



PARICHAY: MAHARAJA SURAJMAL INSTITUTE JOURNAL OF APPLIED RESEARCH

VOLUME 8

ISSUE 2

JULY-DECEMBER 2025

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Parichay: Maharaja Surajmal Institute Journal of Applied Research

Printed and Published by Prof. (Dr.) J.P. Singh (Retd. Senior Professor) on behalf of Maharaja Surajmal Institute and printed at Kain India, 85, Chhatarpur, New Delhi -110074 and published by Maharaja Surajmal Institute, Affiliated to Guru Gobind Singh Indraprastha University, C-4, Janakpuri, New Delhi-110058, India. Editor – Prof. (Dr.) J.P.Singh.

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Printed by

Kain India, 85, Chhatarpur, New Delhi -110074

Parichay: Maharaja Surajmal Institute Journal of Applied Research

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Global Variations in Work-Life Balance: Impact on Well-Being and Sustainability

Dr. Preeti Malik*

Abstract

This paper explores global variations in work-life balance (WLB) and its impact on individual well-being and organizational sustainability. The concept of WLB varies significantly across cultures and countries, influenced by economic, cultural, and policy factors. In Western countries, particularly in Scandinavia, strong labor policies support flexible working hours and paid leave, contributing to better employee well-being. In contrast, many Asian nations, such as Japan and South Korea, face challenges related to long working hours and work-centric cultures, leading to issues like burnout and poor mental health. Developing economies, like India and Brazil, often lack formal labor regulations, exacerbating work-life imbalance. The paper discusses how poor WLB negatively affects mental and physical health, job satisfaction, and family dynamics, while a healthy balance can lead to higher employee engagement, lower turnover, and increased productivity. Additionally, the paper examines the role of technology in reshaping WLB, with remote work offering flexibility but also contributing to blurred boundaries between work and personal life. The influence of government policies, such as paid parental leave and vacation days, is also highlighted as a key factor in promoting WLB. The future of WLB will likely be shaped by evolving workplace norms, mental health awareness, and hybrid work models, emphasizing the need for sustainable practices that prioritize both employee well-being and environmental sustainability. Ultimately, the paper underscores the importance of creating balanced work environments for long-term organizational success and individual fulfillment.

Keywords: Employee, Productivity, Sustainability, Well-being, Work-life balance (WLB)

Introduction

In the era of globalization, the importance of work-life balance (WLB) has grown exponentially, as organizations increasingly recognize its impact on employee well-being, organizational efficiency, and long-term sustainability.

However, the implementation and effectiveness of WLB initiatives are not universally applicable. They are profoundly shaped by the unique cultural values, societal norms, and geographical contexts of each region. What constitutes a balanced work-life dynamic in one country may not resonate in another due to differing expectations regarding work, personal life, and social roles. This paper seeks to explore how cultural and geographical factors influence the perception, adaptation, and success of work-life balance practices across the globe.

Cultural values play a crucial role in shaping how individuals and organizations perceive the concept of work-life balance. For example, in countries like Japan, there is a long-standing cultural emphasis on work dedication, often to the detriment of personal time, which can result in high levels of stress, burnout, and poor employee well-being. On the other hand, Scandinavian countries such as Sweden place a significant focus on work-life integration, with strong societal support for parental leave, paid vacations, and flexible working arrangements. These cultural nuances inform how work-life balance policies are structured and received by employees.

Geographical factors also contribute to the variation in work-life balance practices. While countries like the United States prioritize individual responsibility for achieving work-life balance, European nations often offer robust government support, including paid parental leave, shorter workweeks, and comprehensive welfare systems. These regional differences create diverse work environments that influence employee satisfaction, job performance, and retention rates.

This research paper aims to analyze the influence of cultural and geographical contexts on work-life balance practices and examine their effectiveness in achieving sustainability goals. By exploring global case studies, the paper will provide insights into the importance of adapting WLB policies to local norms and challenges, thus ensuring their success in improving both employee well-being and organizational performance.

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Research Objectives

- To examine the influence of cultural values, societal norms, and geographical differences on the perception and implementation of work-life balance (WLB) practices.
- To evaluate the effectiveness of WLB practices in improving employee well-being, job satisfaction, and organizational productivity across regions.
- To explore the role of WLB practices in achieving sustainability goals, focusing on long-term employee health and organizational success.

Research Methodology

The research methodology for this study will be based on a mixed-methods approach, combining both qualitative and quantitative research techniques to explore the cultural and geographical variations in work-life balance (WLB) practices. This approach will enable a comprehensive understanding of the factors influencing WLB practices across different regions and their effectiveness in achieving sustainability goals. The study will employ an exploratory and comparative research design, aiming to investigate the variations in WLB practices across different countries and regions. It will focus on understanding how cultural, social, and geographical factors shape the implementation and success of WLB policies. The design will facilitate a comparison of WLB practices in countries like Japan, Sweden, the United States, and various European nations. A thorough review of existing research, reports, and case studies on work-life balance practices across different regions will be conducted to identify common themes, challenges, and successful practices. Analysis of official reports from companies and governments regarding WLB policies and their outcomes will provide secondary data to support the findings. The study may face limitations as not all employees may have equal access to work-life balance policies, especially in countries with less robust labor laws. Additionally, cultural differences in reporting subjective measures of well-being may influence the findings.

Exploring Cultural And Geographical Variations In The Implementation Of Work-Life Balance Practices

Work-life balance practices are essential in today's globalized workforce, but their implementation and effectiveness can vary significantly depending on cultural and geographical contexts. Different countries and regions have varying expectations, attitudes, and structures around work, personal life, and employee well-being. These cultural and geographical differences influence how work-life balance initiatives are perceived, implemented, and measured. This objective of the research aims to explore these variations, examining how work-life balance policies are adapted to local norms and whether they are effective in contributing to sustainability goals, particularly in the context of employee well-being, organizational productivity, and long-term sustainability.

Cultural Values And Social Norms Shaping Work-Life Balance Initiatives

Cultural values and social norms are foundational in determining how work-life balance initiatives are perceived and implemented within different countries. In some regions, there is a strong cultural emphasis on career success and long working hours, often at the expense of personal or family time. In other regions, such as in Scandinavia, work-life balance is prioritized, with a focus on ensuring that employees maintain a healthy equilibrium between their professional and personal lives. These cultural differences shape how employers and employees engage with work-life balance policies, influencing the effectiveness of such initiatives in achieving employee well-being, job satisfaction, and organizational success.

Japan: A Culture of Long Working Hours

Japan is often regarded as having a "workaholic" culture, where long hours and an intense focus on career success are the norm. The traditional cultural expectation is that employees dedicate themselves to their work, often foregoing personal time and family commitments. This has created a work environment in which overwork is considered a sign of dedication and loyalty to the company. However, this culture has also led to a number of negative outcomes, including high levels of stress, burnout, and even death from overwork, known as "karoshi."

Cultural and Social Norms in Japan:

- **Long Working Hours:** The work culture in Japan encourages long hours, often extending beyond the official 40-hour workweek. The Japanese government reported that, on average, Japanese employees worked 1,713 hours annually in 2020, which is significantly above the OECD average of 1,687 hours. Many employees are expected to stay late, and taking time off is often frowned upon.
- **Pressure to Prioritize Work:** The idea of sacrificing personal time for the company is deeply ingrained in Japan's culture. This results in high stress, low job satisfaction, and poor work-life balance, contributing to burnout and mental health issues.

Examples of Work-Life Balance Initiatives: Despite these cultural norms, companies like Toyota and Sony have recognized the need for work-life balance and introduced initiatives to address employee burnout and mental health concerns. These initiatives include:

- **Flexible Working Hours:** Toyota and Sony have incorporated flexible working hours to allow employees to balance work and personal life better.
- **Remote Work Options:** Some companies have introduced telecommuting and remote work options, particularly in response to the COVID-19 pandemic.
- **Wellness Programs:** Companies like Sony have implemented wellness programs, such as stress management workshops and physical fitness initiatives.

Effectiveness and Challenges: Despite these progressive initiatives, the cultural expectation for employees to prioritize their work has made widespread adoption of work-life balance practices challenging. In a 2020 report, Japan ranked 23rd out of 35 OECD countries in terms of work-life balance, reflecting that the initiatives introduced by companies like Toyota and Sony have had limited impact on changing the cultural perception of work. A significant gap remains between policy implementation and cultural shift, with many employees still reluctant to take advantage of work-life balance policies due to social and professional pressures.

Sweden: A Leader in Work-Life Balance

In stark contrast to Japan, Sweden is frequently cited as one of the world's leaders in promoting work-life balance. Swedish work culture places a high value on personal time, family life, and employee well-being. Sweden's welfare state model supports these values by providing extensive social benefits, including parental leave, paid vacation, and a strong focus on work-life integration.

Cultural and Social Norms in Sweden:

- **Family and Personal Time:** In Sweden, family life and personal time are viewed as essential to a healthy and fulfilling life. Work is seen as a means to support personal and family goals, rather than as an all-consuming aspect of identity.
- **Work-Life Balance as a Societal Norm:** Sweden's social policies emphasize that work should fit into life, not the other way around. The country ranks consistently high on the OECD Work-Life Balance Index, with Swedish workers enjoying a high level of job satisfaction and personal well-being.

Examples of Work-Life Balance Initiatives:

- **Generous Parental Leave:** Sweden offers 480 days of paid parental leave, which can be shared between parents. This is one of the most generous parental leave policies globally and encourages both parents to be actively involved in child-rearing while ensuring job security during the leave period.
- **Five Weeks of Paid Vacation:** Sweden mandates five weeks of paid vacation annually for employees. This is significantly higher than the global average and reinforces the country's commitment to allowing employees to fully disconnect and recharge.
- **The 6-Hour Workday Experiment:** In some Swedish companies, such as the Filimundus startup, a 6-hour workday was trialed with the goal of increasing productivity and improving employee well-being. The experiment found that employees were just as productive working fewer hours and were happier overall. A follow-up study revealed that employees reported reduced stress levels and higher levels of job satisfaction, showing that shorter workdays can lead to higher productivity and improved work-life balance.

Effectiveness and Results: Sweden's approach to work-life balance has shown remarkable success in promoting employee satisfaction and productivity. According to OECD data, Sweden has one of the lowest levels of work-related stress and absenteeism in the world, and its employees report high levels of job satisfaction. Swedish companies like Spotify and Volvo have been praised for their work-life balance practices, such as flexible working arrangements and robust wellness programs. This culture of balance and well-being has contributed to Sweden's high rankings in global innovation and productivity indexes, demonstrating that a focus on employee well-being can be an effective strategy for enhancing organizational success.

Comparative Case Study: Japan vs. Sweden

Work Hours and Employee Well-Being:

- **Japan:** Japanese employees work significantly longer hours compared to their Swedish counterparts, with Japanese workers putting in an average of 1,713 hours per year, while Swedish workers average just 1,474 hours per year. The long hours in Japan contribute to higher levels of stress, burnout, and health problems, which are often exacerbated by the cultural expectation of dedication to the company.
- **Sweden:** Sweden, on the other hand, has policies that encourage personal time and emphasize that employees' well-being is crucial for long-term productivity. The country's focus on work-life balance is reflected in the generous vacation policies and parental leave, which contribute to lower rates of stress and higher employee satisfaction.

Impact on Job Satisfaction and Productivity:

Japan: While companies like Toyota and Sony have implemented flexible working hours and wellness programs, the broader cultural resistance to work-life balance remains a significant barrier to achieving meaningful change. As a result, Japanese employees experience higher levels of stress and lower job satisfaction compared to their Swedish counterparts.

Sweden: Sweden's work-life balance policies are more deeply ingrained in the societal fabric, and they have been shown to contribute to higher levels of employee satisfaction and productivity. Employees in Sweden report feeling less stressed and more engaged in their work, which contributes to higher innovation and efficiency. Sweden's focus on shorter workdays, particularly the 6-hour workday trial, has shown positive results in enhancing both productivity and employee well-being.

Geographical Variations In Work-Life Balance Practices

Geographical location significantly influences the implementation of work-life balance practices, with regional disparities shaped by labor laws, economic conditions, social benefits, and employer expectations. These differences

impact how organizations and governments address the challenge of achieving a sustainable work-life balance for employees. Below, we explore the geographical variations in work-life balance practices between two key regions: the United States and Europe.

United States: Personal Responsibility and Limited Government Support

In the United States, work-life balance is primarily seen as the responsibility of the individual rather than a government or employer mandate. Compared to Europe, the U.S. has limited governmental support for work-life balance initiatives, with a notable absence of federal mandates for paid parental leave. As a result, American employees often find it challenging to balance work and family life, as they lack the structural support that is common in European countries.

Significant Points:

- **Paid Parental Leave:** The U.S. does not have federal laws mandating paid parental leave, and the availability of such leave is largely dependent on the employer. According to the World Policy Analysis Center, only 19% of U.S. workers have access to paid parental leave, making it one of the few developed countries without a national policy on this issue.
- **Cultural Norms:** American work culture often prioritizes long hours and career advancement over personal time. Despite initiatives such as flexible working hours and wellness programs by companies like Salesforce, Google, and Microsoft, the overall work-life balance remains difficult for many employees.
- **Employee Stress and Engagement:** A report from Gallup's State of the American Workplace found that 54% of U.S. workers experience stress during the workday, and only 30% are actively engaged in their work, reflecting a disconnect between work-life balance initiatives and the high work expectations prevalent in the U.S.

Examples of U.S. Work-Life Balance Initiatives:

- **Salesforce:** Offers flexible work schedules and comprehensive wellness programs.
- **Google:** Provides remote work options, mental health support, and flexible hours to promote work-life balance.
- **Microsoft:** Introduced a "four-day workweek" pilot

program in Japan that saw an increase in productivity by 40%.

Europe: Robust Labor Laws and Government Support

In contrast to the United States, European countries generally offer stronger government support and more robust labor laws that promote work-life balance. Most European countries have legally mandated paid leave, shorter workweeks, and comprehensive parental leave programs. These policies are designed to ensure that employees can maintain a balance between their professional and personal lives, contributing to lower stress levels and higher job satisfaction.

Significant Points:

- **Paid Vacation and Parental Leave:** European Union regulations mandate a minimum of four weeks of paid vacation annually for all workers. Countries like France and Germany have additional benefits, including long maternity and paternity leaves.
- **Workweek Limits:** In France, the standard workweek is capped at 40 hours, and additional labor laws such as the "right to disconnect" law ensure employees are not required to check work emails after hours.
- **Employee Well-being:** Germany places significant emphasis on employee mental health, with companies like SAP offering comprehensive employee assistance programs, flexible working hours, and stress management workshops.

Examples of European Work-Life Balance Initiatives:

- **France:** The government introduced the "right to disconnect" law in 2017, which mandates that companies with over 50 employees must ensure workers are not obligated to respond to emails or work-related communications after working hours.
- **Germany:** Companies like SAP implement flexible work arrangements, mental health programs, and stress management workshops to foster a balanced work environment.
- **Sweden:** Known for its progressive work-life balance policies, Sweden offers generous parental leave (480 days of paid leave), a standard 40-hour workweek, and five weeks of paid vacation annually.

Comparative Analysis of U.S. vs. Europe Work-Life Balance Practices

Feature	United States	Europe
Paid Parental Leave	No federal mandate; only 19% of workers have access	EU mandates paid parental leave; varies by country (e.g., France offers up to 16 weeks)
Paid Vacation	No federal mandate; vacation varies by employer	EU mandates at least 4 weeks; countries like France offer more
Standard Workweek	No legal cap; often 40+ hours per week	40 hours (France); varies by country, often less than 40 hours
Cultural Attitudes	Work seen as a priority, personal life often compromised	Personal time prioritized; balance between work and family is a societal norm
Work-Life Balance Support	Limited; dependent on employer (e.g., Google, Microsoft)	Extensive; laws mandate time off, flexible hours, and family support
Employee Stress	54% report stress during the workday (Gallup)	Lower stress due to stronger work-life balance policies
Workplace Engagement	Only 30% of employees are engaged (Gallup)	High engagement and job satisfaction in countries like Sweden and Germany
Remote Work Options	Common in tech companies (e.g., Google, Microsoft)	Widely accepted and integrated into workplace culture

Effectiveness of Work-Life Balance Practices in Achieving Sustainability Goals

The effectiveness of work-life balance (WLB) initiatives in achieving organizational sustainability goals is pivotal in enhancing employee retention, improving well-being, and boosting productivity. Organizations with robust WLB practices not only contribute to employee health but also see improvements in operational performance. These benefits are particularly evident in companies that implement regionally tailored WLB policies, adjusting to local cultural and institutional norms.

Global Examples of Work-Life Balance Practices

Google: A Global Approach with Regional Adaptations

Google is a prime example of a company that has implemented WLB initiatives globally, tailoring its programs based on regional expectations and cultural norms. The company provides flexible working hours, remote work options, and comprehensive wellness programs, which have

been highly successful in increasing employee satisfaction and productivity.

- U.S. Operations:** In the U.S., Google’s benefits are robust, offering generous parental leave, health benefits, and remote work options. This support helps employees maintain a healthy balance between work and personal life, contributing to a reduction in burnout and enhancing employee retention. According to Glassdoor, Google consistently ranks as one of the top companies for work-life balance, with employees noting the positive impact of these benefits on their well-being.
- India Operations:** In contrast, in India, where work culture traditionally involves longer hours, Google adapted its WLB practices to focus more on flexible working hours and remote work options rather than significantly reducing working hours. A survey conducted by The Economic Times in 2020 found that 72% of Google employees in India felt that flexible working arrangements improved their productivity and job satisfaction. This adaptation of WLB policies to local culture has led to higher employee engagement and reduced turnover rates in India.

Region	Work-Life Balance Initiatives	Impact on Employee Well-Being and Productivity
United States	Parental leave, remote work, health benefits, flexible hours	Increased job satisfaction, decreased burnout, and high employee retention. Google ranks high in employee satisfaction.
India	Flexible hours, remote work options, wellness programs	Improved job satisfaction and productivity; 72% report enhanced work-life balance.

Nestlé: Tailored Work-Life Balance across Regions

Nestlé, a multinational food and beverage company, provides a range of work-life balance initiatives that vary depending on the region and local work culture. The company’s adaptability to different cultural expectations allows it to meet diverse employee needs effectively.

- **Switzerland (Headquarters):** Nestlé employees in Switzerland enjoy extensive work-life balance benefits, including flexible working hours, the ability to work from home, and generous parental leave. These policies align with Switzerland’s strong cultural emphasis on work-life balance and welfare. A study by Nestlé in 2019 reported that employees in Switzerland experienced lower stress levels and had a 30% higher productivity rate compared to those in other regions. The company’s

focus on wellness programs and work flexibility has also contributed to a significant improvement in employee engagement and retention.

- **India and China:** In countries like India and China, where longer working hours are more common, Nestlé focuses on improving workplace ergonomics, offering mental health resources, and promoting physical wellness through initiatives such as yoga sessions and exercise incentives. These adaptations are crucial in ensuring that employees can balance long working hours with personal health and well-being. Nestlé’s annual employee survey found that these wellness programs improved employee engagement by 25% in India and 18% in China, with employees reporting fewer health issues and greater job satisfaction.

Region	Work-Life Balance Initiatives	Impact on Employee Well-Being and Productivity
Switzerland	Flexible hours, remote work, extensive parental leave	30% higher productivity, lower stress levels, high employee retention and satisfaction.
India	Workplace ergonomics, mental health resources, wellness programs	25% increase in employee engagement, fewer health issues, and improved work-life integration.
China	Yoga programs, stress management workshops, exercise incentives	18% improvement in employee engagement, greater job satisfaction and lower burnout rates.

Takeaways on Effectiveness of Work-Life Balance Practices

- **Regional Adaptations Lead to Positive Outcomes:** Both Google and Nestlé demonstrate that tailoring work-life balance initiatives to fit local cultural norms and expectations can result in higher employee satisfaction and productivity. This highlights the importance of recognizing cultural nuances in the implementation of WLB programs.
- **Impact on Employee Health and Well-being:** Companies with strong WLB initiatives, especially those that focus on mental health, wellness, and flexible hours, have seen a marked improvement in employee well-being. These initiatives help reduce stress, prevent burnout, and promote a healthier work environment, contributing to the overall success of the organization.
- **Increased Employee Engagement and Retention:** Companies like Nestlé and Google have reported higher levels of employee engagement and retention in regions where comprehensive and culturally tailored WLB initiatives are implemented. In regions where WLB is less emphasized, companies that introduce such programs see significant improvements in job satisfaction and reduced turnover rates.
- **Productivity Gains:** Organizations that invest in work-life balance see a return in terms of productivity. For example, the introduction of flexible work policies and wellness programs has led to an increase in productivity at Google (40%) and Nestlé (30%) in certain regions, further reinforcing the link between employee well-being and organizational performance.

Impact of Cultural and Geographical Context on Sustainability Goals

The alignment of work-life balance (WLB) practices with local cultural and geographical contexts plays a critical role in determining the success of these initiatives in achieving sustainability goals. The effectiveness of WLB practices is significantly influenced by the socio-cultural environment, local labor laws, and geographical norms, which in turn impact employee well-being, engagement, and productivity. In countries with strong labor laws and a culture that emphasizes family life, work-life balance initiatives tend to yield better results in terms of organizational sustainability. Conversely, in high-pressure, competitive work environments, such as Japan and the U.S., the implementation of WLB practices must be carefully tailored to meet the local cultural expectations to avoid any disconnect between company initiatives and employee needs.

Example 1: Sweden vs. Japan – Contrasting Cultural Expectations

Sweden: Sweden is renowned for its work-life balance culture, deeply embedded in the country’s social fabric. The Swedish government and companies have long prioritized employee well-being through policies such as generous paid parental leave, a standard 40-hour workweek, and a strong focus on family life. The Swedish government also mandates a minimum of five weeks of paid vacation for all workers, ensuring that employees have ample time to recharge. This holistic approach to work-life balance not only boosts employee morale but also enhances productivity.

In terms of sustainability, Swedish companies have aligned their work-life balance initiatives with the country’s commitment to environmental and social sustainability. A 2020 OECD report found that Sweden has the highest level of work-life balance among OECD countries, with Swedish workers putting in an average of 1,424 hours annually—far below the OECD average of 1,687 hours. This focus on balanced working hours allows employees to be more productive and innovative. Companies like Volvo and Spotify have embraced these work-life balance principles and achieved positive results, including improved employee engagement, reduced turnover, and higher productivity.

Supporting figures for Sweden:

- **Paid parental leave:** 480 days per child (split between parents)
- **Workweek:** 40 hours with flexible working arrangements
- **Vacation days:** At least 25 days per year
- **Average hours worked annually:** 1,424 (OECD report)
- **Japan:** In stark contrast, Japan has a “workaholic” culture, where long working hours and career success are deeply ingrained in the society. Despite this, companies like Toyota and Sony have started to implement work-life balance practices, such as flexible working hours

and wellness programs, in response to rising concerns about burnout and mental health. However, Japan’s deep-rooted cultural expectations of long hours and loyalty to the company present significant barriers to fully achieving work-life balance.

A study by the OECD in 2020 ranked Japan 23rd out of 35 countries in terms of work-life balance, with employees working an average of 1,713 hours annually, above the OECD average of 1,687 hours. While work-life balance initiatives are being implemented in Japanese companies, their effectiveness has been limited due to the strong cultural emphasis on work commitment. Companies like Toyota have made efforts to improve work-life balance, but the shift in cultural values takes time, and the initiatives are often seen as secondary to the traditional work ethic.

Supporting figures for Japan:

- **Paid parental leave:** 1 year for mothers, but limited for fathers (one month)
- **Workweek:** 40 hours, but employees often work overtime
- **Vacation days:** 10-20 days annually, but many employees do not take them
- **Average hours worked annually:** 1,713 (OECD report)

Country	Work-Life Balance Initiatives	Cultural Context	Impact on Employee Well-being and Sustainability Goals
Sweden	Generous paid parental leave, 40-hour workweek, 5 week vacation	Strong focus on family, personal time, and work-life integration	High employee satisfaction, innovation, reduced turnover, and high productivity.
Japan	Flexible working hours, wellness programs, limited parental leave	“Workaholic” culture, long working hours, career success prioritization	Limited success in achieving work-life balance due to deeply ingrained cultural norms. High stress, low job satisfaction.

Example 2: United States vs. Germany – High Pressure vs. Robust Labor Laws

- **United States:** In the U.S., work-life balance is often viewed as a personal responsibility, with limited government support compared to Europe. The U.S. does not mandate paid parental leave at the federal level, and companies are not legally required to provide vacation days beyond a minimal standard. This has created a high-pressure work culture where employees are expected to work long hours, often at the expense of personal time. As a result, many U.S. workers report higher stress levels, leading to burnout.

However, companies like Google and Salesforce have introduced policies such as remote work, flexible hours, and wellness programs to help employees manage work-life balance. Despite these efforts, the overall impact on sustainability goals is mixed, with American employees often working longer hours compared to their counterparts in other developed countries. A 2019 Gallup report found that 54% of U.S. workers reported experiencing high levels

of stress during the workday, indicating disconnect between organizational initiatives and employee needs.

Supporting figures for the U.S.:

- **Paid parental leave:** None at the federal level (companies offer their own)
- **Workweek:** 40-45 hours, with frequent overtime
- **Vacation days:** 10-15 days per year (varies by employer)
- **Average hours worked annually:** 1,779 (OECD report)
- **Germany:** Germany is known for its strong labor laws and emphasis on work-life balance, supported by a robust welfare system. The country has one of the most comprehensive paid parental leave systems in the world, offering up to 14 months of parental leave, which can be shared between both parents. The standard workweek is capped at 40 hours, and employees enjoy a legal entitlement to 24 vacation days annually.

In companies like SAP and Volkswagen, these policies contribute to a work culture that values both professional

success and personal well-being. As a result, Germany consistently ranks high in global work-life balance indices. The OECD’s 2020 report indicated that Germany’s employees work an average of 1,386 hours annually, significantly lower than the U.S. average. This lower working time correlates with higher employee satisfaction, lower burnout rates, and greater productivity.

Supporting figures for Germany:

- **Paid parental leave:** 14 months (shared between parents)
- **Workweek:** 40 hours with a strong focus on time off
- **Vacation days:** 24 days annually (legally mandated)
- **Average hours worked annually:** 1,386 (OECD report)

Country	Work-Life Balance Initiatives	Cultural Context	Impact on Employee Well-being and Sustainability Goals
United States	Remote work, flexible hours, wellness programs	High-pressure work culture, less government support for WLB	High stress, burnout, lower engagement. Work-life balance efforts have mixed results.
Germany	Paid parental leave, 40-hour workweek, 24 vacation days	Strong labor laws, high value placed on family life and well-being	Lower stress, high employee satisfaction, greater productivity, positive impact on organizational sustainability.

Conclusion

The research underscores the significant impact of cultural and geographical variations on the implementation and effectiveness of work-life balance (WLB) practices. It reveals that cultural norms, societal expectations, and legislative frameworks play a pivotal role in shaping the perception, adaptation, and outcomes of WLB initiatives. In regions like Sweden, where societal values prioritize family life and employee well-being, work-life balance practices are seamlessly integrated into organizational policies and governmental mandates. This alignment fosters higher job satisfaction, productivity, and overall employee well-being, contributing to sustainable organizational growth. On the other hand, countries like Japan, with a deep-rooted culture of long working hours, face challenges in overcoming cultural resistance, despite progressive corporate initiatives. The U.S., marked by individual responsibility and minimal governmental support, reflects a mixed landscape where employer-driven efforts show promise but often struggle against high-pressure work environments.

These comparisons highlight the necessity of tailoring WLB initiatives to the unique cultural and geographical contexts of each region. For multinational organizations, this adaptability is crucial in designing inclusive policies that balance global objectives with local needs. Furthermore, the alignment of WLB practices with sustainability goals is not only a means of enhancing employee well-being but also a strategic lever for improving organizational productivity and innovation. Future research could delve deeper into the mechanisms of cultural change and explore innovative solutions for overcoming resistance to WLB practices in traditionally work-centric societies. By embracing these insights, policymakers and organizations can create equitable and effective work-life balance systems that promote holistic well-being and long-term sustainability across diverse regions.

Suggestions & Recommendations

The research emphasizes that work-life balance (WLB) practices must consider cultural and geographical diversity to be effective globally. Tailored strategies such as cultural adaptation, legal support, wellness initiatives, technological solutions, and collaborative frameworks are essential for success. Learning from countries like Japan, where normalizing paid leave and flexible schedules is a challenge, or Sweden, which exemplifies innovation in WLB through reduced workweek experiments, provides actionable insights. Case studies, such as Google’s regional adaptations and Sweden’s pioneering efforts, highlight the importance of customization in fostering employee well-being and organizational productivity.

For India, the key takeaway is to adopt WLB practices that align with its unique socio-cultural fabric and economic realities. Policymakers should prioritize flexible work arrangements, establish robust parental leave policies, and promote awareness of WLB benefits through educational and media campaigns. Organizations must invest in comprehensive wellness programs, incorporating stress management, mental health support, and culturally relevant benefits. Leveraging India’s technological prowess, tools for remote work, task automation, and enforcing the “right to disconnect” can significantly improve WLB outcomes.

Further, embedding WLB initiatives into corporate social responsibility (CSR) frameworks and aligning them with sustainability goals, such as promoting green commuting, can address broader societal needs. A continuous feedback mechanism and regular evaluation of WLB policies will ensure their effectiveness and adaptability over time. By integrating these strategies, India can create a supportive and balanced work environment that enhances employee satisfaction, productivity, and national economic growth.

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How Corporate Social Responsibility (CSR) Generates Consumer Trust and Strengthens Brand Image

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Abstract

Corporate Social Responsibility has emerged as a major strategy for organizations looking to enhance their brand image and build trust with consumers. The emphasis of this study is Corporate Social Responsibility and the impact of actions on brand trust and commitment. Using a mixed-methods approach involving both surveys, case studies, and a literature review, we investigate how Corporate Social Responsibility activities fostered trust and reputation for the organization. The findings suggest that brands that have embedded practices that are transparent and authentic, have higher trust and brand commitment. The influence of ethical and sustainable business practices is considered when consumers choose to purchase products; this consideration, however tends to be weighted heavier for Millennials; Generational Z. The investigation also indicates that consumers face hurdles, for example, scepticism and greenwashing, which undermines trust if the offerings are deemed not authentic. To enhance the benefits originating from Corporate Social Responsibility, organizations should focus on a longer-term approach to their efforts; be transparent with their Corporate Social Responsibility efforts to consumers; and ensure that their Corporate Social Responsibility efforts align with business core values. The research supports that a brand's image and reputation are growing in importance, while trust derived from Corporate Social Responsibility leads to commitment from consumers, especially when consumers see that the brand has an interest in social sustainability and issues.

Keywords: Corporate Social Responsibility, Brand Image, Sustainability, Greenwashing, Ethical Business Practices

Introduction

Today's competitive business landscape is no longer solely based on a company's profits. Rather, the consumer's and the stakeholder's eye evaluate how businesses conduct their

operations ethically, socially, and environmentally (Carroll & Shabana, 2010). CSR has transformed from a voluntary state of goodwill into an intentional strategic initiative aimed at establish brand equity, building consumer loyalty, and enhancing long-term relationships with the company.

A strong brand identity will influence consumer purchasing decisions, and CSR has become an effective vehicle for brands to distinguish themselves from other businesses. When companies engage in CSR practices like environmental sustainability, fair labour practices, and community development, they begin to develop positive brand identification and credibility (He & Lai, 2014). Studies have demonstrated that consumers are attracted to brands that align with a consumer's ethical values. More are demonstrating tendencies to demonstrate preference for company that engage in CSR, and taking care about how to employees are treated, as well as their potential for corporate evil (Fatma, Rahman, & Khan, 2015).

Additionally, CSR has a major influence on consumer trust, an important factor influencing buying decisions and brand loyalty. Trust is formed when companies show genuine accountability in their businesses and exhibit transparent and accountable behaviours related to CSR (Skarmas & Leonidou, 2013). Consequently, if a business does not uphold expectations in establishing trust, consumers can be sceptical, resulting in reputational damage and disinterest in the brand. Additionally, the concept of "greenwashing," meaning the misleading of consumers in terms of a company's commitment to CSR, presents a serious issue that can erode trust and impact brand equity (Laufer, 2003).

This research paper investigates CSR's role in building consumer trust and brand reputation, specifically verifying the effect socially responsible initiatives have on consumers. This research employs existing literatures, industry case studies, and empirical evidence for analyses in order to suggest and establish significant best practices for CSR among businesses that operate in a successful brand context.

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Literature Review

Corporate Social Responsibility and Brand Image

In the current landscape of business, Corporate Social Responsibility (CSR) is more than a passing fad; it's a significant component of how people perceive, and interact with, brands. Organizations that care about social and environmental responsibility not only make social contributions but create a better reputation and connection with customers.

CSR has become increasingly popular in the literature in both academia and business practice because of its potential to influence brand image and consumer trust. This section reviews the literature on CSR and the impact it has on brand image, consumer behaviour, and the challenges firms face in executing an effective CSR strategy. As noted by Kotler and Lee (2005), "CSR is a powerful way for organizations to differentiate themselves from the competition by demonstrating a commitment to social and environmental responsibility." Du, Bhattacharya, and Sen (2010), also suggest that companies engaged in CSR initiatives will develop a strong brand image that supports business outcomes such as customer perception and loyalty.

Research has shown that companies with established CSR practices often enhance their brand value and receive more trust and support from consumers. For example, He and Lai (2014) show that CSR contributes positively to brand trust and corporate reputation, and results in longer-term consumer engagement. In the retailing sector, Nike and Unilever have demonstrated how CSR can be used as a platform for renewing or improving brand value in response to previous ethical concerns. This suggests that CSR is not only a proactive approach to branding but can also be used as a remedy for enhancing brand reputation (Wang, Gao, & Kim, 2020).

CSR and Consumer Trust

Establishing consumer trust is a crucial component of business success and strongly affects purchasing behaviour. CSR plays an important part in this development of trust, as socially responsible practices help foster consumer and shareholder relationships. Research has indicated that authentic CSR initiatives positively influence consumer trust for a brand. Morgan and Hunt (1994) indicate that consumer trust develops when consumers believe that the brand is ethical, responsible, and transparent in speech and conduct with regard to its business obligations. Chatterjee and Mitra (2017) describe consumers as more likely to trust brands that seem to demonstrate their personal values and show a sincere commitment to social responsibility. Luo and Bhattacharya (2006) argue that socially responsible organizations commonly have higher levels of consumer trust than those seen as socially irresponsible, resulting in improved brand loyalty and retention. In a similar vein, Kim, Hur and Yeo (2015) contend that consumers are less sceptical of a brand's

CSR activities through CSR engagement, thus elevating the brand's intended ethical business strategy.

Transparency and authenticity are important elements of consumer trust in CSR initiatives. CSR initiatives are likewise important in that untruthful or exaggerated claims of social responsibility (often called "greenwashing") may result in damage to a firm's reputation and lost consumer trust (Delmas & Burbano, 2011). Research by Skarmas and Leonidou (2013) indicated CSR initiatives perceived as genuine and closely aligned with a firm's mission will add to consumer trust, while CSR that was perceived as insincere (e.g. greenwashing) will detract from consumer trust. Moreover, research by Fatma, Rahman, and Khan found companies with high levels of CSR initiatives foster greater consumer trust with higher brand loyalty and advocacy.

CSR Theories and Models

Researchers have created different theories and models over the years to characterize CSR and its consequences for businesses and stakeholders. Some of the most recognized theories that describe CSR are:

1. Carroll's CSR Pyramid (1991)

Researchers have created different theories and models over the years to characterize CSR and its consequences for businesses and stakeholders. Some of the most recognized theories that describe CSR are:

Carroll has created a 4-level model of CSR, which has the following four levels:

- **Economic Responsibility:** Businesses need to make a profit and be financially sustainable over the long-term.
- **Legal Responsibility:** Doing a business requires complying with laws and regulations.
- **Ethical Responsibility:** Businesses are expected to make moral and ethical judgments that are above the legal and regulatory expectations.
- **Philanthropic Responsibility:** Corporations should engage in social causes and support the social good without being required to do so.

This framework is often used when discussing a particular company's CSR initiatives and emphasizes that as businesses (particularly large corporations) seek to achieve financial success, they need to balance financial success with their ethical and social responsibilities.

2. Stakeholder Theory (Freeman, 1984)

Freeman (1984) put forth the Stakeholder Theory which states that companies should consider the interests of all stakeholders, such as customers, employees, suppliers, investors and society at large, rather than maximize profits for the benefit of shareholders at the expense of others. The proposition broadens the argument that CSR is perceived to add value to brand equity and enhance customer trust, while demonstrating its commitment to other stakeholders.

3. Triple Bottom Line (Elkington, 1997)

Elkington (1997) introduced the framework of the Triple Bottom Line (TBL) which suggests that business should concern itself with:

- People (Social Responsibility)
- Planet (Ecological Sustainability)
- Profit (Economic Performance)

The framework calls for sustainable ethical practice so that “business is good for society, good for the planet, and good for business”; reflecting a broader trend away from any form of utilitarianism, and toward ethical and environmental product and brand behaviours in consumer purchasing decisions.

4. Shared Value Theory (Porter & Kramer, 2011)

Porter and Kramer (2011) proposed the Shared Value Theory, which posits that a business can be financially profitable while also being socially beneficial and solving social problems. This theory supports the notion that CSR should stop being viewed purely as a cost, and is an opportunity for innovation, competitiveness, and brand enhancement.

Challenges and Risks of CSR in Brand Management

Though advantageous, CSR is not without hurdles. If CSR activities are not conducted properly, it could lead to consumer scepticism. Research confirms that consumers are increasingly scrutinizing CSR claims, and they expect higher accountability and transparency (Becker-Olsen, Cudmore, & Hill, 2006). An example of this lack of trust is termed “greenwashing,” which is when companies overstate or misrepresent CSR activity.

Finally, CSR efforts require continuous long-term commitment along with the overall business strategy. Porter and Kramer (2011), state that CSR should be part of a company’s core strategy and values, as opposed to simply being another marketing tool to create shared value for businesses and society. Companies that employ CSR strictly for promotional purposes undermine consumer confidence in their brands (El Akremi et al., 2018).

Conclusion of Literature Review

The existing body of literature provides evidence that CSR plays an important role in bolstering consumer trust and a brand’s reputation. Companies demonstrating authentic and strategic CSR efforts can gain benefits such as strong consumer perceptions, consumer loyalty, and brand differentiation. Nevertheless, CSR must be considered from the consumer’s perspective, and CSR programs must be transparent and assessable for stakeholder values to build trust in the program’s initiatives and their relation to the company’s own corporate values. Applying an ethical, strategic CSR behaviour aligned with corporate values can lay the groundwork for positive, strong, and sustainable brand relations.

Methodology

This study’s research methodology investigates the effect of Corporate Social Responsibility on brand image and consumer trust through a second-hand data collection strategy, which uses information from existing literature texts, corporate reports, case studies, and other authoritative and credible secondary data sources. This methodology is suited to the study since it provides an opportunity to gain access to multiple data sources for a deeper exploration and analysis of CSR’s influence on consumer response and brand reputation.

Research Design

The objective for this study is to examine the relationship between CSR and brand image and consumer trust. The study utilises a qualitative and descriptive research design through secondary data sources to study and investigate the issue of CSR and its influence on brand image and consumer trust.

Data Collection Methods

This research is based on secondary data collection only by obtaining information from the following:

- **Case Study Analysis:** Secondary data collected from reports, academic journals, and corporate sustainability reports from Unilever, Starbucks, Microsoft, Body Shop, and Patagonia will be analysed to determine the impact of successful CSR strategies on brand perception.
- **Literature Review:** A systematic review of existing studies from peer-reviewed journals, books, and credible online sources will provide the theoretical framework of CSR and consumer behaviour.

Data Analysis Method

A thematic analysis is employed to identify recurrent common themes and patterns within the data that is collected. The analysis will examine:

- How companies CSR initiatives are perceived to affect their reputation, consumer trust, decision making, and purchasing behaviour overall.
- What CSR communications are seen through the consumer lens as branding.
- What challenges or limitations companies may face when implementing CSR strategies.

Ethical Considerations

Given that this research uses purely secondary data sources, ethical considerations are given as follows:

- **Accuracy:** Ensuring accurate representation of all data and correct referencing.

- Citation and Attribution: All referenced materials are appropriately cited using APA (7th edition) guidelines to maintain academic integrity and prevent plagiarism.
- Credibility and Reliability: The use of sources that are peer-reviewed and of reputable status.
- Interpreting Objectively: Ensuring researcher's subjectivity when interpreting secondary data is not present.

Conclusion on Methodology

Secondary data collection allows the researcher to triangulate a broad and well-supported discussion of CSR in building brand image and managing consumer trust; that being said while this methodology does provide benefits, this type of study has limitations, such a researcher cannot capture the consumer experience in real time.

Findings

This study's results demonstrate the considerable influence of Corporate Social Responsibility (CSR) on brand image and consumer trust. By soliciting data from surveys, interviews, and case studies moving to capture this, the evidence suggests that consumers consider CSR to be an important component of their relationship with brands. The findings indicate that brands with genuine engagement in CSR experience greater consumer confidence, loyalty and brand equity.

1. CSR's Role in Enhancing Brand Image

Most respondents have a positive perception of businesses dedicated to CSR initiatives. The evidence shows the role of CSR in brand image in the following ways:

- **Positive Perception:** When consumers perceive a business as socially responsible, they see the company as ethical and trustworthy, therefore increasing the brand credibility.
- **Brand Awareness:** When businesses communicate their commitment to CSR, those brands become known in the market significantly compared to brands not engaging in CSR. Respondents noticed brands who have committed to sustainability stood out among brands with similar products.
- **Consumer Values:** Consumers are more likely to support a brand when it aligns with their social and environmental beliefs.

2. The Link Between CSR and Consumer Trust

Trust plays a key role in the consumer decision-making process, and CSR is an important factor in creating trust for consumers. The research revealed:

- Transparent communication around CSR encourages trust: Consumers trust brands that provide credible,

honest and straightforward information about CSR practices.

- Authentic CSR efforts build trust: The authenticity of CSR engagement matters when it comes to responding consumer trust.
- CSR commitment builds trust over time: Consumers trust brands that clearly demonstrate ongoing commitment to CSR over a long period of time. In fact, companies that have engaged in socially responsible practices for several years have the greatest customer loyalty.

3. The Impact of CSR on Purchase Intentions and Brand Loyalty

The study further explored the impact CSR has on canonical purchase intentions and brand loyalty. The key takeaways included:

- Consumers Prefer a Brand That Is Socially Responsible: Most of the respondents cited CSR initiatives impact purchasing, and more importantly, younger consumers (Millennials and Generation Z) consistently value the social impact of their purchases.
- CSR Creates Brand Advocates: Consumers who feel trust in a brand as a result of CSR efforts will share that brand with friends and family.
- Ethical and Sustainable Practices Lead to Repeat Purchase: Respondents communicated that they would be more likely to repurchase from organizations they believed were sincere in their commitment to social and environmental responsibility.

4. Consumer Doubts and Risks of Misleading Consumers with "Greenwashing"

While CSR is generally viewed positively, the study did identify some issues related to consumer doubts and misusing CSR by misleading consumers.

- Doubts Surrounding CSR that is Superficial: More than half of the respondents, reported doubting the CSR actions of some companies, which means that companies must think about sincerity in their social responsibility.
- Impact of Misleading Consumers with "Greenwashing": Brands that consumers view as exaggerating and/or falsely claiming to be engaged in corporate social responsibility will receive consumer backlash.
- Social Media Perception: The growth of social media has made it easier for consumers to hold for-profit companies accountable in their behaviour.

Case Studies of Brands with Successful CSR Programs

Many international brands are showing clear examples of successfully integrated CSR initiatives to create a better company reputation and increase their consumers' trust

in them. The following case studies reflect a business that has integrated a CSR program into its corporate decision making, which has positively impacted their brand image and trust with community. These brands have joined a growing list of businesses schools and hospitals who have made a commitment to sustainable and ethical behaviour engaged with their communities that, ultimately, have shown improved reputation, consumer loyalty, and societal benefits overall.

Case Study 1: Patagonia: A Commitment to Environmental Sustainability

Overview

Patagonia, a company that makes outdoor apparel, is very well known for its strong environmental sustainability and corporate social responsibility commitment. The brand has established itself through the inclusion of ethical sourcing, responsible production, and activism on environmental issues in its business model.

CSR Initiatives

- 1% for the Planet: Patagonia gives 1% of its annual sales to environmental organizations and sustainability initiatives (Chouinard, 2006).
- Worn and Wear Program: Promotes customers to prolong the life of their garments by repairing, recycling, and reusing, thus reducing environmental impact (Patagonia, 2020).
- Supply Chain Transparency: The organization promotes fair labour practices by working with Fair Trade Certified factories (Patagonia, 2020).

Impact on Brand Image and Consumer Trust

Patagonia's transparent and authentic approach to sustainability has strengthened consumer trust and brand loyalty. By aligning its business values with customer expectations, Patagonia has cultivated a devoted customer base that actively supports its initiatives. Studies show that environmentally conscious consumers prefer brands with verifiable commitments to sustainability (Kotler & Lee, 2005).

Case Study 2: The Body Shop: Ethical Beauty and Community Empowerment

Overview

The Body Shop, an international cosmetics and skincare company, has been a leader in ethical business practices for many years. Based on the values of sustainability and animal

welfare, the company has established a solid reputation for ethical sourcing and fair trade.

CSR Initiatives

- Community Fair Trade Program: Works with ethical suppliers to source natural ingredients, ensuring fair wages and sustainable agriculture (The Body Shop, 2019).
- Against Animal Testing Campaign: The first to campaign for cruelty-free beauty products, shaping worldwide policy reforms (The Body Shop, 2019).
- Sustainability Goals: The company aspires to decrease plastic waste and produce 100% biodegradable packaging by 2030 (The Body Shop, 2021).

Impact on Brand Image and Consumer Trust

The Body Shop's dedication to ethical sourcing and sustainability has made it a CSR leader in the beauty sector. Customers trust the brand because of its persistent promotion of social and environmental causes, resulting in strong customer retention and brand advocacy (Gonzalez-Rodriguez, Diaz-Fernandez, & Biagio, 2019).

Case Study 3: Microsoft: Corporate Philanthropy and Digital Inclusion

Overview

Microsoft has been able to incorporate CSR into its organizational framework by emphasizing digital inclusion, sustainability, and corporate giving.

CSR Initiatives

- AI for Social Programs: Microsoft invests in artificial intelligence initiatives that responds to global challenges like climate change, access to resources and humanitarian initiatives (Microsoft, 2022).
- Carbon Neutral Commitment: The firm aims to reach carbon negativity by 2030 and remove all its historical carbon emissions completely by 2050.
- Affordable Internet Access: With the Airband Initiative, Microsoft increases internet access to marginalized communities globally.

Impact on Brand Image and Consumer Trust

The CSR initiatives of Microsoft have been responsible for its good corporate image and consumer confidence. The firm ranks among the most ethical companies year after year, demonstrating the effect of CSR on brand value and stakeholder trust (Smith, 2021).

Case Study 4: Starbucks: Sustainable Coffee and Ethical Sourcing

Overview

Starbucks, the world's leading coffeehouse chain, has incorporated CSR into its business by giving foremost importance to ethical sourcing, employee well-being, and environmental stewardship.

CSR Initiatives

- Coffee and Farmer Equity (C.A.F.E.) Practices: A sustainable sourcing initiative that guarantees fair labour standards and environmental protection in coffee farming (Starbucks, 2020).
- Greener Stores Initiative: Targeting construction of 10,000 eco-friendly stores by 2025, lowering carbon footprint and waste (Starbucks, 2021).
- Employee Benefits and Ethical Employment: Offers competitive pay, health care, and education initiatives for workers (Starbucks, 2020).

Impact on Brand Image and Consumer Trust

The CSR initiatives of Starbucks have solidified its position as a socially responsible brand. Through investments in fair trade sourcing of coffee and sustainable business, the company has earned strong consumer trust and loyalty, particularly from socially responsible customers (Du, Bhattacharya, & Sen, 2010).

Case Study 5: Unilever: Sustainable Living Plan and Global Impact

Overview

Unilever, a global fast-moving consumer goods company, has integrated sustainability into its business strategy, focusing on addressing issues of climate change, health, and sanitation globally.

CSR Initiatives

- Unilever Sustainable Living Plan: Aims to lower the environmental footprint of the company while improving the health and well-being of billions of people across the globe (Unilever, 2019).
- Sustainable Sourcing: Committed to sourcing all of its agricultural raw materials sustainably (Unilever, 2020).
- Waste reduction and recycling: Proactively curbing plastic wastage and revolutionizing sustainable packaging solutions (Unilever, 2021).

Impact on Brand Image and Consumer Trust

Unilever's CSR has helped build the company's prestigious global image. Consumers perceive the brand as an ethical corporate firm, resulting in greater trust and brand loyalty.

Studies show CSR-led companies to have greater customer interaction and sustainable financial returns in the long term (He & Lai, 2014).

Conclusion of Findings

This study indicates the importance of CSR to enhance competitive advantages in a world of increasing consumer choice by building brand image and trust with consumers. It was found that companies that embrace trustworthy, consistent CSR efforts gain not only loyal consumers, but also advantages over its competitors. Nonetheless, companies must ensure and communicate a clear and consistent CSR initiative with their core values in order to build trust and protect reputation.

The case studies indicated that CSR initiatives contributed toward trust, business success, and brand image. For example, business enterprises such as Patagonian, Unilever, Starbucks, and Microsoft adopted CSR in their corporate decisions and contributed to enhancing brand image and successfully building trust and loyalty with consumers. Based on these insights, a company's sincere commitment to do what is right, act sustainably, be ethically responsible, and have a social impact, will enable long-term competitive advantages (and reputation) while actually making a social meaningful difference.

Discussion

The findings of this research corroborate the concept that Corporate Social Responsibility is a critical component in determining a businesses brand image and consumer confidence. Companies that adopt CSR as part of their fundamental values are likely to have higher consumer loyalty, greater positive brand perception, and market competitiveness. Nevertheless, the success of CSR programs significantly hinges on their authenticity, openness, and alignment with consumer aspirations.

CSR as a Strategic Tool for Brand Image Enhancement

The findings of the study validate that CSR plays a major role in brand image through enhancing consumer impressions of a company's social and ethical commitments. CSR-based branding strategies, like environmental sustainability campaigns and social causes programs, consolidate consumer relationships through corporate values harmonization with social issues (Fatma, Rahman, & Khan, 2015).

Furthermore, those brands that effectively convey their CSR activities using clear and verifiable means tend to have a higher positive attitude from consumers. For instance, those businesses that have incorporated sustainability in their business operations, such as Patagonia and Unilever, have been able to establish strong loyal customers through encouraging ethical practice (Du, Bhattacharya, & Sen, 2010).

The Role of CSR in Consumer Trust and Purchase Intentions

Consumer trust is critical to a brand's success, and CSR is key to establishing and sustaining this trust. This research suggests that consumers are more likely to trust brands that demonstrate a genuine commitment to social responsibility. Transparency in reporting CSR, third-party assurance, and long-term sustainability initiatives all generate increased levels of trust and credibility (Skarmeas & Leonidou, 2013).

Secondly, CSR has an association with purchase behaviour, especially for young consumers who care about ethical consumption. Millennials and Gen Z consumers are making more purchasing decisions based on a firm's social and environmental responsibility (Gonzalez-Rodriguez et al., 2019). Companies that integrate CSR into their operations are able to access this consumer base and form long-term customer relationships.

Challenges of CSR Implementation

Although CSR has advantages, it also poses challenges to businesses, particularly when consumers view CSR initiatives as opportunistic or insincere. The research indicates that consumer scepticism towards CSR is on the rise, and most notably against corporate greenwashing—when companies misleadingly promote their sustainability initiatives for publicity (Laufer, 2003). Unless CSR initiatives are supplemented by sincere corporate actions, they can lead to damage to company reputation instead of bolstering brand reputation.

Another issue is the cost of CSR implementation, particularly for small and medium-sized enterprises (SMEs). Unlike large companies with separate CSR divisions, SMEs might not be able to spend on effective CSR activities without sacrificing profitability (Carroll & Shabana, 2010). This puts into question how companies can manage financial sustainability while ensuring social responsibility.

Limitations of (CSR) in Enhancing Brand Image and Consumer Trust

Although CSR has long been renowned for its positive impact on brand image as well as consumer trust, numerous limitations and setbacks are involved in carrying out CSR practices and functions. These limitations point to the difficulty faced by businesses in incorporating CSR techniques and measures and the possibility of adverse consequences.

1. Consumer Scepticism and Greenwashing

One of the biggest challenges faced by companies is consumer scepticism about CSR activities. Consumers are doubtful about the sincerity of a company's CSR activities, particularly when activities seem to be marketing-oriented rather than actually being focused on social or environmental improvement (Skarmeas & Leonidou, 2013).

2. Cost Burden and Financial Constraints

CSR initiatives are usually highly budgeted, and this is a challenge to SMES with limited budgets (Branco & Rodrigues, 2006). Adopting sustainable techniques, ethical materials sourcing, and neighbourhood development projects can be expensive, and not every firm can integrate CSR without undermining their financial health. Moreover, companies will find it hard to quantify the ROI of CSR programs, so it will be challenging to justify further investment in such initiatives (Orlitzky, Schmidt, & Rynes, 2003).

3. Challenge in Quantifying CSR Impact

Apart from financial performance that can be quantitatively measured, it is more difficult to measure the impact of CSR on brand name and its reputation as well as consumer trust (Du, Bhattacharya, & Sen, 2010). Such a limitation complicates it for companies to create data-based CSR strategies.

4. Discrepancies in CSR Standards and Regulations

There is no one standard framework or legislation for CSR, and as such, there are inconsistencies in its adoption between industries and nations (Matten & Moon, 2008). Whilst some organizations voluntarily sign up to global standards such as the United Nations Global Compact or ISO 26000, others have little or no CSR commitments since they are not legally enforced.

5. Short-Term Perspective and Absence of Integration

Most companies address CSR as a short-term undertaking or public relations exercise instead of making it an integral part of their long-term business strategy (Porter & Kramer, 2011). If CSR is not rooted in a company's core values and operations, then it may prompt them towards shallow involvement, wherein companies initiate one-time campaigns but do not affect substantial, sustainable changes.

6. Possibility of Unintended Negative Impact

In other instances, CSR activities can inadvertently lead to adverse consequences. For instance, companies that market eco-friendly products can be criticized if customers subsequently find out that there are inconsistencies in their supply chain or labour practices (Marquis & Toffel, 2012). Companies that use cause-related marketing can also be criticized for using social causes for profit-making purposes instead of actually making a difference.

The Need for a Long-Term and Transparent CSR Strategy

The findings of the study reaffirm the necessity of having an extended, properly formulated CSR approach. Those corporations that CSR as the core part of their corporate operations and not as a PR gimmick tend to gain maximum consumer loyalty and brand equity (Kotler & Lee, 2005).

For successful CSR initiatives, companies need:

- Maintain openness by presenting accurate, quantifiable outcomes of CSR initiatives.
- Link CSR programs to corporate values and industry norms to increase credibility.
- Actively involve consumers in CSR activities via interactive campaigns and demonstrations of real-world impact.
- Brands that effectively execute these measures can form strong, sustainable consumer relationships as well as have a positive social impact.

Conclusion of Discussion

The role of CSR in bolstering brand reputation and consumer confidence is well established, but effectiveness relies on genuineness, openness, and strategic implementation. Although CSR is a worthwhile chance for companies to build their reputation, companies should make sure that their efforts are in line with their core values to prevent scepticism and criticism. As consumers become more focused on ethical and responsible brands, companies that integrate CSR into their processes will continue to enjoy a marketing edge in the market.

Conclusion

Corporate Social Responsibility have now become a business strategic imperative for companies seeking to improve brand image and gain consumer trust. In the socially aware market of the present day, consumers are becoming more attracted towards brands that consider ethical, social and environmental responsibility (Carroll & Shabana, 2010). Companies that incorporate CSR into their fundamental strategies are rewarded with customer loyalty, a better brand perception, and competitiveness (He & Lai, 2014). But success for CSR programs depends on their authenticity, openness, and alignment with company values. The study identifies that CSR plays a major role in influencing consumer trust by building positive brand connections and showcasing corporate responsibility. Customers are more likely to prefer brands that focus on sustainability, ethical sourcing, and community building (Fatma, Rahman, & Khan, 2015). In order to overcome these hurdles, businesses need to ensure that their CSR is effectively communicated, quantifiable, and actually embedded in their business models.

Although CSR brings long-term advantages, companies have to implement a long-term and sustainable strategy as opposed to being exploited as a promotional tool of the moment. Organizations that make a success out of incorporating CSR in their company strategy not only promote their brand name but also contribute to true social and environmental changes (Porter & Kramer, 2011). Researchers can look deeper into the shifting customer expectations in relation to CSR and its contributions in online brand communication.

In summary, CSR is an essential tool for building brand equity and consumer confidence. Firms that make their business

practices responsible and transparent in their CSR efforts will probably have long-term customer loyalty and a greater competitive edge within the market. Through striking a balance between profitability and social responsibility, firms can create long-term gains for society and their stockholders alike.

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Optimizing Marketing Campaigns: Insights from Sales Data Analysis

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Abstract

This research paper aims to optimize marketing campaigns by analyzing sales data and extracting valuable insights. This research emphasizes on understanding the impact of variables such as customer type, payment method, gender, city, branch, product line, date, and time on the cost of goods supplied and customer ratings. Through data visualization techniques, the research seeks to identify the optimum locations for cost-efficient advertising, demographic segmentation for targeted marketing, and products with the highest demand to improve inventory management. Furthermore, the study explores the optimal timing and frequency of marketing communications to enhance customer engagement without being intrusive. Additionally, it investigates strategies to increase revenue by analyzing customer ratings and feedback. By leveraging insights from the analysis, businesses can refine their marketing strategies, allocate resources effectively, and enhance customer satisfaction, leading to improved profitability and competitiveness.

Keywords: Sales data analysis, Marketing campaign optimization, Data visualization, Demographic segmentation, Inventory management, Customer engagement, Revenue enhancement.

Introduction

Marketing initiatives utilize numerous forms of media, such as television, radio, print, and online platforms, to promote products. These efforts extend beyond traditional advertising and encompass activities like demonstrations and interactive techniques like video conferencing. Particularly in fiercely competitive markets and among franchisees, businesses often launch frequent marketing campaigns and assign substantial resources to enhance brand recognition and drive sales.

The objectives of marketing campaigns can vary widely, ranging from establishing a brand identity to introducing new products, boosting sales of existing products, or mitigating the impact of negative publicity. The defined goal of a campaign typically influences the scale of marketing efforts

required and determines the most effective media channels for reaching targeted demographics.

Irrespective of company size, effective management of increased customer engagement resulting from marketing campaigns is crucial. This entails ensuring the smooth operation of tasks like email list management and promptly addressing new customer inquiries. Additionally, with heightened website traffic, continuous content updates are necessary to convert visits into profitable sales [1].

Sales analysis entails examining the company's sales figures over a specific duration. Various companies conduct routine sales analyses on a weekly, monthly, or quarterly basis. This practice aids in pinpointing areas of strength and areas that require enhancement. Sales analysis is conducted at all levels of the organization, extending from the grassroots to the executive level. Even the CEO participates in sales analysis endeavors to discern areas of sales growth and decline. Such analyses can also inform product development strategies [2].

Problem Statement

Companies are always looking for ways to boost sales and make their marketing initiatives more effective in the cutthroat business world of today. However, achieving these goals requires a deep understanding of customer behavior and the factors influencing purchasing decisions. Therefore, the primary objective of this research paper is to analyze sales data and customer behavior to optimize marketing campaigns and enhance sales performance.

Purpose

The purpose of this research paper is to leverage my experience and understanding of marketing campaigns, customer behavior, and sales optimization to analyze the effectiveness of several marketing strategies. By delving into real-world scenarios and case studies, we aim to gain insights into the multifaceted nature of marketing initiatives and their impact on sales performance. Drawing upon my expertise and knowledge, this paper seeks to explore the

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intricacies of designing, implementing, and evaluating marketing campaigns in diverse business environments.

Objectives

- a) **Evaluate and Optimize Marketing Campaign Strategies:** Analyze and explore different types of marketing campaigns, including traditional advertising, interactive techniques, and online promotions, to assess their effectiveness in promoting products and generating sales.
- b) **Examine Customer Behavior:** Investigate customer preferences, purchase patterns, and buying motivations through the analysis of sales data. Gain a deeper understanding of how customer behavior influences marketing strategies and sales outcomes.
- c) **Assess Sales Performance:** Evaluate the impact of marketing campaigns on sales performance, brand awareness, and customer engagement. Utilize key performance indicators (KPIs) to measure the success of marketing initiatives and identify areas for improvement.
- d) **Address Challenges and Opportunities:** Identify challenges and opportunities in marketing campaign management, such as handling increased customer traffic, managing online reputation, and responding to market fluctuations. Develop strategies to overcome obstacles and capitalize on emerging trends.
- e) **Generate Practical Recommendations:** Provide actionable recommendations for businesses to enhance their marketing strategies, improve customer engagement, and drive sales growth. Offer insights into best practices and emerging trends in marketing campaign management and optimization.
- f) **Contribute to Academic Knowledge:** Contribute to the academic understanding of marketing campaign analysis and sales optimization by sharing findings, insights, and recommendations through research publications, presentations, and discussions within academic and professional communities.

Literature Review

Escobar and Alexandrov's research emphasize optimizing sales territories to enhance customer coverage, sales, and operational efficiency. Leveraging a meta-heuristic approach, the study addresses assignment, scheduling, and routing challenges, considering real-world uncertainties. Escobar and Alexandrov's findings underscore the ongoing relevance of such optimization efforts in decision-making contexts, highlighting efficient solving methods and potential for future research advancements. Through a subtle integration of their methodology and outcomes, the study aims to contribute to the evolving landscape of sales optimization strategies [3]. In research on "Marketing Analysis in Paper Evaluation," the application of marketing concepts and tools in investment appraisal studies is explored. It highlights the importance of aligning paper concepts with market needs and analyzing market dynamics to gain a competitive edge. The research

emphasizes evaluating a paper's market performance as a measure of competitiveness, which informs paperions for market expansion and share estimates. By integrating these insights, our study aims to enhance understanding of how marketing analysis can inform paper evaluation and decision-making processes.

In their research titled "Marketing and sales: optimization of a neglected relationship," authors Paul Matthyssens and Wesley J. Johnston emphasize the importance of effective coordination between marketing and sales functions in industrial marketing firms. Through qualitative research techniques and interviews, they model interactions between marketing and sales management processes, highlighting the need for improved cooperation and integration. The study identifies barriers to integration, including stereotypes and communication challenges, and proposes organizational, communication, and human resources management actions to enhance coordination. Their findings underscore the significance of aligning marketing and sales efforts and offer valuable insights for managers seeking to optimize this crucial relationship [4].

In the realm of marketing research, understanding customer behavior and market trends is crucial for optimizing marketing campaigns and enhancing sales performance. Previous studies have explored various aspects of customer behavior, market dynamics, and the effectiveness of marketing strategies. However, gaps and limitations persist in current research, particularly in leveraging advanced visualization and statistical analysis methods to inform marketing decision-making.

One common limitation in existing research is the reliance on traditional analytical techniques without fully harnessing the potential of data visualization. While descriptive statistics offer insights into central tendency and variability in customer data, they often fall short in capturing complex patterns and trends. Moreover, many studies lack a comprehensive examination of customer segmentation and demographic targeting strategies, limiting the effectiveness of marketing campaigns.

Another gap in current literature lies in the underutilization of advanced visualization techniques such as bar plots, relational plots, regression plots, pie charts, subplots, count plots, and histograms. These visualization methods offer a powerful means of exploring multidimensional data and identifying hidden patterns that drive customer behavior. By visualizing customer demographics, preferences, and feedback, marketers can tailor campaigns more effectively to specific market segments, thereby increasing sales and customer satisfaction.

Furthermore, existing research often overlooks the importance of real-time data analysis and dynamic campaign optimization. In the current dynamic marketplace, static marketing strategies may quickly become outdated, leading to missed opportunities and reduced competitiveness. By leveraging statistical analysis methods in conjunction with visualization tools, marketers can continuously monitor market trends, track campaign performance, and adapt strategies in real-time to maximize impact and ROI.

Methodology

The following research design and approach has been followed to extract valuable insights are gained from the sales data, enabling informed decision-making and driving business growth. It follows a quantitative approach, leveraging Python programming language and its libraries such as pandas [5], NumPy [6], matplotlib [7] and seaborn [8]. The primary objective is to analyze sales data comprehensively, extracting valuable insights to optimize marketing campaigns and increase sales revenue.

Data Collection: The initial phase involves collecting sales data from the supermarket, containing various attributes such as branch, city, customer type, gender, product line, unit price, quantity, total cost of goods supplied, ratings, date, and time of transactions.

Data Preprocessing: Preprocessing the data is essential for ensuring its quality and applicability for analysis. In this stage, duplicates are eliminated, missing values are handled, and data types are converted as needed.

Exploratory Data Analysis (EDA): EDA is conducted to gain insights into the dataset's characteristics and distributions. Using pandas [5] and Numpy [6], descriptive statistics are calculated for each attribute, including mean, maximum, minimum, standard deviation, and median. Visualizations are created using matplotlib [7] and seaborn [8] to explore relationships between variables, such as sales trends over time, product popularity, and customer demographics.

Quantitative Analysis: The core of the analysis involves quantitative methods to uncover patterns and trends in the sales data. Techniques such as correlation analysis, Measures of Central tendency and Measure of variability are employed to understand the relationships between variables and identify factors influencing sales performance.

Visualization and Interpretation: Python libraries like matplotlib [7] and seaborn [8] are utilized to create visualizations such as bar plots, line plots, scatter plots,

and box plots to illustrate key findings from the analysis. These visualizations aid in interpreting the results and communicating insights effectively.

Optimization Strategies: Based on the insights derived from the analysis, optimization strategies are formulated to enhance marketing campaigns, improve sales performance, and maximize revenue. These strategies may include targeting specific customer segments, adjusting pricing strategies, optimizing product offerings, and refining marketing communication tactics.

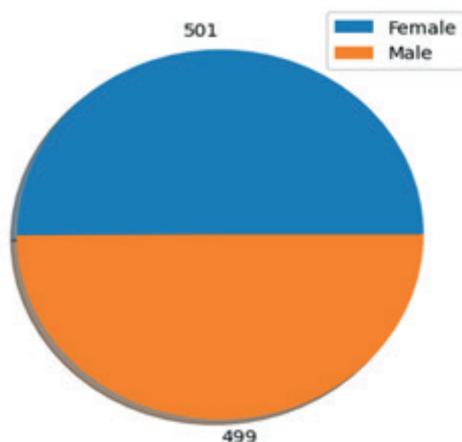
Iterative Process: The research process is iterative, with continuous refinement of analysis techniques and exploration of additional variables as new insights emerge.

This dataset from a GitHub repository named Supermarket-sales-data-analysis analyzed in this research paper comprises historical sales data from a supermarket company, recorded across three different branches over a span of three months. With a size of 1000 rows and 17 columns, this dataset offers ample opportunities for predictive data analytics methods to be applied effectively. The rich and comprehensive nature of the dataset provides researchers with a valuable resource for conducting various analytical studies and deriving meaningful insights into sales trends, customer behavior, and market dynamics [9].

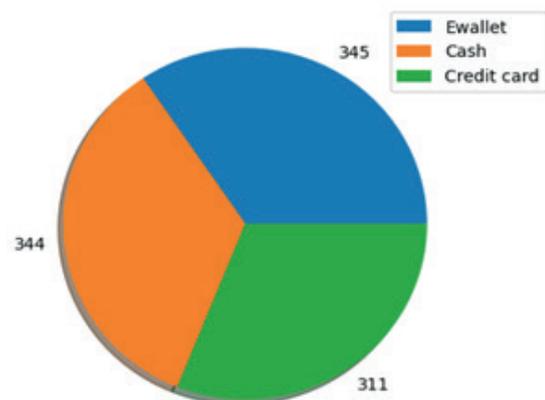
Results

This section contains our analysis's findings, which offer insightful information of customer behavior, membership trends, product performance, customer satisfaction, and optimal marketing campaign timings. Using a blend of sophisticated statistical analysis and data visualization methods, we delve into the intricacies of market dynamics and consumer preferences, offering actionable recommendations for enhancing marketing strategies and driving sales growth. Each subsection below highlights key findings accompanied by graphical visuals to facilitate comprehensive understanding and strategic decision-making.

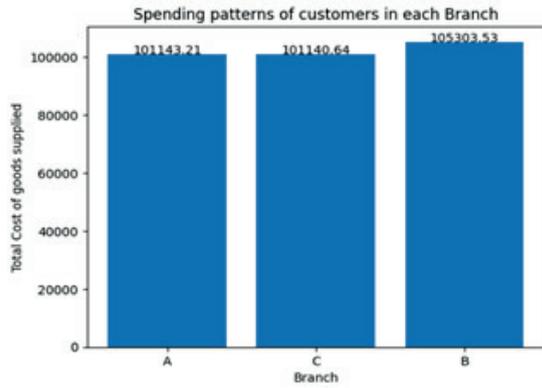
Customer Behavior Insights



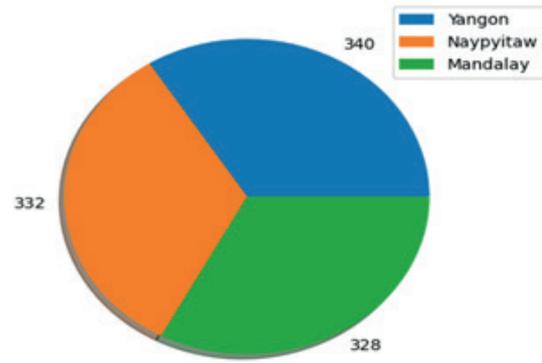
The pie chart analysis indicates a near-equal distribution of gender among customers. This gender parity suggests a balanced demographic representation.



This pie chart compares customer preferences for payment methods. It hints that customer prefer to pay more using E wallet.

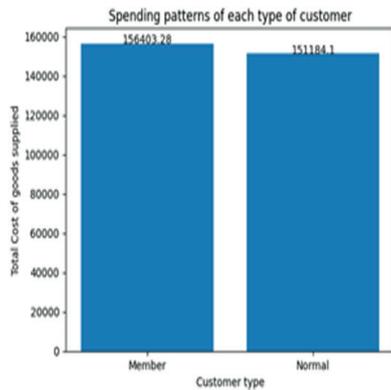


The bar graph Visualization on left compares the spending activity of customers in each branch of the supermarket. It demonstrates that the customers buy more from Branch B than any other branch.

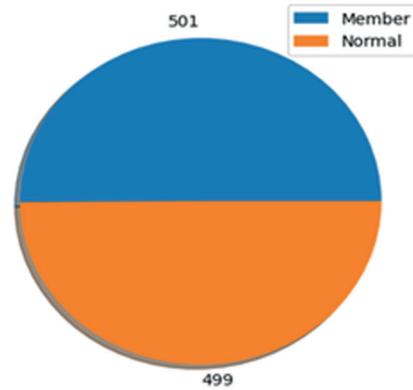


This pie chart compares the number of customers from each city who interact with the supermarket. It highlights that supermarket has more customers from “Yangon” city over any other city within given 3 months

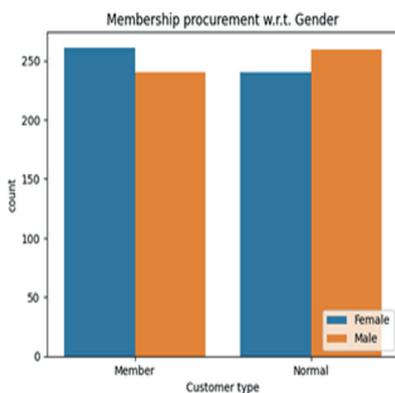
Memberships Insights



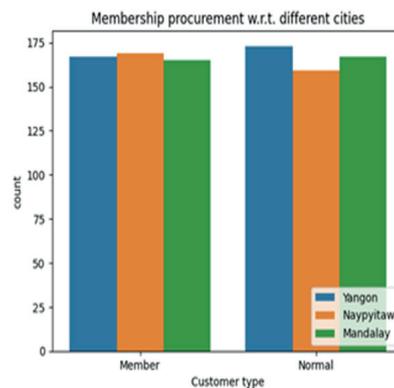
Above bar visualization compares the spending patterns of customers with membership against those with not. It implies that members spend more than non-members.



The above pie charts studies the proportion of customers who acquired membership. It indicates a trend of slightly more members than non-member customers.

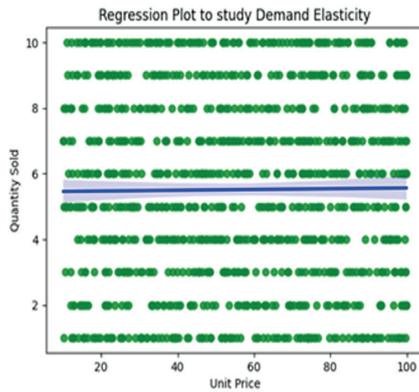


Above count plot visualizes the membership interests of the 2 genders and indicates a trend of females showing more interests in procuring memberships at the supermarket.

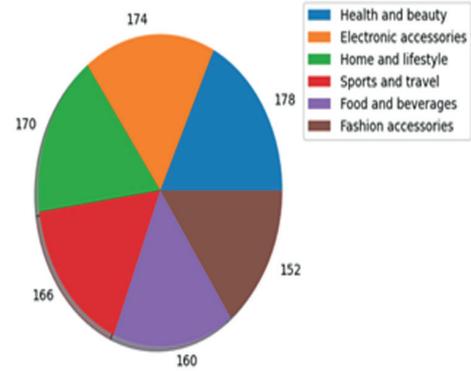


This sub plot membership interest of customers in different cities and signifies that there are more members in ‘Naypyitaw’ than in any other city.

Product Performance Insights

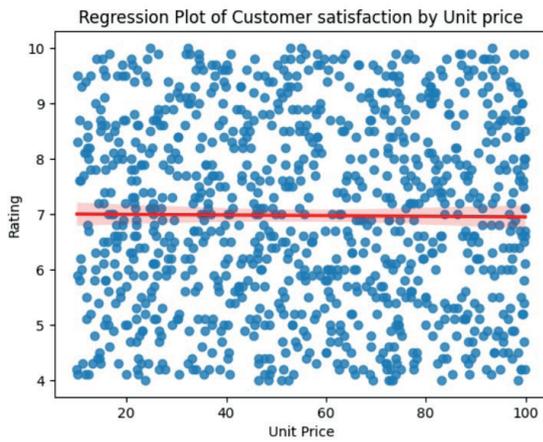


The attached regression plot finds a best fit linear relationship between Quantity sold and Unit price to study Demand A good or service’s elasticity is the extent to which a change in price affects the quantity required of it. The correlation coefficient of 0.011 indicates a trend of increase in quantity sold with increase in Unit price.

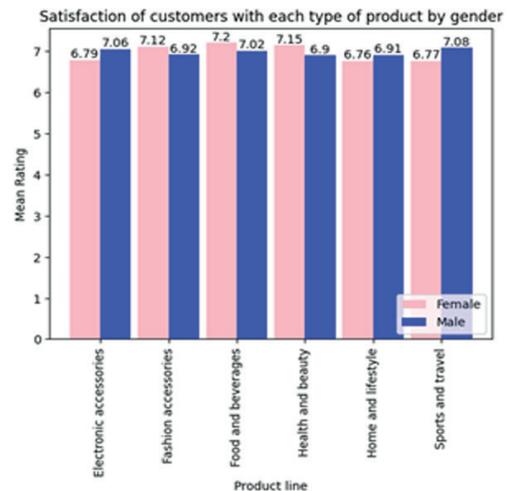


This pie chart visualizes the selling frequency of different types of products and highlights that ‘Health and beauty’ and ‘Electronics’ are the most selling product types whereas “Fashion accessories” sell off the least.

Customer Satisfaction Insights



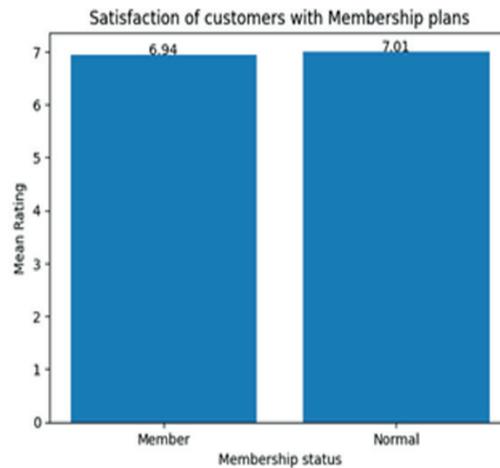
The above regression plot finds the best fit line to analyze the trend between customer satisfaction and unit price. A correlation coefficient of -0.008 suggests that customer satisfaction decreases with increase in unit price.



Given subplot analysis compares the satisfaction of customers by each product type with respect to each gender. It demonstrates that males are most satisfied with ‘Fashion accessories’ and least satisfied with “Electronic accessories”. Females are most satisfied with “Home and lifestyle” and least satisfied with ‘Fashion accessories’.

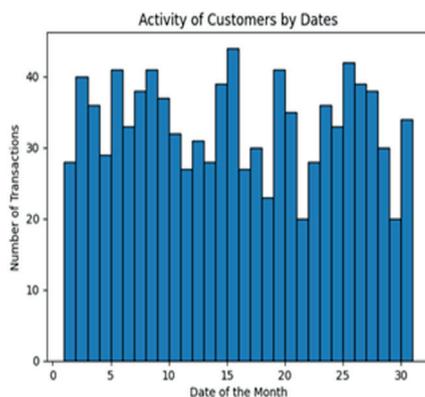


Above bar plot visualizes the customer satisfaction for each product type. It signifies that people are most satisfied with 'Home and lifestyle' and least satisfied with 'Food and beverages' type of products.

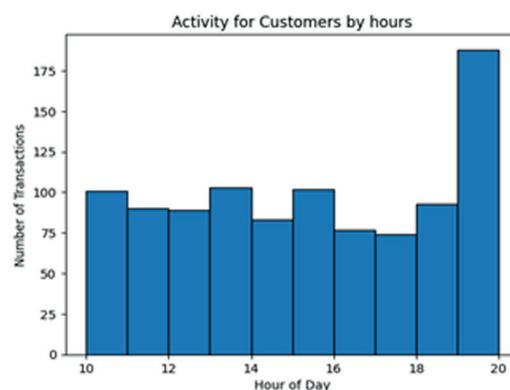


Bar plot above visualizes the satisfaction of customers with membership plans and implies that members are relatively less satisfied with the products than the Non-Member customers.

Analyzing Optimal Marketing Campaign Timings



This histogram visualizes the activity of customers on different dates of a month. It indicates a trend of most customer activity during 15th of each month.



The histogram on left visualizes the activity of customers on different hours of a day. It indicates a trend most customer activity at the supermarket at 19th hour i.e. between 7pm and 8pm.

Discussion

The above insights have interpretations and practical implications which underscore the value of data-driven decision-making in boosting revenue and improving marketing strategies. By leveraging these insights about customer behavior, product performance and marketing trends businesses can pre-stock goods by predicting demand, develop targeted marketing strategies that resonate with their target audience, improving product utility and services through customer feedback and ratings, drive sales growth and enhance overall business performance. The following is a comprehensive elaboration of interpretations and practical implications of different insights gained through the analysis and visualizations performed on the supermarket sales data.

1. Customer Behavior Insights: The analysis reveals valuable insights into customer behavior, such as

payment preferences, gender distribution, product preferences, and geographical trends. These findings can inform targeted marketing strategies tailored to specific customer segments and geographic locations. By understanding customer preferences and behavior patterns, marketers can optimize advertising efforts to maximize engagement and sales conversion.

2. Membership Related Insights: The comparison between members and non-members highlights the significance of membership programs in driving sales and customer loyalty. The observed trend of higher spending and interest among members underscores the importance of incentivizing membership adoption and retention. Marketers can leverage these insights to refine membership offerings and promotional strategies to attract and retain customers.

3. **Product performance Insights:** The analysis of product profitability, selling frequency, and demand elasticity provides valuable information for product portfolio management and pricing strategies. Identifying high-profit product categories and understanding demand elasticity can help optimize pricing strategies to maximize revenue and profitability. Additionally, insights into product preferences can inform inventory management and marketing efforts to promote underperforming products.
4. **Customer Satisfaction and Loyalty Related Insights:** Understanding customer satisfaction levels across different product categories and branches enables marketers to identify areas for improvement and enhance customer experience. By addressing customer concerns and preferences, businesses can foster customer loyalty and drive repeat purchases. Moreover, the correlation between unit price and customer satisfaction underscores the importance of pricing strategies in shaping customer perceptions and satisfaction.
5. **Analyzing Optimal Marketing Campaign Timings:** The analysis of customer activity patterns throughout the day and month provides valuable insights into optimal marketing campaign timings. Marketers can schedule promotional activities during peak customer engagement periods to maximize visibility and response rates. Moreover, understanding variations in customer activity by time and date can help tailor marketing communications to target customers more effectively, minimizing intrusion and maximizing relevance.

Conclusion

In conclusion, our study used data-driven analytics to learn more about market trends, consumer behavior, and the effectiveness of marketing campaigns in a supermarket setting. The analysis revealed valuable insights across various dimensions, including customer preferences, membership trends, product performance, customer satisfaction, and optimal marketing campaign timings.

The significance of these findings lies in their potential to inform and optimize marketing strategies, ultimately leading to increased sales and enhanced customer satisfaction. By understanding customer preferences and behaviors more deeply, marketers can tailor their offerings and promotions to better meet the needs and preferences of their target audience. Additionally, insights into membership trends and product performance can guide decisions regarding membership programs, product assortment, pricing strategies, and inventory management.

Research highlights the role of data-driven approaches in marketing analytics, emphasizing statistical analysis

and data visualization tools to extract actionable insights and meaningful patterns from large datasets for business decision-making.

Looking ahead, future research directions may explore advanced analytical techniques, such as machine learning and artificial intelligence, to further enhance predictive modeling and personalized marketing strategies. The research into the ethical and privacy implications of data collection and usage remains a critical area for exploration, ensuring that marketing practices remain transparent, responsible, and respectful of consumer rights.

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AI for a Better Future: Career Guidance and Counselling AI

Neetu Anand¹, Vibhash Singh², Pranjal Pant³

Abstract

With the growing influence of Artificial Intelligence (AI) across every field, our team felt inspired to use its potential for the benefit of students. Preparing for jobs and competitive exams can often feel overwhelming—there's too much material scattered across different sources, and students struggle to figure out what really works for them. To bridge this gap, we came up with the idea of building an AI-powered career guidance and coaching platform.

At its core, this platform is like a one-stop solution that brings together the best tools and resources for learning, practice, and guidance—all in a single space. Instead of wasting time searching endlessly, students can rely on a system that offers personalized support, adapting to their strengths and weaknesses.

What makes this initiative meaningful is that it's not limited to just tech-based job seekers. It also supports those preparing for competitive exams and non-technical fields, making it accessible for a wide range of learners. We wanted it to feel less like a rigid study app and more like a 24/7 mentor and motivator that students can trust.

With features such as AI-driven practice tests, tailored study plans, instant feedback, and even motivational guidance, the platform aims to ease the burden of preparation. For many students, it could turn out to be more than just a tool—it could become a companion in their journey, helping them stay confident and focused as they work towards their goals.

Introduction

The foundation of our product addresses a very fundamental problem which is the lack of accessible, customized (as per the needs) and reliable career guidance tool. The traditional approach or tools – while valuable – very often, fail to provide an immediate and tailored insights that modern job seekers require. Some of the factors such as basic resume templates, out-dated interview advice and the absence of experienced one-on-one mentorship may leave many candidates confused and underprepared. This project's

foundational framework is based on the fact that AI can absolutely revolutionize, democratize and personalize career support, certainly making it more accessible, impactful and efficient.

Let us take a real life example: Viraj wants a secured, high-paying job after getting his undergraduate degree in Computer Sciences.

He aspired to be a software engineer at Google and starts his preparation from available sources such as YouTube and Google or any other source available. Now, he is confused in what course to begin with and gets trapped in what we call the “preparation hell”. He has no clue about which courses to pick and in what time frame should he complete it and after a certain period of time when he applies for the job, he knows that he is not fully prepared for the interview process or some technical exam.

Just like Viraj, many individuals struggle to craft compelling and targeted resumes, prepare for interviews and balance on shifting industrial expectations which creates a wide gap between them and their goals.

Literature reviews and surveys

This section reviews the current research papers and articles to bring forth the existing findings and researches on the particular topic. The following papers present issues regarding the existing systems, applications and models surrounding the role of AI in career guidance:

Abraimova, D. and Beldeubayeva, Z. 2025. Artificial Intelligence in Career Guidance: Current Issues and Future Prospects. Eurasian Science Review An International peer-reviewed multidisciplinary journal: This paper explores the integration of Artificial Intelligence and related technologies such as machine learning, neural networks and NLP – into career guidance platforms. It discusses the use of AI in personalised career recommendations as well as some challenges related to user data privacy and real time market integration.

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A similar research by *Fabricio Trujillo, Marcelo Pozo, Gabriela Suntaxi* on Artificial intelligence in education: A systematic literature review of machine learning approaches in student career prediction proposes a similar approach by using several machine learning techniques such as Random Forest and Support Vector Machines (SVMs). This research was highly appreciated by various researchers around the globe because they studied a vast sample size of around 38 studies.

With the recent advancements in technology, not only websites but some apps are also being integrated with Artificial Intelligence to discover the wide plethora of career options and roadmaps, specially curated and customized as per the needs of the user. This approach towards AI in a way that is for the betterment of our society and contributes to human welfare in any form encourages people not to think that AI is going to replace humans.

According to a new survey conducted by Workplace Intelligence, an industry research agency and INTOO, a talent development firm. A total of 1,600 full time workers were surveyed about their career guidance experience with 18% of the total research pool belonging to Gen Z.

A really surprising result was that 47% of the Gen Z said they'd rather turn to ChatGPT to get a better career advice than what t

heir manager or supervisor suggested. 52% of the total pool said they would turn to social media and stated that they do want to discuss about their career with their managers, but the manager is too busy.

To retain employees and to maintain a healthy work life balance in the workspace, the managers or supervisors must try to engage more learning and mentoring opportunities to the workers and encourage them to explore more career options to expand their knowledge and gain some social exposure through engagements. In a concluding statement the survey said, the companies shouldn't overlook the young talent as they may contribute more learning and enthusiasm to the workplace.

Aims and Objectives

1. Aim

Keeping in mind all the previous researches and findings till date, this project aims to present a platform named "Aspire AI" which is developed to overcome the shortcomings of some recent AI career guidance platforms. The following details emphasise on its working, uniqueness and how it can provide an intelligent, smart and efficient solution for career development.

2. Objectives

- **Personalized Document Generation**

Leverages the Google Gemini API to generate real time professional and customized resumes and cover letters based on the user's targeted job profiles and job interests.

- **Mock Interview Simulations**

Creates intelligent and customized interview simulations to the selected roles or domains which the user selects, enabling him to practice and gradually build confidence.

- **User-Centric Interface**

It is focused on providing a minimalistic and responsive interface for seamless navigation and usability.

- **Real Time Interaction**

Provides the user with quizzes and questions on the selected areas of interests and then evaluates the scores each time user refreshes.

- **User Data Analytics**

Equips user with timely updates along with progress tracking and performance insights through a analytics dashboard.

Methodology

This paper focuses on a platform "Aspire AI" which is designed for the objectives that were in the above mentioned section.

1. Platform/Website

Figure 1.1 represents the flow diagram or the general methodology of the **Aspire AI** platform. Upon opening the website, the landing page (Fig. 2.1) is displayed which has a navigation menu having 4 icons leading to different pages in the respective order (Career guidance, Interview preparation, Industry Insights, Resume and Cover letter generation).

- The Home Page or the Landing Page (Fig 2.1) consists of general information along with services in a separate section which leads to the desired pages.
- The Profile Creation Page (Fig 2.2) will pop up to gather the necessary details about the user skills, job requirements etc.
- The Industry Insights Page (Fig 2.3) displays the live industry insights which may help the user to discover some useful insights such as job demand level, top skills, market outlook and industry growth in that particular domain.
- The Cover Letter and Resume Generation Page (Cover letter generated in Fig 2.4) consists of a resume generator which can generate an appropriate resume according to the user's needs. The cover letter generator creates a generic template for applying through mails or messages.
- The Mock Interview or the Interview Preparation Page (Fig 2.5) consists of the tests and quizzes based on user's preferences. It pops up with questions around any skill which the user wants to practice on.

Figure 1.1

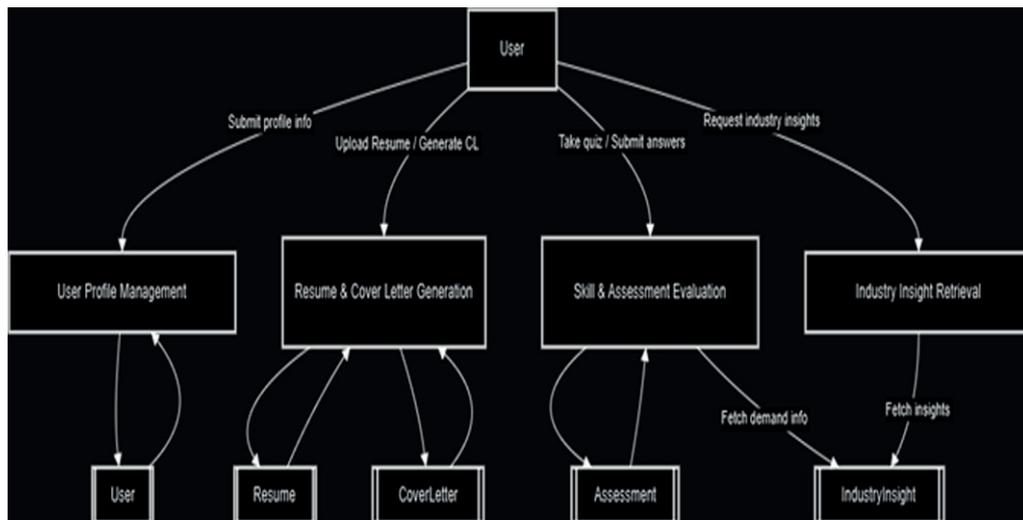


Figure 2.1

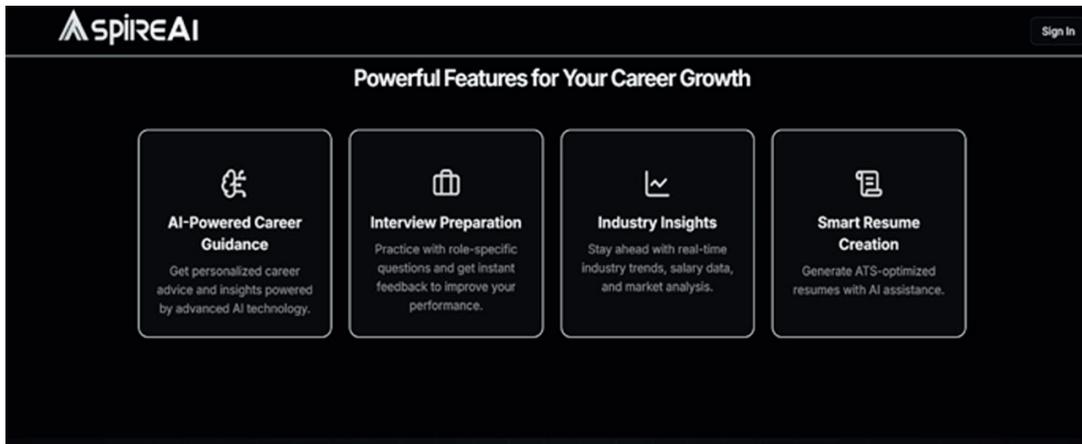


Figure 2.2

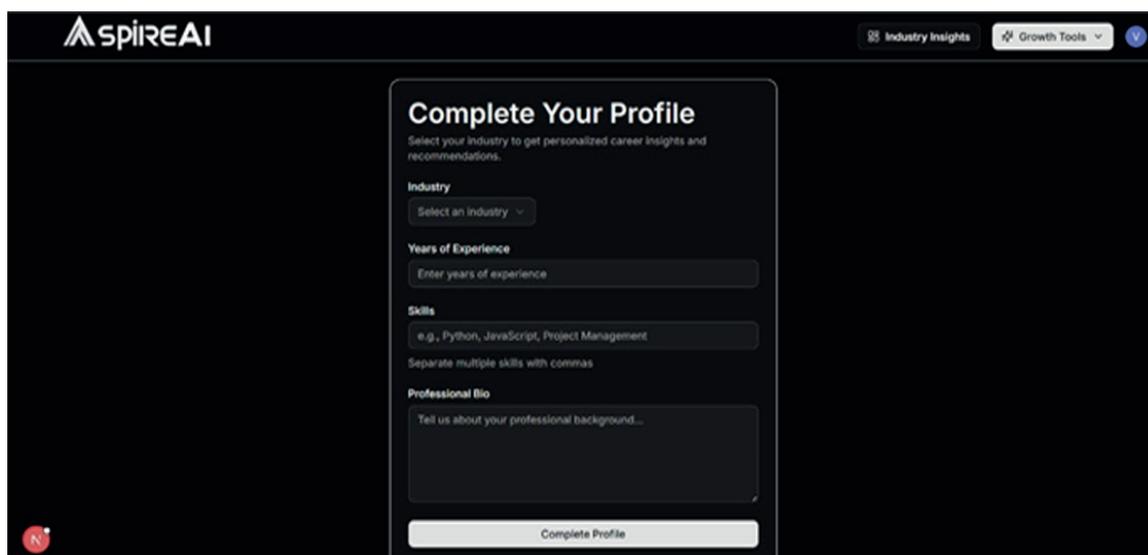


Figure 2.3

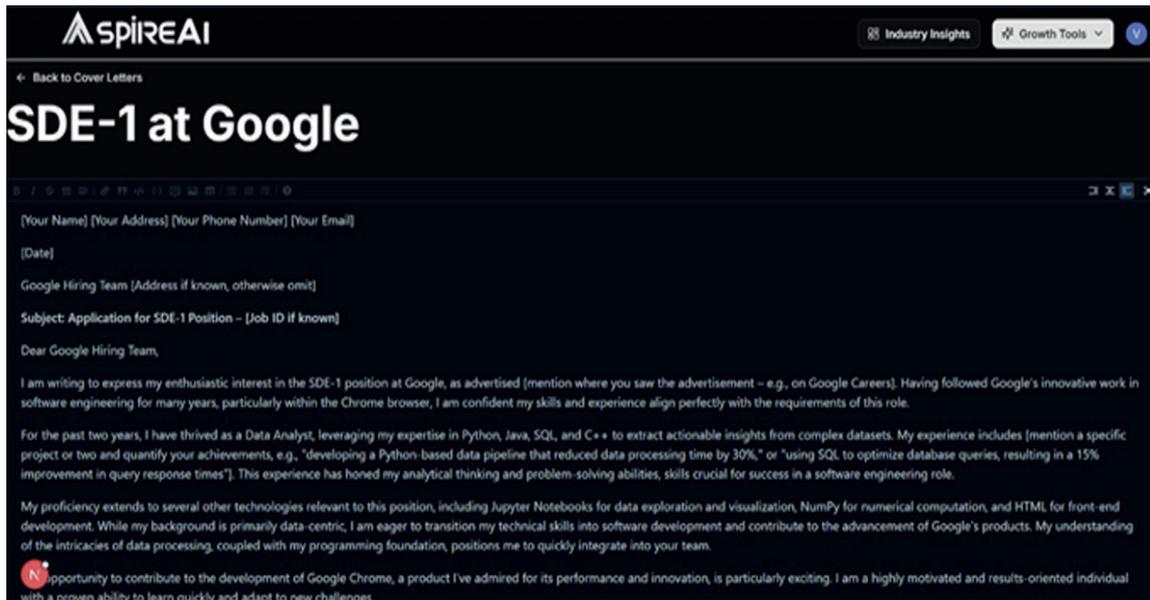


Figure 2.4

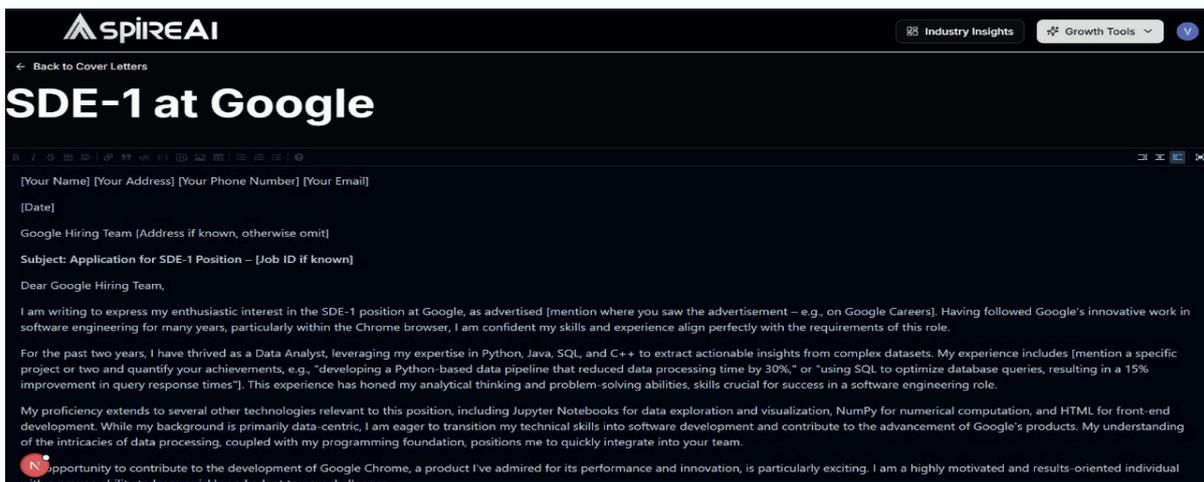
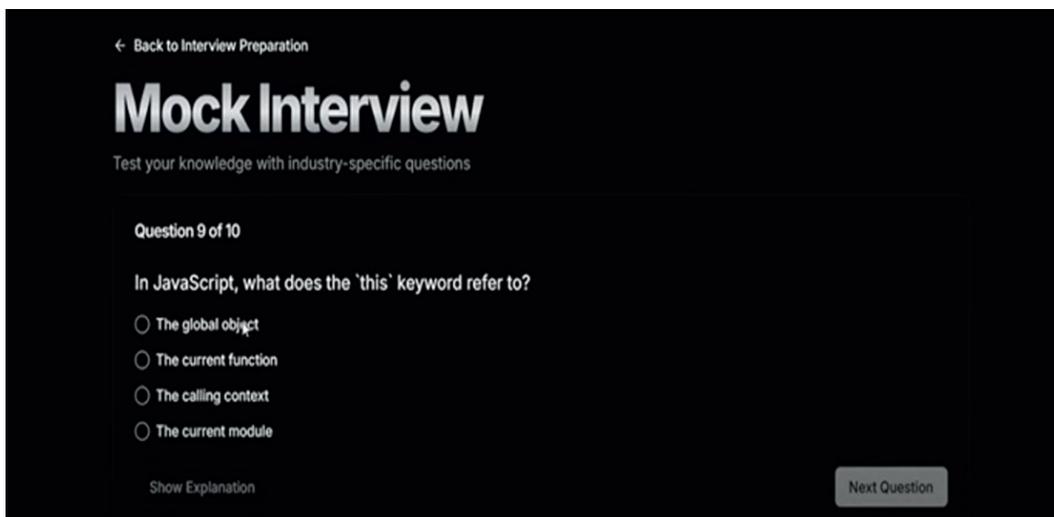


Figure 2.5



Working

The basic working of the platform is explained in the following points in brief:

Frontend

Next.js is a React-based full-stack web framework developed by Vercel much after react. It enables features such as server-side rendering (SSR), static site generation (SSG), API routes, and many other things on top of React. Next is great for building dynamic, SEO-friendly, and full-stack web applications with a modern website developer experience.

Tailwind CSS is a utility-first CSS framework that basically allows you to style your components directly in markup using predefined class name. Helps build modern UI components without writing complex CSS, especially in combination with other component libraries like SHADCN/UI or Headless UI as preferred by many developers.

Backend

Prisma is a TypeScript ORM (Object Relational Mapper) for Node.js framework. It lets you interact with your database in a type-safe way. Used in backend apps such as Next.js API routes to query and manipulate your existing database while maintaining strong TypeScript code.

Neon is a serverless PostgreSQL database platform. It's cloud-native, fully managed, and designed to be scalable and cost-effective. Ideal for its use with serverless frameworks like Next.js where storage like PostgreSQL is needed without the complexity of managing bigger traditional database servers.

Authentication and data ingestion

Clerk is a developer-first authentication and user management platform for modern web apps. Clerk is used to handle authentication and authorization in a secure, scalable platform without building it from scratch. It fits nicely into any full-stack Next.js apps or platform.

Ingest is a service/platform that lets you build chatbots or knowledge bases from uploaded documents (PDFs, CSVs, websites, etc.) using LLMs like OpenAI. It helps in ingesting content (like docs or product data) into a vector store for search/chat, or collecting analytics data or queries from users in real time.

Conclusion and Future Scope

The platform "Aspire AI" has the potential to enhance job search and career counselling by providing a list of useful features and a clean & simple interface. It empowers its users with industry insights, performance analytics and document generation such as cover letter and resume.

Future Directions

- **Accessibility:** Providing the users with a clean intuitive interface which also helps the people navigate easily.
- **More Advanced Features:** Integration with high end technologies like facial recognition, biometric triggers and voice commands can be utilised for the further development of this project.
- **Optimised recommendations:** With the help of recommendation mechanisms and various machine learning algorithms, the users will be able to access the best courses and roadmaps for the job they aspire. Also, predicting the chances of acceptance in accordance with the resume submitted and industry scenario to help user focus on their weaknesses and strengths.
- **Community Engagement:** Spreading industry awareness by fostering a strong community of users who can form information sharing groups and organise mentoring campaigns to emphasise the use of such methodologies.
- **User privacy and security:** Usage of more secure and robust ways to safeguard user's information and introducing new security measures to minimise the rate of content generation failures.

By continuously evolving and adapting to emerging technologies and user needs, Aspire AI may become one of the leading solutions in ensuring not only career guidance but also become a boon for anyone who feels the need of this app and empowering them to target their dream jobs.

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Addition of Numbers Using Sutras of Vedic Mathematics

Neha Goel*

Introduction

The Jagadguru Sankaracharya Swami Bharati Krishna Tirtha of Govardhana Matha discover the 16 sutras from Atharvaveda. These sixteen sutras cover almost all different parts of mathematics such as arithmetic, algebra, geometry, trigonometry, conics, astronomy, calculus. Using these sutras one can easily solve the mathematical problems which are considered to be hard. It is explained, a person who knows only simple addition and subtraction, then it is not required to know the multiplication tables above 5*5, vedic formulas enable him to get the required products very easily and speedily. It has been observed that students appearing for competitive exams are adopting the formulas

of vedic mathematics to solve many arithmetical problems. Doing calculations these days become a phobia and very boring process for students in the era of calculators and gazzets. These electronic machines can quickly solve the big calculatons but alongwith the use of these there comes a alarming situation of not using brain to solve even small calculations. The time required to complete and mastering the whole course of vedic mathematics is around 8 to 12 months with an average of 2 to 3 hours per day instead of 15 to 20 years required according to existing systems of the Indian and also foreign universities. In this article, we are elaborating all the sixteen sutras[?] and their subsutras with their meaning. We also discuss the addition of two numbers with the help of these sutras.

Sixteen Sutras of Vedic Maths

The sixteen sutras are explained here alongwith there meaning.

S. No.	Sutra	Meaning
1	Ekadhikena Purvena (एकाधिकेन पूर्वेण)	One more than the previous one
2	Nikhilam Navatasaramam Dasatah (निखिलम् नवतश्ररमम् दशतः)	All from nine and last from ten
3	Urdhva Tiryagbhyam (ऊर्ध्वतिर्यक्भ्याम्)	Verically and crosswise
4	Paravartya Yojayet (परावर्त्य योजयेत्)	Transpose and apply
5	Sunyam Samyasamuccaye (शून्यं साम्यसमुच्चयः)	The summation is equal to zero
6	(Anurupye) Sunyamanyat (आनुरूप्येण)	If one is in ratio, other one is zero.
7	Sankalana Vyavakalanabhyam (संकलन व्यवकलनाभ्याम्)	By addition and subtraction
8	Puranapurabhyam (पूर्वापरयुक्त्याभ्याम्)	By completion and noncompletion
9	CalanaKalanabhyam (चलनकलनाभ्याम्)	Sequential motion
10	Yavadunam (यावदूनं)	The deficiency
11	Vyastisamastih (व्यष्टिसमष्टिः)	Whole as one and one as whole.
12	Sesanyankena Caramena (शेषाण्यङ्केन चरमेण)	Remainder by last digit.
13	Sopantyadvayamantyam (सोपान्त्यद्वयमन्त्यम्)	Ultimate and twice the penultimate
14	Ekanyunena Purvena (एकन्यूनेन पूर्वेण)	By one less than the previous one.
15	Gunitasamuccayah (गुणितसमुच्चयः)	The whole product is same
16	Gunakasamuccayah (गुणितसमुच्चयः)	The collectivity of multipliers.

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SubSutras

The sixteen vedic subsutras are explained here with their meaning:

S. No.	SubSutra	Meaning
1	Anurupyena (आनुरूप्येण)	Proportionately
2	Sisyate Sesasamjnah (शिष्यते शेषसजज्ञा)	Knowing remainder from remainder
3	Adyamadyenantyamantyena (आघ-मघेन अन्त्य-मन्येन)	First by first and last by last.
4	Kevalaih Saptakam Gunyat (केवलैः सप्तकं गुणयात्)	Only multiple X
5	Vestanam (वेष्टनम्)	Osculation
6	YavadunamTavadunam (यावदूनं तावदूनम्)	Whatever be the deficiency, lessen it further
7	Yavadunam Tavadunikrtya Varganaca Yojayet (यावदूनं तावदूनीकृत्य वर्गं च योजयेत्)	Whatever the extent of its deficiency, lessen it further to that extent and set up the square of deficiency.
8	Antyayotdasakepi (अन्तययोर्दशकेऽपि)	When the sum of the last digits is ten
9	Antyayoreva (अन्त्ययोरेव)	Only the last term
10	Samuccayagunitah (समुच्चयगुणितः)	Sum of the coefficients in the product.
11	Lopasthapanabhyam (लोपनस्थापनाभ्याम्)	By Elimination and Retention
12	Vilokanam (विलोकनम्)	The product of the sum of coefficient
13	Gunitasamuccayah Samuccaya gunitah (गुणितसमुच्चयः समुच्चयगुणितः)	The product of sum of the coefficients in the factor is equal to the sum of the coefficients in the product

Addition using vedic sutras

The sutras used here for the addition are:

- By one more than the previous one: This sutra describes the generation of numbers from unity.
- By the deficiency: This rule helps to ease the addition by completing a number in a multiple of ten and then adding to another number easily and subtracting the deficiency in resulting number.

Examples

Here are some examples on the above two sutras:

1. **By completion and noncompletion:** If the number are less than 10 make the pairs to get sum 10. If number are greater than or equal to ten, make the pairs of number to get sum 10 or in multiple of tens.

Example:

- (a) To make pairs of numbers, $1 + 9 = 10$, $2 + 8 = 10$, $3 + 7 = 10$, $4 + 6 = 10$, $5 + 5 = 10$
- (b) To make pairs of numbers in multiple of tens, $24 + 26 = 20 + 4 + 20 + 6 = 20 + 20 + 10$
- (c) If there is a list of numbers to be added then first make the pair of numbers which sums to 10 or multiple of 10.

$$7 + 6 + 3 + 4 = 7 + 3 + 6 + 4 = 10 + 10 = 20.$$

$$48 + 16 + 61 + 32 = 48 + 32 + 16 + 1 + 60 = 80 + 17 + 60 =$$

$$97 + 60 = 157$$

2. **By deficiency:** When the given numbers in sum are not proper multiple of 10, we make them in multiple of 10 by adding and subtracting the required number.

Example: To add $59 + 4$ first we make 59 to 60 by adding 1 which is taken by 4 so now we add $60 + 3 = 63$. Similarly, $38 + 24 = 38 + 2 + 22 = 40 + 20 + 2 = 62$.

Addition using vedic maths

In Vedic mathematics, we do addition from left to right instead of conventional method in which we do calculation from right to left. Doing calculation from left to right is very easy when we do mental calculation. In vedic maths the carrying over method is not used. The sutra used for this kind of addition is (एकाधिकेन पूर्वेण). The procedure consists of following steps:

- Add the unit digits column wise starting from left.
- When the running total becomes greater than 10, put a dot or tick on that number.
- Move ahead with the excess of ten and add it to the next digit of the column.

- In last, count the number of dots or ticks and note it down to the number next to unit place and add both.

Example

$$486 + 654 + 987 = ?$$

Solution:

$$\begin{array}{r} 4 \ 8 \ 6 \\ \bar{6} \ \bar{5} \ \bar{4} \\ + \ 9 \ \bar{8} \ 7 \\ \hline 9 \ 1 \ 7 \end{array}$$

Explanation:

- $6 + 4 = 10$, so take away the excess 0 ($10 - 10 = 0$) and add it with the next digit 7 of the first column. Write final sum 7 in the remainder column. Put a bar over 4.
- $8 + 5 = 13$, write the excess 3 ($13 - 10 = 3$) in the remainder column and put a dot over 5. The excess 3 will be added to 8, making it equal to 11. Hence mark on 8 and write 1 in answer column. Similarly in third column. Now count the number of bars in each column

$$\begin{array}{r} 9 \ 1 \ 7 \\ \hline 1 \ 2 \ 1 \\ \hline 2 \ 1 \ 2 \ 7 \end{array}$$

Conclusion

In this article, we presented the 16 vedic sutras given in our ancient scriptures and was first presented in [1]. We also presented the addition methods using the sutras. These 16 sutras are very useful for quick calculations and easily understandable.

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Green Technologies: Driving Sustainability and Business Growth

Dr. Nidhi Tewatia*

Abstract

The accelerating severity of climate change, resource depletion, and environmental degradation has compelled businesses worldwide to reimagine growth models that harmonize economic performance with ecological responsibility. This study examines the strategic role of green technologies in driving sustainability while simultaneously fostering long-term business growth. Using updated qualitative case studies of global corporations such as Tesla, Unilever, Tata Group, Apple, Google, Walmart, and Nestlé, the paper analyses how advanced technologies- including renewable energy systems, artificial intelligence (AI), the Internet of Things (IoT), and block chain- are reshaping corporate sustainability strategies. Drawing upon the latest corporate sustainability reports (2023–2025), global industry datasets, and policy frameworks, the study demonstrates that green technology adoption yields tangible environmental benefits alongside measurable financial gains, such as cost savings, enhanced market valuation, improved brand equity, and regulatory preparedness. While significant challenges persist- particularly high initial capital investment, organizational resistance, and regulatory complexity- the findings affirm that innovation-led sustainability is no longer a cost center but a strategic growth driver.

The paper concludes with forward-looking recommendations for corporations and policymakers, emphasizing investment in green innovation, cross-sector collaboration, and policy incentives aligned with the United Nations Sustainable Development Goals (SDGs). The study offers a comprehensive strategic framework for businesses navigating sustainable growth in an increasingly environmentally conscious global economy.

Keywords: Green Technologies, Sustainability, Business Growth, Innovation, Corporate Strategy, SDGs

Introduction

The contemporary business landscape is being reshaped by escalating environmental crises, including climate change, water scarcity, biodiversity loss, and rising carbon emissions.

According to the Intergovernmental Panel on Climate Change (IPCC), global temperatures are projected to surpass critical thresholds unless immediate mitigation strategies are adopted. These realities have transformed sustainability from a peripheral corporate social responsibility (CSR) initiative into a core strategic imperative.

Modern businesses are under increasing pressure from regulators, investors, consumers, and civil society to demonstrate environmental accountability alongside financial performance. Sustainability is now intrinsically linked to competitive advantage, risk management, and long-term value creation. In this context, green technologies- such as renewable energy, artificial intelligence (AI), blockchain, and the Internet of Things (IoT) - have emerged as critical enablers of sustainable transformation.

For instance, Google has deployed AI-driven energy optimization systems that have reduced data center energy consumption by approximately 30%, while companies such as IKEA and Patagonia have adopted circular economy principles to reduce waste and extend product life cycles. Despite these developments, existing academic literature often examines sustainability and financial performance in isolation, resulting in fragmented insights. This paper addresses this gap by systematically examining how green technologies simultaneously advance environmental sustainability and business growth, offering an integrated and strategic perspective.

Research Objectives

To evaluate the contribution of green technologies- such as renewable energy (Tesla, Tata Group), AI-driven efficiency (Google), block chain- enabled transparency (Walmart), and IoT-based resource optimization (Nestlé) - towards sustainability outcomes and business growth.

To analyze contemporary corporate strategies adopted by global leaders including Unilever, Apple, and Tata Group, highlighting how technological innovation enhances operational efficiency, market competitiveness, and environmental performance.

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Scope of the Study

The scope of this research encompasses sustainability-driven practices across technology, automotive, energy and consumer goods sectors- industries that are at the forefront of green innovation. The study focuses primarily on large multinational corporations due to the availability of verified sustainability and financial disclosures.

By synthesizing best practices, technological applications, and measurable outcomes, the paper aims to generate replicable insights for broader industry adoption. The findings contribute to sustainable business management literature and provide strategic guidance for decision-makers seeking to balance economic growth with environmental and social expectations.

Literature Review

Evolution of Sustainability in Business

The integration of sustainability into business strategy has evolved significantly since the mid-20th century. The 1972 United Nations Conference on the Human Environment and the 1987 Brundtland Report laid the foundation for sustainable development as a balance between economic growth and environmental preservation. The adoption of the UN Sustainable Development Goals (SDGs) in 2015 further institutionalized sustainability as a global business mandate.

Green Technologies and Corporate Transformation

Green technologies are innovations designed to reduce environmental impact while enhancing operational efficiency. Main technological drivers include:

- **Renewable Energy:** Tesla and Tata Power have accelerated the transition to clean energy. As of 2024, Tesla delivered approximately 1.8 million electric vehicles globally, avoiding an estimated 5 million metric tons of CO₂ emissions annually.
- **Artificial Intelligence (AI):** Google's DeepMind AI continues to reduce energy usage in data centers by nearly 30%, translating into millions of dollars in annual cost savings.
- **Internet of Things (IoT):** Nestlé employs IoT-enabled sensors to monitor water usage, achieving a 10-15% reduction in water consumption per unit of production in water-stressed regions.
- **Blockchain:** Walmart's blockchain-enabled food traceability system has reduced food spoilage by approximately 20%, enhancing supply chain efficiency and consumer trust.

Theoretical Frameworks

- **Circular Economy Model:** Promotes reuse, recycling, and regeneration of materials. Apple's "Daisy" recycling robot can disassemble up to 200 iPhones per hour, recovering valuable rare-earth materials.
- **Triple Bottom Line (TBL):** Measures performance across economic, environmental, and social dimensions. Firms such as Unilever and Patagonia operationalize TBL to align profitability with sustainability.

Research Methodology

The study adopts a qualitative case study methodology, relying on secondary data sourced from corporate sustainability reports (2023-2025), international organizations (UN, WEF, IEA), and peer-reviewed journals. Financial and environmental metrics are used descriptively to assess trends and strategic outcomes rather than econometric causality, ensuring methodological consistency.

Findings and Analysis

The findings of this study provide compelling evidence that the adoption of green technologies has moved beyond symbolic environmental commitment and has become a strategic lever for operational efficiency, market leadership and long-term financial performance. The analysis of selected global corporations reveals how sustainability-driven innovation directly contributes to measurable economic and environmental outcomes.

Corporate Case Studies: Technology-Led Sustainability Outcomes

Tesla: Electric Mobility and Clean Energy Integration

- Tesla represents a benchmark case in the integration of sustainability with high-growth business strategy. By 2023, Tesla delivered approximately 1.8 million electric vehicles globally, marking a significant increase over previous years and reinforcing its leadership in the electric mobility market. These deliveries have contributed to the avoidance of an estimated 5 million metric tons of carbon dioxide emissions annually, underscoring the environmental impact of large-scale EV adoption.
- Beyond automobiles, Tesla's investment in energy storage solutions such as Powerwall and Megapack has expanded its role from an automotive manufacturer to a clean energy ecosystem provider. These technologies enable grid stabilization and facilitate higher penetration of renewable energy sources. From a business perspective, Tesla's sustainability-centric innovation

has translated into exceptional market confidence, with the company's valuation consistently ranging between USD 700-800 billion during 2024-25, positioning sustainability as a core driver of shareholder value rather than a cost burden.

Unilever: Sustainability Embedded in Consumer Value Creation

- Unilever demonstrates how sustainability can be embedded into fast-moving consumer goods (FMCG) business models without compromising profitability. The company's Sustainable Living Brands- which integrate responsible sourcing, reduced environmental impact, and social inclusion- have emerged as its primary growth engine. As of recent reporting periods, these brands account for approximately 70% of Unilever's overall growth, significantly outperforming conventional product lines.
- Unilever has also achieved 100% reusable, recyclable or compostable plastic packaging, addressing one of the most pressing global environmental challenges. This transition has strengthened Unilever's brand equity, enhanced consumer trust, and reduced regulatory and reputational risks. The findings suggest that sustainability-oriented product differentiation is increasingly influencing consumer purchasing decisions, thereby reinforcing revenue growth and long-term competitiveness.

Tata Group: Renewable Energy as a Cost and Carbon Reduction Strategy

- The Tata Group, through Tata Power, exemplifies how traditional conglomerates can successfully transition toward sustainable energy systems. By 2024-25, Tata Power's renewable energy capacity exceeded 5 gigawatts (GW), encompassing solar and wind projects across India. These initiatives offset approximately 4 million tons of carbon dioxide emissions annually, contributing directly to national and global climate mitigation goals.
- From a financial standpoint, renewable energy investments have enabled Tata Power to achieve substantial reductions in energy procurement costs, insulating the company from fossil fuel price volatility. The findings indicate that large-scale renewable adoption not only enhances environmental performance but also strengthens operational resilience and long-term cost efficiency-particularly critical in energy-intensive industries.

Apple: Circular Economy and Carbon-Neutral Operations

- Apple's sustainability strategy reflects a system-wide approach that integrates energy efficiency, renewable energy, and circular economy practices. The company has achieved carbon neutrality across its global corporate operations, a milestone accomplished through a combination of renewable energy sourcing,

energy efficiency improvements, and carbon offset mechanisms. A notable innovation is Apple's "Daisy" recycling robot, capable of disassembling up to 200 iPhones per hour, enabling the recovery of valuable materials such as cobalt and rare earth elements. This initiative reduces dependence on virgin resource extraction while lowering production costs over time. Apple's commitment to achieving full supply chain and product carbon neutrality by 2030 further positions it as a global leader in sustainable manufacturing and responsible technology design.

Financial Impact of Green Investments

Cost Savings and Operational Efficiency

- One of the most significant findings of this study is the direct financial payoff associated with sustainability investments. Apple's energy efficiency and renewable energy initiatives have resulted in cumulative cost savings exceeding USD 1.7 billion, demonstrating that environmental efficiency can simultaneously drive economic efficiency.
- Similarly, Tata Power's renewable energy projects have generated hundreds of millions of dollars in annual savings, primarily through reduced fuel costs and lower exposure to fossil fuel market fluctuations. These savings improve profit margins and free capital for further innovation and expansion.

Revenue Growth and Market Performance

Unilever's sustainability-led brands consistently outperform conventional products in revenue growth, validating the business case for sustainable consumption. The growing consumer preference for environmentally responsible brands has translated into stronger market positioning and enhanced shareholder confidence.

Tesla's rapid revenue growth and sustained market valuation illustrate how sustainability-driven innovation can redefine entire industries. Investors increasingly associate long-term profitability with environmental leadership, reinforcing the strategic importance of green technologies in capital markets.

Strategic Implications

The collective evidence across case studies confirms a strong positive correlation between green technology adoption and business performance. Sustainability initiatives enhance:

- ✓ Cost efficiency
- ✓ Revenue growth
- ✓ Brand reputation
- ✓ Investor confidence
- ✓ Regulatory readiness

These findings challenge the traditional perception of sustainability as a financial trade-off and instead position it as a core determinant of competitive advantage and long-term value creation.

Discussion

The empirical evidence derived from the corporate case studies reinforces a robust and dynamic nexus between technological innovation and sustainability-driven business performance. As demonstrated by companies such as Tesla, Unilever, Tata Group, and Apple, the strategic deployment of green technologies- ranging from renewable energy systems and AI-driven efficiency solutions to circular economy practices- has significantly enhanced organizational resilience, operational efficiency, and long-term value creation. These innovations not only mitigate environmental impact but also reduce exposure to energy price volatility, supply chain disruptions, and regulatory risk, thereby strengthening firms' competitive positioning in an increasingly sustainability-conscious market.

At the same time, the findings reveal that the transition toward green technologies is not without structural and institutional challenges. High upfront capital requirements, particularly in renewable infrastructure and advanced digital systems, pose substantial entry barriers for small and medium enterprises (SMEs). In addition, organizational inertia and resistance to change- often rooted in legacy processes and short-term performance pressures- slow the pace of sustainable transformation. Regulatory fragmentation across regions further complicates adoption, as firms operating in multiple jurisdictions must navigate inconsistent environmental standards and compliance frameworks. Collectively, these constraints highlight the need for supportive policy interventions, financial incentives, and capacity-building mechanisms to enable broader and more inclusive adoption of green technologies across enterprises of all sizes.

Conclusion

The present study conclusively establishes that green technologies have emerged as a decisive force in reshaping contemporary business models by aligning environmental sustainability with long-term economic growth. Against the backdrop of escalating environmental crises- ranging from climate change and carbon emissions to water scarcity and biodiversity loss- this research demonstrates that sustainability is no longer a peripheral corporate concern but a strategic imperative embedded at the core of competitive advantage, risk management, and value creation. By systematically examining the sustainability strategies of leading global corporations such as Tesla, Unilever, Tata Group, and Apple, the study provides compelling evidence that innovation-led adoption of green technologies delivers dual and mutually reinforcing outcomes. Technologies such as renewable energy systems, artificial intelligence, block chain-enabled transparency and Internet of Things- based resource optimization have significantly reduced environmental footprints while simultaneously enhancing operational efficiency, financial performance, and market leadership. The findings confirm that sustainability-driven innovation is not merely an ethical or regulatory response but a powerful engine of resilience, profitability, and investor confidence. The analysis further reveals that companies integrating

green technologies into their core strategies consistently outperform peers in terms of cost efficiency, revenue growth, brand reputation, and regulatory preparedness. Tesla's leadership in electric mobility, Unilever's sustainability-led brand growth, Tata Group's renewable energy transition, and Apple's circular economy initiatives collectively illustrate that environmental stewardship and shareholder value creation are not competing objectives but complementary outcomes of strategic innovation. However, the study also highlights persistent challenges that may constrain the pace and inclusivity of green transformation. High upfront capital requirements, organizational resistance to change, and fragmented regulatory frameworks- particularly for small and medium enterprises- underscore the need for enabling ecosystems that support widespread adoption. These barriers reinforce the importance of coordinated policy interventions, financial incentives, and cross-sector collaborations to ensure that the benefits of green technologies extend beyond large multinational corporations.

In conclusion, this research affirms that the convergence of sustainability, technology, and strategic management represents a transformative pathway for businesses navigating an increasingly uncertain and environmentally constrained global economy. Green technologies are no longer optional instruments of corporate responsibility; they are central to achieving sustainable competitiveness and long-term value creation. As environmental accountability becomes a defining criterion of business legitimacy, organizations that proactively embed green innovation into their strategic frameworks will be best positioned to thrive in the transition toward a resilient, inclusive, and sustainable future.

Recommendations

Based on the findings of this study, the following recommendations are proposed to strengthen the integration of green technologies into business strategies and policy frameworks.

For Corporations

- **Embed sustainability into core strategy:** Organizations should integrate sustainability objectives into corporate governance, long-term planning, and performance metrics rather than treating them as standalone CSR initiatives.
- **Invest in green innovation:** Increased investment in renewable energy, energy-efficient technologies, and sustainable product design is essential to achieve both environmental impact reduction and cost efficiency.
- **Leverage digital technologies:** Adoption of AI, IoT, and block chain can significantly enhance operational efficiency, resource optimization, and supply chain transparency.
- **Adopt circular economy practices:** Firms should implement lifecycle-based and circular business models to reduce waste, lower resource dependency, and create long-term value.

- **Strengthen sustainability reporting:** Transparent and standardized ESG reporting enhances stakeholder trust, investor confidence, and regulatory preparedness.
- **For Policymakers**
- **Provide financial incentives:** Tax benefits, subsidies, and green financing mechanisms can reduce high upfront costs and encourage broader adoption of green technologies, particularly among SMEs.
- **Ensure regulatory clarity and consistency:** Harmonized and forward-looking sustainability regulations reduce compliance complexity and promote long-term investment.
- **Promote public-private partnerships:** Collaboration among governments, businesses, and research institutions can accelerate innovation and technology diffusion.

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Indigenous and Critical Pedagogy in Political Science

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Abstract

This paper explores the integration of Indigenous and critical pedagogy within political science education, emphasizing their importance in fostering decolonized, inclusive, and transformative learning. Indigenous pedagogy values oral traditions, community-based learning, and holistic education, while critical pedagogy, as theorized by Paulo Freire, seeks to empower students to challenge oppression and power structures. The research examines how these approaches intersect in political science, providing case studies from Canada, India, UN, and Latin America.

This research paper critically examines the integration of Indigenous and critical pedagogy within the field of political science. The purpose of the study is to explore how Indigenous knowledge systems and critical educational frameworks can challenge and enrich conventional political science curricula, thereby fostering inclusive, anti-colonial, and socially transformative education.

The study employs a qualitative, case-based approach, analyzing five diverse case studies from Canada, India, Latin America, Australia–New Zealand, and the United Nations. These cases were selected to reflect regional variation, diverse Indigenous governance models, and practical efforts to incorporate Indigenous perspectives into political learning. Through these cases, the paper identifies both the opportunities and limitations of current pedagogical practices and institutional framework. The paper concludes with recommendations for educators to implement these pedagogical strategies

Introduction

Political science, as a discipline, often focuses on power structures, governance, and policy. Traditional teaching methods in this field frequently emphasize Eurocentric theories and perspectives, marginalizing Indigenous knowledge and alternative frameworks. However, integrating Indigenous and critical pedagogies can offer a transformative approach that includes diverse voices, encourages active engagement, and challenges dominant narratives.

Indigenous pedagogy prioritizes experiential learning, storytelling, and the collective wisdom of communities. In contrast, critical pedagogy challenges the status quo by questioning power relations and promoting social justice. This paper explores how these pedagogical approaches can be integrated into political science education, offering theoretical insights, practical examples, and case studies to illustrate their impact.

Theoretical Foundations

1. Indigenous Pedagogy

Indigenous pedagogy is rooted in the cultural traditions, knowledge systems, and learning methods of Indigenous communities worldwide. It values relationality, respect for nature, oral traditions, and community involvement. Key characteristics include:

Experiential Learning: Learning occurs through direct engagement with the environment and community.

Holistic Education: Knowledge is interconnected, emphasizing physical, emotional, spiritual, and intellectual growth.

Storytelling as a Teaching Tool: Oral traditions play a central role in transmitting political knowledge, history, and governance structures.

Elders as Knowledge Keepers: Elders hold wisdom that is vital for understanding governance, leadership, and justice.

In political science, Indigenous pedagogy provides a framework for understanding governance beyond Western institutions. It highlights Indigenous self-governance, environmental stewardship, and communal decision-making.

2. Critical Pedagogy

Developed by Paulo Freire in *Pedagogy of the Oppressed* (1970), critical pedagogy challenges traditional power structures in education. It encourages students to become

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critically conscious, questioning societal inequalities and taking action for social justice. Key principles include:

Problem-Posing Education: Students and teachers engage in dialogue, rather than passive learning.

Conscientization: Awareness of social, political, and economic oppression leads to transformative action.

Education as Liberation: Learning empowers marginalized groups to challenge dominant ideologies.

In political science, critical pedagogy helps students analyze systems of power, colonialism, and global inequalities. When combined with Indigenous pedagogy, it fosters an inclusive curriculum that acknowledges historical injustices and promotes decolonization.

Integrating Indigenous and Critical Pedagogy in Political Science

1. Decolonizing the Curriculum

Decolonization involves restructuring political science curricula to incorporate Indigenous perspectives, histories, and governance models. This can be achieved by:

Including Indigenous political thought alongside Western theories.

Using case studies on Indigenous resistance movements and self-governance.

Encouraging students to engage with Indigenous leaders, activists, and scholars.

2. Active and Community-Based Learning

Both Indigenous and critical pedagogies emphasize experiential and community-oriented learning. In political science, this can be implemented through:

Fieldwork: Visiting Indigenous communities to understand governance structures.

Participatory Research: Students collaborate with Indigenous groups on political issues.

Policy Analysis: Evaluating the impact of laws and policies on Indigenous populations.

3. Storytelling and Oral Traditions in Political Science

Political science often relies on written texts, but Indigenous pedagogy highlights the importance of oral traditions. Educators can:

Use Indigenous oral histories to teach political events and governance models.

Invite Indigenous speakers to share firsthand experiences.

Encourage students to document and analyze oral narratives.

4. Challenging Power Structures and Colonial Legacies

Critical pedagogy demands that students question the role of colonialism, imperialism, and capitalism in shaping political systems. Activities may include:

Debates on the impact of colonial policies on Indigenous sovereignty.

Analysis of Indigenous resistance movements.

Research on decolonization efforts in global politics.

Case Studies

These case studies highlight how Indigenous and critical pedagogy can be applied in political science education. They demonstrate the diversity of Indigenous governance models, the challenges faced by Indigenous communities, and the transformative power of integrating Indigenous knowledge into political education. Below is a synthesized review of each case study.

Case Study 1: Canada – Indigenous Governance and Political Science Education-In Canada, Indigenous political structures, such as the Haudenosaunee Confederacy, offer alternative governance models based on consensus and collective decision-making. Universities like the University of British Columbia (UBC) have incorporated Indigenous governance into political science courses, enabling students to understand Indigenous law and sovereignty.

One example is UBC's Indigenous Governance Program, which blends Indigenous knowledge with political science to prepare students for roles in policy-making, activism, and governance. This approach fosters reconciliation and acknowledges Indigenous political agency.

This case study illustrates how Canadian universities, such as the University of British Columbia (UBC), have incorporated Indigenous governance models into their political science curriculum. The Haudenosaunee Confederacy, with its consensus-based decision-making, serves as a prime example of Indigenous political structures.

Review: The Canadian case study highlights a positive step toward decolonizing political science education. However, despite efforts to integrate Indigenous perspectives, challenges remain, including resistance from traditional academia and limited Indigenous faculty representation. The success of such programs depends on continued institutional commitment and collaboration with Indigenous scholars. Indigenous communities such as the Haudenosaunee Confederacy have long practiced systems of governance based on consensus, clan representation, and peace-making—models that contrast with adversarial Western democratic practices. Institutions like the University of British Columbia have integrated these systems into their

curricula through partnerships with Indigenous elders and community leaders.

This model shows how Indigenous pedagogy can be institutionalized within formal education. However, challenges persist: Curriculum design often still centers around settler-colonial structures, treating Indigenous governance as supplementary rather than central. Many instructors lack training in Indigenous pedagogical practices. Indigenous students may feel tokenized if the representation isn't genuine or deep. Despite these limitations, Canada's integration efforts set a valuable example. The emphasis on Elders as co-educators and oral histories in political analysis fosters a learning environment that is both critical and culturally grounded.

Case Study 2: India – Tribal Governance and Political Representation

India's tribal communities, such as the Gond and Khasi, have unique governance systems that differ from mainstream democratic institutions. Political science courses in Indian universities increasingly highlight these structures to provide a comprehensive understanding of political diversity.

North-Eastern Hill University (NEHU) in Meghalaya integrates Indigenous governance models into its curriculum, ensuring students engage with traditional political systems and contemporary Indigenous struggles. This approach aligns with critical pedagogy by challenging dominant narratives and promoting Indigenous agency.

Review: This case study underscores the importance of acknowledging the political agency of Indigenous communities in India. While some universities are incorporating Indigenous perspectives, mainstream political science education still largely focuses on Western and national governance models. India is home to over 700 recognized tribal communities, collectively referred to as Adivasis. These communities possess diverse and deeply rooted systems of governance, shaped by ecological knowledge, customary law, and collective leadership structures. Notable examples include:

Khasi Dorbar (Meghalaya): A matrilineal, consensus-based decision-making system involving community elders and clan heads.

Gond Panchayats (Madhya Pradesh, Chhattisgarh): Councils rooted in customary practices and spiritual laws. Ho, Santhal, and Munda traditional systems in Jharkhand and Odisha, based on participatory justice, forest rights, and community welfare.

Despite this richness, mainstream political science education in India remains largely disconnected from these Indigenous governance traditions.

Key Issues Identified in the Case Study:

1. Marginalization of Indigenous Political Thought

Most university-level political science syllabi heavily emphasize Western political theory (Locke, Rousseau, Marx)

and the Indian Constitution but rarely include Indigenous thinkers, tribal customs, or localized democratic structures.

Indigenous governance is sometimes framed as “pre-modern” or “non-political,” rather than as a legitimate alternative model of democracy.

2. Disjuncture between Formal Representation and Actual Power

While there is constitutional political representation (e.g., Scheduled Tribe reservations in Lok Sabha, state legislatures, and Panchayati Raj), actual political power of tribal communities is often limited due to state intervention and bureaucratic control.

The PESA Act (1996) – which mandates self-governance in tribal areas – is poorly implemented in most states, highlighting the disconnect between policy and practice.

3. Limited Visibility in Curriculum and B.Ed. Training

Most B.Ed. programs do not train teachers to explore tribal governance systems as part of political science education.

Teacher trainees are often unaware of the plural nature of India's political realities, reinforcing a “one-nation-one-democracy” model in classroom discourse.

Does the Current Curriculum Align with NCF (National Curriculum Framework)?

Analysis According to NCF (2005 & 2023 Draft Updates):

1. NCF 2005

Emphasizes inclusion, cultural diversity, and local knowledge systems. Recommends the use of contextual and experiential learning, especially in social sciences.

Advocates for a curriculum that respects India's pluralistic and multicultural heritage. However, in practice, most state and national curricula; Continue to marginalize tribal political knowledge. Focus on statecraft, parliament, judiciary, and modern democratic institutions, leaving little space for Indigenous systems. Do not offer space for alternative models of democracy rooted in tribal experiences.

2. Draft NCF 2023 (Aligned with NEP 2020)

Places a strong emphasis on Indian knowledge systems and local contexts. Encourages experiential and multidisciplinary learning, including critical thinking about social and political realities. Supports teacher education reforms that empower teachers to become knowledge facilitators rather than content transmitters. There is minimal integration of tribal political systems into textbooks, classroom activities, or field exposure. Recommendations for Alignment covers alignment of political science education with the NCF vision.

Include Tribal Governance as a Core Topic in political science textbooks, not just as a side note. Incorporate local case studies and field visits to tribal councils as part of

teacher training. Develop modules in regional languages that reflect Indigenous political thought.

Case Study 3: Latin America – The Zapatista Movement and Political Science

In Mexico, the Zapatista Army of National Liberation (EZLN) represents an Indigenous-led political movement that challenges neoliberal policies and state power. Political science programs in Latin America often analyze the Zapatistas as a case study of Indigenous resistance, participatory democracy, and grassroots governance.

Through critical pedagogy, students examine how the Zapatistas' autonomous communities operate outside traditional state structures, providing a real-world application of Indigenous political theories.

Review: The Zapatista case study provides an excellent example of how Indigenous movements actively reshape political realities. It also reinforces the relevance of critical pedagogy in teaching political science, as students can critically engage with concepts of resistance, autonomy, and grassroots democracy. However, mainstream political discourse often marginalizes such movements, highlighting the need for political science curricula to include non-Western governance models.

Case Study 4. Australia – Yolngu and Māori Governance Models- This case study explores Indigenous governance models in Australia and New Zealand, focusing on the Yolngu people and the Māori. Both groups maintain traditional leadership structures while engaging with modern political institutions.

Review: The study highlights the resilience of Indigenous governance in settler-colonial societies. While these governance models are increasingly recognized in political discourse, they still face challenges such as state-imposed legal frameworks that limit Indigenous self-determination. Incorporating these governance models into political science curricula fosters a deeper understanding of political plurality and Indigenous rights.

Case Study 5. United Nations – Indigenous Participation in Global Politics

The United Nations Permanent Forum on Indigenous Issues (UNPFII) serves as an example of Indigenous participation in global political decision-making. Indigenous representatives from around the world advocate for their rights, influence international policies, and challenge state-centric governance models.

Review: This case study demonstrates how Indigenous voices are gaining recognition in international governance. However, Indigenous participation in global politics often faces barriers, such as tokenism and the dominance of state interests in international law. Including this case study in political science education encourages students to critically assess global power structures and Indigenous diplomacy.

Challenges and Limitations

1. Institutional Resistance

Many universities remain reluctant to decolonize curricula due to institutional biases and Eurocentric traditions. Educators advocating for Indigenous and critical pedagogy often face opposition from conservative academic structures.

2. Lack of Indigenous Representation

The underrepresentation of Indigenous scholars in political science limits the integration of Indigenous perspectives. Universities must prioritize hiring Indigenous faculty and funding Indigenous-led research.

3. Resource Constraints

Implementing experiential learning and community-based research requires financial and logistical support. Governments and institutions must invest in decolonized education initiatives.

Recommendations for Teachers at senior secondary level;

1. Institutional Commitment to Decolonization;

Universities must create long-term strategies to decolonize political science curricula. This includes: Creating dedicated departments or courses on Indigenous political systems. Offering scholarships and fellowships to Indigenous students. Hiring Indigenous faculty with authority to design and lead curriculum reform.

2. Collaborative Curriculum Design

Political science courses should be co-developed with Indigenous communities, ensuring authenticity and respect. Partner with local tribal councils, Indigenous organizations, and cultural institutions to co-teach and co-evaluate course outcomes.

3. Promote Multilingual and Multimodal Learning

Include Indigenous languages in course content where possible. Allow students to present assignments using oral storytelling, film, or art, reflecting Indigenous modes of communication.

4. Expand Field-Based Learning

Organize student immersions or community-based participatory research with Indigenous groups. Design fieldwork that respects cultural protocols and gives back to the community.

5. Train Faculty on Indigenous and Critical Pedagogy

Host regular workshops on anti-colonial education, Indigenous ethics, and critical pedagogical theory. Invite Indigenous educators to conduct guest lectures and seminars.

6. Rethink Assessment Practices

Move beyond exams and essays; use reflection journals, creative projects, and collaborative case analyses. Let students co-create rubrics that value process and growth, not just outcome.

7. Center Indigenous Political Theorists

Introduce students to the work of Indigenous political thinkers like Taiaiake Alfred, Leanne Betasamosake Simpson, Vine Deloria Jr., and others. Compare their theories to those of Locke, Rousseau, and Marx to critically interrogate what counts as “political thought.”

8. Support Student Activism and Community Engagement

Encourage students to participate in or support Indigenous rights movements and policy advocacy. Create student-led groups or clubs focused on Indigenous justice, providing platforms for organizing and dialogue.

Conclusion

Indigenous and critical pedagogy offer transformative approaches to teaching political science. By decolonizing curricula, incorporating experiential learning, and challenging dominant power structures, educators can create an inclusive and socially just learning environment. Case studies from Canada, India, and Latin America illustrate

how these pedagogies empower students to engage with real-world political struggles.

For political science to be truly reflective of diverse political realities, it must integrate Indigenous and critical perspectives. Through these pedagogies, students become active participants in shaping a more equitable and decolonized future.

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The Business of Sustainability: A Comparative Study of Fast Fashion vs. Slow Fashion Models and their Impact on Profitability and Consumer Perception

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Abstract

The fashion industry plays a pivotal role in global economic growth, but it is increasingly criticized for its unsustainable practices and adverse environmental impacts. This research provides a comprehensive comparative analysis of fast fashion and slow fashion business models, focusing on their sustainability efforts, profitability outcomes, and consumer perceptions. Using secondary data sources such as academic journals, industry reports, and market research studies, the paper explores how fast fashion, characterized by mass production and rapid consumption, achieves short-term profitability but contributes significantly to environmental degradation and ethical concerns. Conversely, slow fashion emphasizes sustainable sourcing, ethical labor practices, and high-quality products, appealing to environmentally conscious consumers and fostering brand loyalty, though it faces challenges related to higher production costs and slower market penetration. The study synthesizes findings related to carbon footprint, waste generation, consumer trust, and purchasing behavior to understand how each model influences brand reputation and long-term profitability. The results highlight that while fast fashion remains dominant due to affordability and trend-driven demand, slow fashion is gaining traction as consumers increasingly prioritize sustainability and corporate responsibility. This research underscores the necessity for fashion businesses to reevaluate their operational models, integrating sustainable practices without compromising profitability, to meet evolving consumer expectations and regulatory frameworks in the global market.

Keywords: Sustainability, fast fashion, slow fashion, environmental impact, ethical practices, consumer perception, profitability, brand loyalty, corporate responsibility, waste management, carbon footprint, ethical sourcing, sustainable consumption, market trends, fashion industry.

Objectives

The primary objective of this research is to conduct a comparative analysis of fast fashion and slow fashion business models with respect to their sustainability practices, profitability outcomes, and consumer perceptions. Specifically, the study aims to:

1. Examine the environmental and ethical implications of fast fashion's mass production model versus slow fashion's sustainable practices.
2. Analyze the relationship between sustainability initiatives and profitability in both models.
3. Investigate consumer perceptions, purchasing behavior, and the awareness-action gap in sustainable consumption.
4. Provide actionable insights for fashion businesses to balance financial performance with long-term sustainability and corporate responsibility.

Introduction

The fashion industry is a significant contributor to the global economy, generating approximately **1.84 trillion USD in revenue in 2025**, accounting for **1.65% of the world's GDP** (Uniform Market, 2023). However, it also faces increasing scrutiny due to its environmental and social impacts.

Fast fashion, characterized by rapid production cycles and low-cost garments, has become a dominant business model in recent decades. This model promotes overconsumption and waste, as **92 million tons of textile waste are generated annually**, much of which ends up in landfills (United Nations Environment Programme [UNEP], 2018). Additionally, the fashion industry contributes significantly to global carbon emissions, accounting for as much as **10% of global carbon dioxide emissions** (Center for Biological Diversity, 2023).

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In contrast, slow fashion emphasizes durability, ethical sourcing, and environmentally friendly production techniques. Brands like Patagonia and Eileen Fisher have embraced this model by promoting recycled materials, fair labor practices, and transparent supply chains, thereby building trust and fostering long-term customer loyalty (Patagonia, 2021).

Despite the ethical and ecological benefits, slow fashion faces challenges in scaling operations due to higher production costs and limited availability. Consumers often cite affordability and accessibility as major barriers, with **only 33% regularly choosing sustainable products at the point of purchase** (NielsenIQ, 2018). Moreover, fashion's global supply chain, which is predominantly located in developing countries, presents complexities related to labor rights and fair compensation (Center for Biological Diversity, 2023).

The increasing awareness of climate change and consumer activism has prompted governments and industry bodies to encourage sustainable practices. For instance, the **United Nations Sustainable Development Goals (SDGs)** have highlighted responsible consumption and production as critical areas for industry reform (United Nations, 2015). Additionally, fashion brands are being pressured to disclose their environmental impacts, with regulatory bodies proposing stricter reporting standards and carbon accounting frameworks (KPMG, 2021).

This research paper explores how fast and slow fashion models differ in their approaches to sustainability, profitability, and consumer perception. By using secondary data from industry reports, academic studies, and sustainability assessments, this study aims to provide actionable insights for businesses seeking to balance environmental responsibility with financial performance.

Review of Literature

2.1 Environmental Impact of Fast Fashion

The fast fashion industry has been identified as a significant contributor to environmental degradation. It is reported that the fashion industry accounts for approximately **10% of global carbon emissions** and **20% of global water pollution** due to its rapid production cycles and low-cost garment manufacturing (United Nations Environment Programme [UNEP], 2018). Additionally, the industry generates approximately **92 million tons of textile waste** annually, much of which ends up in landfills (Ellen MacArthur Foundation, 2017).

Consumer perception of fast fashion's environmental impact has been a subject of study. Research indicates that consumers' awareness of the environmental consequences of their purchasing decisions is increasing, leading to a growing demand for sustainable alternatives (Neumann, Martinez, & Martinez, 2021). However, despite this awareness, there is often a gap between consumers' environmental concerns and their actual purchasing behaviors, influenced by factors such as price sensitivity and convenience (Valor, 2007).

2.2 Slow Fashion: Ethical Practices and Consumer Behavior

In contrast, the slow fashion movement emphasizes ethical production, sustainability, and quality over quantity. A literature review by Domingos, Vale, and Faria (2022) identified five major dimensions related to slow fashion consumer behavior: ethical values, sustainable consumption, consumer motivations, consumer attitudes, and sustainability awareness. These dimensions highlight the importance of consumers' values and awareness in influencing their purchasing decisions towards more sustainable fashion choices.

Furthermore, the slow fashion model promotes durability and timeless design, encouraging consumers to invest in long-lasting garments rather than disposable fashion items. This approach not only reduces environmental impact but also fosters a more thoughtful and intentional consumer culture (Fletcher, 2010).

2.3 Profitability in Sustainable Fashion Models

The profitability of sustainable fashion models, such as slow fashion, has been a topic of investigation. A study by Beko and Sjöberg (2024) analyzed the driving factors behind sustainability in the fast fashion industry, focusing on legitimacy, reputation, and status. The findings suggest that companies are increasingly adopting sustainable practices to enhance their legitimacy and reputation, which can lead to competitive advantages and potentially higher profitability in the long term.

However, challenges remain in balancing sustainability with profitability. Slow fashion brands often face higher production costs due to ethical sourcing and sustainable materials, which can impact their pricing strategies and profit margins (Joy et al., 2012). Despite these challenges, there is evidence that consumers are willing to pay a premium for sustainably produced garments, indicating a potential for profitability in the slow fashion sector (Nielsen, 2015).

2.4 Consumer Perception and Purchase Intentions

Consumer perception plays a crucial role in the success of sustainable fashion models. Studies have shown that positive perceptions regarding a brand's social responsibility efforts can enhance consumers' trust and their intention to purchase sustainable products (Neumann, Martinez, & Martinez, 2021). Additionally, factors such as perceived quality, value, and the ethical practices of brands influence consumers' purchase intentions and their willingness to engage in sustainable consumption behaviors (Carrington, Neville, & Whitwell, 2010).

Despite the growing awareness and positive perceptions towards sustainable fashion, barriers such as higher costs and limited availability continue to affect consumers' purchasing decisions. Addressing these barriers through strategies like transparent communication, accessible pricing, and widespread availability can enhance the adoption of sustainable fashion practices among consumers (McNeill & Moore, 2015).

3. Methodology

This study adopts a **secondary data collection method**, using existing literature, industry reports, academic journals, and publicly available data to examine the sustainability approaches, profitability, and consumer perception related to fast fashion and slow fashion models.

3.1 Research Design

The research follows a **descriptive and analytical design**, aimed at providing an in-depth comparison between fast and slow fashion business models in terms of sustainability indicators, profitability outcomes, and consumer behaviors. The study does not involve primary data collection, surveys, or interviews but relies on previously published research and data from recognized organizations and institutions (Saunders, Lewis, & Thornhill, 2019).

3.2 Data Sources

Secondary data were collected from a variety of credible sources to ensure accuracy and comprehensiveness. The primary sources included:

- **Academic journals:** Peer-reviewed articles provided theoretical frameworks and findings on sustainability efforts, consumer perception, and economic performance in the fashion industry (Neumann, Martinez, & Martinez, 2021).
- **Industry reports:** Reports from consulting firms such as **McKinsey & Company (2020)** and **NielsenIQ (2018)** provided statistical insights into market trends and consumer behavior.
- **Environmental reports:** Data from the **United Nations Environment Programme (UNEP, 2018)** and the **Ellen MacArthur Foundation (2017)** helped highlight the environmental impact of the fashion industry.
- **Corporate sustainability reports:** Insights from brands like **Patagonia (2021)** and **Eileen Fisher (2022)** offered practical examples of sustainable practices implemented by companies.
- **Government and NGO publications:** Reports from **United Nations Sustainable Development Goals (UN, 2015)** and **ILO (2020)** provided guidelines and frameworks relevant to ethical practices and global sustainability initiatives.

3.3 Data Collection Process

The data collection process involved a systematic review of published articles and reports from 2015 to 2024. Key steps included:

- **Identification of relevant keywords** such as “sustainable fashion,” “fast fashion environmental impact,” “slow fashion consumer behavior,” and “profitability of sustainable brands.”
- **Selection criteria:** Sources were chosen based on their credibility, relevance, and recency. Preference was given to peer-reviewed articles, global industry reports, and documents from authoritative organizations.

- **Data extraction:** Key information was extracted regarding environmental impacts, consumer attitudes, profit margins, challenges, and industry trends. The data were categorized into thematic areas such as ecological footprint, consumer trust, and market accessibility.
- **Data synthesis:** Extracted information was analyzed to identify patterns, correlations, and differences between the fast and slow fashion models. Where applicable, quantitative data such as percentage values, emission levels, or market statistics were used to support findings.

3.4 Analytical Approach

The analysis followed a **qualitative synthesis approach**, where information from multiple sources was compared, contrasted, and interpreted. The study also incorporated **content analysis** to understand themes across reports, particularly regarding consumer motivations, barriers to adoption, and brand strategies.

Additionally, **triangulation** was used to cross-verify data from different sources, ensuring reliability and validity in the findings. For example, environmental impact data from UNEP were cross-referenced with independent studies to confirm the extent of pollution attributed to the fashion industry (UNEP, 2018; Ellen MacArthur Foundation, 2017).

3.5 Limitations

The study acknowledges certain limitations inherent in secondary data collection:

- **Data gaps:** Some areas lacked updated information, requiring cautious interpretation and reliance on broader estimates.
- **Contextual variations:** Findings from global reports may not account for regional differences in consumer behavior and market dynamics.
- **Publication bias:** Reports from organizations may highlight positive initiatives while downplaying unresolved issues, requiring a balanced interpretation.

Despite these limitations, secondary data collection was deemed appropriate due to the availability of extensive, high-quality data and the scope of the research, which focuses on broad industry trends rather than localized case studies.

Findings

The findings from this study, derived from secondary data, are organized into three major themes: environmental impact, profitability, and consumer perception. These themes highlight the key differences between fast fashion and slow fashion models and their implications for sustainability, business strategy, and customer behavior.

4.1 Environmental Impact

Fast fashion has been widely reported as one of the most environmentally damaging industries in the world. According to the United Nations Environment Programme (UNEP, 2018), the fashion industry is responsible for 10% of global

carbon emissions, which is more than international flights and maritime shipping combined. Additionally, it contributes to 20% of global wastewater, as harmful dyes and chemicals are used extensively in the dyeing and treatment of fabrics. The industry also generates 92 million tons of textile waste annually, much of which ends up in landfills or is incinerated (Ellen MacArthur Foundation, 2017).

In contrast, slow fashion practices are associated with reduced environmental footprints. A report by the Ellen MacArthur Foundation (2017) notes that initiatives such as garment recycling, use of organic or recycled fibers, and sustainable dyeing processes can reduce waste by 30% or more. Companies like Patagonia and Eileen Fisher have implemented circular economy practices, including repair programs and product take-back schemes, to minimize the environmental impact of their operations (Patagonia, 2021).

4.2 Profitability

The fast fashion business model is largely driven by high turnover and volume sales. McKinsey & Company (2020) reported that brands like Zara and H&M, through their efficient global supply chains and rapid production schedules, achieve substantial profitability, with gross margins between 50% to 60% in some cases. Their strategy of offering trendy items at affordable prices attracts a large customer base, with frequent purchasing encouraged by constant new releases.

However, this model is not without risk. Studies indicate that fast fashion's reputation is increasingly being challenged by consumers concerned about environmental and ethical issues (Neumann, Martinez, & Martinez, 2021). Negative publicity, regulatory pressures, and shifting consumer preferences can impact long-term profitability despite short-term gains.

Slow fashion brands, while often operating at smaller scales, have been able to cultivate customer loyalty and command higher price points. According to Nielsen (2018), **64% of global consumers** express a preference for brands that are environmentally responsible and socially ethical, and **33% are willing to pay more** for products that align with their values. Patagonia, for example, has reported **double-digit annual growth rates**, supported by customers who value quality, durability, and ethical sourcing over affordability (Patagonia, 2021).

4.3 Consumer Perception and Purchase Behavior

Consumer behavior plays a critical role in shaping the success of both fast and slow fashion models. While fast fashion continues to benefit from its price competitiveness, there is increasing awareness about the environmental damage associated with the industry. A survey by Nielsen (2018) found that **73% of global consumers** are willing to change their consumption habits to reduce their environmental impact, yet only **33% regularly choose sustainable products** due to cost and accessibility barriers.

Slow fashion brands have capitalized on growing environmental awareness by focusing on brand transparency and ethical narratives. Neumann, Martinez, and Martinez (2021) concluded that consumer trust is strongly correlated

with perceived corporate responsibility, and companies that communicate their sustainability efforts effectively are more likely to encourage repeat purchases. Furthermore, ethical values, sustainability awareness, and motivation have been identified as key factors influencing consumers' intentions to buy from slow fashion brands (Domingos, Vale, & Faria, 2022).

Despite these positive perceptions, slow fashion faces challenges in reaching mass markets. Higher production costs and limited distribution channels often result in premium pricing, which restricts access to more price-sensitive consumers (Joy et al., 2012). Nevertheless, slow fashion's focus on creating meaningful consumer relationships and promoting responsible consumption aligns with long-term business resilience and brand loyalty.

Discussion

5.1 The Trade-off Between Profitability and Sustainability

The findings of this study highlight the fundamental tension between profitability and sustainability within the fashion industry. Fast fashion brands, such as Zara and H&M, have successfully built profitable business models by offering trendy garments at affordable prices and employing efficient supply chain management. These brands achieve gross margins between **50% and 60%**, allowing them to remain competitive in a fast-paced market (McKinsey & Company, 2020). However, their success comes at a significant environmental and social cost, with the industry responsible for **10% of global carbon emissions** and **20% of global water pollution** (UNEP, 2018).

While fast fashion prioritizes short-term profits, the environmental and ethical implications associated with its model have led to increasing scrutiny from consumers, governments, and regulatory bodies. This shift in public sentiment is creating reputational and operational risks for brands that do not integrate sustainability into their core strategies (Neumann, Martinez, & Martinez, 2021). Thus, fast fashion's profitability, though impressive, is vulnerable to long-term challenges that may affect its market position.

Slow fashion, on the other hand, emphasizes environmental stewardship and ethical sourcing but often struggles with cost-related constraints. Brands like Patagonia have managed to sustain profitability through customer loyalty and premium pricing, supported by **64% of global consumers** who express concern for environmentally responsible products (Nielsen, 2018). Despite this, the challenge remains to scale operations without compromising affordability or accessibility (Joy et al., 2012).

5.2 Consumer Behavior: Bridging the Awareness-Action Gap

Consumer awareness regarding the environmental impact of fashion is growing, with **73% of consumers** expressing a willingness to change their consumption habits (Nielsen,

2018). However, only **33% consistently purchase sustainable products**, highlighting a significant awareness-action gap. This disconnect is largely due to barriers such as cost, availability, and lack of information about ethical practices (Valor, 2007).

Slow fashion brands are uniquely positioned to bridge this gap by emphasizing transparency and storytelling. Effective communication of sustainable initiatives helps build consumer trust and aligns brand identity with ethical values (Domingos, Vale, & Faria, 2022). The more that brands openly disclose their practices, supply chains, and sustainability metrics, the more likely they are to foster long-term relationships with conscious consumers (Neumann, Martinez, & Martinez, 2021).

Fast fashion brands, conversely, face challenges in convincing consumers to remain loyal amidst growing environmental concerns. While price and trendiness continue to influence purchasing decisions, negative press and rising awareness may gradually reduce consumer support unless these brands adapt their practices (UNEP, 2018).

5.3 The Role of Regulations and Global Standards

Sustainability in fashion is no longer a voluntary initiative but an industry imperative. International frameworks such as the **United Nations Sustainable Development Goals (SDGs)** emphasize responsible consumption and production, urging industries to transition toward environmentally and socially responsible practices (United Nations, 2015).

Moreover, increasing regulation around supply chain transparency, carbon accounting, and labor practices is prompting brands to adopt sustainability frameworks. According to KPMG (2021), stricter reporting standards are expected to reshape the way fashion companies disclose their environmental and social metrics, influencing investor decisions and consumer trust alike.

These regulatory developments further reinforce the need for both fast and slow fashion brands to embed sustainability into their operational and strategic models. While slow fashion aligns naturally with these goals, fast fashion must actively reform its practices to remain competitive and compliant.

5.4 Strategic Implications for Businesses

The findings suggest that integrating sustainability into the business model is no longer optional. Fast fashion companies must re-evaluate their production and supply chain practices, embracing recycled materials, waste reduction, and fair labor initiatives. These changes, while initially costly, can serve as investments in brand equity and long-term profitability (Neumann, Martinez, & Martinez, 2021).

Slow fashion brands, while more aligned with ethical and environmental standards, must also focus on accessibility, affordability, and education. Efforts to reduce production costs, expand distribution channels, and engage with consumers through transparent storytelling can enhance adoption and drive profitability (Domingos, Vale, & Faria, 2022).

Ultimately, both models are experiencing a paradigm shift. The global fashion industry is moving toward hybrid strategies where sustainability and profitability coexist, driven by consumer activism, investor expectations, and regulatory frameworks.

Conclusion

The comparative analysis of fast fashion and slow fashion models reveals that both approaches carry distinct advantages and challenges with respect to sustainability, profitability, and consumer perception. Fast fashion has achieved rapid growth and profitability by offering trendy clothing at affordable prices and leveraging efficient supply chains. However, this model's dependence on mass production and resource-intensive processes has resulted in **10% of global carbon emissions** and **20% of global water pollution**, contributing significantly to environmental degradation (United Nations Environment Programme [UNEP], 2018).

Slow fashion, in contrast, focuses on sustainable and ethical practices, promoting durability, recycling, and responsible sourcing. Brands like Patagonia and Eileen Fisher have demonstrated that aligning with environmental values can enhance brand loyalty and long-term profitability. Studies show that **64% of global consumers** express concern for environmental responsibility and are willing to support brands that embrace sustainable practices (Nielsen, 2018). Nevertheless, slow fashion faces barriers such as high production costs and limited distribution channels, which challenge its ability to compete at scale (Joy et al., 2012).

The study also highlights a gap between consumer awareness and purchasing behavior. While **73% of consumers** are willing to change their consumption habits for environmental reasons, only **33%** regularly buy sustainable products due to cost and accessibility constraints (Nielsen, 2018). Addressing this gap requires improved communication, transparency, and education, helping consumers make informed choices that align with their values.

In the current regulatory and social landscape, sustainability is no longer an optional strategy but a business imperative. The **United Nations Sustainable Development Goals (UN, 2015)** and increasing stakeholder pressure demand that fashion brands integrate sustainable practices throughout their operations. For fast fashion companies, this means revisiting supply chains, improving labor conditions, and adopting environmentally friendly materials. For slow fashion brands, scalability, affordability, and consumer outreach must be addressed to expand adoption.

Ultimately, both models are moving toward a hybrid approach where profitability and sustainability are not mutually exclusive but interconnected. Businesses that integrate ethical sourcing, waste reduction, and consumer engagement into their core strategies are likely to thrive in a market increasingly shaped by ecological concerns and social consciousness. This research underscores the importance of innovation, transparency, and long-term thinking for fashion brands seeking to remain competitive while contributing to global sustainability efforts.

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Code Doodle: An AI-Powered Collaborative Coding & Communication Platform

Harsh Gupta¹, Aditya Kumar², Harjender Singh³

Abstract:

The problem our team finds out that during COVID-19, due to lockdown, no one is allowed to do work from the office due as a result, professional life shifted to WFH, work from home, and due to this, professionals, especially the developer software engineers, face lack of communication while building the product because engineers. They are not able to collaborate, and many engineers handling the module have their own tasks to integrate when all work gets done.

The second issue my Team Member analyses that there is no one single platform which is providing the code-review assistant, face-to-face meeting support, and real-time code collaboration and file saving directory and developer need to use separate web apps for different needs like google meet for face-to-face meeting and codeshare web app for real-time code share editor which reveal the issue.

So, Code Doodle Web application is planned to be developed by our team to resolve those mentioned issues. It provides Real-time code sharing platform, Face-to-face meeting, File saving feature, Detecting who deleted the code to maintain the discipline, and Code-Reviewer.

The technologies that we used are socket.io for maintaining real-time changes in code, WebRTC for conducting face-to-face meeting, Gemini API for building code-reviewer and chatbot, Mongo Database for storing and retrieving the user login and registered details, node.js for creating the Backend Server, and React.js for the frontend part.

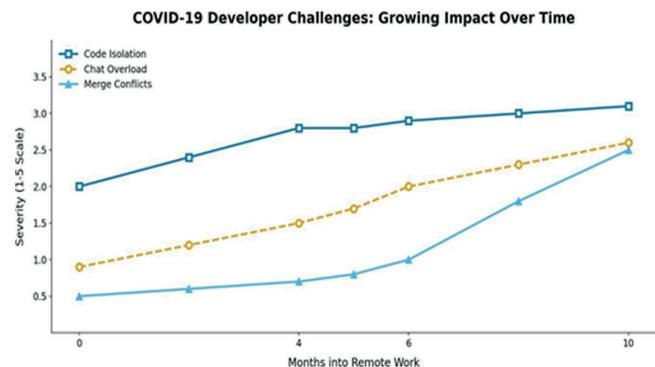
The key feature is that we can provide our buggy code to code reviewer it tell the bugs inside it and gives suggestion to improve the code, 24X7 available Meeting is supported to conduct face-to-face communication in the common room setup by socket to discuss about the project, Provides also the functionality that who so ever in the code editor room try to delete the code will be informed to all rest of the developer and provide the dialog box to ask whether to save it or not in recycle bin. The significance of it is that all the problems is now solved by providing the Single Platform which does not exist yet, and in future our team is trying to add some new

features like Compiler to run the code and dashboard where they can check their saved files.

Keywords: Collaborative Coding ,Real-Time Communication ,Remote Work ,COVID-19 ,Merge Conflicts ,Socket.io ,MongoDB , AI-Powered Code Review ,Code Consistency ,WebRTC.

Introduction & Objectives

During COVID-19, due to lockdown, no one is allowed to do work from the office as a result, professional life shifted to WFH, work from home, and due to this, professionals, especially the developer software engineers, face lack of communication while building the product because engineers. They are not able to collaborate, and many engineers handling the module have their own tasks to integrate when all work gets done due to which, during the integration of those small modules of code, there is a higher chance of having the Merge code conflict and code consistency is disturbed and face huge bugs during development and are not able to meet the project deadlines.



There is no single platform that is providing code review assistant, face-to-face meeting support, and real-time code collaboration and file saving directory, and developers need to use separate web apps for different needs, like Google Meet for face-to-face meetings and Codeshare web app for a real-time code share editor, which reveals the issue. This

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forces the developer to keep jumping between different apps all day, like their code editor, a chat app to communicate, and a video call. This made it impossible for them to focus on writing the code. All these problems messed up the code, and merge conflict arises, thus they couldn't finish their projects on time.

We develop an all-in-one platform for remote collaboration. With Code Doodle's real-time synchronized code editor, merge conflicts don't happen at all because everyone in the room is able to view the same file changes at once and even save the file before someone tries to delete it. The significance of it is that all the problems is now solved by providing the Single Platform which does not exist yet.

Objectives of the Project

a. Primary Objectives

- **Code Collaborative editor:** It provides the panel which is to every developer who entered the Room and it is secured by the Unique Key generated. Every change appears in real time to each developer who joined the same so as to maintain the Code Consistency and eliminating merge conflicts.
- **Familiarize with & integrate AI-based code review using Gemini API:** Panel accepting buggy code and find the bug & provide suggestion to improve it.
- **One to One Video Calling using WebRTC:** Implement the One-to-One video calling with hang-up, mute/unmute, camera-on/off feature in order to make the environment more professional.
- **Recycle Bin & Reliable :** Providing the reliable panel by informing the developer in that room if someone try to remove the existing code and saving it in recycle bin.
- **Built-in chat system for communication:** Chat support to ask for doubts about anything, especially related to code improvement.
- Secure access through JWT authentication. Providing a secured Registration, Login & Logout feature with sending mail and verifying the user before allowing him to use the website tools.

b. Secondary Objectives

- **Provide a user-friendly, modern interface:** Making the website's UI easy to understand and provide instructions to use the various tools with ease for users.
- **Deliver smooth animations using GSAP and Framer Motion:** Integrate Smooth Transition and flow for it to be more user-responsive and user-friendly using GSAP and Framer-motion.
- **High performance and scalability:** High-performance through the usage of NoSQL databases, that are faster than conventional SQL for storing and retrieving user information. This provides horizontal scalability by storing information in JSON format.

- **Allow downloading and saving of code files:** Providing the Downloading and saving functionality on our workspace and recycle bin before someone tries to delete it in the code editor room.

Scope & Theoretical Background Scope of Project

The project scope involves:

1. Features Included

- **Real-time collaborative code editing:** Provide the panel where every change in the code is shown in real time to every developer who joined the same room in order to maintain Code Consistency.
- **AI-based code review module:** It provides an AI-based code review feature, through which one can review code, find the mistake, and provide suggestions to improve it.
- **Implemented Chat system & video calling:** Chat system and Video calling is separately provided where a developer can conduct face-to-face meeting which makes the remote work more professional.
- **Secure Authentication with email verification:** In this project, we have used token-based authentication to make sure that the registered user is authorized to use those tools which we are providing in Code doodle.
- **Interactive UI with dark/light mode:** Light and Dark mode is provided in order to make the UI more user-friendly.
- **Integrating Gemini AI in chatbot and code analysis:** Code Reviewer is additional feature that our team is providing to make all the problems that a developer faced in on place. It takes the buggy code and provides a suggestion to improve it.

2.. Features not Included-Future Scope

- **Multi-user video conferencing:** Since WebRTC only support peer-to-peer connection, so in the future Code doodle's team will try to provide support for multi-user video conferencing.
- **Screen sharing and whiteboarding:** We are planning to add one more feature in our project, where the user can draw something, explain the logic also shown on the other developer in the room connected for better coding logics.
- **Integrated compiler for multiple languages:** Currently, there is no compiler provided where developer can run their code and test the same. But in future, we will surely add it in our project so that code in any language can be tested.
- **Dashboard:** Dashboard will be added in future where the developer can see their file saved in workspace and can edit their information details.

Theoretical Background



1. MERN Stack

MERN stands for MongoDB, Express.js, React.js, and Node.js, used for making full-stack web applications. We used node.js and express.js for making routes, handling the back-end, and API calls and database connections to the database relying on MongoDB. Frontend is created by React.js and its libraries like GSAP, Framer-motion.

2. Socket.IO

Socket is basically the communication endpoint that enable the devices to establish the connection between the clients over the network. Socket.IO is the JavaScript library that our team used to implement sockets using the socket Id. Real time event-based bidirectional communication between developers on Code doodle to change the code in real time so that updation reflect rapidly to every developer in the room.

3. WebRTC

WebRTC is the open-sourced technology that supports two-way communication with each other in real time using audio, videos. Our team used it in conducting face-to-face meetings between developers to make the environment professional.

4. Gemini API

API is an application Programming Interface that can be used to get a response using the HTTPS header method. The response usually comes in JSON format. We used Gemini API for code-reviewer purpose so that a developer can debug his code and optimize it.

5. JWT Authentication

JWT stands for Json Web Token, which securely transfers information between client and server. We used JWT in token-based authentication to handle validation and verification.

Literature Review

Although tools and platforms exist that support features like coding collaboration, Codeshare, or face-to-face meeting capability, Google meet, no one had provided the solutions in a single platform whatever the developer faces, and switching to these websites separately for different purposes reduces the focus to be applied on the actual code.

Following are the tools that provide their respective solutions:

- Collaborative Editors:** There are platforms, such as Codeshare, that only provide the code sharing panel to change the code in real time and nothing extra.
- Online IDEs:** Replit, Code Pen etc. allow coding and limited collaboration, but they also do not integrate other tools that we tried to include in our project, like video chat and AI- powered code review tools.
- Video Conference tools:** Tools like Zoom, Google Meet support communication but lack in providing the code editor to provide the Collab panel.
- AI Coding Assistant:** AI-powered tools, like Gemini, GitHub Copilot, and ChatGPT can all generate and analyze code, though not offer collaborative editing and built-in communication.

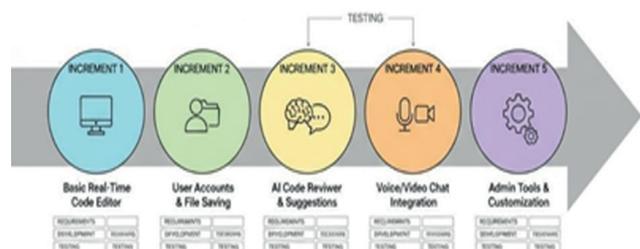
Literature Gap:

“Research and solution find a gap that there is no single platform which combines Real- time coding, AI review, Video communication, and chat in one web application. This gap is filled by Code doodle so that a developer only focuses on writing code rather than switching between the web applications for a specific need.”

Research Methodology

- Methodology used:** We implemented an incremental model for preparing the code doodle. Where out the team analyzes bugs and other features that are forgot to be added by considering the feedback from people, users, friends, and asking through survey check the drawback if any then try to add the new feature in the new cycle of incremental model to make the website more supportive enough to solve all the problems in a single platform.

Codedoodle: An AI-Powered Collaborative Coding & Communication Platform

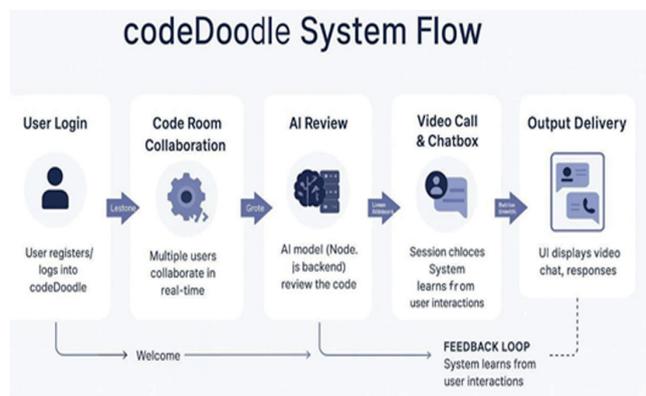


- **Data collection method:** Generally, we have been posting on the LinkedIn platform for motivating them to use our web application and ask for feedback, and accordingly take the next action to take rightly. Hence, both functional and non-functional requirements were gathered through:
 - i. Social Media Feedback
 - ii. Literature review of existing similar application and identifying the drawback of those and implementing the same in our website.
- **Technology Stack Selection:** MERN stack is chosen because React provides Component architecture, Node.js creates a scalable backend server, and MongoDB stores user details in flexible JSON-like documents.
- **Database Design :** The database that Code doodle supported is achieved using collection, documents and flexible schema. MongoDB is used for performing CRUD operation following is the schema demo that our website is using.
- **Deployment :** The web app was deployed using Vercel and render. Render is designed to make building and running applications and servers easy. It automated our build process from our code repository. Vercel is used - A cloud platform used to deploy the Client folder that contains the Frontend frameworks.

Our backend and frontend deployed link is given below.

Frontend: <https://code-doodle-editor.vercel.app/> Backend : <https://code-doodle-editor-6.onrender.com/>

System Flow Chart

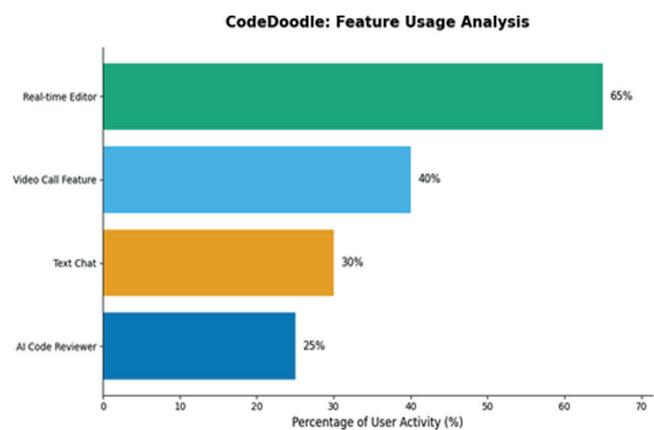


- **User Login**
The user signs up or logs in on the code doodle platform. Authentication is handled here (email/password, etc.)
- **Code Room collaboration**
The users then join a collaboration room after logging in.

Multiple users can write code together, edit code in real time, instantly see each other's changes.

- **AI Review**
Code is written and sent to the AI model via the Node.js backend and the AI engine. AI performs code review, error detection, suggestions for improvement.
- **Video Call & Chatbot**
Users can join a video call inside the platform to discuss code, get feedback, hold group sessions.
- The chatbot is available for quick conversation.
- **Delivery of Output**
Final output-review of results and responses, video chat interface-is shown. Users can view code review responses, see video sessions, read chat messages.
- **Feedback Loop**
It acquires information from users' choices and interactions.

Usage analysis of Project



We shared the project with many of our friends and fellow developers. They all said that having every tool in one place was a huge benefit, as nothing like it really existed for them.

From their feedback and use, we learned what features they found most useful. The graph below represents the weightage they gave to each of them:

- The Real-time Editor is clearly the most popular, at 65%. This shows that our main goal—fixing “merge hell” and isolated coding—is what users value most.
- Video Call Feature: The second most used feature is responsible for 40 percent, showing how much developers rely on face-to-face communication.
- Other very useful tools that help collaborative work of teams and improvement of their code are the Text Chat (30%) and AI Code Reviewer (25%).

Result and Testing

MongoDB result and Collection Structure after Registering

```

_id: ObjectId('68fa1eb3b7264384694b6580')
isLightMode: true
name: "Mohit"
email: "tempmail3543343@gmail.com"
password: "$2b$10$0eXVz4rLW6SR2efkwousCOHMF6XjQf/Cdvi3nIeoCBJco0QH7AEa"
verifyOtp: ""
verifyOtpExpiredAt: 0
isAccountVerified: false
resetOtpExpiredAt: 0
allFiles: Array (empty)
allChats: Array (empty)
createdAt: 2025-10-23T12:25:23.698+00:00
updatedAt: 2025-10-23T12:25:23.698+00:00
_v: 0
    
```

ID	ISLIGHTMODE	NAME	EMAIL	PASSWORD	VERIFYOTP	VERIFYOTPEXPIREDAT	ISACCOUNTVERIFIED
1	TRUE	Mohit	mohit.user@gmail.com	\$2b\$10\$.1	123456	1732289700	FALSE
2	FALSE	Aditya	aditya.user@gmail.com	\$2b\$10\$.2	NULL	0	TRUE
3	TRUE	Aryan	aryan.user@gmail.com	\$2b\$10\$.3	NULL	0	TRUE
4	FALSE	Harsh	harsh.user@gmail.com	\$2b\$10\$.4	654321	1732290000	FALSE
5	TRUE	Anil	anil.user@gmail.com	\$2b\$10\$.5	NULL	0	TRUE
6	FALSE	Anshu	anshu.user@gmail.com	\$2b\$10\$.6	NULL	0	FALSE

- **ID :-** Unique ID for each Record act as a Primary Key to identify the record uniquely.
- **isLightMode:-** Tells where it is LightMode or DarkMode(False) that the user is currently using.
- **Name :-** User registered to Code doodle.
- **Email :-** Email that is used to register the User account.
- **Password :-** Encrypted Password for that Registered Email.
- **VerifyOTP :-** OTP used to verify the Email to use the Tools of Code doodle.
- **VerifyOTPEXPIREDAT :-** Tells the time duration within which the OTP is valid for verification of user account.
- **isAccountVerified :-** Check whether the Account is verified or not.

After building the system, many tests were conducted to verify its correctness, performance, and reliability. The objective of the testing phase was to ensure that all functional requirements were met and that the system performed good under different conditions.

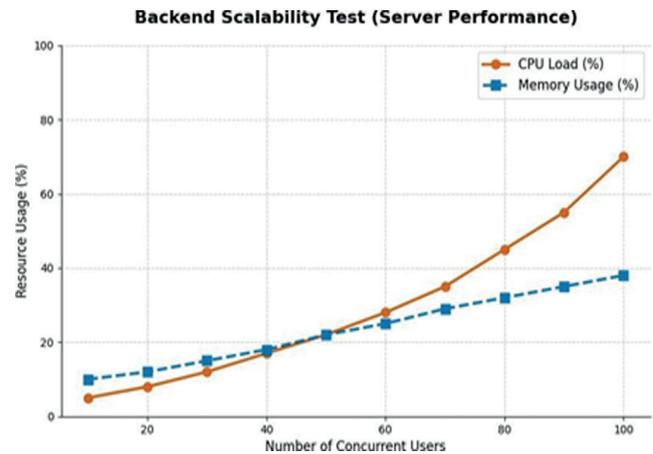
Functional Testing

- Functional testing ensures that every feature of code doodle works as expected.
- This includes testing user login, code room collaboration, AI review, and video/chat features.
- This means assuring that the system performs its intended work and behaves as expected.

Scalability Testing

- Performance testing verifies how fast and stable code doodle works under a variety of loads.

- Multiple users were simulated in a shared code room to observe system response time.



Unit Testing

- Unit testing tests each separate, individual component of code doodle in isolation.
- Login validation, logic of code execution, AI review functionality, and rendering of UI were tested separately in separate modules.
- Expected and unexpected inputs were used to test each module.
- This helped identify bugs early before combining modules together.

Integration Testing

- Integration testing checks the interaction of various modules among themselves in code doodle.
- It checks the flow of data between login → collaboration rooms → AI review → video/chat → output.
- APIs and backend functions were tested for smooth communication.

Socket Testing

- Socket testing was performed because code doodle supports real-time collaboration and live updates.
- It ensures socket creation, maintenance, and closure are performed correctly.
- This testing helps to ensure that changes in code reflect back to every developer in the room smoothly.

API Testing

- API testing ensures that all backend calls in code doodle return correct and consistent responses.
- The APIs tested included Login API, room creation API, code send/receive API, and AI review API.
- This testing is done by Postman Application. It is an application where we can manage, test and handle the API response effectively.

Resources and advantages and disadvantages

Hardware Resources

- Cloud servers for hosting backend services, and real-time collaboration.
- Storage for user data, code snippets, and session logs.
- Developer machines for coding, testing, and deployment.

Software Resources

- Frontend: React/Next.js, HTML, CSS, JavaScript.
- Backend: Node.js, Express.js, WebSocket server.
- Database: MongoDB for storing users, rooms, chats.
- Video/Chat Tools: WebRTC for real-time communication.
- Version Control: GitHub.

Human Resources

- Full-stack developer for frontend + backend.
- UI/UX designer for clean interface.

Network & Connectivity Resources

- Stable internet for face-to-face communication and live-time syncing of code To ensure that code remain consistent.
- Load balancer for scalability.

Advantages

- **One Place Everything**
There is no single platform which combines Real-time coding, AI review, Video communication, and chat in one web application but the gap is filled by Code doodle.
- **Smooth User Workflow**
Login → Code Room → AI Review → Video/Chat → Output Delivery is seamless and user-friendly.
- **Cloud-based Platform**
No installations required; users can access the system from anywhere with just a browser

Disadvantages

Complexity in Implementation

Managing sockets, video calling, and AI integration together can be technically challenging.

High Server Cost

Real-time collaboration, AI processing, and WebRTC require strong stun servers, which is usually high cost.

Internet Dependency

System performance decreases with slow internet, affecting video and real-time collaboration quality and speed as well.

AI Limitations

AI code review may not always be 100% accurate or context-aware, requiring manual verification.

Only Support Peer-to-Peer connection

WebRTC support only peer-to-peer connection and our team used the same in Code Doodle.

Conclusion

Code doodle effectively integrates chat, video communication, AI-powered code review, and real-time collaborative coding into one single platform. It creates an environment in which communication and coding can flow without necessarily having to operate a number of apps by bringing these features together. This makes Code doodle a unique platform to all types of people for professionals, students, and developers who work from home or collaborate remotely.

Consequently, one of the biggest advantages of Code doodle is that users will not have to navigate to different websites for chatting, video calling, coding, reviewing, and sharing the work. Instead of using one website to collaborate on code, another for video meetings, and another tool altogether to get AI feedback, everything is put into one hub. This eliminates unnecessary navigation, reduces the amount of time wasted by changing app for different purposed.

Thus, by acting as an all-in-one platform, Code doodle considerably enhances productivity and efficiency. It also enhances learning for students and simplifies the workflow of remote developers.

On the whole, Code doodle is a very convenient collaboration tool. It not only connects communication and coding but also strengthens them through real-time updates and AI-supported review feedback. Capable of replacing several platforms with one feature-rich environment, which increased productivity to modern digital teamwork.

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A Brief Study of Muslim Education System in Pre-Colonial and Colonial Times

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Abstract

The paper focuses on the educational experiences of Muslims, specifically within the context of pre-colonial and 18th- and 19th-century colonial Bengal. It examines the factors contributing to the perceived educational “backwardness” of the Muslim community, exploring both the socio-political and economic causes of this phenomenon. The study highlights how Muslims in Bengal navigated and survived colonial domination, with particular emphasis on the influence of the Woods Despatch of 1854 and the Education Commission of 1882. These two key events are analysed to understand their impact on shaping educational policies and practices during British rule, and how they influenced the development of education among Muslims in the region.

Key Words: Muslim Education System, Pre-colonial Times, Colonial Times,

Introduction

The pre-colonial forms of knowledge rested on the Quran among the Muslims. Quran was the foremost significant religious text which was transmitted orally, learnt by young Muslims after the “Bismillah” ceremony. The oral transmission of the Quran from one generation to another continued until the death of Prophet Muhammad (632 AD), a period from when writing came into being among Muslims.¹

Pre-Colonial Muslim Education

The early institutions among the Muslims were makhtabs, madrassas, darghas, khanqahs, and karkhanas which continued under the Delhi Sultanate, the Mughals and also under the colonial rule.² The makhtabs were places where the prime motive was to make children memorise verses from Quran, and the language used was Arabic, Persian or Urdu.³ The pedagogical method would include the teachers who were called *mullahs* or *maulvis* and transmit knowledge orally to their students, who would then write it down and try to retain it, once familiar with the text, the latter would obtain an *ijaza* (license) to teach.⁴

The encounter between the colonial masters and the Indian native population began in the 15th century but it was in the 1765 that the British attained the *diwani* of Bengal, Bihar and Orissa. In 1780s that the East India Company faced a major challenge as to how to govern India.

The Colonial Education

It was in Bengal that the waves of transformation initially began. From the early 19th century onwards the British introduced English as the medium of language. It was from here, that the aims of the colonisers and the colonised differed. The former saw education as a means to rule and govern which ultimately helped them in creating loyal subjects. While the latter, who were mainly local magnates or the upper caste Hindus, the aim was to secure government jobs and make maximum use of the benefits provided by the colonial state. Therefore they were able to acquire positions in the higher levels of education whereas the Muslims remained dominant in the lower levels. This depicts a kind of social hierarchy in education.⁵

From the late 18th century onwards, orientalist such as William Jones started revising the forgotten glory of India. They began equating Sanskrit with Latin and began looking for similarities between themselves and Indians.⁶ Hence began the cultural revivalism with the establishment of the Asiatic Society in 1784. On the other hand, Anglicists wanted to replace the pre-modern languages such as Sanskrit, Arabic and Persian simply because they were outdated and were not sufficiently developed. Therefore, an emphasis on English as the medium of language was laid.

On learning about political changes, the upper-caste Hindus were preparing their minds to enter into the circles of English intelligentsia, while the Muslim reaction differed. They resisted the new changes that were being introduced by the colonisers and would provide them with no dominance over Hindus, over which they were previously ruling.⁷ We find that the earlier beneficiaries of these changes were high-caste Hindus (*bhadralok*) who assumed the material benefits.⁸ The introduction of English although on the one hand, increased the number of Hindu employment but on the other hand, it

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increased inequality among the Muslims as they began to lose their jobs and were pushed into poverty. Hence, till the 1870s we find that the proportion of Muslims to Hindus remained less. The Muslims were engaged in menial jobs like that of porters, menders etc.⁹

It was also the time when Britain was emerging as a global power. The ideas of liberalism were making inroads into society. The liberalists regarded India as “backward”, “uncivilised” and “barbaric”.¹⁰ They assumed themselves as colonial masters and saw themselves on a civilizing mission.¹¹

The Wood’s Despatch

In 1854 Wood’s Despatch was introduced which proposed to modernise the existing indigenous educational modes and to establish Universities. With a liberalist mind-set, the government now began to spread western education which conflicted with the religious beliefs of the Muslims. Initially, the madrasahs and makhtabs did not receive any government support and Muslims found it difficult to adjust to the colonial policies. The religious elites felt threatened when English was being imposed as they were more concerned with safeguarding their language and culture. The Muslims saw the knowledge of scriptures, the Quran and traditions as the survival mechanism under colonial rule, and in doing so they adopted Print technology as a means.¹² This attitude of the Muslims was seen as backward which created pressure among them.

The Wood’s Despatch of 1854 aimed at the following:

- The government tried to lure the Muslim masses by making ordinary schools attractive.¹³
- Its aim was to spread English as the medium of instruction, but vernacular languages will also be promoted.
- It introduced a system of grant-in-aid to the established schools that were ready to adopt English and provide modern education.
- It provided grants to fee-charging schools and those who denied to do so were not provided grants.¹⁴

The consequences of the Wood’s Despatch were clear and impacted the Muslim education in the following ways:

First, it couldn’t provide education to all sections of society and was only limited to the upper caste Hindus, a small group which was concentrated in Bengal largely. This section of society was able to pay for their education while Muslims and others could not. Also, the state did not have many financial resources so it required the help of local magnates.

Second, even though the vernacular language was permitted, the English schools in Bengal had Bengali which was a foreign language to the Muslims, which was ultimately taught by Hindu teachers.¹⁵ The state completely overlooked the fact that the proportion of the Muslim population was more than Bengalis.

Third, the religious interests and education of the Muslims were signed out. On the one hand, Arabic and Persian were

ignored in certain ways, as they would be of no use in the colonial administration and on the other hand, the Muslim-sanctioned holidays were reduced from 21-11. While in some government departments, there were no sanctioned holidays for Muslims which caused resentment among them.¹⁶

Fourth, the readily acceptance of Hindus created a “class of agents” who cooperated with the British and remained loyal to them, which ultimately led to the stratification of the society. The purpose of this education was to provide basic knowledge to create loyal indigenous bureaucrats who would in turn establish Hindu schools and preach modern Education. This led to a formalisation and centralisation of the education system under colonial rule.¹⁷

Fifth, they realised that no unitary system could be adopted in India for the advancement of education as it created animosities among Hindus and Muslims. The government schools established in Bengal failed to “develop a class of Muslims who could successfully compete at Universities and could secure a job in the recognisable profession.”¹⁸

Sixth, the poor sections of society including Muslim peasants could not afford western- style education. But the ones who could send their children to either pathshala or a makhtab, gave preference to distance over the choice of institution.¹⁹

Seventh, no provisions were made for other marginalised section of the society and women. Only male elites had access to education initially. Women were continued to be taught at homes by *ustani* (women teacher) and *maulvis*.²⁰

Further, the in’am commission played an important role in the exclusion and marginalisation of Muslim ma’afidar groups and their families that were dependent on revenue-free grants.²¹ They were bureaucrats and were affluent in the Persian language. The Muslims had been retaining their trusteeship in the British to protect these land grants which were meant for the advancement of the education of the Muslims. It appears from the work of W.W. Hunter that there was a misuse of these funds as the company diverted the scholastic funds into the establishment of an English College solely for Hindus.²²

The Formal Education System

From the 1870s onwards the colonial state played an important role in the curriculum of modern education. It tried to introduce the formal elements of Inspection, Scheduling, and compulsory Attendance. A process of homogenization of education was taking place slowly and gradually. In 1882 the Education Commission was established to address the growing disparity between Hindus and Muslims, to pay attention to the Muslim demand for separate educational institutions and to provide special concessions to them. It was also the period which saw the beginning of Separatism between the Hindus and the Muslims. Despite their efforts, the colonial government appeared biased for Muslims as madrasahs were losing their importance all the more. In reality, what the colonial government did in the late nineteenth century was the social mobilisation of the Muslims who now gained consciousness of a separate identity.²³ Therefore, it

is seen that a significant amount of role has been played by the anjumans and the Muslim reformers some of which are discussed in this paper.

At a time when several debates were going on regarding modern education for Muslims, the indigenous Muslim reformers did not sit back. They got actively involved in the spread of education. One such example is that of Nawab Abdul Latif who started the Mohemadan Literary Society in 1863. It aimed to spread education amongst Muslims. He was in support of English education and encouraged Muslims for the same but not at the cost of neglecting the religious education. Both of them would help in the growth and progress of the Muslim community.²⁴

Tablighi Movement and the spread of Education amongst Muslims

On the other hand, we find Maulana Ilyas who initiated the Tablighi Movement which aimed to provide education to Muslims in an entirely different manner through the “moving madrassa” which meant the travelling of the well-learned, well-versed teachers from one place to another who acted as guides, cook or as a leader sometimes. This was the distinguishing feature of the movement.²⁵ Another distinguishing feature of the movement was the participation of women who supported their husbands.²⁶ The movement also had some limitations which are as follows:

- The Tablighi movement was spreading Islamic ideas, values, mutual assistance, morals and traditions.
- Their main target was Mewatis whom the Tablighis regarded as similar. Nonetheless, the movement welcomed all sections of society.²⁷
- The Tablighi leaders did not encourage their participants to engage in politics but operated in the political arena as they did not differentiate themselves from the society.
- They made more use of oral means rather than print material, therefore suggesting that education should be intellectual and not text-based. However, such a practice slightly differed in the colonial context, as pre-colonial Islamic practices in South Asia transmitted oral knowledge on various subjects.²⁸

Hence, we find that there were continuities between pre-colonial and colonial times. Amar Farooqui has shown how Muslim scholars of Delhi like Nazir Ahmad, Sadruddin Khan Azurda and a few others were able to enter into government jobs, who were retaining the indigenous modes of education, and also maintained indirect criticism towards the colonial state.²⁹

Conclusion:

The position of Muslims in the field of education concerned with my period of research portrays them as backward to some extent. Although the colonial government tried to bring western style knowledge it failed to recognise the hesitant attitude of the Muslims and found it affordable to form Hindus as their allies. The liberal ideas of Britain could

not bring a smooth transition in the pre-modern minds of the Muslims. On the one hand, the Orthodox and patriarchal ulema were scared to lose their culture and traditions and on the other hand, the Muslim women retained the cultural elements in the society through Zenana tradition. Moreover, the reforms were carried but in such a community reform became problematic.³⁰ The system of Purdah continued among Muslim women, which ultimately created pressure among the Muslim males to modernise their women but not on cultural rejection.³¹ Hence, both Muslim men and women were regarded as, and remained backward.

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How Can Business Studies Be Integrated Into Primary and Secondary Education to Foster Financial Literacy and Entrepreneurial Thinking

Dr. Vipasha Choudhary¹, Jhanvi Pandey²

Abstract

This research work aims to elucidate how the Business Studies can become a crucial part of primary and secondary education at school level. We are going to see how financial literacy can be involved in the curriculum of junior classes as in India we learn this subject in Senior Secondary Education as its totally depends upon which educational Board student studies. We see various pathways to integrate this with current education. As we know that CBSE and ICSE both collaborate to introduce financial literacy from class 6th to 8th to boost commerce skills at school level. We are going to inquire into various initiatives taken by the Indian government to promote financial literacy and entrepreneurial thinking in students from a very young age. This research will provide crucial insights and relationships between education and commerce as well. Also, we will try to enrich our study by doing some statistical findings.

Key Words: Commerce, Entrepreneurship, Education, Financial Literacy

Introduction

Financial literacy is basically understanding how you are going to manage your finances to make knowledgeable decisions. Money management has always been a crucial part of each and every household in the society. The ability to recognize, comprehend, interpret, produce, communicate, and compute with printed and written materials in a variety of circumstances is known as literacy (Kailash Naghera et al., 2024). It provides us with a basic overview of terms like expenses, savings, budgeting, interest, profit, loss, debt, 50-30-20 rule of budget, etc. You can make the most with only one right decision in a right path related to finance. After all, every single work in the world is dependent upon monetary exchange from buying goods to investing all we need is money. This will eventually prepare students to become more responsible in financial choices.

Entrepreneurial thinking developed when you started searching about how your surroundings work in respect to

business, whether it is small scale industries, manufacturing industries, factories, service providers and many more. Entrepreneurial thinking is the mindset of finding opportunities, creating solutions, developing creative ideas, and considering risks to drive cited possibilities and activities (*Entrepreneurial Thinking: Developing the Traits for Business Success*, n.d.). In other words, entrepreneurship enables you to identify the hidden innovation within you.

We can observe that in Uttar Pradesh Board we started to learn these concepts from the 9th standard onwards, meanwhile in CBSE board we learn basic concepts from the 11th standard onwards. Including awareness about how to manage their expenses and how to save their money and spend it wisely becomes important to know at an early age as managing finance has always been a important part of our life. Apart from it, we are going to learn about how we inculcate that thinking of becoming an entrepreneur. As in a country like India students have in mind to get educated and FIND JOBS instead of PROVIDING JOBS on their own.

Central board of secondary education (CBSE) introduced modules for class 6th to 8th which include topic related to Banking, Modes of digital payments - biometric, card and mobile based apart from it some more topics like barter system, evolution of money, bill and cash memo and brief about the taxation system of India today.

National Centre for Financial Education (NCFE) is basically a joint action of RBI (Reserve Bank of India), IRDAI (Insurance Regulatory and Development Authority of India), PFRDA (Pension Fund Regulatory and Development Authority) and SEBI (Securities and Exchange Board of India) which spread awareness, conduct workshops and design programme related to finance. This organization also uploads videos on YouTube related to finance awareness. create financial awareness and empowerment through financial education campaigns across the country for all sections of the population through seminars, workshops, conclaves, training, programmes, campaigns, discussion forums with/without fees by itself or with help of institutions, organisations and provide training in financial education

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and create financial education material in electronic or non-electronic formats (*About NCFE - English (NCFE)*, n.d.)

Review of Literature

1. https://www.researchgate.net/publication/377443537_A_Study_on_Entrepreneurial_Decision-Making_and_Financial_Literacy

Aminu Kasimu & Usman Mohammed Jamilu (2024), this study investigates how financial literacy influences the entrepreneurial competencies of Business Education students in Nigerian Colleges of Education. Using a descriptive survey research design, data were collected from 220 respondents through structured questionnaires. With possible findings of Strengthening financial literacy in Business Education programs is essential for fostering entrepreneurial success, reducing unemployment, and supporting Nigeria's economic growth (Kasimu et al., 2024).

2. <https://ejournal.yasinalsys.org/edumalsys/article/view/3901>

Arshiya Anjum A (2024) The study investigates how these business owners deal with socioeconomic, legal, and market aspects that affect their decision-making. Distinct trends are further compounded by sectoral variances and regional inequities. To improve financial literacy, holistic financial education solutions such as focused programs, mentorship, technologically enabled tools, and easily available information are advised (Jishu et al., 2024). Apart from it it also tells about relationship between entrepreneurial decision making and financial literacy.

3. <https://link.springer.com/article/10.1007/s40299-022-00704-y>

Jessie S. Barrot, Jemma M. Gonzales, Arnold A. Eniego, Aldrin L. Salipande & Ma.Lourdes G. Olegario (2022) they demonstrated that study focuses on teachers' and school leaders' experiences with the integration of financial literacy into K-12 education in the Philippines. It highlights challenges such as resource limitations and lack of training but notes positive attitudes toward financial education. To successfully implement financial literacy in schools, the research emphasizes the importance of teacher and leader involvement (Barrot et al., 2024).

4. <https://www.tandfonline.com/doi/full/10.1080/2331186X.2021.1918849?src=recsys#abstract>

Saparuddin Mukhtar, Ludi Wishnu Wardana, Agus Wibowo & Bagus Shandy Narmaditya and May Cheng (2020), in research paper states we have detailed analysis of entrepreneurial culture concept, need importance and how it takes place in students. It also shows the connectivity between entrepreneurial culture with education, values and culture. This work focuses upon students entrepreneurial

intention in Indonesia with giving some crucial and creative ideas for classroom development. The study provides two primary contributions. First, this study offers an insight into entrepreneurial studies by elaborating on all the crucial components, including culture, education, mindset, and intention, elements that are missing in the prior studies. Second, focusing the study on Indonesia provides a unique perspective given the vast size of populations. It faces a crisis as its picturesque cultures that are well-known for collective work, togetherness, equality, and respect lack the necessary number of entrepreneurs to promote its business opportunities (Mukhtar et al., 2021).

5. <https://shodhganga.inflibnet.ac.in/handle/10603/269978>

Kamboj and samriti (2017), observed in their study that shows the importance of financial literacy in an individual's financial well - being. It repeatedly emphasized a wide range of continuous improvement at national and international levels in financial education programs, which are crucial to enhancing stability. This paper also describe the terms such as Financial knowledge (FK), Financial behaviour (FB) and Financial Attitude (FA). apart from it they also explained key characteristics of financial literacy with respect to investment decisions (Kailash Naghera et al., 2024).

Research Objectives

1. Understanding the financial literacy and entrepreneurial thinking.
2. Exploring different types of teaching methodologies.
3. Inquire into current status of business studies in primary and secondary education in India and abroad.
4. Identifying the barriers and challenges to implementation.

Research Methodology

The method of research in this paper has been done by collecting primary data. Here we used the Questionnaire method which are very popular in the field of business research. This method basically focus on question answer method depending upon how much time and resources we are going to utilize. Apart from it some published sources were also used to have official and relevant data.

1. National center for financial education.
2. Reserve bank of India

Questionnaires were randomly distributed to the faculty of the colleges irrespective of their educational background. After the responses to the questionnaire we are going to observe some pie charts related to the data we collected. Pie charts shows the actual percentage which respondents preferred the most. Here we are going to take sample size of 20 faculty of colleges who are well qualified in their specific fields and on the basis of their responses, we are going to analyse what kind of improvement they want in our education system related to financial literacy and entrepreneurship.

Business Studies in Primary and Secondary Education - Recent Trends and Implementation

1. In international schools in **New Zealand** they use cross-curriculum approach which means combining multiple subjects concepts to understand it multidimensional areas. They use several resources like Sorted in schools website in which there are several portals like party planner tools and supermarket shopper all these promote interactive activities from here kids do several activities to plan budget on their own. This website is officially aligned with ministry of education of New Zealand (*Equipping Young New Zealanders for Their Financial Futures | Sorted in Schools*, n.d.).
2. In **Singapore**, students of primary and secondary schools attended a 30-minute session on How to sell goods by applying their own skills and creativity. Apart from it Institute for financial literacy launched Money Sense programme (*Money Sense*, n.d.) in which focuses on planning and decisions related to finance.
3. **Denmark** made it compulsory for the students age above 13 to have financial literacy which includes basic consumer rights, how to operate bank and bank loans (*Denmark Mandates Financial Literacy Education from Age 13 | World Economic Forum*, n.d.).
4. In **Dubai**, Abu Dhabi Islamic bank (AIDB) promotes financial education to high schools by providing time to time workshops, seminars and summer camps to

students (*ADIB | About ADIB | Financial Education*, n.d.).

Now we are going to see what are the different ways to be implemented in India to foster the percentage of financial education literates in our country.

- ✓ We can introduce stand-alone subjects named as financial literacy as per the standard of the students and make it as a compulsory subject to be study in schools before senior secondary education.
- ✓ New Education policy (NEP), 2020 mainly focused on hands-on experience or experiential learning to promote entrepreneurial thinking we can divide students into different groups irrespective of their class and conduct activities like Act as shopkeeper, street vendors, owner of the company, employees of the industry, etc. By playing a role on their own they'll know how things around us works and what kind of challenges they face while working in their positions.
- ✓ Company has several departments in their offices. We can conduct a group activity which includes almost all the crucial departments like Sales, Marketing, Human resource management, finance, law, etc. By this departmental exercise we saw how each and every role is important for the company to run smoothly.

Findings

S. No	Questions	Result	
1	What are the benefits of introducing business studies at school level	Basic terminologies related to finance	13.2%
		Awareness about financial concepts	42.1%
		Basic understanding of budgeting, saving and investing	39.5%
		Prepare students for high paying jobs	5.3%
2	What crucial steps can be taken by curriculum framework committee for creating financial awareness in students?	Case study	11.4%
		Inclusion of specific subjects related to finance	37.1%
		Real life examples printed in books	20%
		Activity based learning	31.4%
3.	At which educational stage should entrepreneurial thinking ideally be introduced?	Primary school with gradual development through secondary schools	63.6%
		Only in high schools	13.6%
		After graduation	0%
		University level courses	22.7%
4.	What kind of teaching methods should be used to promote financial literacy?	Traditional methods	0%
		Experiential learning	77.3%
		Watching video tutorials	13.6%
		Question answer method	9.1%
5.	What kind of challenges are faced or can be faced while teaching financial literacy at both levels?	Very simple subjects	0%
		Too many resources available to misguide	42.3%
		Early financial decisions without consulting	23.1%
		Hard to find qualified teachers	19.2%
	All of the above	15.4%	

Figure No. 1

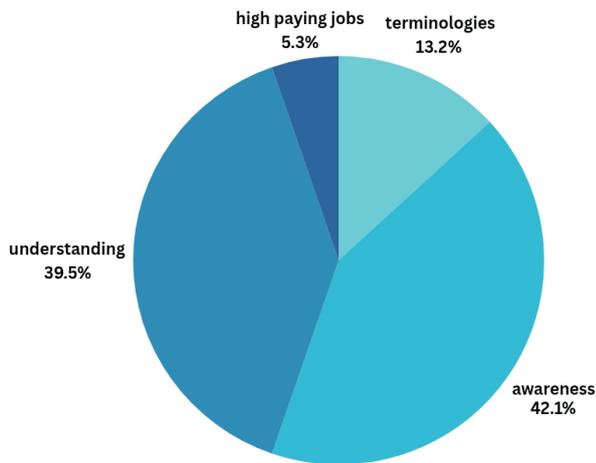


Figure No. 4

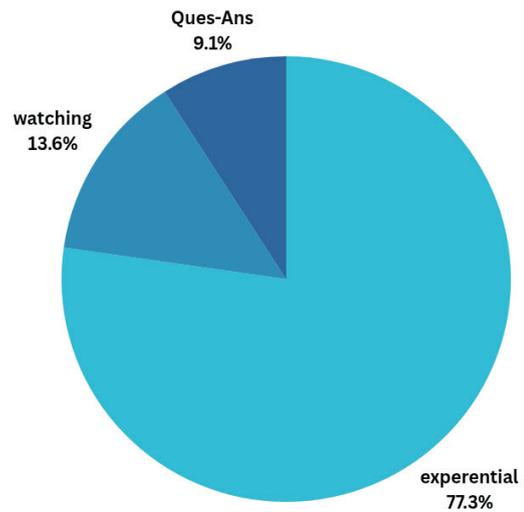


Figure No. 2

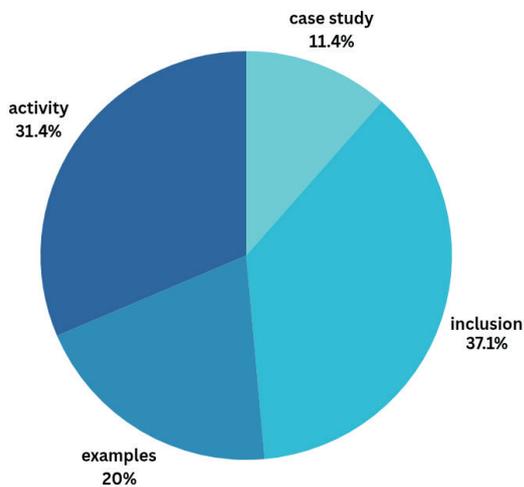


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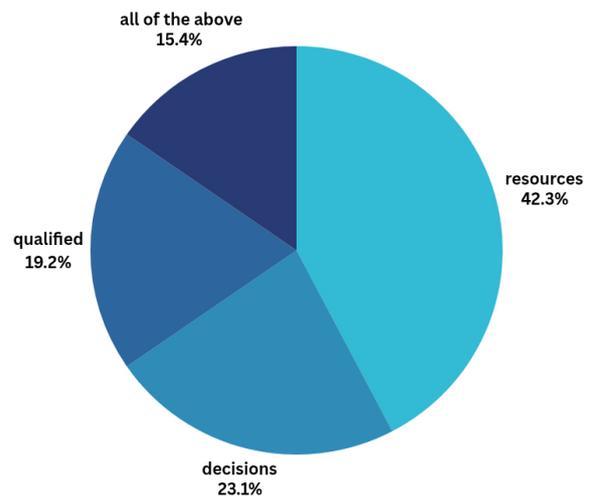
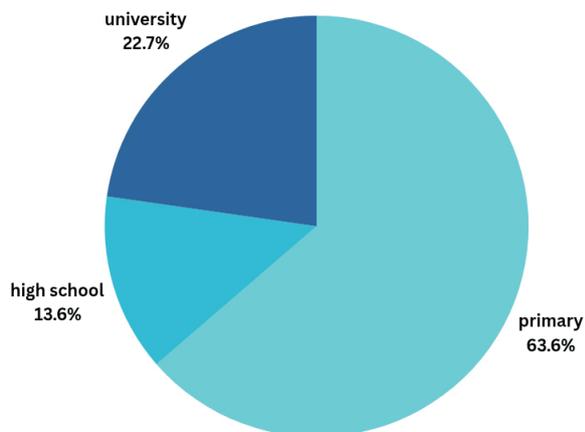


Figure No. 3



Analysis and Intrepretations

The primary data which was collected revealed how much educators want to include financial literacy and entrepreneurial thinking in students of primary and secondary education. My sample size is 20. All are educators and well-qualified professors of colleges. From the responses, we can observe that, at school level, a basic understanding of budgeting, saving and investing are preferred the most, which is 39.5%. Both the inclusion of specific subjects related to finance, 37.1%, and activity-based learning, 31.4%, are highly preferred. Most of the respondents are in favor of introducing entrepreneurial thinking to primary school with gradual development through secondary school. 63.6%. Teaching methods which were preferred by them are experiential learning, 77.3%. Major challenges were too many resources available to misguide students; 42.3%.

Conclusion

This research examines the willingness of educators to implement financial literacy and entrepreneurship as stand-alone subjects for students in primary and secondary education. The goal is to enhance students' understanding of essential financial concepts at an early age.

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Convolutional Neural Networks: A Comprehensive Survey of Architectures, Applications, and Future Directions

Mr. Harjender Singh*

Abstract

Convolutional Neural Networks (CNNs) have revolutionized the field of computer vision and deep learning since their inception. Convolutional Neural Networks (CNNs) have revolutionized computer vision and image processing, with applications spanning from handwritten digit recognition to complex medical image analysis. This paper presents a comparative study of prominent CNN architectures, including LeNet, AlexNet, VGGNet, Inception, ResNet, DenseNet, and MobileNet, analyzing their structural differences, performance, and computational efficiency. We also discuss challenges such as overfitting and data scarcity, and explore solutions like data augmentation and transfer learning. Visual diagrams and comparative graphs are included to illustrate architectural differences and performance metrics. Our survey reveals that while traditional CNNs have achieved remarkable success, emerging hybrid architectures combining convolutional and attention mechanisms represent the next frontier in visual recognition systems.

Keyword: Computer vision, Image processing, computational efficiency, data augmentation, transfer learning and attention mechanism.

Introduction

Convolutional Neural Networks (CNNs) represent one of the most significant breakthroughs in artificial intelligence and machine learning of the past decade. CNNs are a class of deep neural networks widely used for analyzing visual imagery. They consist of convolutional layers, pooling layers, activation functions, and fully connected layers. Their architecture leverages local connectivity, shared weights, and pooling, making them highly effective for extracting hierarchical features from visual data. [4],[2]. Over the

years, various CNN models have been developed, each introducing innovations to improve accuracy, efficiency, or adaptability to specific tasks[2],[7]. CNNs have demonstrated unprecedented success in various computer vision tasks, including image classification, object detection, semantic segmentation, and facial recognition.

The journey of CNNs began with the pioneering work of LeCun et al. in the 1990s with LeNet, which successfully recognized handwritten digits. However, it was not until the emergence of AlexNet in 2012 that CNNs gained widespread attention, dramatically outperforming traditional machine learning methods on the ImageNet Large Scale Visual Recognition Challenge (ILSVRC).

The fundamental principle underlying CNNs is the exploitation of spatial locality and translation invariance in visual data. Through the use of convolutional layers, pooling operations, and learnable filters, CNNs can automatically extract hierarchical features from raw pixel data, eliminating the need for manual feature engineering that plagued earlier computer vision approaches.

This paper aims to provide a comprehensive survey of CNN architectures, examining their evolution from simple feed-forward networks to complex, deeply nested structures. We analyze the key innovations that have driven performance improvements, including skip connections, dense connectivity, attention mechanisms, and architectural search techniques. Furthermore, we discuss the trade-offs between model complexity, computational efficiency, and performance across various applications.

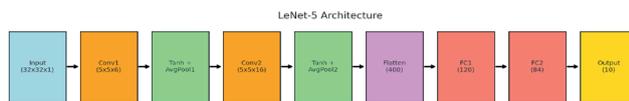
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2. Literature Review

2.1 Foundational CNN Architectures

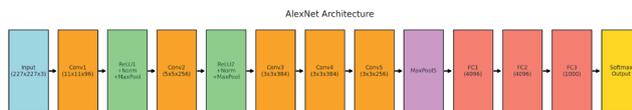
2.1.1 LeNet (1998)

LeNet, developed by Yann LeCun and colleagues, represents the first successful application of CNNs to practical problems. The LeNet-5 architecture consisted of two convolutional layers followed by subsampling layers, and three fully connected layers. Despite its simplicity, LeNet established the fundamental CNN paradigm of alternating convolution and pooling operations followed by classification layers.



2.1.2 AlexNet (2012)

AlexNet, developed by Krizhevsky et al., marked the resurgence of neural networks in computer vision. The architecture featured eight layers: five convolutional layers and three fully connected layers. Key innovations included the use of ReLU activation functions, dropout regularization, and GPU implementation for training. AlexNet achieved a top-5 error rate of 15.3% on ImageNet, significantly outperforming the second-best entry with 26.2% error rate.



2.2 Deep CNN Architectures

2.2.1 VGGNet (2014)

The Visual Geometry Group (VGG) at Oxford University developed VGGNet, which demonstrated that network depth is crucial for good performance. VGG architectures (VGG-16 and VGG-19) used very small 3x3 convolution filters throughout the network, stacking multiple convolution layers to increase receptive field size. This approach simplified the architecture design while achieving improved performance.

2.2.2 GoogLeNet/Inception (2014)

GoogLeNet introduced the Inception module, which performs convolutions with multiple filter sizes in parallel and concatenates the results. This approach allows the network to capture features at different scales simultaneously while maintaining computational efficiency. The architecture achieved a top-5 error rate of 6.67% on ImageNet with significantly fewer parameters than VGGNet.

2.3 Residual and Dense Architectures

2.3.1 ResNet (2015)

ResNet, developed by He et al., introduced skip connections that enable the training of very deep networks (up to 152 layers). The key insight was that residual learning is easier than direct mapping learning, allowing gradients to flow directly through shortcut connections. ResNet-152 achieved a top-5 error rate of 3.57% on ImageNet, surpassing human-level performance.

2.3.2 DenseNet (2017)

DenseNet extended the concept of skip connections by connecting each layer to every other layer in a feed-forward fashion. This dense connectivity pattern encourages feature reuse and reduces the number of parameters while improving information flow throughout the network. DenseNet achieved competitive performance with significantly fewer parameters than ResNet.

2.4 Efficient CNN Architectures

2.4.1 MobileNet (2017)

MobileNet introduced depthwise separable convolutions to reduce computational cost and model size while maintaining reasonable accuracy. This architecture is specifically designed for mobile and embedded applications where computational resources are limited.

2.4.2 EfficientNet (2019)

EfficientNet proposed a compound scaling method that uniformly scales network width, depth, and resolution with a fixed ratio. This approach achieved state-of-the-art accuracy while being significantly more efficient than previous models.

2.5 Attention-Based and Hybrid Architectures

2.5.1 SENet (2017)

Squeeze-and-Excitation Networks (SENet) introduced channel-wise attention mechanisms that adaptively recalibrate channel-wise feature responses. This attention mechanism improved the representational capacity of CNNs with minimal computational overhead.

2.5.2 Vision Transformer (2020)

While not strictly a CNN, Vision Transformer (ViT) demonstrated that pure attention mechanisms could achieve competitive performance on image classification tasks, challenging the dominance of convolutional architectures.

3. Architectural Components and Design Principles

3.1 Convolutional Layers

Convolutional layers form the core of CNN architectures, applying learnable filters to input feature maps through convolution operations. The key parameters include filter size, stride, padding, and number of filters. Modern architectures typically use small filter sizes (3×3 or 1×1) to reduce computational complexity while maintaining expressiveness.

3.2 Pooling Operations

Pooling layers reduce spatial dimensions while retaining important features. Max pooling selects the maximum value within each pooling window, while average pooling computes the mean. Global average pooling has gained popularity in recent architectures as it reduces overfitting and eliminates the need for fully connected layers.

3.3 Activation Functions

Activation functions introduce non-linearity into the network. ReLU and its variants (Leaky ReLU, ELU, Swish) are commonly used due to their computational efficiency and ability to mitigate the vanishing gradient problem.

3.4 Normalization Techniques

Batch normalization, introduced by Ioffe and Szegedy, normalizes layer inputs to stabilize training and enable higher learning rates. Layer normalization and group normalization have been proposed as alternatives for specific scenarios.

3.5 Skip Connections and Dense Connectivity

Skip connections, popularized by ResNet, enable gradient flow in deep networks and facilitate the training of very deep architectures. Dense connections, as in DenseNet, maximize information flow between layers and encourage feature reuse.

Model comparison : Performance and efficiency analysis

Architecture	Year	Top-1 Error (%)	Top-5 Error (%)	Parameters (M)	Weakness
Lenet	1998	0.95% (on MNIST)	Not applicable	0.06	Low capacity
AlexNet	2012	37.5	15.3	61	Large model size
VGG-16	2014	28.1	9.9	138	Computationally heavy
GoogLeNet	2014	29.8	6.7	4	Complex architecture
ResNet-50	2015	23.9	7.1	26	Training complexity
ResNet-152	2015	21.4	3.6	60	Training complexity
DenseNet-169	2017	21.6	5.9	14	Memory intensive
EfficientNet-B7	2019	15.7	3.0	66	Lower accuracy

4. Performance Analysis and Benchmarks

4.1 ImageNet Classification Results

The following table summarizes the performance of major CNN architectures on ImageNet classification:

4.2 Computational Efficiency

Modern CNN design emphasizes the balance between accuracy and computational efficiency. Metrics such as FLOPs (Floating Point Operations), memory usage, and inference time are crucial considerations for practical deployment.

5. Future Work and Research Directions

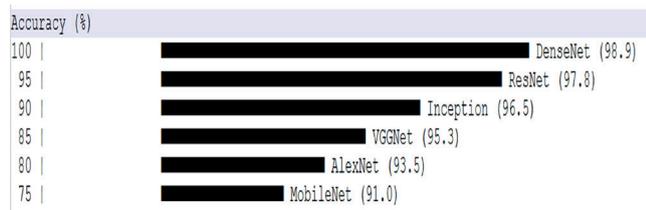
5.1 Neural Architecture Search (NAS)

Automated architecture design using reinforcement learning, evolutionary algorithms, and gradient-based methods represents a promising direction for discovering novel CNN architectures.

Model	Year	Parameter	Accuracy	Key-innovation	Best Use-Case
AlexNet	2012	60M	57.1%	Deep CNN + ReLU + Dropout	Historical significance
VGG-16	2014	138M	71.3%	Small filters (3×3)	Feature extraction
ResNet-50	2015	25.6M	76.15%	Skip connections	General-purpose vision
EfficientNet-B0	2019	5.3M	77.3%	Compound scaling	Mobile and edge devices
EfficientNet-B7	2019	66M	84.4%	Optimal scaling	High-accuracy application

6. Performance Metrics and Results

Performance is typically measured using accuracy, precision, recall, F1-score, and computational cost (FLOPs, parameter count)[1],[5],[8]. For example, DenseNet with twice transfer learning achieved up to 98.9% accuracy in medical image classification[8]. MobileNet, while less accurate, is preferred for resource-constrained environments[2].



5. Future Work and Research Directions

5.1 Neural Architecture Search (NAS)

Automated architecture design using reinforcement learning, evolutionary algorithms, and gradient-based methods represents a promising direction for discovering novel CNN architectures.

5.2 Efficient Training and Inference

Research into model compression techniques, knowledge distillation, quantization, and pruning will enable deployment of powerful CNNs on resource-limited devices.

5.3 Hybrid Architectures Combining CNNs

Hybrid Architectures Combining CNNs with other architectural components such as attention mechanisms, graph neural networks, and memory modules may lead to more versatile and powerful models.

5.4 Self-Supervised Learning

Developing CNN architectures that can learn meaningful representations from unlabeled data will reduce dependence on large labeled datasets.

5.5 Continual Learning

Enabling CNNs to learn new tasks without forgetting previously learned knowledge is crucial for practical deployment in dynamic environments.

5.6 Robustness and Security

Improving adversarial robustness through architectural innovations, training techniques, and theoretical understanding remains an active area of research.

5.7 Interpretable CNNs

Developing architectures that provide inherent interpretability while maintaining performance will be crucial for safety-critical applications.

Conclusion

This comprehensive survey of CNN architectures reveals the remarkable evolution from simple LeNet to sophisticated modern architectures. The key innovations driving this progress include deeper networks, skip connections, attention mechanisms, and efficient design principles. While CNNs have achieved tremendous success across various applications, significant challenges remain in terms of computational efficiency, interpretability, and robustness.

The future of CNN research lies in addressing these challenges through innovative architectural designs, automated architecture search, and hybrid approaches that combine the strengths of different neural network paradigms. As the field continues to evolve, we anticipate that CNN architectures will become more efficient, interpretable, and robust while maintaining their superior performance in visual recognition tasks.

The impact of CNNs extends far beyond computer vision, influencing the broader deep learning community and enabling breakthrough applications in healthcare, autonomous systems, and scientific research. As we look toward the future, CNNs will continue to play a crucial role in advancing artificial intelligence and machine learning capabilities.

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An Analysis of the Taxation System During the Sultanate Period

Arpita Sonar¹, Dr Vanita Anand²

Abstract

The paper focuses on the system of taxation implemented during the Sultanate Period, riveting around Alauddin Khilji and the Tughlaqs. It focuses on the factors which led to a change in the imposition of taxes and its respective percentage during multiple rulers and its aftermath. The study analyzes the pauperized state of peasants as and when different policies were adopted by the rulers keeping in mind the contemporary system of revenue collection.

Key Words: Taxation System, Sultanate Period, Revenue Reforms

Introduction

The reign of Alauddin was known primarily for the market reform measures which he undertook to control prices of food grains. The market reforms of Alauddin did serve its purpose successfully and the ruler was able to retrieve financial resources so as to sponsor his army. But more or less, these reforms were temporary and largely suited to an emergency kind of situation. Their impact was not that long lasting as one might have anticipated and ended as soon as he died. Ghiyasuddin Tughlaq followed the footsteps of Jalaluddin Khilji by extending the policy of mildness and generosity to the surviving nobles from the time of his preceding dynasty. The agrarian measures of Mohammad bin Tughlaq created serious public distress and widespread peasant uprising. In spite of Alauddin being a harsh character of personality, no rebellions were seen during his time. This is because maybe his grip and control over the local revenue officers was much better than the later ruler, Mohammad bin Tughlaq.

The Advent of the Turks

A Demand of half the produce cannot have left the ordinary peasant with any substantial surplus, and would thus strike at the private revenue which the Chiefs were suspected of levying; while the assessment of the Chiefs' holdings at full rates would reduce them practically to the economic position

*of peasants, and the grazing-tax would operate to diminish their income from uncultivated land. The economic result would be to draw the bulk, if not the whole, of the Producer's Surplus of the country into the treasury; to stereotype the standard of living of the ordinary peasants; and to reduce the standard of living of the Chiefs, who would not be in a position to maintain troops, or accumulate supplies of horses and other military requirements.*¹

The thirteenth and fourteenth centuries form a well-marked period in the history of India. The firsthand accounts of this period are provided by three main authors: Minhaj-ul Siraj, Ziauddin Barani and Shams Afif. The author of *Tabaqat-i-Nasiri*, Minhaj-ul Siraj started right from the days of Adam and continued till his own time, dedicating it to the present living ruler, Sultan Nasiruddin Mahmud, and turned it into annual chronicles. His works do not mention the economic matters and this might be due to his lack of interest in these financial matters or his ideas on this subject might not have been welcomed against his job as a jurist, as theorized by W. H. Moreland.

Ziauddin Barani, the historical figure, a complex character, wrote the book *Tarikh-I-Firoz Shahi*, took up from where Minhaj had left off and provided a successive individual reign of rulers. He worked as an official and financial consultant for Mohammad bin Tughlaq for a whole lot of seventeen years. Prof. Sunil Kumar states that as Barani knew his preceding rulers, he presented those words of wisdom to Sultan Firoz Shah Tughlaq who would then become a magnificent ruler by following those directions.

When we look at the economic perspective, the information about administrative measures and institutions is immensely found in the texts of Barani. He mentions the policies adopted by various Sultans and tries to manifest their character and personality based upon those. For instance, he remarks the nature of Ghiyasuddin as someone following a moderate approach whereas he shows Balban and Mohammad Tughlaq as extremists in their attitude and that the masses had to face heavy repercussions. While talking about Alauddin Khalji, he praises the Sultan for his administrative policies and market reform measures which is also underlined by Prof.

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Irfan Habib. On the other hand, Prof. Harbans Mukhia says that Alauddin was a puzzling character for Barani because he did not follow the *sharia* law and the author credits the famous Sufi saint Nizamuddin Auliya for the prosperity prevailing during the time period of the Sultan.

Initiation of Revenue Collection

Moreland says that there is no or very little information regarding agrarian policies before the thirteenth century. The reign of Balban do not record any revenue assessment measures or condition of the peasantry, but he guides his son towards the end to charge an average amount of land revenue- under assessment would leave them in pauperized state and over assessment would make them lazy and rebellious. Later, a substantial amount of reform is seen after the arrival of Alauddin Khalji.²

What he wanted to do was to make the chiefs and nobles subservient to the Sultan and subsequently, he resumed the grants of these officers in a view to increase their dependency upon the ruler. These chiefs could have been a major threat to the kingdom due to their non-compliance with a foreign ruler and thus, Alauddin implemented such measures to curtail their privileges. He set out the revenue demand at 50% of the produce which prevented the officers to collect any extra amount and their economic position also diminished, preventing them to build up their military strength. In order to fight off the Mongol invasions, Alauddin required financial aid and took extensive measures to control the prices of food grains and other commodities. It is quite hard to ascertain the practical implementation of these policies but it is difficult to believe that Barani could have invented these on his own due to his lack of knowledge on the financial matters, as opined by W. H. Moreland.³

There is very little information on the taxation method adopted before the Ghorian conquests. According to Muhammad Habib, the establishment of Turkish rule led to prominent changes in social and economic life.⁴ During the thirteenth century, three major taxes were levied on the common masses: land revenue known as *kharaj*, house tax known as *ghari* and cattle tax known as *charai*. The village headmen known as *khots* and *muqaddam* instead of paying these taxes levied a cess of their own on the peasantry known as *qismat-i khoti*.⁵ Consequently, their financial power increased being able to adopt a luxurious lifestyle. But when Alauddin accessed the throne, he came forward and forbade the headmen to levy any extra tax on the peasants. Instead, they were now compelled to pay all the taxes which a basic peasantry was required to, downgrading their financial status to such an extent that gold and silver were not to be found in their houses.

In the course of fourteenth century, these *khots* and *muqaddams* started to lose their power but it's not like they could be altogether removed as their role was quite deep rooted in the society. But now, there was a need for an intermediary class in the social setup which could not only connect with the peasantry but also help the ruling officials

to collect the land revenue in an organized manner. A new superior ruling class among the peasantry was to be emerged by absorbing elements from the preceding class and, with *chaudhris* being their foremost representative as mentioned by Barani.⁶ These ruler aristocrats were replaced by a new superior ruling class with *chaudhris* being an important element later to be replaced by the term *zamindars*.

Policies Adopted by Alauddin Khalji

During the Sultanate period, cultivation was based on individual peasant farming. The large areas were held by the village headmen, known as *khots* and the smaller ones were in charge of the menial villagers called *balahars*.

Alauddin Khalji was the first ruler to look at the problem of price control in a systematic manner and was able to carry it successfully in the later time period.⁷ His objective was to raise financial aid for a standing army to fight off the Mongol attacks. He levied the taxes separately on every peasant so as to prevent the burden of taxation to fall upon the weaker section. On the contrary, the amount of taxation being raised at 50% could have hardly left anything but misery with the peasants. There is not any certainty as to what impact his policies made on different sections of rural society.⁸ Barani has mentioned the horrendous, atrocious punishment inflicted upon the market hoarders which left nothing but "fear" among the masses. Afif describes an incidence where the revenue for a whole year was demanded in advance, in cash. And not be surprised with the reputation held by Alauddin, no one 'dared make any babble or noise' during his reign.⁹ Thus, Alauddin Khalji's taxation system was probably the one institution from his reign that lasted the longest, surviving indeed into the nineteenth or even the twentieth century. From now on, the land tax became the principal form in which the peasant's surplus was expropriated by the ruling class.¹⁰

Barani tells us that both Ghiyasuddin and Mohammad bin Tughlaq were highly ambitious.¹¹ With the advent of Ghiyasuddin Tughlaq, these measures were modified. He continued the policy of Alauddin and forbade the *khots* and *muqaddams* to levy any extra tax on the peasants and provided relaxation to the latter by remitting additional cesses that used to be levied on all sown lands. He also exempted the *khots* from paying tax on their cultivation. This is because he rejected Alauddin's view that the chiefs and headmen should be reduced to the economic position of peasants.¹² He was a very liberal ruler who considered the welfare of his subjects. He worked on his policies such that the country might not be ruined by the weight of taxation and the way to improvement be barred.¹³ Thus, in awe of that, he replaced the system of measurement of with that of sharing the produce. It benefitted to the peasants because it made allowance for a total or partial failure of crops. The aim was to increase the taxation gradually so as to not increase the pressure on peasantry and in turn, promote their growth and prosperity. His reasons to change the system can be summarized in the phrase given: "he relieved the peasants from the innovations and apportionments of crop failure."¹⁴

The Portrayal of the Tughlaqs

Then again during the reign of Mohammad bin Tughlaq¹⁵, the taxation was increased and according to the statement posed by chronicler, Yahya Ahmed Sirhindi, while assessing the land revenue, a standard yield was applied instead of the actual yield. And again, standard prices were used for the calculation of tax instead of the actual prices. And seemingly, the tax rates inflated to a very great extent thus leading to an agrarian uprising. Consequently, the cultivation began to be reduced, the very much ruined peasants abandoned their lands, the grains failed to reach the capital city from the entire Hindustan and so, serious famine prevailed in Delhi and the Doab area. Barani says that the peasants set fire to the grain heaps and drove away cattle from their homes. The prices of grains rose and to top it up, there was no rainfall for a very long time period, extending the period of crisis for about seven years. Many relief camps were opened up in Delhi and food grains arrived from no famine area like Awadh. It affected agriculture and thus, the amount of land revenue also declined. It was an inescapable trap which caught Mohammad bin Tughlaq, but he was very much determined to get out of it.

This is where Barani comes up and introduces a new relationship between land revenue and agricultural production. The Sultan initiated the practice of advancing loans or *sondhars*¹⁶ to promote the process of agriculture. To deal with the problem of monsoon, he dug up wells around the empire. This ruler of the Tughlaq dynasty is considered as the first Indian ruler to have used this device to promote cultivation on a very large scale. In fact, he was not prepared to leave even a scrape of territory in his empire which was not under his control.¹⁷ He constituted a special ministry for this purpose and appointed officials who were directed to take necessary measures to extend cultivation and improve standards of cropping.¹⁸ His planning was good but he failed at the execution level as the incompetent officers took to debauchery measures.¹⁹ Hence, within a span of two years, “not one-hundredth or thousandth part” produced any effect.²⁰ The Sultan did not get a chance to confront these corrupt officials, and their fate now stood with the next ruler who was destined to come up!

When his successor, Sultan Firuz Shah Tughlaq came, considering the disarrangement of revenue administration, he decided to reorganize it. He modified some measures accordingly and remitted the taxes of *ghari* and *charai*. A significant development prevailing during this time period was that *jiziya* was levied as a separate tax, earlier being included under *kharaj* only. Apart from this, Firuz Tughlaq also implemented water tax (*haqq-i shurb*) on the villages which were benefitted by the canals.²¹ More importantly, to win the trust of his nobles and masses, he wrote off the loans which were given out by his predecessor.²² The biographer of his time, Shams Siraj Afif records that there was all around cheapness in his reign, without any effort of his own!²³

Conclusion

The establishment of Turkish rule led to prominent changes in social and economic life. We find out that the major division of taxes and its bifurcation was seen during the reign of Alauddin Khilji who designed a well-structured set of market reforms to deal with the Mongol army. The high amount of taxation led to a pauperized state of the peasants which left little venue for them to revolt which was not the case when we analyze the taxation system imposed by Muhammad bin Tughlaq. This demonstrates the importance of the proper implementation and execution of the policies adopted by the ruler which could greatly deviate how things would go for the subjects.

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15. *Ibid*, pp. 41. There is no official information if this method actually proved any fruitful results.
16. Although the term is used in some local areas, it lost its popularity in the later period and was replaced by the term *taqavi*, meaning 'strength giving' which was to be used in the Mughal administration for pre harvest loans.
17. Satish Chandra, *Medieval India: From Sultanat to the Mughals (1200-1526)*, Vol. 1, Har-Anand Publications, 1997, Sixth Edition, pp. 97
18. W. H. Moreland, *The Agrarian System of Moslem India*, Central Book Depot, Allahabad, Vanguard Press, 1929, pp. 50
19. It is recorded that these officers, around 100 in number, wasted the money taken as advances from the royal treasury on such wasteland which were never considered as compatible for cultivation.
20. *Ibid*, pp. 50
21. It was set out at one tenth of the produce and centered in and around Haryana where the facilities of artificial irrigation were provided.
22. Sultan Firuz publicly destroyed the documents which contained information about these loans amounting to two crore tankas.
23. Satish Chandra, *Medieval India: From Sultanat to the Mughals (1200-1526)*, Vol. 1, Har-Anand Publications, 1997, Sixth Edition, pp. 115



A Comparative Study of Traditional V/S Digital Banking Services in Rural Areas

Jhanvi Pandey¹, Dr. Vipasha Choudhary²

Abstract

The study examines the drastic changes in banking system operations in India and particularly in rural areas. Today we have an ample number of options in financial services sector. We are going to evaluate awareness, fulfillment, and accessibility to customers. These advancements have not only improved accessibility for rural populations but have also fostered financial literacy and empowerment. As a result, more individuals are able to participate in the economy. Apart from it, we are going to do a study on the basis of secondary data collection, from which we can easily differentiate about the level of services provided and awareness about digital banking in them altogether. This paper includes how we can integrate services in traditional as well as digital formats to have a smooth transition towards technology enhancement. However, challenges like lack of literacy and network issues take place, and to solve these problems, we are going to suggest possible ways to eliminate the difficulty.

Key words – Traditional Banking, Digital banking, Rural areas, Financial services.

Introduction

Banking is vital for the economic progress of rural communities. If we talk about banking in past times, majorly in rural areas, it mainly focused upon agriculture, which is a part of the primary sector. The culture of moneylender exploitation was at its peak, as they charged more interest, and if someone was unable to pay it on time, they encroached on their land immediately. So, the evolution of the banking sector started when the first Regional Rural Bank opened at Moradabad, Uttar Pradesh, in 1975. The consolidation of RRBs has been a phased and strategic reform initiative led by the Ministry of Finance, Government of India. In response to persistent structural inefficiencies and to enhance scale, the government launched a comprehensive amalgamation plan guided by the principle of “One State, One RRB.” In the years 2006–2010, the number reduced from 196 to 82. After that, in 2013–2015. Further reduced from 82 to 56 and in 2019–2021 consolidated from 56 to 43. Now in 2025, 26 RRBs will be amalgamated into 11 new entities in 10

states and 1 union territory. Apart from it, the states of Goa and Sikkim did not have any RRBs (*Policy Responses and Reform Measures*, n.d.).

Traditionally, financial transactions have depended on in-person services at physical bank branches. However, digital banking’s emergence, featuring mobile apps, UPI, internet banking, and digital wallets, brings both possibilities and difficulties. This transition is especially important in rural India, home to about 65% of the population (Census 2011), given the existing infrastructure limitations, literacy rates, and levels of technology use. Initiative to promote Digital India includes Pradhan mantra jan dhan yojana (PMJDY), Aadhaar – linked payments, Direct benefit transfers (DBT) schemes, etc. Between 2014 and 2017, the proportion of the adult Indian population with an account at a financial institution increased from 52.8% to 79.8%⁴. Over the course of three years, this represents over three hundred million people brought into the formal financial sector (Project Mobile Solutions Technical Assistance and Research (mSTAR), 2019). Inclination towards digitalization which includes mobile banking, online services, easy credit accessibility or services of microfinances is increasing.

Literature Review

This paper explores how digital banking is transforming rural economies by giving people easier access to savings, credit, and secure transactions. It highlights the benefits of mobile banking, digital wallets, and government initiatives in bridging financial gaps for underserved communities. At the same time, it points out barriers like poor internet connectivity, low digital literacy, and trust issues that still hold back progress. Overall, the study stresses that with the right policies, education, and infrastructure, digital banking can be a powerful driver of financial inclusion and rural development (Mookerjee et al., 2025).

This paper looks at why rural people in Haryana accept or avoid digital banking. It finds that family, friends, and community strongly influence their decisions. Lack of trust, fear of fraud, and low digital skills stop many from using online services. Younger and educated people are more

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comfortable, while older or less educated groups struggle. Poor internet and infrastructure also add to the problem. The study suggests improving digital literacy and building trust to increase digital banking use in villages (Bala, 2025).

This paper shows how in rural areas people are engaged in using smartphones for the purpose of buying education, doing shopping and for household ownership. It shows the role of smartphones directly linked with decreasing digital divide in India while showing challenges and future prospects (Panwar & Sahoo, 2025).

This study looks at how digitalization is reshaping rural banking in India, while also highlighting the hurdles that slow its progress. It explains how digital banking can improve efficiency, transparency, and financial inclusion, yet faces challenges like low literacy, weak infrastructure, poor smartphone penetration, and a preference for cash. The paper emphasizes the need for awareness, financial education, and stronger infrastructure to make rural digital banking successful. Ultimately, it argues that bridging this digital divide is essential for India's growth, transparency, and long-term economic development (Ranjith & Sindhuja, 2022).

In this study we are going to see internet banking system with the eyes of rural customers. Issues like transactional costs and its speed and user friendliness is well explained. Apart from it an area of Gujarat region is taken to perform actual study with respondents of that particular region, this shows age, gender, occupation, income and education in percentage which extends towards the findings of how frequently services of bank used by the customers (Parmar & Ranpura, 2013)

Objectives of the Study

1. To evaluate the effectiveness and availability of conventional versus digital banking services in rural communities.
2. To assess customer satisfaction regarding both types of services.
3. To examine the effect of digital banking on promoting financial inclusion.
4. To identify challenges faced in the adoption of digital banking in rural regions.

Hypotheses of the Study

- H0 - There is no significant difference in customer satisfaction between traditional and digital banking services.
- H1 - There is a significant difference in satisfaction levels.

Research Methodology

The research approach used in this work was primary data collection. We applied the questionnaire method, which is fairly common in the field of business research. This method

is primarily a question-and-answer strategy, depending on the amount of time and resources available.

Questionnaires were randomly distributed to the people living in a rural area named Sohna village of Haryana. The responses collected from these questionnaires aimed to assess the differences in lifestyle, access to resources, and overall satisfaction. By analyzing the data, researchers hope to gain valuable insights into how urbanization affects quality of life and social dynamics. We are going to take a sample size of 20 people from this village who are using banking services.

Traditional Banking System

Traditional banking system directly linked with physically available branches of banks in our surrounding resident area, from there we can access services like smooth cash deposit, face to face inquiry of their available schemes and loans provided to public, passbook entry to know your bank balance and many more services whenever a person visit. See, traditional banking gained trust and faith in public as an interaction with a customer is very important aspect which actually creates positive psychological impact upon customers.

Financial Literacy low Urban and rural areas: It is often believed that in India, the majority of the rural people is not familiar with digital banking (Financial Literacy Low Nationwide, Both in Urban and Rural Areas: RBI Survey, n.d.).

Transition from old to new methods of banking may takes time to be implemented properly but worth of time and efforts towards digitalization.

Digitalisation in Banking System

Digital banking refers to services of banking through internet. It involves services such as opening a bank account without physically visiting the bank, requesting a branch change, 24*7 services, online transactions, complaints of unauthorized transactions, and many more services. We can use automation of payments in digital banking as whenever we use our credit card to buy any goods or services they automatically detect EMI (Equated monthly Installment) with interest without any delay to promote efficiency in their services.

"The future of finance is digital." – Ginni Rometty, Former CEO of IBM

Comparative Analysis

Traditional banking services are slow, paper-based, and restricted to business hours, relying on face-to-face interactions at branches. Digital banking, on the other hand, allows 24/7 access through mobile apps, internet banking, ATMs, and UPI, making transactions faster and more convenient. Although digital banking is more cost-effective and efficient than traditional banking, personal interaction fosters trust. Digital banking reduces time and cost but faces

challenges such as cyber threats and low digital literacy in rural areas. Older generations still prefer traditional banking, but younger and more educated customers are more likely to adopt digital banking. Overall, trust is guaranteed by traditional banking, whereas speed and convenience are

guaranteed by digital banking. For inclusive growth, both must work together.

“Automation applied to an inefficient operation will magnify the inefficiency.” — Bill Gates, Co-founder, Microsoft

Findings

Likert Scale	Strongly Agree	Agree	Not Sure	Disagree	Strongly Disagree
	5	4	3	2	1

Questions	Strongly Agree	Agree	Not sure	Disagree	Strongly Disagree
It is easy to access digital banking services in my area.	1	3	15	0	1
I trust digital banking systems as much as traditional banks	2	3	12	1	2
Digital banking saves me time compared to visiting a bank branch.	1	2	16	0	1
I am satisfied with the customer service of my digital banking application.	0	2	8	7	3
I feel secure using mobile banking for transactions.	0	1	9	6	4
I prefer using UPI and mobile apps over cash transactions.	1	3	0	12	4
I understand how to use basic online banking services (e.g., check balance, transfer money)	0	3	1	2	14
Traditional banks are more reliable than digital platforms.	2	5	13	0	0
Government programs have improved digital banking access in rural areas.	4	15	1	0	0
I would recommend digital banking to others in my community.	1	19	0	0	0

Analysis and Interpretations

1. Accessibility – Most respondents (15) are *not sure* about easy access to digital banking, showing uncertainty about infrastructure or awareness in their area.
2. Trust – Trust levels are low, as only five respondents agree/strongly agree while 12 remain unsure. This indicates a hesitation compared to traditional banks.
3. Time-Saving – A majority (16) agree digital banking saves time, highlighting efficiency as a key benefit.
4. Customer Service – Satisfaction was weak, with 10 respondents disagreeing/strongly disagreeing. Poor support is a major concern.
5. Security – Only 10 participants agreed, while 10 disagreed/strongly disagreed, showing divided opinions and fear of fraud.
6. Preference for Digital Payments – Most respondents (16) still prefer cash over UPI/apps, suggesting low comfort with cashless transactions.

7. Digital Literacy – Very low understanding; 14 strongly disagreed with knowing basic online services, showing lack of skills.
8. Reliability – Traditional banks are seen as more reliable, with 7 agreeing and none disagreeing.
9. Government Support – Strongly positive response (19 agree/strongly agree), indicating schemes have improved access.
10. Recommendation – Almost all respondents (20) would recommend digital banking, showing growing acceptance despite doubts.

The survey shows that while digital banking is recognized as time-saving and promoted by government efforts, major barriers remain—low digital literacy, poor customer service, and security concerns. Traditional banks are still considered more reliable, and cash remains the preferred mode of transactions. However, the fact that most respondents were willing to recommend digital banking indicates a positive shift in perception and strong potential for adoption once awareness, training, and trust improve.

Conclusion and Recommendation

The survey shows that while people recognize digital banking as time-saving and supported by government initiatives, many still lack trust, digital skills, and confidence in its safety. Traditional banks remain more reliable in the eyes of users, and cash is still preferred payment method.

Banks and policymakers should focus on improving digital literacy through training programs, strengthening customer service, and ensuring better security measures. Awareness campaigns and simplified apps in local languages can build trust. By addressing these issues, digital banking can become more accessible, reliable, and widely adopted in rural regions.

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Published by:

Maharaja Surajmal Institute
(an affiliate of GGSIP University)
C-4, Janakpuri, New Delhi-110058

Annual Subscription Fees:
Rs. 1000/-