

## Message from Associate Handling Editors

### To My Respected Readers,

As the Associate Handling Editor of the Global Journal of Enterprise Information Systems (GJEIS), I am pleased to present Volume 17, Issue 3 (2025) of our journal. This issue continues our tradition of publishing diverse, relevant, and intellectually stimulating research contributions from various interdisciplinary domains.

The current issue features research papers covering a wide range of contemporary themes. These include consumer behaviour towards green products and risk perception in mutual funds, highlighting evolving trends in financial decision-making. The issue also presents insightful studies on digital finance, climate change and agriculture, and long-term industry-wise trends of mergers and acquisitions in India, reflecting the dynamic intersection of finance, sustainability, and strategic growth.

Additionally, this edition includes valuable contributions in the areas of fundraising channels, a case study on the National Recruitment Agency, and an overview of an AI-powered wellness application, demonstrating the growing influence of digital transformation and public policy initiatives. Further, scholarly discussions on lean and just-in-time supply chain management, tourism studies, and behavioural finance and investment decision-making add both theoretical depth and practical relevance to this issue.

At GJEIS, we remain committed to maintaining academic excellence through a rigorous double-blind peer review process. Each manuscript undergoes careful evaluation to ensure quality, originality, and meaningful contribution to research and practice.

I sincerely thank all the authors for their scholarly efforts and our reviewers for their dedication and constructive feedback. I also extend my gratitude to our Editor-in-Chief, Prof. Subodh Kesharwani, and to Mr. Kanishk Koushik, Managing Editor, for their continued guidance and coordination in bringing out this issue successfully.

Thank you for your continued support and encouragement. I hope you find this issue informative, insightful, and valuable for your academic and professional pursuits.

Warm Regards!

**Parveen**

(Associate Handling Editor, GJEIS), Since 2024

### Dear Esteemed Readers,

I am pleased to present Volume 17, Issue 3 of the *Global Journal of Enterprise Information Systems (GJEIS)* in my role as Associate Handling Editor. It is an honor to contribute to a journal of such repute. This issue continues to reflect the journal's commitment to publishing high-quality and forward-looking research. We have brought together a carefully selected collection of papers that cover a wide range of relevant and important topics.

This issue brings together articles that address the fast-changing realities of today's world. The contributions discuss ways to encourage sustainable consumer behavior, build investor confidence, and understand the rising impact of digital finance and fintech. They also examine new strategies for climate-resilient agriculture and more efficient supply chain management. In addition, the issue highlights emerging merger trends in India, digital fundraising methods, the use of AI to support employee well-being, sustainable tourism practices, and key insights from behavioral finance. Overall, each article offers practical insights and meaningful guidance for navigating an increasingly dynamic and evolving global landscape.

GJEIS serves as a platform that supports cross-disciplinary research and encourages the integration of knowledge from different fields to address complex global challenges. I invite you to explore the diverse and engaging research featured in this issue as we continue our efforts to promote knowledge and innovation.

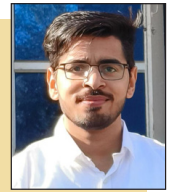
I would also like to sincerely thank the editors, authors, and reviewers for their valuable contributions. My special gratitude goes to our Editor-in-Chief, Subodh Kesharwani, and our Managing Editors, Jyoti, Shailza, Kanishk Koushik and Sonakshi Jaiswal, for their dedication and hard work in bringing this issue together.

We truly appreciate your continued readership and support, and we look forward to exploring future issues together as we work toward strengthening the understanding of enterprise information systems.

Warm Regards!

**Himani Choudhery**

(Associate Handling Editor, GJEIS), Since 2024



**Mr. Parveen** is currently pursuing his Ph.D. in Commerce from Indira Gandhi National Open University (IGNOU), New Delhi. He holds a Bachelor of Commerce (B.Com) and Master of Commerce (M.Com) degree from Maharshi Dayanand University, Rohtak.

His doctoral research focuses on the adoption and impact of robo-advisory services among retail investors in India, examining the evolving role of financial technologies in transforming investment behaviour. He has qualified the UGC-NET JRF in Commerce, reflecting his strong academic foundation and research aptitude.

His research interests lie at the intersection of Finance and Technology, particularly in Financial Technologies (FinTech), Taxation, Artificial Intelligence, and digital financial advisory systems. He is deeply interested in exploring how Artificial Intelligence is reshaping investment decision-making and the future of financial advisory services.

He believes in continuous learning and intellectual growth, and resonates with Socrates' philosophy "The only true wisdom is in knowing you know nothing."

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**Ms. Himani Choudhery** completed her B.Com from the University of Delhi and her M.Com from IGNOU. She is currently pursuing her PhD at the Indira Gandhi National Open University (IGNOU), New Delhi. Her areas of interest and specialization include branding, content marketing, digital marketing, emerging technologies such as augmented reality (AR), virtual reality (VR), and virtual try-on (VTO), e-commerce, and consumer psychology. She is also a UGC-JRF qualified scholar. She draws inspiration from Aristotle's philosophy, which reminds us to be grateful not only to thinkers whose ideas we agree with, but also to those whose perspectives may seem limited, as every contribution helps in the growth and development of human understanding.

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## Message from Associate Handling Editors

As an Associate Handling Editor of this esteemed journal, it is my distinct privilege to present Volume 17, Issue 3 of the Global Journal of Enterprise Information Systems (GJEIS). This issue upholds our longstanding tradition of publishing rigorously peer-reviewed research papers that exemplify academic excellence, uphold the highest standards of integrity, and address topics of significant relevance to the field.

The current issue highlights research on sustainable consumption and financial behaviour, examining how awareness, environmental values, and external influences shape urban consumers' adoption of green products. It also explores investors' risk perceptions and behavioural responses, offering insights into decision-making patterns within India's dynamic and evolving financial landscape.

This issue further addresses pressing environmental and economic themes, including the impact of extreme climate events on agricultural vulnerability and crop losses, as well as long-term industry-wise trends in mergers and acquisitions. Together, these contributions provide a strategic understanding of sectoral shifts, economic consolidation, and development challenges across key domains.

In addition, the issue presents emerging perspectives at the intersection of technology, health, and finance, including the role of AI-enabled wellness applications and behavioural influences on investment decisions during and after the COVID-19 period. These studies collectively reflect the journal's focus on contemporary, interdisciplinary, and policy-relevant research.

Each paper has undergone a thorough double-blind peer review process to ensure that only the most rigorous, relevant, and impactful research is published, reinforcing our commitment to neutrality, quality, and objectivity.

GJEIS continues to serve as a dynamic platform for multidisciplinary scholarship, fostering collaboration across domains and offering thought-provoking perspectives on complex challenges. We warmly invite you to engage with the articles in this issue, which reflect our ongoing dedication to advancing knowledge and inspiring innovation.

I extend my sincere gratitude to our Editor-in-Chief, Professor Subodh Kesharwani for his visionary leadership. I am equally grateful to our authors, reviewers, and editorial board members for their invaluable support and contributions.

Let us continue this shared journey of inquiry, innovation, and intellectual growth in the field of enterprise information systems.

**Ritu**

(Associate Handling Editor, GJEIS), Since 2024



**Ms. Ritu** is currently pursuing a Ph.D. from Indira Gandhi National Open University (SOMS), New Delhi. She specialises in Finance and Accounting.

She has done her B.Com (Hons) from Aditi Mahavidyalaya College and M.Com from Zakir Husain Delhi College, University of Delhi and qualified UGC-NET JRF four times in a row. She has published and presented her chapter titled "Post-COVID Challenges Faced by Teachers: A Narrative Study" and a Case Study titled "Amazon's Success Models and Factors-A Case Study." in National Conferences. Also she has presented a paper titled "OTT Platform and Consumer Behaviour: A Systematic Literature Review and Future Research Agenda" in annual international commerce conference. She has been a part of various Conferences, Doctoral Research Workshops, Training programmes, and Faculty Development programmes held at the National and International levels. She believes "Wisdom is not a product of schooling but of the lifelong attempt to acquire it – Albert Einstein."

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## Message from Assistant Handling Editor

Dear Valued Readers,

It is with great pleasure that I, as the Assistant Editor of the Global Journal of Enterprise Information Systems (GJEIS), present to you the third issue of our 17th volume. This edition reaffirms our dedication to promoting high-quality academic research by offering a carefully selected array of scholarly articles that highlight the evolving dynamics of enterprise information systems.

This issue, curated through a rigorous review process, presents a diverse collection of contemporary research spanning finance, management, technology, sustainability, and public policy. The contributions address themes such as green consumer behaviour, risk perception in mutual funds, digital finance, climate change and agriculture, industry-wise trends in mergers and acquisitions, and innovative fundraising channels.

The issue also features case-based and applied studies on national recruitment systems, AI-powered wellness applications, lean and just-in-time supply chain management, tourism dynamics, and behavioural finance in investment decision-making. Together, these papers offer interdisciplinary insights with strong relevance for researchers, practitioners, and policymakers.

In alignment with our commitment to academic integrity, all submissions undergo a stringent double-blind peer-review process. This ensures that every article published meets the highest standards of objectivity and contributes meaningfully to the field's knowledge base while withstanding thorough scrutiny. I would like to extend my heartfelt thanks to our authors for their invaluable contributions and to our reviewers for their diligent efforts and constructive feedback. A special note of appreciation goes to our Editor-in-Chief, Professor Subodh Kesarwani, for his unwavering dedication and collaborative spirit, which were key in making this issue a success. His efforts have greatly enriched the discourse in the field of enterprise information systems. As you explore the articles within this issue, I encourage you to engage critically with the research and reflect on its implications for both academic theory and practical application. We hope this edition of GJEIS inspires further research and innovation in the ever-evolving domain of enterprise information systems. Thank you for your continued support and readership. Together, let us continue exploring and advancing the frontiers of knowledge in this vital field.

**Sapna Kataria**

(Assistant Handling Editor, GJEIS), Since 2025



**Sapna Kataria** is currently serving as an Assistant Professor at Rukmini Devi Institute of Advanced Studies (RDIAS), Delhi. She has two years of teaching experience. She is pursuing her Ph.D. from IGNOU, New Delhi, focusing on Financial Technology. Her research interests span Financial Technology. She is a UGC NET JRF (2016) qualified scholar with a strong academic foundation, holding a Master of Commerce (M.Com) and a Bachelor of Commerce (B.Com Hons) from Maharshi Dayanand University, Rohtak. She is a University rank holder in graduation. She is the Gurugram PhD Entrance exam 2024 topper. She has also done her Bachelor of Education from CRSU, Jind, Haryana. She has further enriched her expertise through certifications from Yale University, the University of Pennsylvania, IESE University of Navarra, and the University of Minnesota in areas such as financial markets, investment risk management, corporate finance, and human resource management. She has also published a research study titled "A Bibliometric Analysis of BNPL Trends: An Empirical Investigation."

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