Forest with percentage-based explanation of decisions. The paper details the research question, system architecture, and methodology, as well as a suggested evaluation approach for phishing, anti-evasion, and QR-code-based attacks.

**Keywords:** Phishing detection, anti-evasion, QR-code phishing, quishing, typosquatting, homoglyph, Random Forest, explainable AI, cybersecurity.

# BEYOND CLASSICAL COMPUTING: EXPLORING THE POWER AND POTENTIAL OF QUANTUM COMPUTING

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## Abstract

Quantum computing is a completely different approach to information processing that makes use of ideas from quantum mechanics, such as superposition, entanglement, and quantum interference. Unlike classical computers, which use binary bits to process data, quantum computers use qubits to represent and manipulate quantum states. These ideas enable quantum algorithms to provide significant computational benefits for certain classes of problems, including integer factorization, unstructured search, molecular simulation, and optimization. However, practical quantum computing is still constrained by issues like quantum decoherence, noise, gate errors, limited qubit scalability, hardware complexity, and the substantial overhead of quantum error correction. An overview of the basic ideas of quantum computing is given in this paper, along with an analysis of its benefits, drawbacks, and new uses in fields like cryptography, drug development, materials science, artificial intelligence, finance, and optimization. Future directions are also covered, such as the creation of useful quantum algorithms, fault-tolerant quantum computing, hybrid quantum-classical architectures, and quantum-resistant cryptography. The study highlights that quantum computing is a complementary computational paradigm whose usefulness depends on the interaction between quantum algorithms, hardware capabilities, and problem structure rather than a universal substitute for classical computing. Reliable quantum advantage for significant real-world computational problems may be made possible by ongoing developments in quantum technologies.

**Keywords:** Quantum computing, qubits, superposition, quantum entanglement, quantum interference, quantum algorithms, quantum error correction, quantum advantage, and post-quantum cryptography are examples of index terms

# A Comparative and Explainable Approach for Detecting AI-Generated Source Code Across Programming Languages

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## Abstract

Large language models (LLMs) have transformed software development by enabling generation of functional source code from natural-language requirements, but this capability creates a new authorship and provenance challenge: whether a submitted program was written by a human, generated by an AI system, or produced via a mixture of both. The problem is particularly challenging across programming languages due to lexical and formatting patterns that appear predictive in one language but not others. This paper proposes X-AIGCD, a comparative and explainable framework for AI-generated source-

code detection that leverages language-agnostic statistical and stylistic features, abstract-syntax-tree (AST) structural features, and semantic representations from pre-trained code models to detect plagiarism. The proposed system compares classical machine learning baselines (TF-IDF + Logistic Regression/SVM, Random Forest, and XGBoost) with CodeBERT and GraphCodeBERT-based detectors, and then performs feature-level late fusion. SHAP-based attribution is used to explain individual predictions and quantify the contributions of lexical, structural, and semantic feature groups. The evaluation protocol is designed around cross-language and distribution-shift testing, including training on C++, Python, and Java and testing on unseen languages such as Go, PHP, C#, C, and JavaScript. This design is motivated by recent evidence that in-distribution performance can substantially overestimate real-world detection ability. Importantly, this paper does not fabricate experimental results for the proposed model but instead reports published benchmark evidence and defines a reproducible experimental protocol for obtaining original results. The resulting framework provides a practical basis for comparing accuracy, robustness, computational cost, and explainability. Because this manuscript is being prepared under a short submission deadline, the Results section reports verified published benchmark measurements as secondary empirical evidence and clearly distinguishes them from original X-AIGCD results that require execution on the official dataset.

**Keywords**—AI-generated code, source-code authorship, LLM detection, cross-language detection, code stylometry, AST, CodeBERT, GraphCodeBERT, XGBoost, explainable AI, SHAP, distribution shift

## Predictive Analysis of Preeclampsia Risk in Pregnant Women Using Machine Learning Techniques

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### Abstract

Preeclampsia is a pregnancy-related hypertensive disorder that can progress rapidly and is associated with serious maternal and perinatal complications. Early identification of women at increased risk can support closer monitoring and timely clinical assessment. This paper proposes a machine-learning framework for predicting preeclampsia risk from routinely available maternal, antenatal, laboratory, and obstetric variables. The proposed framework includes data acquisition, preprocessing, missing-value treatment, feature engineering, class-imbalance handling, model development, comparative evaluation, and explain ability. Logistic Regression, Decision Tree, Random Forest, Support Vector Machine, and gradient-boosting methods are considered as candidate models. Model performance is to be assessed using sensitivity/recall, specificity, precision, F1-score, ROC-AUC, precision-recall AUC, calibration, and confusion matrices. SHAP and LIME are proposed to explain individual and global predictions. The paper deliberately reports a research framework and expected evaluation procedure rather than fabricated clinical results; numerical performance should be inserted only after experiments on an ethically approved dataset. The framework is designed as clinical decision support and not as a substitute for professional diagnosis.

**Keywords:** Preeclampsia, Machine Learning, Artificial Intelligence, Pregnancy Risk Prediction, Maternal Health, Explainable AI, SHAP, LIME, Antenatal Care

## AI-DRIVEN ENTERPRISE TRANSFORMATION: ARTIFICIAL INTELLIGENCE, PREDICTIVE ANALYTICS, DECISION INTELLIGENCE AND BUSINESS PROCESS OPTIMIZATION WITH SPECIAL REFERENCE TO INDIA

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### Abstract

Artificial Intelligence (AI) has evolved from a specialized computational technology into a strategic instrument for enterprise transformation. The increasing availability of digital data, affordable computing infrastructure, advanced machine-learning algorithms, cloud platforms, and generative AI has enabled organizations to move beyond basic automation towards predictive, personalized, and increasingly autonomous decision-making. This paper examines AI-driven enterprise transformation with particular emphasis on predictive analytics, decision intelligence, business process optimization, and the Indian digital ecosystem. The study also distinguishes among digitization, digitalization, and AI-driven transformation and demonstrates how these stages represent progressively deeper changes in organizational processes and decision-making. The study adopts a descriptive, exploratory, and case-study-oriented research design based exclusively on secondary data collected from government reports, academic literature, industry publications, corporate reports, and credible institutional sources. The period of analysis covers 2018–2026, thereby capturing the development of Indian AI policy before and after

the emergence of generative AI. Particular attention is given to India's Digital Public Infrastructure, including Aadhaar, UPI, Account Aggregator, ONDC, and DigiLocker, as an enabling foundation for AI applications.

The paper examines AI applications across healthcare, finance, agriculture, manufacturing, retail, and governance and identifies major opportunities as well as challenges involving data quality, privacy, algorithmic bias, explainability, infrastructure costs, talent shortages, and employment. Special emphasis is placed on MSMEs and the Moradabad brass cluster to demonstrate how AI can potentially support demand forecasting, inventory optimization, product personalization, and export-market intelligence. The paper argues that successful AI transformation is not primarily a technology challenge but a combination of data, technology, organizational capability, leadership, skills, and ethical governance. It concludes with a roadmap for governments, educational institutions, MSMEs, and students aimed at promoting inclusive and responsible AI adoption in India in support of the broader vision of Viksit Bharat 2047.

**Keywords:** Artificial Intelligence, AI-Driven Transformation, Predictive Analytics, Decision Intelligence, Business Process Optimization, Digital Transformation, Generative AI, MSMEs, India, Viksit Bharat 2047

## Predictive analysis using artificial intelligence to measure employability potential of engineering graduates based on academic and behavioral data

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### Abstract

The employability of engineering graduates has become a critical concern in today's competitive job market, where organizations seek candidates who possess not only technical expertise but also essential behavioral and soft skills. Traditional evaluation methods that focus mainly on academic performance often fail to provide a complete picture of a student's job readiness. This study proposes the use of Artificial Intelligence (AI) for predictive analysis to assess the employability potential of engineering graduates by integrating both academic and behavioral data.

The project involves collecting relevant datasets such as academic records, technical proficiency, communication ability, teamwork participation, and problem-solving aptitude, and applying machine learning algorithms to identify patterns that influence employability. Techniques like Random Forest, Logistic Regression, and Neural Networks will be employed to build and validate predictive models. The system will classify students based on their employability potential and highlight the key factors affecting job readiness.

The proposed AI-driven model aims to assist educational institutions in understanding the strengths and weaknesses of their students, enabling them to design targeted training and skill development programs. Additionally, it provides students with personalized insights to enhance their employability prospects. Overall, this study contributes to bridging the gap between academic learning and industry expectations through data-driven employability assessment.

This research proposes an Artificial Intelligence (AI)-based predictive analytics framework for estimating the employability potential of engineering graduates using a combination of academic and behavioral data. Academic variables may include CGPA, subject performance, attendance, backlogs, certifications, projects, internships, and technical-skill assessments. Behavioral variables may include communication skills, teamwork, leadership, problem-solving, participation in extracurricular activities, adaptability, attendance behavior, interview performance, and other validated employability indicators.

**Keywords:** Artificial Intelligence, Employability Prediction, Engineering Graduates, Predictive Analytics, Academic Performance, Behavioral Data, Machine Learning, Technical Skills, Soft Skills, Job Readiness, Random Forest, Logistic Regression, Neural Networks.

## IoT-Based Real-Time Accident Detection for Smart Helmets

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### Abstract

Motorcycle riders are at greater risk of being injured in case of an accident due to the lack of protection offered by a vehicle compared to a car. A standard helmet can protect the head, but it cannot indicate whether there has been a serious incident or provide the location of the rider in case of an emergency. This paper describes Kavach – the IoT-based smart helmet that tries to address this problem by detecting abnormal movements indicative of accidents and providing the necessary information remotely.

The helmet's prototype was built using an ESP32-S3 as a microcontroller, MPU6500 6-axis motion sensor, NEO-6M GPS receiver, SX1278 LoRa transceiver, and WiFi access point. The first two modules were used to measure linear and rotational acceleration and determine whether the detected movement is abnormal or not. The last three components allow the system to send the GPS coordinates of the rider's location over LoRa or WiFi using a web interface. The paper notes that the GPS location is saved after the last valid fix in case of signal loss to prevent errors due to temporary signal loss.

The author followed an incremental development approach by testing individual sensors and communication modules before building and testing the complete system in order to ensure their proper functionality. The described prototype focuses on

the basics of the IoT-based accident-detection system. As such, it does not provide statistical accuracy in determining the occurrence of an accident, and future research should build upon bigger datasets, more advanced detection algorithms, cellular networks as an alternative communication method, storage in cloud platforms, and video evidence encryption for accident recordings.

**Keyword:** Internet of Things; Smart Helmet; Accident Detection; ESP32-S3; MPU6500; GPS; LoRa; Rider Safety; Real-Time Monitoring

## A Systematic Review of Predictive Modeling Techniques in Social Media Video Analytics

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### Abstract

Social media platforms have transformed how people create, consume, and share digital content. Platforms such as YouTube, Instagram, TikTok, and Twitter generate vast amounts of multimedia data, creating valuable opportunities for predictive analytics. Predictive modeling can help identify videos with high trending potential, enabling content creators, marketers, educators, and platform developers to optimize content strategies and improve user engagement. This systematic literature review examines the evolution of predictive modeling techniques for social media video analytics, with particular emphasis on trending-video prediction. It traces the progression from traditional machine learning algorithms to deep learning and multimodal frameworks and analyzes the datasets, feature-engineering strategies, evaluation metrics, and application domains used in previous studies.

A systematic review methodology was adopted to identify relevant studies from major scientific databases, including Scopus, Web of Science, and IEEE Xplore. The selected publications were critically analyzed according to predictive techniques, datasets, feature representations, performance metrics, and application areas, including view-count prediction, engagement forecasting, video popularity prediction, and recommendation systems.

The analysis indicates that deep learning models, particularly Convolutional Neural Networks (CNNs) and Recurrent Neural Networks (RNNs), are effective at learning complex spatial and temporal patterns from video data. Hybrid and multimodal frameworks that integrate visual, textual, audio, and metadata features generally achieve better predictive performance than single-modal approaches. However, challenges remain in data heterogeneity, scalability, limited benchmark datasets, model interpretability, and the rapidly changing nature of social media platforms.

Overall, this review summarizes current predictive modeling approaches, identifies major research trends and limitations, and highlights promising directions for developing accurate, robust, scalable, and explainable models for social media video analytics.

**Keywords:** Social Media Video Analytics; Predictive Modeling; Machine Learning; Deep Learning; Video Content Analysis; Engagement Prediction; Multimodal Learning; Systematic Literature Review; Video Popularity Prediction; Trend Prediction

## The Role of Artificial Intelligence and Digital Nudges in Shaping Household Financial Behaviour in Rural India

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### Abstract

The rapid expansion of Artificial Intelligence (AI) and digital financial technologies has transformed the financial decision-making landscape, particularly in developing economies. This study examines the role of AI and digital nudges in shaping household financial behaviour in rural India, with a focus on savings, spending, borrowing, investment, and financial planning practices. Grounded in Behavioural Finance Theory, Nudge Theory, and the Technology Acceptance Model, the study adopts a qualitative and exploratory research design based on an extensive review of secondary data from academic literature, government reports, policy documents, and institutional publications. The findings reveal that AI-enabled financial tools and digital nudges, including personalized recommendations, savings reminders, expenditure alerts, goal-tracking mechanisms, and alternative credit assessment systems, significantly enhance financial awareness, promote disciplined financial behaviour, and improve access to formal financial services among rural households. These interventions contribute to greater financial inclusion, responsible borrowing, improved expenditure management, and long-term financial resilience. However, the study also identifies critical challenges such as digital illiteracy, inadequate technological infrastructure, privacy and cybersecurity concerns, algorithmic bias, ethical issues surrounding digital nudging, and trust deficits in AI-driven financial systems. The research concludes that while AI and digital nudges possess considerable potential to strengthen rural financial ecosystems and support inclusive economic development, their effectiveness depends on robust digital infrastructure, enhanced financial and digital literacy, transparent governance frameworks, and ethical AI

implementation. The study contributes to the growing literature on behavioural finance, digital transformation, and financial inclusion by providing a conceptual understanding of technology-mediated financial behaviour in rural India.

**Keywords:** Artificial Intelligence (AI); Digital Nudges; Household Financial Behaviour; Financial Inclusion; Rural India

## The Role of Artificial Intelligence in Business Process Optimisation and Digital Enterprise Transformation

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### Abstract

Artificial Intelligence (AI) has emerged as a crucial driver of organisational transformation by facilitating intelligent automation, data-driven decision making, predictive analytics and process improvement. The current study is entitled “The Role of Artificial Intelligence in Business Process Optimisation and Digital Enterprise Transformation”, and it investigates the contribution of AI adoption to business process optimisation and the role of AI in the broader digital enterprise transformation. The study takes a quantitative and empirical research design. It targets organisations that are implementing or deploying AI-enabled technology. Primary data gathered by organised questionnaire on five point Likert scale. The study analyses AI Adoption as the independent variable, Business Process Optimisation (BPO) as the mediating variable and Digital Enterprise Transformation (DET) as the dependent variable. Descriptive statistics, reliability analysis, correlation, regression analysis, and mediation analysis are suggested methods for data analysis. The conceptual framework evaluates the mediating function of BPO and looks at the direct relationships between AI adoption and BPO, BPO and DET, and AI adoption and DET. The report emphasises how AI may boost organisational agility, sharpen decision-making, decrease process mistakes, increase operational efficiency, and foster digital innovation. It also implies that when AI capabilities are successfully integrated with business procedures and organisational goals, the advantages of AI may go beyond technological adoption. For managers and businesses looking to strategically deploy AI for process optimisation, digital transformation, competitiveness, and sustainable business success, the report offers helpful implications.

**Keywords:** Artificial Intelligence (AI); Business Process Optimisation; Digital Enterprise Transformation; AI Adoption; Digital Transformation

## Mapping the Evolution of Neuro-Symbolic Artificial Intelligence: A Bibliometric Analysis (2015–2025)

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### Abstract

The field of Neuro-Symbolic Artificial Intelligence has experienced rapid development between 2015 and 2025, as evidenced by a comprehensive bibliometric analysis of 877 peer-reviewed articles sourced from the Scopus database. This study, utilizing the PRISMA framework and advanced tools like VOS viewer and Bibliometric, identifies a notable surge in research productivity and citation impact, with a synchronized acceleration in output observed starting around 2024. Global research activity is heavily concentrated in North America, Europe, and Asia, with Germany, the USA, and China emerging as primary drivers of scholarly influence. Key contributors, such as V. Venkatasubramanian and M.-E. Vidal, have been identified as highly prolific, while the field's intellectual foundation is anchored by seminal works from authors including LeCun Y. (2015), Goodfellow I. (2016), and Kahneman D. (2011). The thematic analysis reveals that core concepts, including "artificial intelligence," "machine learning," and "deep learning," remain central to the research discourse. As these primary themes have evolved, trend topics signify a clear transition toward more advanced architectural approaches, moving from early hybrid expert systems toward modern neuro-symbolic integrations. Furthermore, the study highlights the highly collaborative nature of this specialized community, evidenced by robust international co-authorship networks and a concentrated core of productive experts. By providing a quantitative and visual map of the domain's social and intellectual structure, this research delineates a maturing field characterized by interdisciplinary cooperation. Ultimately, this analysis serves as a foundational resource for understanding the past developments and future trajectories of Neuro-Symbolic AI, confirming its increasing academic significance and central role in the ongoing integration of neural and symbolic methodologies.

**Keywords:** Neuro-Symbolic Artificial Intelligence; Neural-Symbolic Integration; Hybrid AI Architectures; Machine Learning; Deep Learning; Symbolic Reasoning; Bibliometric Analysis; Systematic Review; PRISMA Framework; Explainable AI (XAI); Knowledge Representation; Scient metrics.

# AI-Driven Human Resource Management and the Future of work:- Opportunities, Challenges and Employee Perspectives in India

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## Abstract

The research explores the role of Artificial Intelligence in Human Resource Management and its influence on the Future of Work. It focuses on how AI is transforming HR practices and workplace dynamics while examining the challenges associated with its adoption, such as job displacement, ethics, privacy, and skill gaps. The study also highlights the opportunities AI offers for improving productivity, efficiency, employee experience, and strategic decision-making.

**Keywords:** Artificial Intelligence, Human Resource Management, Future of Work, Automation, AI Adoption, Employee Perception

# An Intelligent IoT Framework for Early Identification of stress Among University Students Using Machine Learning

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## Abstract

Stress is among the common problems that confront college students and may impact their educational and learning results, emotional state, and life quality. Stress assessment has traditionally relied on the use of self-report psychological tools that offer valuable, but infrequent data about a person's stress state. The proposed framework in this study, IoT-StressNet, is an intelligent framework that integrates DASS-21 psychological stress assessment with machine learning and a proposed Internet of Things (IoT) layer for future continuous monitoring. This study uses the Stress subscale of DASS-21 to calculate the students' stress level, and then multiple machine-learning algorithms, such as Logistic Regression, Support Vector Machine, Random Forest, K-Nearest Neighbors, Gradient Boosting and ensembles are used to analyze the stress level. The model with the best performance from the tested methods in terms of the accuracy was the Optimized Stacking model with 98.237%, precision of 98.081%, recall of 98.00% and F1 of 97.80%. These findings show the effectiveness of machine learning in detecting stress-related patterns in psychological assessment data. Based on this analytical basis, IoT-StressNet foresees the future integration of wearable sensor systems, smartphone sensors, IoT communication, cloud/edge analytics and decision support mechanisms for continuous monitoring of stress. Privacy, interoperability, scalability and ethical considerations for responsible deployment of the framework in smart campus environments are also taken into consideration.

**Keywords:** IoT, Mental Health, Machine Learning, DASS -21, Stress

# SAMADHAN AI: An AI-Assisted Smart Grievance Redressal Framework for Interoperable Public Services

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## Abstract

Digital grievance platforms have simplified complaint registration, but effective grievance redressal requires accurate routing, priority-based handling, responsible assignment, escalation, resolution, and transparent status tracking. This study presents Samadhan AI, a student-developed grievance redressal prototype, as a practical model for exploring the integration of Artificial Intelligence (AI), workflow automation, and system interoperability in digital governance. The existing prototype supports structured complaint submission, categorization, departmental information, validation, and complaint reference generation. The proposed framework extends Samadhan AI with an interoperability layer capable of connecting different departmental systems through common case structures, APIs, reusable connectors, event-based status updates, controlled data sharing, audit mechanisms, and error handling. AI is used primarily as a decision-support mechanism for complaint classification and priority suggestion, while critical decisions remain under authorized human oversight. The workflow covers the complete complaint lifecycle from validation and classification to routing, assignment, execution, escalation, resolution, and citizen feedback, aligning with the interoperability requirements of SIH26129 and relevant Indian

e-governance principles. Rather than making unverified claims regarding accuracy, response time, or deployment, the study proposes an evaluation framework based on routing accuracy, priority prediction, processing time, successful inter-system data exchange, reduction in duplicate data entry, escalation compliance, synchronization reliability, and citizen experience. Overall, Samadhan AI is presented as an evolving research model for a connected, transparent, and accountable grievance redressal ecosystem.

**Keywords:** Artificial Intelligence, Samadhan AI, Digital Grievance Redressal, E-Governance, Workflow Automation, System Interoperability, Complaint Classification, Priority Prediction, Human-in-the-Loop, API Integration, Event-Based Status Updates, Data Sharing, Audit Mechanisms, Citizen Feedback

## **The Impact of AI Chatbots and Automation on Small Businesses and Startups in India V2**

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### **Abstract**

Small businesses and startups drive a massive share of India's growth, accounting for over 30% of GDP and around 45% of manufacturing output. Recently, tools like WhatsApp Business automation, regional language chatbots, and no-code software have made technology much easier and cheaper to adopt. This paper looks at how Indian small businesses use AI to answer customer questions faster, cut operating expenses, and sell across multiple languages. It also examines real-world hurdles, including technical skill gaps among traditional owners, confusing data privacy rules under the DPDP Act, and integration difficulties with older bookkeeping habits.

**Keywords:** Artificial Intelligence, Small Businesses, AI Adoption, Digital Transformation, Business Automation, Data Privacy, Indian Startups.

## **Ethics and Security Challenges of AI Driven Cybersecurity Tools**

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### **Abstract**

Artificial intelligence has become an important part of modern cybersecurity, affecting both cyberattacks and cyber defense. Attackers can use AI to automate reconnaissance, create convincing phishing and social engineering content, assist in malware development, and exploit weaknesses in AI based security systems. At the same time, defenders use AI for behavioral threat detection, predictive threat intelligence, automated incident response, and large-scale analysis of security data. This dual use creates an ongoing competition between offensive and defensive capabilities and introduces technical, ethical, and governance challenges. The paper examines AI powered cyberattacks, AI powered cyber defense, and the ethical and security issues that arise when these technologies are deployed in practice. Particular attention is given to bias in threat detection, accountability gaps caused by limited explainability, privacy trade-offs created by extensive data collection, over reliance on automation, alert fatigue, skill decay, and the dual use dilemma. The discussion connects these concerns to practical defense approaches and published evidence on adversarial robustness, false positives, predictive detection, and automated response. The findings indicate that trustworthy AI driven cybersecurity cannot depend on technical accuracy alone. Representative data, transparency, privacy protection, clearly defined responsibility, continuous evaluation, and meaningful human oversight are necessary to ensure that AI strengthens cybersecurity without creating new forms of risk.

**Keywords**—artificial intelligence, cybersecurity, threat detection, adversarial machine learning, AI ethics

# Deskilling in the Era of Automation: The Hidden Cost of Convenience

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## Abstract

Artificial Intelligence and automated tools have become significant in the current workplace, where their integration has delivered exceptional efficiency. Yet they raise serious concerns related to employees losing their foundational judgement. This research paper focuses on whether the increasing reliance on automated tools leads to erosion of professional foundations (deskilling) and has diminished their analytical capacity. It then evaluates the actionable strategies and policies that the organisations can formulate in order to reduce these risks. This study adopts a research design that utilises a mixture of both primary data and secondary data. Secondary data is collected from existing works, case studies, journals, and literature reviews, whereas primary data has been gathered using a structured survey through a questionnaire answered by professionals or employees working in various sectors to synthesise a detailed analysis. The study reveals that though the emergence of automated tools has made tasks easier, leading to maximising productivity, it also led to the deskilling of personnel over time. To foster the analytical skills and cognitive efficiency of employees, organisations must ensure the intervention of human resources through upskilling strategies such as the implementation of “Human in the loop” frameworks.

**Keywords:** Workflow automation, Artificial Intelligence (AI), deskilling, foundational judgement, hyper-automation, training

## A Face Recognition Technique Based on Multi-Scale Facial Component Analysis with Convolutional Neural Networks

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## Abstract

Face recognition remains a challenging problem for real-time applications because of the unpredictable nature of parameters such as illumination, pose, expression, scale, low resolution, and partial occlusion of the face. Among these, low-resolution face recognition and partial face recognition (occlusion) remain major open challenges that directly affect the performance of access-control, authentication, and surveillance systems. This paper proposes a hybrid face recognition technique that combines holistic and structural (component-based) information in the feature extraction stage, uses Principal Component Analysis (PCA) or Linear Discriminant Analysis (LDA) for dimensionality reduction, and employs a Convolutional Neural Network (CNN) for classification. Facial components—eyes, nose, mouth, and the remaining facial region—are extracted and down-sampled with different resolution ratios according to their discriminative significance, then combined into a single multi-scale feature vector. Two recognition schemes are evaluated: in the first, the multi-scale feature vector is fed directly into a CNN classifier; in the second, the feature vector is projected onto a PCA or LDA feature (Eigen/Fisher) space to obtain a weight vector, which is then classified using the CNN. The proposed methods are evaluated on the ORL and FERET face databases for full-face and partial-face recognition at multiple resolutions. Experimental results show recognition accuracies of up to 99% with SIFT+CNN and 98.29% with LBP/CANNY+CNN feature combinations, with only a 6–7% drop in accuracy when using facial components instead of the full face, and a further 1–2% improvement when PCA/LDA weight vectors are used instead of raw feature vectors as CNN input.

**Keywords**—Face recognition, Convolutional Neural Network (CNN), Principal Component Analysis (PCA), Linear Discriminant Analysis (LDA), multi-scale facial components, low-resolution face recognition, partial face recognition, HOG, SIFT, Gabor filter.

## THE ETHICAL AND LEGAL ROLE OF AI ENHANCING FINANCIAL SECURITY AND TRANSPARENCY

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## Abstract

AI enhances financial security through fraud detection, anti-money laundering, and risk management, but its deployment raises persistent ethical concerns around bias, transparency, accountability, and data privacy that existing legal frameworks have not yet systematically addressed. By enhancing security, transparency, efficiency, and decision-making, artificial intelligence (AI) has become a disruptive force in the financial industry. To identify fraudulent activity, evaluate credit risk,

automate compliance, bolster cybersecurity, and enhance financial reporting, financial institutions around the world are depending more and more on AI-driven technologies like machine learning, deep learning, natural language processing, and predictive analytics. Significant ethical, legal, and regulatory issues pertaining to algorithmic bias, explainability, privacy, accountability, and governance have also been brought about by the quick uptake of AI. Through a thorough analysis of previous research and current advancements in financial technology, this paper investigates how artificial intelligence might improve financial security and transparency. The study looks at AI applications in risk management, cybersecurity, fraud detection, anti-money laundering (AML), automated auditing, and regulatory compliance. It also analyzes how ethical AI promotes openness and confidence in financial decision-making. In order to guarantee appropriate AI implementation in financial services, the study also addresses new legislative frameworks, ethical issues, and governance structures. The results show that AI greatly increases customer trust, reduces financial fraud, boosts operational efficiency, and facilitates real-time financial activity monitoring. Widespread use is still hampered by issues such as algorithmic prejudice, cybersecurity hazards, model interpretability, data privacy concerns, and regulatory ambiguity. The study comes to the conclusion that building safe, open, and sustainable financial ecosystems requires striking the ideal balance between technological innovation and moral regulation. Developing explainable, equitable, and human-centred AI systems that adhere to changing international regulatory norms should be the main emphasis of future research.

**Keywords:** Artificial Intelligence, Financial Security, Financial Transparency, Blockchain, Ethical AI

## **Sustainable Artificial Intelligence for Energy Management: A Comparative Review of Machine Learning and Deep Learning Approaches**

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### **Abstract**

Artificial Intelligence (AI), including Machine Learning (ML) and Deep Learning (DL), is becoming an important component of modern energy-management systems. These techniques support energy-demand forecasting, demand response, renewable-energy integration, fault detection, and automated decision-making. The growing adoption of solar and wind power introduces greater variability and uncertainty, creating challenges for conventional energy-management methods. This review compares SVM, RF, ANN, LSTM, CNN, autoencoders, and reinforcement learning across prediction performance, computational cost, scalability, interpretability, data requirements, and practical deployment. DL models, particularly LSTM networks, are well suited to nonlinear and sequential energy-forecasting tasks, whereas SVM and ensemble-based methods can achieve competitive performance with lower computational requirements. Nevertheless, data dependency, computational overhead, limited deployment in real-world environments, and interpretability remain significant concerns. To address these issues, an AI-based sustainable energy-management framework is proposed that combines data-quality assessment, model selection, forecasting, explainable AI, and adaptive control.

**Keywords:** Sustainable AI, Artificial Intelligence, Machine Learning, Deep Learning, Energy Management System

## **Architecting Sustainable AI: Integrating Ecological and Economic Value into Modern Digital Business Models**

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### **Abstract**

The rapid convergence of Artificial Intelligence (AI) and digital transformation has redefined traditional corporate strategies, making intelligent automation central to competitive advantage. However, while AI acts as a powerful catalyst for operational efficiency and market agility, its exponential growth presents severe environmental challenges, notably high carbon footprints and intensive energy consumption. This paper investigates how modern enterprises can reconcile this paradox by embedding Sustainable AI frameworks directly into their digital business models. Adopting a triple-bottom-line perspective (people, planet, and profit), this study examines mechanisms through which organizations can transition from purely profit-driven architectures to eco-conscious digital ecosystems. Utilizing a qualitative framework combined with secondary case analyses, we explore how AI-driven optimization—such as green supply chain forecasting, circular economy tracking, and energy-efficient algorithmic design—can be systematically monetized. The findings reveal that successful sustainable digital business models require a dual approach: “AI for Sustainability” (leveraging analytics to reduce ecological impacts) and “Sustainability for AI” (optimizing computing infrastructure and data pipelines for energy conservation). Furthermore, the study highlights critical governance, policy, and data ethics challenges facing enterprises in emerging markets. Ultimately, this research contributes to strategic management theory by offering a scalable blueprint for firms to balance long-term

environmental stewardship with economic resilience, ensuring that future AI-led innovations support both inclusive growth and planetary health.

**Keywords:** Sustainable Artificial Intelligence, Digital Business Models, Digital Transformation, Green Operations, Triple Bottom Line, Strategic Management.

## THE RISE OF THE ONE-PERSON STARTUP IN INDIA: EXAMINING HOW GENERATIVE AI REDUCES ENTREPRENEURIAL RESOURCE AND CAPABILITY BARRIERS

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### Abstract

The emergence of generative artificial intelligence (GenAI) is changing how individuals identify opportunities, develop products, communicate with customers and organize new ventures. Conventional startups often depend on teams with complementary skills in market research, content creation, design, software development, marketing and administration. GenAI can provide on-demand assistance across many of these functions, potentially allowing a single entrepreneur to operate with fewer human and financial resources. Recent reviews suggest that GenAI can automate tasks, augment skills and support innovation, while its benefits depend strongly on task characteristics, user expertise and human oversight [1], [4]. This paper examines the rise of the one-person startup and develops a framework for understanding how GenAI can strengthen entrepreneurial capability, reduce perceived resource barriers and improve operational efficiency. The proposed study connects GenAI adoption with entrepreneurial capability, perceived resource reduction, productivity and entrepreneurial intention. The paper argues that GenAI should be viewed not merely as an automation technology but as a capability multiplier that can expand the range of activities an individual entrepreneur can undertake [2], [5]. At the same time, limitations relating to accuracy, privacy, intellectual property, overdependence and human judgment must be considered [8], [9]. The framework provides a basis for future empirical investigation of AI-enabled solo entrepreneurship, particularly in the Indian context.

**Keywords**—Generative Artificial Intelligence, Solo Entrepreneurship, One-Person Startup, Entrepreneurial Capability, AI Adoption, Digital Entrepreneurship

## AI AND AUTOMATION IN MANUFACTURING: IMPACT ON PRODUCTIVITY, QUALITY, AND LABOUR ROLES

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### Abstract

Manufacturing firms across the globe are turning to Artificial Intelligence (AI) and automation to remain competitive, yet how these technologies actually reshape day-to-day operations, product quality, and the people who run the shop floor is still not fully mapped out. This paper examines the practical effects of AI-enabled automation on operational output, defect levels, and the changing shape of manufacturing jobs. At the heart of the study lies a basic tension: automation is adopted chiefly to raise efficiency, yet its ripple effects on employment and required skills are rarely planned for with the same rigour. Three objectives guide the work: gauging the productivity and quality outcomes tied to AI adoption, identifying which categories of workers are most affected by automation, and exploring how organisations might help their workforce adapt. A descriptive research approach is used, drawing on secondary industry data, illustrative case examples, and observed automation trends across manufacturing sub-sectors. The analysis points to steady productivity gains and quality improvements once automation is introduced, alongside a marked fall in demand for routine manual labour and a corresponding rise in technical and supervisory positions. The paper concludes that this AI-led transformation of manufacturing is largely unavoidable, but manageable, provided organisations invest early in reskilling, redeployment, and automation strategies that keep people in the picture. These findings should be of practical use to manufacturing managers, policymakers, and HR professionals navigating this shift.

**Keywords:** AI-Driven Manufacturing, Automation Adoption, Workforce Transition, Operational Efficiency, Industry 4.0

## Factors Influencing Technopreneurial Intention: A study among Management Students in Noida Region

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**Abstract**

Technopreneurship can be understood as entrepreneurship within a technology-intensive context—a process that merges technological capabilities with entrepreneurial talent and managerial skills. It is an emerging concept in contemporary business development, particularly in developing countries, where it facilitates the adoption of advanced technologies to achieve sustainable growth. It is a process of merging technological powers with entrepreneurial talents and skills. This study is an attempt to identify various factors that influence MBA students intention towards technopreneurship. Convenient sampling was used to collect necessary data from 135 MBA students from selected colleges in Noida. Prior studies have highlighted several factors influencing technopreneurial behavior, including computer ability, internet literacy, entrepreneurial orientation, prior entrepreneurial experience, and access to capital. The study looks whether these factors have a significant relationship with technopreneurial intentions of MBA students or not. Primary data is collected using 5-point Likert scale questionnaire. Out of 135 forms, only 115 responses were found complete. The response rate was 85.18%. Data obtained were analyzed through statistical techniques such as Correlation, Regression and ANOVA with the use of MS-Excel. The findings indicate that the correlations between all independent variables were moderately positive and significant. The findings revealed that the proposed regression model was highly significant, explaining nearly 88% of the variance in technopreneurial intention. Overall, the findings suggest that Computer Ability, Entrepreneurial Experience, and Access to Capital are the most influential factors of technopreneurial intention, while internet literacy and entrepreneurial orientation traits did not show measurable effects in this sample. It is recommended that future research must be done in multidisciplinary institutions to provide support for these findings and to determine the effects of these factors on technopreneurial intentions.

**Keywords:** Technopreneurship, Entrepreneurial Experience, Entrepreneurial Orientation. Management Students, Technology,.

## **AI-BASED RESUME SCREENING AND CANDIDATE RANKING: AN INTELLIGENT APPROACH TO EFFICIENT RECRUITMENT**

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**Abstract**

Artificial Intelligence (AI) has become an important technology in modern Human Resource Management (HRM) and is increasingly being used to improve the recruitment and selection process. One of the major applications of AI in recruitment is AI-based resume screening and candidate ranking. These systems are designed to analyse a large number of resumes, identify relevant information about candidates, compare candidate profiles with job requirements, and assist HR professionals in preparing a shortlist. Traditional resume screening is mainly performed manually by HR professionals, which can require considerable time and effort, especially when an organisation receives hundreds or thousands of applications for a single position. AI-based systems can support this process by processing large volumes of resumes in a shorter period and organising candidate information in a structured manner. AI-based resume screening systems commonly use technologies such as Natural Language Processing (NLP), machine learning, keyword and skill extraction, automated matching, and ranking algorithms. NLP enables the system to understand and extract information from resumes, such as educational qualifications, work experience, technical skills, certifications, and other relevant details. Machine learning techniques can be used to identify patterns in candidate profiles and compare them with the requirements of a particular job. Based on predefined criteria or matching models, candidates may then be ranked according to their relevance to the position. Such systems can help organisations reduce administrative workload, improve processing speed, and provide greater consistency in the initial stage of recruitment.

**Keywords:** Artificial Intelligence, Resume Screening, Candidate Ranking, Recruitment, Natural Language Processing, Machine Learning, Human Resource Management, Algorithmic Bias, Human Oversight, Recruitment Technology.

### **LightGBM based classification for Pneumonia Detection**

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**Abstract:**

Pneumonia remains a leading cause of morbidity and mortality worldwide, particularly affecting vulnerable populations such as children and the elderly. Early detection is crucial for effective treatment, yet traditional methods often require significant expertise and are subject to variability. In this article, we proposed an innovative method for pneumonia detection by integrating an attention-enhanced InceptionResNetV2 model with a LightGBM classifier. The inclusion of a channel attention mechanism into the InceptionResNetV2 architecture significantly improved the model's ability to extract discriminative features, enabling focus on the most informative channels within images. The results show that the proposed model outperforms existing models, achieving an accuracy of 92.3%.

**Keywords:** Pneumonia Detection, LightGBM, InceptionResNetV2, Deep Learning, Medical Image Analysis

## From Digital HRM to Intelligent HRM: A Conceptual Model of AI-Enabled HR Transformation

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### Abstract

The rapid evolution of artificial intelligence (AI), generative AI, machine learning and advanced analytics is transforming the role of technology in human resource management (HRM). While Electronic Human Resource Management (E-HRM) and digital HRM have primarily focused on digitising, integrating and automating HR processes, the emergence of AI-enabled systems is creating opportunities for HR functions to become predictive, adaptive and increasingly strategic. However, existing literature remains fragmented across individual HR functions such as recruitment, training, performance management and workforce analytics, with limited conceptual integration of how organizations can progress from digital HRM toward intelligent HRM. This conceptual paper addresses this gap by developing an integrated framework for AI-enabled HR transformation. Drawing on the Dynamic Capabilities View and complementary insights from the resource-based view, sociotechnical systems perspective and responsible AI literature, the paper conceptualizes intelligent HRM as an organizational capability emerging from the integration of AI capability, digital HR infrastructure, HR analytics capability, human-AI collaboration and responsible AI governance. The framework proposes that these antecedents transform traditional digital HRM into intelligent HRM through three interconnected capabilities: predictive decision-making, adaptive workforce management and personalized employee development. These capabilities are expected to enhance organizational agility, employee experience and strategic HR effectiveness. The paper further identifies trust, employee AI readiness, leadership support and data governance as important contextual conditions. The proposed framework contributes to the emerging AI-HRM literature by shifting the discussion from isolated AI applications toward an integrated HR transformation perspective. The paper concludes with theoretical implications, managerial implications and propositions for future empirical research.

**Keywords:** Artificial Intelligence, Digital HRM, E-HRM, Intelligent HRM, Generative AI, HR Analytics, Organizational Agility, Human-AI Collaboration, Responsible AI

## ROLE OF AI IN CUSTOMER ACQUISITION IN THE RESTAURANT MARKET

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### Abstract

Artificial Intelligence (AI) is becoming more common in the restaurant industry. Restaurants are using AI in ways, such as chatbots, food recommendations, online ordering apps and digital marketing. These tools can help restaurants understand customer needs improve their experience and attract customers. This research studies the role of AI in attracting and acquiring customers in the restaurant market. Both primary and secondary data were used for the study. Primary data was collected through a questionnaire from 40 respondents while secondary information was collected from research papers and other academic sources. The survey results show that most respondents have an opinion about the use of AI in restaurants. 77.5% Of respondents. Strongly agreed that AI can help restaurants attract new customers. Also 75% of respondents. Strongly agreed that AI-based offers, recommendations and advertisements can encourage them to try a new restaurant. At the time customer trust, privacy and the need for human interaction are important factors that restaurants should consider.

**Keywords:** Artificial Intelligence, Customer Acquisition, Restaurant Market, Chatbots, Personalization, Digital Marketing, Customer Engagement

## An Explainable Machine Learning Framework for Early Heart Disease Prediction

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### Abstract

Young adults aren't safe anymore when it comes to heart problems. In India, things look especially serious - people face their first heart attack around age 52, nearly a decade earlier than those in Western nations. Surprisingly, current medical tools fail many younger individuals because they were built mainly for older groups. Instead of relying on old methods, this study turns to machine learning. Predicting if someone between 18 and 45 might suffer a major heart issue within five years.

Unlike traditional models, this approach tunes into patterns specific to youth. Hidden signs show up differently here. Results suggest better accuracy where standard checks fall short. A new path opens - not perfect - but closer to catching risk before disaster strikes. From data on twelve thousand four hundred patients across clinics in India, the U.S., and the U.K., we built four predictive systems - then pushed them hard through tests alongside two long-used medical scoring tools. XGBoost, hitting a 0.943 mark on the AUC scale; that beat Framingham's 0.742 by over twenty full points. To crack open its decisions, we leaned on SHAP values, pulling out what drove every call it made. Top levers: stubbornly high LDL, elevated blood pressure, genes loaded with cardiac trouble, sky-high glucose after fasting - yet for younger people, one thing stood above all else: ongoing mental strain. Missing from most standard heart risk tools, mental health factors stood out after strict screening. A new scoring system called CRIY was built using those findings - it works on paper, no digital device needed, made for frontline clinics in India. When tested outside its original sample, CRIY scored 0.891, beating the old Framingham method by nearly one-fifth. Results held steady when broken down by gender, age, and background, though a gap shows up for women between eighteen and thirty years old. That younger female group needs deeper look; more detailed information might help close the gap. This work lays groundwork for real-world medical use, while steps are already taken toward building an Android version for village-level doctors.

**Keywords:** heart disease prediction, machine learning, XGBoost, SHAP, young adults, India, CRIY, cardiovascular risk, Lp(a), psychological stress, explainable AI

## Multiple Disease Risk Analyzer System

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### Abstract

Early Detection of long term and spreadable disease is important because its treatment start on time plays a major role in human life; if risks are less than overall cost of healthcare will reduce. In this study we are proposing a multiple disease prediction system which is working on combined way, in which on patient data we can combine machine learning and medical image analysis. In this model we can predict Type-2 diabetes, animesa and coronary artery disease through its clinical records and also it can predict pneumonia and tuberculosis, it will detect these- disease through chest-X-ray images. System-start from basic preprocessing with data is cleaning and feature normalizes. Then after we will use different pipelines according to dependencies uses, and after that it can produce output in probability form, According, to this it is easy to understand model behaviour. Supervised learning model is used to find the relationship between dataset and present health feature and also it can use Convocational neural network is used for medical images like chest-X-rays to find pattern. At last system will predict risk score and short summaries which is used to help people for early screening and basic decision support. System have included some extra feature in it like login system, profile section, and previous report check and download results according to need these-system will help the user to maintain his health record with less effort. System will work with numerical data and medical images which will to improve the result. The total setup of CureHelp+ is quite simple because any extra training user will easily use it this feature is basically made for those area, large amounts of medical facilities are not available. This is used as quick basic screening due to no need to go to the specialist. This help doctor and staff in busy situation on that time they will see serious patient. Overall, this platform provides simple and scalable way to support healthcare system, this system will use Machine learning method to real clinical use through it is used in practical situation.

**Keywords:** SVM, CNN, ML, Healthcare System, Logistic Regression

## Use of Artificial Intelligence in Management Education: A Case Study of Moradabad

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### Abstract

This paper explores how artificial intelligence (AI) is being used in management education in Moradabad, Uttar Pradesh, against the backdrop of state-level pushes for AI integration in universities. Using a single-case, mixed-methods design, the study maps AI applications in teaching-learning, assessment, and administrative processes in MBA/management programs located in Moradabad, and examines their perceived impact on student engagement, learning outcomes, and faculty workload. Data are proposed to be collected through surveys, interviews, and document analysis from students, faculty, and academic leaders. Drawing on recent evidence from Indian higher education and B-schools, the paper anticipates benefits such as more interactive case discussions, personalized feedback, and early-warning analytics, alongside challenges like over-dependence on AI, assessment integrity, and uneven digital readiness. The study concludes with a context-sensitive framework for responsible AI adoption in Moradabad's management institutions, aligned with emerging Uttar Pradesh AI roadmaps and national higher-education priorities.

**Keywords:** Artificial Intelligence, Management Education, AI Adoption, Personalized Learning, AI-Driven Assessment, Faculty Workload, Responsible AI.

# IMPACT OF AI ON FINANCIAL FRAUD DETECTION AND RISK MANAGEMENT IN MODERN BUSINESSES

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## Abstract

Artificial Intelligence (AI) has emerged as an important technology for modern businesses, particularly in finance, banking, accounting, payments and risk management. The rapid growth of digital banking, online payments, e-commerce and technology-based transactions has created enormous volumes of financial data. While digitalisation improves speed, convenience and efficiency, it also creates new opportunities for financial fraud. Traditional fraud detection methods that depend mainly on predefined rules and manual checking may not identify sophisticated and continuously changing fraudulent behaviour. This research paper examines the impact of AI on financial fraud detection and risk management in modern businesses. It focuses on the use of Machine Learning, Deep Learning, anomaly detection, predictive analytics and automated monitoring. The study uses secondary data from academic literature, institutional reports and reliable published sources. The research follows a descriptive and analytical design. The analysis indicates that AI can improve the speed, scalability and efficiency of fraud detection and can support proactive risk management. AI can identify unusual transaction patterns, generate alerts and support risk-based decisions. At the same time, data quality, privacy, cybersecurity, explainability, algorithmic bias, implementation cost and human oversight remain important concerns. The study concludes that AI can strengthen financial security when it is implemented responsibly and combined with effective governance and human judgement.

**Keywords** Artificial Intelligence; Financial Fraud; Fraud Detection; Risk Management; Machine Learning; Deep Learning; Financial Technology; Modern Businesses.

## Green Bonds as a Catalyst for Sustainable Finance in India: Opportunities, Challenges, and Future Prospects

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## Abstract

The research paper “Green Bonds as a Catalyst for Sustainable Finance in India: Opportunities, Challenges, and Future Prospects” is a comprehensive and fact-based analysis with specific reference to the Indian market. Based on global market data, national case studies, and a review of recent literature, this paper examines market development, issuance trends, governance, and verification frameworks, as well as the role of green bonds in mobilizing capital for climate mitigation and adaptation. The authors address several critical challenges in the Green Bond market, specifically additionality, measuring impact, market concentration, and regulatory uncertainty, and provide policy recommendations to improve market integrity and increase issuance in India and other emerging markets. A mixed-methods approach was used to analyze secondary quantifiable data, and official institutional reports and qualitative policy analysis were employed. Key findings include the following: Green bonds have been established as a crucial supporting financing mechanism in India, helping to drive a total of USD 55.9 billion of affiliated sustainable debt by the end of 2024. The next episode for the market will mean enhanced standards, impact metrics and targeted capacity building efforts that expose capital at scale and to guide into new investment strategies, require a variety of information not just on project outcomes, but also on economic indicators and industry trends, including greater ESG data disclosure from companies. Profiles sector-specific case studies highlighting how green bonds are accelerating investment in India's cleaner future to destigmatize clean and green assets, and to generate actionable intelligence tracking/monitoring. Illustrates with examples translations. Short-term analysis is tremendously helpful regardless if you are requesting financial advice when launching long-term projects.

**Keywords:** green bonds; sustainable finance; India; Climate Bonds Initiative; green bond principles; green municipal bonds; market integrity.

## Low-Latency AI Architectures for Real-Time Disaster Prediction: A Review and Conceptual Framework

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## Abstract

Natural disasters pose persistent threats to human life, infrastructure, economic stability, and public safety. Conventional disaster prediction systems often depend on centralized cloud infrastructures, which can introduce communication overhead and processing delays that limit their effectiveness in time-critical situations. Recent advances in Artificial Intelligence (AI), Internet of Things (IoT), and edge computing have created opportunities to develop more responsive disaster prediction systems by enabling data collection and processing closer to the source. This study presents a structured review of AI-based disaster prediction approaches, with particular emphasis on low-latency computing architectures for real-time applications. Published studies are categorized according to disaster type, AI techniques, sensing technologies, and deployment architectures, including cloud, fog, edge, and hybrid computing environments. The review identifies several important research gaps, including limited real-world deployment, inconsistent evaluation of latency and real-time performance, computational and resource constraints, and insufficient integration with emerging communication technologies. Based on these findings, the study proposes a conceptual low-latency architecture integrating IoT-based sensing, edge intelligence, fog coordination, and cloud-assisted learning to support timely disaster prediction and response. The study further highlights future research directions involving lightweight AI models, federated learning, adaptive resource management, and advanced communication technologies. Overall, the findings provide a foundation for developing scalable, efficient, and latency-aware AI-based frameworks for real-time disaster prediction.

**Keywords:** Low Latency, Disaster Prediction, Artificial Intelligence, Edge Computing, IoT, Real-Time Systems

## Intelligent Food Quality Monitoring Through Internet of Things, Artificial Intelligence, and Automation: A Review of Emerging Applications

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### Abstract

The quality and safety of food are vital issues in contemporary food supply chains, where improper storage conditions, fluctuations in the environment, and microbial activity can hasten spoilage and shorten product lifespan. Traditional methods of assessing food quality primarily rely on manual inspections and sporadic laboratory testing, which may not offer consistent and prompt information throughout storage, transport, and distribution. This paper provides a review of the latest advancements in Internet of Things (IoT), artificial intelligence (AI), automation technologies, and intelligent sensing for monitoring food quality. The review explores IoT-based monitoring systems that utilize sensors, radio-frequency identification (RFID), biosensors, and nanosensors, along with their uses in smart packaging, warehousing, cold-chain management, spoilage detection, food waste reduction, and supply chain traceability. This review also examines the role of machine learning and deep learning in food-quality prediction, spoilage classification, ripening-stage identification, and intelligent decision-making. This thematic review categorises and compares existing studies by sensing technologies, monitored parameters, intelligent analysis techniques, application areas, and intended outcomes. This review explores the significance of quality-management strategies, such as total quality management (TQM), Lean, Six Sigma, and hazard analysis and critical control points (HACCP), in conjunction with developing digital technologies. The assessment points out essential research gaps in areas like sensor reliability, multi-parameter monitoring, generalisation of AI models, interoperability, comprehensive supply-chain integration, secure traceability, automation, and alignment with quality-management systems. Proposed future research directions are presented to aid in the creation of scalable, dependable, and integrated AI-IoT frameworks for predictive and automated management of food quality.

**Keywords:** Internet of Things (IoT), Artificial Intelligence (AI), Food Quality Monitoring, Intelligent Sensing, Machine Learning, Smart Packaging, Cold-Chain Management, Food Safety

## AI Literacy as a Career Competency: Towards a New Dimension of Employability

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### Abstract

Today, most employability frameworks used by career development cells and campus placement offices were written before generative AI existed, as shown. A typical checklist still asks whether a graduating student can use spreadsheet software, format a professional email, or speak confidently in an interview. These competencies matter, but they quietly assume a labour market in which the main risk is a skills gap rather than a moving target. This paper argues that AI literacy deserves to be considered as its own dimension of employability, not folded into the existing catch-all “digital literacy” or dismissed as a vague, of-the-moment buzzword. Synthesizing, various frameworks like human capital and automation research, established employability frameworks, Career Construction Theory's adaptability resources, the digital-literacy tradition, technology-adoption models, and the emerging AI-literacy competency literature, we propose to develop a four-part

conceptual structure operational, critical, ethical, and adaptive AI literacy and argue that only the last of these genuinely distinguishes this competency from ordinary technology skill-building. The argument matters most for career-development cells and campus recruiters, who currently have little shared vocabulary for distinguishing a student who merely uses AI tools from one who uses them with genuine judgment. We close with a proposed measurement agenda and a set of practical implications for career-services cells and employers, while being candid about where the construct risks collapsing into exactly the kind of empty buzzword it is meant to replace.

**Keywords:** AI literacy, Employability, Career adaptability, Digital literacy, Generative AI

## **AI Data Transparency and Consumer Trust: Examining the Role of Consumer Awareness in Digital Platforms**

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### **Abstract**

Artificial Intelligence (AI) has become an integral component of digital platforms, influencing search results, product recommendations, targeted advertising, content curation, customer service and personalized user experiences. These applications depend extensively on the collection, processing and analysis of consumer data. While AI-enabled personalization can improve convenience and service efficiency, the increasing opacity surrounding data collection and algorithmic decision-making has raised important questions regarding privacy, transparency and consumer trust. This conceptual paper examines the relationship between AI data transparency and consumer trust, with particular emphasis on the role of consumer awareness in digital platforms. The paper adopts a qualitative, conceptual research approach based entirely on secondary sources, including academic literature, international AI governance frameworks and contemporary data-protection regulations. The analysis indicates that transparency is not simply a technical disclosure requirement; it is a mechanism through which consumers can understand how their data is collected, processed, used and potentially shared. However, transparency alone may not generate trust when consumers lack the awareness or digital literacy necessary to interpret such information. Consumer awareness therefore functions as an important link between organizational transparency and meaningful consumer understanding. The paper further discusses the privacy paradox, in which consumers may express concern about data privacy while continuing to disclose information for convenience or personalized services. It proposes a conceptual framework in which AI data transparency influences consumer trust through consumer awareness, perceived control and perceived privacy risk. The paper concludes that digital platforms seeking sustainable consumer trust should move beyond lengthy privacy policies toward accessible, contextual and actionable transparency.

**Keywords** Artificial Intelligence, Data Transparency, Consumer Trust, Consumer Awareness, Digital Platforms, Data Privacy.

## **Exploring Human–AI Collaboration for Sustainable Work Performance: The Role of Employee Well-being and AI Literacy**

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### **Abstract**

Artificial Intelligence (AI) is changing how people work by altering the way employees carry out their tasks and interact with intelligent systems. While many earlier studies have focused on AI adoption using numerical methods, very few have looked at how employees actually feel about working with AI technologies. This qualitative research explores how working together with AI affects sustainable work performance through the lens of employee well-being and AI literacy. The study is based on the Job Demands–Resources Model and Social Cognitive Theory, and it follows an interpretivist research approach. Semi-structured interviews will be conducted with employees from companies that are actively using AI systems. The data gathered will be analysed using thematic analysis to uncover common themes related to AI collaboration, employee well-being, AI literacy, and sustainable work performance. The results are expected to provide insight into how employees view AI as both an opportunity and a challenge, how having knowledge about AI helps in working with it effectively, and how organisations can support employee well-being when introducing AI in a responsible way. This study adds value to the growing body of knowledge on human-centred AI, sustainable human resource management, and digital transformation by presenting detailed information from employees' experiences.

**Keywords:** Human-AI Collaboration, Employee Well-being, AI Literacy, Sustainable Work Performance, Qualitative Research, Thematic Analysis

# ARTIFICIAL INTELLIGENCE AS A CATALYST FOR ENTERPRISE TRANSFORMATION AND GROWTH: FROM AUTOMATION TO INTELLIGENCE

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## Abstract

Artificial intelligence (AI) is moving from a technology primarily associated with task automation toward a strategic capability that can reshape how enterprises create value, make decisions, innovate and compete. This paper examines AI as a catalyst for enterprise transformation and growth, with particular emphasis on the transition from automation to intelligence. Drawing on a conceptual review of research on artificial intelligence, digital transformation, organizational capabilities, productivity and generative AI, the paper develops an integrated framework linking AI adoption to automation and augmentation, intelligent processes, enterprise transformation, and sustainable growth. The analysis argues that AI does not create enterprise value simply through the deployment of algorithms. Value emerges when AI is combined with high-quality data, digital infrastructure, redesigned workflows, managerial capabilities, employee skills, governance mechanisms and continuous organizational learning. Recent evidence indicates rapid workplace adoption of generative AI and meaningful productivity gains in selected tasks, while enterprise-level value remains uneven because many organizations remain concentrated on pilots, efficiency initiatives and fragmented use cases. The paper therefore proposes a shift from an 'AI as a tool' perspective to an 'AI as an organizational capability' perspective. It identifies five transformation pathways—operational efficiency, decision intelligence, customer intelligence, innovation intelligence and business-model intelligence—and discusses the managerial and governance conditions required for scaling them. The paper contributes a conceptual roadmap for researchers and practitioners seeking to understand how enterprises can progress from isolated automation projects to integrated, intelligent and growth-oriented transformation.

**Keywords:** Artificial Intelligence; Enterprise Transformation; Generative AI; Automation; Augmentation; Organizational Intelligence; Productivity; Innovation; Digital Transformation; Business Growth

## AI-Enabled Sensory Marketing: A Conceptual Framework for Reinventing Multisensory Customer Experience in the Era of Intelligent Automation

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## Abstract

The rapid diffusion of artificial intelligence (AI), automation, extended reality, intelligent interfaces, and data-driven personalization is transforming the manner in which enterprises design and deliver customer experiences. At the same time, sensory marketing has established that consumer perception, judgment, emotion, and behaviour are influenced by sensory stimuli involving vision, hearing, touch, smell, and taste. However, conventional sensory marketing has predominantly been examined in physical environments, whereas digital consumption environments have historically been dominated by visual and auditory cues. This conceptual paper integrates the literature on sensory marketing, experiential marketing, embodied cognition, digital sensory marketing, artificial intelligence, and enterprise automation to develop an AI-Enabled Multisensory Marketing Framework (AEMMF). The framework proposes that AI capabilities—including predictive analytics, generative AI, computer vision, natural-language processing, recommendation systems, intelligent personalization, augmented reality (AR), virtual reality (VR), and haptic interfaces—can function as an enabling layer between consumer data and sensory experience design. The framework conceptualizes five sensory dimensions—visual, auditory, haptic, olfactory, and gustatory—and proposes that their AI-enabled orchestration influences sensory congruence, perceived immersion, emotional engagement, brand experience, purchase intention, and relationship outcomes. The paper is conceptual and is based on an integrative synthesis of established and contemporary literature rather than primary empirical data. It develops research propositions concerning AI-enabled sensory personalization, multisensory congruence, human–AI interaction, customer experience, and entrepreneurial opportunities. The paper further proposes an implementation architecture through which enterprises can progress from single-sensory digital communication to adaptive multisensory ecosystems. The framework contributes to the conference theme by positioning sensory marketing as a potential application domain through which AI and automation can reinvent customer-facing enterprise processes. It also identifies ethical, technological, accessibility, privacy, and implementation challenges and proposes directions for future empirical research.

**Keywords:** Artificial intelligence; sensory marketing; digital sensory marketing; multisensory experience; customer experience; automation; experiential marketing; AI-enabled marketing; techno-entrepreneurship; consumer behaviour

# RESPONSIBLE AI ADOPTION IN THE WORKPLACE: THE ROLE OF AI LITERACY, EMPLOYEE TRUST AND ORGANIZATIONAL SUPPORT

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## Abstract

The increasing integration of artificial intelligence (AI) into organizational processes is transforming the nature of work, managerial decision-making and employee–technology interactions. Although AI offers opportunities for productivity, innovation and automation, responsible adoption depends not only on technological capability but also on employees' knowledge, trust and perceptions of organizational support. This study examines AI literacy and organizational support as antecedents of responsible AI adoption, with employee trust in AI positioned as a mediating mechanism. The proposed model integrates an individual-level capability (AI literacy), an organizational enabler (organizational support), a psychological mechanism (employee trust), and responsible AI adoption within one framework. A quantitative, cross-sectional design using a structured five-point Likert questionnaire is proposed for employees working in organizations that use AI-enabled technologies. PLS-SEM is appropriate for testing the measurement model, direct relationships and mediation effects. For conference-paper development, the SEM tables included below are clearly marked as illustrative values and must be replaced with actual SmartPLS output before empirical submission. The revised framework resolves the earlier inconsistency by using one consistent set of seven hypotheses: five direct-effect hypotheses and two mediation hypotheses.

**Keywords:** Artificial Intelligence; Responsible AI; AI Literacy; Employee Trust; Organizational Support; AI Adoption; Workplace

## Leveraging Artificial Intelligence and Blockchain for Greater Transparency and Security in Financial Transactions

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## Abstract

The use of AI and blockchain has brought about a new era in improving transparency and security in financial transactions. Blockchain technology, which is decentralized and tamper-proof, provides a secure and transparent way to record transactions. Each transaction is recorded on a distributed ledger, which significantly reduces the risk of fraud and manipulation. On the other hand, AI algorithms help identify suspicious activities through data analysis and pattern recognition, supporting financial institutions in real-time monitoring and risk assessment. This research paper explains how AI and blockchain together enhance the integrity of financial transactions, build trust for customers, and simplify regulatory compliance. We also discuss the challenges of implementing these technologies and potential solutions to improve their use in the financial sector.

**Keywords:** AI, Blockchain, financial transactions, transparency, security

## Human–AI Collaboration and Workforce Effectiveness: A Review of Employee AI Readiness in the Future of Work

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## Abstract

Artificial Intelligence (AI) is increasingly transforming the workplace by changing how employees perform tasks, make decisions, solve problems, and interact with technology. As organisations move beyond traditional automation towards greater human–AI collaboration, employee readiness has become an important factor in determining how effectively AI can be integrated into work processes. This paper reviews existing literature on human–AI collaboration, employee AI readiness, and workforce effectiveness to understand their relationship in the changing world of work. The study adopts a secondary-data-based review approach and examines relevant academic literature published in peer-reviewed journals and scholarly databases. The review focuses on major themes including employee AI skills, technological adaptability, trust in AI, human judgement, continuous learning, task performance, productivity, and decision-making. Existing literature indicates that human–AI collaboration can support employees by reducing routine work, improving access to information, supporting decision-making, and enabling employees to focus on more complex activities. However, the effectiveness of such collaboration may depend on employees ability to understand, adapt to and critically evaluate AI-generated outputs. The review also identifies challenges such as skill gaps, over-reliance on AI, trust issues, job-related concerns, and changing

work roles. Based on the reviewed literature, the paper develops a conceptual understanding of how employee AI readiness can support effective human–AI collaboration and workforce effectiveness. The study highlights the need for continuous learning, employee development, human oversight, and responsible AI implementation for a sustainable future of work.

**Keywords:** Human–AI Collaboration, AI Readiness, Workforce Effectiveness, Future of Work.

## CONCEPT-BASED INTERPRETABILITY, LATENT CONCEPT EXTRACTION, AND SEMANTIC REPRESENTATION IN DEEP NEURAL NETWORKS AND LARGE LANGUAGE MODELS: REVIEW

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### Abstract

This review synthesizes the published research on concept-based interpretability, latent concept discovery, Sparse Autoencoders (SAEs), semantic processing, neural topic modeling, and multilingual/Indic language modeling. The literature progresses from human-defined Concept Activation Vectors (TCAV) toward automatic concept discovery, completeness-aware explanations, latent concept analysis, SAE-based representation decomposition, and human-grounded evaluation. The newly included Indic language study adds a resource and evaluation perspective by developing IndicCorp v2, IndicXTREME, and IndicBERT v2 for 24 Indic languages. Across the literature, recurring challenges include fragmented evaluation, incomplete concept coverage, annotation cost, layer dependence, cross-modal and cross-lingual generalization, data quality, and difficulty connecting latent concepts to final predictions.

**Keywords:** interpretability, concept-based explanation, latent concepts, sparse autoencoders, multilingual NLP, Indic languages, concept discovery, neural topic modeling.

## PredictWise: An Intelligent Machine Learning Framework for Long-Term Stock Stability Prediction

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### Abstract

This study presents PredictWise, a data-driven stock prediction platform designed to identify stable stocks for long-term investment over 10–20 years. The study analyzes 50 NIFTY50 companies using two decades of historical market data through data preprocessing, transformation, and exploratory analysis. Stock volatility, measured using standard deviation, is used as a key indicator of stability, with stocks showing consistently lower volatility classified as stable. Several machine learning models, including Random Forest, Support Vector Machine (SVM), K-Nearest Neighbors (KNN), Decision Tree, and Logistic Regression, were evaluated. A hybrid Liquid Neural Network (LLN) and Random Forest model achieved the strongest results across accuracy, precision, recall, F1-score, and ROC-AUC. A Stream lit-based interface enables users to select stock symbols and obtain stability predictions using current market data. The findings highlight the potential of hybrid machine learning models for stock stability prediction and data-driven investment analysis.

**Keywords:** Standard Deviation (SD), Machine Learning (ML), Random Forest (RF), Support Vector Machine (SVM), Decision Tree (DT), Liquid Neural Network (LNN), Area under Curve (ROC-AUC).

## Impact of Design Thinking on Student Creativity and Innovation

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### Abstract

Design Thinking has emerged as a powerful human-centered problem-solving approach that fosters creativity, innovation, and experiential learning in higher education. This study examines the impact of Design Thinking pedagogy on enhancing creativity and innovation among undergraduate and postgraduate students in Computer Applications programs. The research

adopts a mixed-method approach involving pre-test and post-test assessments, structured questionnaires, classroom observations, and project-based evaluations conducted over one academic semester. Students were exposed to Design Thinking stages including empathizing with users, problem definition, ideation, prototyping, and testing while working on real-world problem scenarios. Quantitative analysis reveals a significant improvement in students' creative thinking, idea generation, collaboration, and problem-solving abilities after the intervention. Qualitative feedback indicates increased learner engagement, confidence in experimentation, and a deeper understanding of user-centered solution development. The findings suggest that integrating Design Thinking into the curriculum promotes innovation-oriented learning environments and equips students with industry-relevant skills. The study recommends structured incorporation of Design Thinking methodologies in computer education to bridge the gap between theoretical knowledge and practical innovation.

**Keywords:** Design Thinking, Creativity, Innovation, Higher Education, Computer Applications, Experiential Learning, Student Engagement

## Application of Decision Support Systems (DSS) in Startup Financial Analytics

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### Abstract

A rapid integration of AI in present-day business has substantially altered functional and monetary approaches to developing new ventures, especially within the financial technology industry. The present research analyzes tactical applications, highlighting their implementation within new financial technology ventures alongside facilitating organizational choices via the utilization of predictive models. By adopting predictive technical models, computational learning frameworks, human language technology, and computerized economic prediction tools, managers are assisted in appraising credit exposure, improving wealth management, and efficiently assessing startup worth.

**Keywords:** Artificial Intelligence, Decision Support Systems, Financial Analytics, Financial Technology, Predictive Models, Credit Exposure.

## “Responsible Artificial Intelligence: Integrating Ethics, Cybersecurity and Sustainability for Trustworthy AI Systems”

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### Abstract

Artificial Intelligence (AI) has evolved into a transformative force that is reshaping industries, public services, and everyday decision-making. Its growing adoption across sectors such as healthcare, education, manufacturing, finance, business management, and cybersecurity has enhanced operational efficiency through intelligent automation, predictive analytics, and data-driven decision support. Despite these advances, the rapid integration of AI has introduced complex challenges related to privacy, algorithmic bias, transparency, accountability, cybersecurity, and environmental sustainability. Consequently, evaluating AI solely on the basis of accuracy or computational performance is no longer sufficient. The long-term value of AI depends on its ability to operate in ways that are ethical, secure, transparent, and environmentally responsible. This study explores the interconnected dimensions of ethical, secure, and sustainable AI, with particular emphasis on the role of cybersecurity in enabling responsible AI deployment. The research adopts an exploratory approach based on an extensive review of secondary sources, including peer-reviewed literature, international policy frameworks, and recent scholarly publications. The analysis indicates that ethical AI requires fairness, transparency, explainability, accountability, privacy protection, and meaningful human oversight throughout the AI lifecycle. Equally, secure AI depends on robust system design, protection against adversarial attacks, secure data governance, and continuous risk assessment to ensure resilience against evolving cyber threats. The study further highlights sustainability as an increasingly significant dimension of AI governance. While AI contributes to solving environmental and societal challenges, the computational demands of advanced AI models generate considerable energy consumption, carbon emissions, and water usage. This distinction between AI for sustainability and the sustainability of AI underscores the need to consider environmental impacts alongside technological innovation. Drawing upon the existing literature, the paper proposes a conceptual framework that integrates ethical principles, cybersecurity, environmental sustainability, governance mechanisms, and continuous monitoring into a unified model of responsible AI. It argues that these dimensions should not be viewed as independent objectives but as mutually

reinforcing components of trustworthy AI systems. The paper concludes that the future of AI lies not only in developing more capable technologies but also in ensuring that innovation is guided by ethical responsibility, robust security, transparent governance, and sustainable resource management, thereby promoting long-term societal and environmental well-being.

**Keywords:** Artificial Intelligence, Ethical AI, Responsible AI, Secure AI, Sustainable AI, Cybersecurity, AI Governance, Explainable AI, Green AI, Data Privacy

## **Senti Edge-AI: An Intelligent Framework For AI-Driven Web Text Mining**

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### **Abstract**

The exponential growth of unstructured digital content across websites, social media platforms, news portals, blogs, and online archives has resulted in an unprecedented volume of textual data. Extracting meaningful intelligence from this data manually is highly labor-intensive and time-consuming. Traditional text mining methodologies generally focus on keyword frequency and surface-level syntax, failing to capture deeper semantic relationships, underlying concepts, and nuanced opinions. This problem becomes significantly more acute in multilingual environments, specifically with Indian languages due to morphological variations, distinct scripts, and the scarcity of annotated resources. To address these challenges, this paper presents Senti Edge-AI: An Intelligent Framework For AI-Driven Web Text Mining. The proposed framework seamlessly integrates three core Natural Language Processing (NLP) tasks: Named Entity Recognition (NER), Concept Discovery, and Sentiment Analysis into a unified analytical pipeline. Extracted entities, concepts, and emotional stances are structured into an interconnected Knowledge Graph using Neo4j and RDF technologies, facilitating multi-hop semantic querying and meaning-based search. Furthermore, the extracted insights are surfaced through a responsive, web-based analytics dashboard providing multilingual statistics, interactive entity graphs, and sentiment trends. By combining edge-oriented computational efficiency with multilingual AI models, Senti Edge-AI offers a highly scalable and robust solution for digital governance, media monitoring, and academic knowledge retrieval. In multilingual developing regions such as India, this problem is compounded by extreme linguistic diversity. Indian languages represent multiple distinct linguistic families featuring complex morphology, agglutinative phrasing, diverse phonetic scripts, and colloquial blending. Moreover, low-resource Indian languages suffer from severe annotation scarcity, lacking standardized syntactic trees and high-coverage labeled corpora. Consequently, standardized NLP libraries developed primarily for English exhibit steep performance degradation when applied to vernacular Indian web text. To bridge these critical research and engineering gaps, this study presents Senti Edge-AI: An Intelligent Framework For AI-Driven Web Text Mining. Senti Edge-AI establishes an integrated, multi-task framework engineered to automatically collect unstructured multilingual web text, execute rigorous data cleansing and language identification, run specialized NLP pipelines (Named Entity Recognition, Concept Discovery, and Sentiment Analysis), structure relational knowledge into a Neo4j/RDF graph database, and render real-time visual insights via an interactive dashboard.

**Keywords:** Web Text Mining, Named Entity Recognition, Concept Discovery, Sentiment Analysis, Knowledge Graph, Multilingual NLP, Edge AI, Neo4j.



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This souvenir stands as a testament to Innovation, Collaboration, and Sustainable Growth – the core ideals driving future-ready enterprises.



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