

## Message from Managing Editors

Dear Readers,

“ I am pleased to introduce Volume 17, Issue 3 of the Global Journal of Enterprise Information Systems (GJEIS), a continuing endeavor to present high-impact research and contemporary perspectives across diverse disciplines.

This issue offers a wide-ranging compilation of scholarly contributions that address the current trends shaping our economy, society, and technology ecosystems. Among the featured articles is a study on consumer behaviour towards green products, shedding light on the evolving preferences of eco-conscious consumers. The paper on risk perception in mutual fund investment offers valuable behavioral insights from the retail investor community in North India.

The issue further explores pivotal domains such as digital finance and its implications for Viksit Bharat 2047, climate change and agriculture in the Indian context particularly Rajasthan and long-term industry-wise trends of mergers and acquisitions, which provide a strategic lens on India's economic consolidation journey.

Additionally, this issue brings forward practical policy insights through a case study on the National Recruitment Agency, examining both its potential and stagnation in India's public recruitment reform. Innovations in health and technology are represented through an overview of an AI-powered wellness application (Disha App), while the article on behavioural finance and investment decision-making during the COVID-19 crisis adds to the growing literature in post-pandemic financial psychology.

We are equally proud to include rigorous literature reviews on topics like lean and just-in-time supply chain management and India's tourism policy sustainability frameworks, ensuring a balanced blend of empirical, conceptual, and policy-oriented content.

Each submission in this issue has undergone our stringent double-blind peer review process to ensure high academic standards. I would like to extend heartfelt thanks to all our contributing authors, reviewers, and editorial board members for their steadfast dedication. My sincere appreciation also goes to Prof. Subodh Kesharwani, our Editor-in-Chief, for his visionary leadership.

We hope this issue continues to inspire meaningful research, spark dialogue, and support informed decision-making across sectors. We look forward to receiving more valuable contributions for future issues of GJEIS.”

Sincerely,


**Jyoti**

(Managing Editor, GJEIS), Since 2018



**Dr. Jyoti** has completed her Doctoral Research study in Marketing Management from SOMS (IGNOU), New Delhi. She has done her B.Com (H) from Shri Ram College of Commerce (University of Delhi), M.com from Hansraj College (University of Delhi) and qualified UGC- NET JRF in Commerce. She has been a part of various Seminars, Paper Presentations, Faculty Development Programmes and National and International Conferences. She has published few papers related to theme of Cyber Security, IoT, Blockchain, Relationship Marketing, Digital Payments, E-service Quality, E-banking etc. in reputed journals. She is an enthusiastic learner who believes in maintaining and maximizing the quality of life by implementing her skills, and experience gained through education, hard work and dedication.

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## Message from Managing Editors

“ Dear Readers,

GJEIS returns with another vibrant and thought-provoking issue that continues our tradition of academic excellence and multidimensional scholarship. A warm welcome to all our readers, seasoned scholars, curious practitioners, and emerging researchers, who rely on this platform to access well-curated and impactful research.

This current issue embraces a blend of empirical investigations, conceptual frameworks, and real-world case studies. Readers will find compelling research on consumer behavior towards green products, the role of risk perception in mutual fund investment decisions, and the rise of digital finance as a vehicle for India's economic transformation under Viksit Bharat 2047. The challenges of climate change and agricultural scarcity, along with insights into long-term industry trends in mergers and acquisitions, further enrich the scope of this issue.

From a policy perspective, the issue critically examines the National Recruitment Agency's promise and stagnation. Technological innovations are reflected in a study of an AI-powered wellness application, while behavioral aspects of finance are explored in the context of investment decision-making during the COVID-19 crisis. A nuanced discussion on lean and JIT supply chains and sustainability in India's tourism policy round out this diverse and robust volume.

GJEIS remains committed to publishing only those works that meet our rigorous double-blind review standards, ensuring academic integrity and research relevance. Each article represents the collective effort of thoughtful inquiry, peer collaboration, and editorial diligence.

It is my privilege to continue as Managing Editor and to collaborate with such a vibrant scholarly community. I extend heartfelt thanks to all our contributors, reviewers, and editors. A special acknowledgment goes to Prof. Subodh Kesharwani, our Editor-in-Chief, for his inspiring leadership and continuous vision for the journal.

We hope this issue not only adds value to your professional insights but also inspires you to contribute and engage more deeply with the GJEIS community. ”

Sincerely,

**Shailza**  
(Managing Editor, GJEIS), Since 2018



**Dr. Shailza** is an Assistant Professor at Don Bosco Institute of Technology, GGSIPU and completed her Doctoral Research from School of Management Studies (IGNOU), New Delhi. She specializes in Marketing and has completed her M.Phil in Commerce from IGNOU on “The Adoption of Digital Payment System: A study of Delhi NCR”. She has done her B.Com (Hons) from Vivekananda College and M.Com from Delhi School of Economics, University of Delhi and qualified UGC-NET JRF thrice. She has been a part of various Seminars, Paper Presentations, Faculty Development Programme and National and International Conferences. She has presented and published few papers on Influencer Marketing, Digital Payments, IoT, Blockchain, Mobile banking, etc. She is a hardcore believer to work on her own initiative and also as a part of team. She excels in her analytical skills with a global outlook and foresightedness which is the need of hour. She believes “A dream does not become reality through magic; it takes sweat, determination and hard work.”

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## Message from Managing Editors

“ Dear Readers,

I warmly welcome our readers, scholars, and practitioners to Volume 17, Issue 3 of Global Journal of Enterprise Information System (GJEIS). With each passing year, the journal continues to expand its scope, addressing multifaceted and emerging issues that shape the evolving landscape of management, technology, finance, and sustainability. Through a rigorous and transparent peer-review process, we remain committed to delivering high-quality, impactful research to our readers.

This issue features articles that reflect the dynamic challenges of today's world. The contributions explore promoting sustainable consumer behavior, strengthening investor trust, the growing influence of digital finance and fintech, and innovative approaches to climate-resilient agriculture and supply chain management. The issue also presents insights into merger trends in India, digital fundraising models, AI-driven employee wellness, sustainable tourism, and behavioral finance—each offering practical relevance and strategic value in a rapidly transforming global environment.

Serving as the Managing Editor of GJEIS has been both an honor and a rewarding learning experience. I am deeply grateful to Prof. Subodh Kesharwani, our Editor-in-Chief for visionary leadership, constant guidance, and unwavering support in upholding the journal's academic standards and mission.

We extend our sincere appreciation to our dedicated reviewers and contributing authors whose commitment and scholarship make this publication possible. We also invite continued collaboration and submissions from researchers and practitioners as we strive to foster meaningful academic dialogue and innovation in the years ahead.”

Happy Reading...!!!!

Sincerely,

**Sonakshi Jaiswal**

(Managing Editor, GJEIS), Since 2019



**Mrs Sonakshi Jaiswal** is an Assistant Professor in the Department of Commerce at Nizam College, Hyderabad. Her areas of expertise encompass Marketing and Finance, with specialization in Taxation, Corporate Accounts, Business Organization and Management, Business Statistics, Banking, E-commerce, and Information Technology. She is currently pursuing her Doctoral Degree with a specialization in Marketing from Indira Gandhi National Open University, New Delhi.

She has an outstanding academic record. She completed her Master of Commerce with Distinction and secured the 10th rank at Osmania University, Hyderabad. Additionally, she holds a Master of Business Administration with Distinction from Osmania University and a Bachelor of Commerce (E-commerce) from Nizam College, where she achieved the 1st rank. She has also qualified the Telangana State Eligibility Test (SET) and the National Eligibility Test (NET) conducted by UGC, New Delhi, in 2017.

Her scholarly contributions include numerous publications in national and international journals. She has presented research papers on various marketing topics at academic forums, seminars, and conferences, and has actively participated in Faculty Development Programmes, seminars, and workshops. She also co-authored a book titled “Indian Financial System”, published by Himalaya Publishing House during the year 2023–24.

As a member of the Telangana Commerce Association (TCA), she remains committed to continuous learning and expanding her knowledge base. She strongly believes that every challenge is an opportunity in disguise, and with determination, obstacles can be transformed into stepping stones for success.

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## Message from Managing Editors

Dear Valued Readers,

It is with great pleasure that I, as the Managing Editor of the Global Journal of Enterprise Information Systems (GJEIS), present to you the third issue of Volume 17. This edition further strengthens our commitment to advancing high-quality academic research by offering a carefully selected collection of articles that capture the evolving trends and challenges in enterprise information systems and related fields.

As always, our journal maintains a rigorous screening and review process to ensure that only the most insightful and impactful research is published.

In this edition, we bring together a diverse set of empirical, theme based, case based, view point review-based, and student research initiative. The issue features research on Consumer Behavior on Green Products, reflecting the growing importance of sustainability-driven consumption patterns. The article on Risk Perception in Mutual Fund Investment Decision-Making provides valuable insights into retail investor psychology, particularly in the Indian context.

Further enriching the financial discourse, the paper titled “The Evolution of Digital Finance in India: Opportunities, Challenges, and Policy Directions Towards Viksit Bharat 2047” explores the transformative potential of digital finance in shaping India’s economic future. The issue also addresses environmental and socio-economic concerns through research on Climate Change and Agricultural Scarcity in Rajasthan, emphasizing the intersection of sustainability and regional development.

Strategic and structural perspectives are offered through the study on Long-Term Industry-Wise Trends of Mergers and Acquisitions in India, while governance and institutional reform are examined in the Case Study on the National Recruitment Agency (NRA). Technological innovation is represented by An Overview of an AI-Powered Wellness Application: The Disha App, highlighting the convergence of artificial intelligence and healthcare. Additionally, the paper on Behavioural Finance and Investment Decision-Making During the COVID-19 Crisis provides timely insights into investor behavior during periods of uncertainty. The issue also includes a comprehensive literature review on the Relationship Among Lean and Just-in-Time (JIT) Supply Chain Management, Competitive Advantage, and Organizational Performance, along with a sustainability-focused evaluation of India’s Tourism Policy Framework (1982–2022).

Each manuscript published in this issue has undergone a stringent double-blind peer-review process, ensuring the highest standards of academic integrity and research rigor. We remain steadfast in our mission to provide a credible platform for global scholarly exchange.

I would like to extend my sincere gratitude to our authors for their exceptional contributions and to our reviewers for their invaluable feedback. A special note of appreciation goes to our Editor-in-Chief, Prof. Subodh Kesharwani, whose leadership and vision continue to guide the journal’s success and enrich the discourse in enterprise information systems.

As you engage with the articles in this issue, I encourage you to reflect critically on their findings and consider their practical applications. I hope this edition inspires further innovation and discussion in the dynamic field of enterprise information systems.

Thank you for your continued support and readership. Together, let us continue to advance the frontiers of knowledge in this vital field.

Sincerely,

**Kanishk Koushik**

(Managing Editor, GJEIS), Since 2022




**Mr Kanishk Koushik,**

is currently a full-time Ph.D. Research Scholar at IGNOU, New Delhi. He holds a B.Com (Hons) from the University of Delhi and an M.Com from IGNOU. He is UGC-JRF qualified in Commerce and has also obtained certification in Financial Planning from the Financial Planning Standards Board.

He has published five research papers in Scopus, ABDC, and Web of Science (WoS) indexed journals. He has also presented his research at four international conferences, including two conferences organized by the Indian Institutes of Management (IIMs). In addition, he serves as a reviewer for reputed SAGE and Springer journals, contributing to the academic peer-review process.

His research interests include Cause-Related Marketing, Corporate Social Responsibility, Consumer Behaviour, Spirituality and Purchase Intention, Country of Origin, and Brand Activism.

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