

Message from Resident Handling Editors (Student Category)

Dear Readers,

It is with immense pride and enthusiasm that I present Volume 17, Issue 3 of the *Global Journal of Enterprise Information Systems (GJEIS)*. Serving as the Resident Handling Editor in the Student Category continues to be an enriching experience—one that offers a unique perspective on how research ideas evolve into scholarly contributions with meaningful impact.

This issue reflects a rich blend of contemporary and forward-looking themes. Readers will find insightful discussions on Consumer Behavior on Green Products, Risk Perception in Mutual Fund Investment, and the broader evolution of Digital Finance in India. Environmental and policy-oriented concerns are addressed through research on Climate Change and Agricultural Scarcity in Rajasthan and a critical evaluation of India's Tourism Policy Framework.

Strategic and managerial dimensions are explored through studies on Long-Term Industry-Wise Trends of Mergers and Acquisitions, the National Recruitment Agency case study, and a comprehensive review on Lean and Just-in-Time Supply Chain Management. The issue also highlights the integration of technology and well-being through an overview of an AI-Powered Wellness Application (Disha App), alongside behavioral insights into investment decision-making during the COVID-19 crisis.

Each paper published in this issue has undergone a rigorous double-blind peer-review process, ensuring academic integrity, originality, and scholarly depth. I extend my heartfelt appreciation to our authors, reviewers, and the editorial board for their dedication and collaborative spirit.

I am especially grateful to Prof. Subodh Kesharwani, Editor-in-Chief, whose mentorship and vision continue to inspire excellence within the GJEIS community.

As you engage with this issue, I invite you to view it not only as readers but as active participants in shaping conversations at the intersection of technology, management, sustainability, and society.

Warm Regards!

Samiksha Kesharwani

Resident Handling Editor (Student Category)
GJEIS, Since 2024

Dear Readers,

Dear Readers,

It is with great pride and enthusiasm that I present Volume 17, Issue 3 of the *Global Journal of Enterprise Information Systems (GJEIS)*. Serving as Resident Handling Editor in the Student Category continues to be a meaningful opportunity to engage with diverse scholarly contributions that bridge technology, finance, sustainability, and policy.

This issue brings together research that reflects contemporary economic, environmental, and technological transitions. The paper on Consumer Behavior on Green Products highlights the evolving mindset of sustainability-conscious consumers, while Risk Perception in Mutual Fund Investment Decision-Making offers behavioral insights into retail investor psychology. The study titled "The Evolution of Digital Finance in India: Opportunities, Challenges, and Policy Directions Towards Viksit Bharat 2047" captures the transformative role of fintech in national development.

Environmental and regional concerns are addressed through research on Climate Change and Agricultural Scarcity in Rajasthan, emphasizing sustainability and resilience. Strategic business perspectives emerge from the analysis of Long-Term Industry-Wise Trends of Mergers and Acquisitions in India, and governance reforms are examined through the Case Study on the National Recruitment Agency (NRA). The issue further explores technological integration through An Overview of an AI-Powered Wellness Application (Disha App) and offers behavioral insights in Investment Decision-Making During the COVID-19 Crisis. A comprehensive literature review on Lean and Just-in-Time Supply Chain Management and sustainability in India's Tourism Policy Framework adds further academic depth.

Each article in this issue has undergone a stringent double-blind peer-review process to ensure academic rigor, originality, and relevance. I extend my sincere gratitude to the authors, reviewers, and the editorial board for their dedication and collaborative effort in maintaining the journal's high standards.

I also acknowledge with appreciation the visionary leadership of Professor Subodh Kesharwani, Editor-in-Chief, whose continued guidance strengthens GJEIS as a respected global academic platform.

I invite you to engage deeply with this issue and contribute to the evolving dialogue at the intersection of enterprise systems, innovation, and societal progress.

Warm Regards!

Janvi Singh

Resident Handling Editor (Student Category)
GJEIS, Since 2024

Ms. Samiksha Kesharwani is a second-year student at the University School of Design and Innovation, Guru Gobind Singh Indraprastha University (GGSIPU), New Delhi, pursuing her Bachelor's degree in Industrial and Product Design. With a strong orientation toward human-centered design and creative innovation, she integrates technical precision with artistic expression. Her foundation in visual arts was strengthened through a four-year distinction program in Fine Arts from Prayag Sangeet Samiti, which refined her conceptual clarity and visual storytelling abilities.

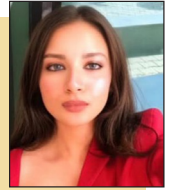
She currently serves as the Public Relations Manager at the IPU Innovation & Incubation Foundation (IPU-IIF), where she leads communication strategy, outreach initiatives, and brand-building efforts. In this role, she actively contributes to entrepreneurship-driven events, startup ecosystem engagement, and institutional innovation programs. She has also collaborated with the Kedar Amar Research and Academic Management Society (KARAMS), supporting research dissemination and academic outreach initiatives.

Beyond design and academic engagement, she co-founded SAM+GINNY, a youth-centric podcast under the Talkin' Teens initiative, which explores adolescent experiences, academic journeys, and institutional cultures. The podcast features voices from premier institutions such as IIT Delhi, AIIMS Jodhpur, and DTU, and is expanding toward international academic perspectives.

Her work has been recognized on distinguished platforms. On July 6, 2025, she was felicitated by Smt. Rekha Gupta, Hon'ble Chief Minister of Delhi, at the 16th Toy Biz International B2B Exhibition at Pragati Maidan (Bharat Mandapam), New Delhi. The recognition was awarded for her innovative educational playbook and DIY learning kit based on the NCERT Class 4 Science curriculum, designed to promote experiential and student-centric learning through interactive and tactile methods. She has also been appointed as a Student Member of the Internal Complaints Committee (ICC) at the East Delhi Campus of GGSIPU, constituted under UGC guidelines for gender sensitization and redressal mechanisms.

Her core competencies include design thinking, sketching, prototyping, visual communication, and creative writing. She is proficient in AutoCAD, Adobe Illustrator, Photoshop, SketchUp, Blender, and Figma. A committed learner and emerging design professional, she is passionate about creating meaningful, user-centric solutions that integrate creativity, usability, and social impact.

 samiksha.kesharwani@gmail.com
 <https://orcid.org/0009-0000-6773-6889>



Ms. Janvi Singh is pursuing a Bachelor of Technology in Computer Science and Engineering at Manipal University Jaipur, alongside a Bachelor of Science in Data Science and Analytics from the Indian Institute of Technology Madras. With strong interests in software development, artificial intelligence, and data analytics, she is dedicated to building a strong technical foundation through both academic rigor and hands-on experience.

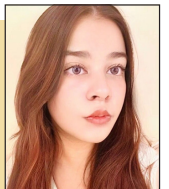
She serves as the Social Media Senior Coordinator at IEEE, where she leads digital engagement strategies and oversees outreach initiatives. As a core committee member of Genesis 5.0, IEEE's flagship technical event, she played a key role in its planning and execution. Her contributions also extend to the IEEE Computer Society, supporting events such as Capture the Flag and Hackerz Street 3.0.

Janvi has participated in distinguished programs, including a virtual internship with ISRO under the Shiksha Gagan initiative and the NASA Ames Space Settlement Design Contest, where her team conceptualized ATHENA—a free-space settlement designed to sustain 10,000 inhabitants.

She is also the co-founder and host of the podcast Sam+Ginny, which has successfully completed three seasons. The platform features conversations with students and alumni from premier institutions such as IIT Delhi, AIIMS Jodhpur, and DTU, and has collaborated with brands including Hyphen, Bigtree, and Novotel for public relations initiatives. Additionally, she has co-authored the published anthology Irretrievable Memories, showcasing her creative writing skills.

Her technical competencies include Python, C, Java, SQL, and data analytics tools, along with proficiency in SketchUp, Blender, and AutoCAD. A travel enthusiast and table tennis player, Ms. Singh represents a dynamic blend of technical expertise, leadership, and creative expression. She aspires to contribute meaningfully at the intersection of technology, innovation, and societal impact.

 janvii.singh004@gmail.com
 <https://orcid.org/0009-0000-5687-5023>





Message from Resident Handling Editors (Student Category)

Dear Readers,

Welcome to Volume 17, Issue 3 of the Global Journal of Enterprise Information Systems (GJEIS). As the Resident Handling Editor for the Student Category, I am pleased to present an issue shaped by academic rigour, careful editorial judgement, and a sustained engagement with the economic and technological realities of our time. This volume reflects GJEIS's commitment to scholarship that is analytically sound, ethically grounded, and practically relevant.

This issue brings together research that examines change across markets, institutions, and society. Several papers explore decision-making in evolving contexts, including studies on consumer behaviour toward green products and behavioural finance in investment choices. Research on digital finance and fundraising channels highlights shifts in access to capital and financial inclusion, while an industry-wise analysis of mergers and acquisitions in India offers a long-term view of strategic consolidation. The volume also addresses operational and developmental dimensions through work on lean and just-in-time supply chain management, climate change and agriculture, a case study on the National Recruitment Agency, and an overview of AI-powered wellness applications, together reflecting the expanding role of innovation, sustainability, and institutional reform.

At the heart of this journal's quality lies a collaborative and methodical editorial process. Each published paper begins with original research and is evaluated through a rigorous double-blind peer review process to ensure impartiality and academic integrity. The editorial board provides careful guidance throughout the review and revision stages, strengthening clarity, relevance, and scholarly merit. This shared commitment to quality and ethical research practice ensures that every article is a meaningful contribution to academic discourse. Our aim is not only to inform, but also to encourage sustained dialogue, critical inquiry, and interdisciplinary research.

I extend my sincere appreciation to all contributors and peer reviewers for their dedication. I also wish to acknowledge our Editor-in-Chief, Professor Subodh Kesharwani, whose vision and leadership continue to guide the journal's academic direction. It is a privilege to contribute to GJEIS and to be part of a publication committed to advancing meaningful and responsible scholarship.

Warm Regards!

Aadya Dev

Resident Handling Editor (Student Category)
GJEIS, Since 2024

Dear Readers,

I am truly honoured and grateful to present my writings as the Resident Handling Editor in the Student Category for the Global Journal of Enterprise Information Systems (GJEIS). Being given the opportunity to contribute to such a prestigious and forward-looking academic journal is both a privilege and a responsibility that I deeply value. GJEIS has continually upheld the standards of academic excellence and innovation by providing a platform where scholars and practitioners come together to exchange ideas that shape the evolving domain of enterprise information systems and allied disciplines.

This latest release—Volume 17, Issue 3—is a testament to the journal's continuous pursuit of thought-provoking and relevant scholarship. The articles featured in this issue explore a diverse spectrum of contemporary themes, ranging from consumer behaviour towards green products and risk perception in mutual funds, to the expanding domain of digital finance and the intersection of climate change and agriculture. The issue further presents insightful discussions on long-term industry-wise trends of mergers and acquisitions in India, various fundraising channels, and a detailed case study on the National Recruitment Agency. In addition, it includes an overview of an AI-powered wellness application, an analytical exploration of the relationship between lean and Just-in-Time supply chain management, perspectives on Tourism Shikhar, and an in-depth examination of behavioural finance and investment decision-making, collectively reflecting the journal's commitment to addressing emerging academic and practical developments.

All submissions have undergone a rigorous double-anonymized review process to ensure that each published paper meets the highest standards of academic quality, originality, relevance, and depth. This transparent and meticulous evaluation process strengthens the journal's research credibility and integrity. I would like to sincerely thank the authors for their dedicated research efforts, the reviewers for their valuable feedback and critical insights, and the editorial board for their unwavering support and guidance throughout the publication process.

I would also like to take this opportunity to express my heartfelt appreciation to Professor Subodh Kesharwani, Editor-in-Chief of GJEIS, whose visionary leadership, constant encouragement, and commitment to excellence continue to drive the journal forward. His dedication to promoting high-quality research and mentoring emerging scholars has played a significant role in enhancing the journal's reputation. Being a part of this editorial journey has been both enriching and inspiring, and I look forward to continuing my association with GJEIS in fostering meaningful and multidisciplinary academic contributions in the years ahead.

Warm Regards!

Parth Agarwal

Resident Handling Editor (Student Category)
GJEIS, Since 2024

Ms. Aadya is a second-year Biotechnology student at Thapar Institute of Engineering and Technology (TIET) with a strong interest in research and interdisciplinary problem-solving. Her academic focus spans genetic engineering, microbiology, biochemistry, industrial biotechnology, immunotechnology, and molecular biology, with an emphasis on translating scientific concepts into practical and data-oriented applications.

She is currently engaged in two research projects. One focuses on malaria detection using image recognition techniques, integrating biological knowledge with computational analysis. The second project involves the evaluation of the immunomodulatory potential of edible fungi-derived polysaccharide nanoparticles, reflecting her interest in immunology, nanobiotechnology, and functional biomaterials.

Alongside her academic work, Aadya has gained experience in media and event coverage, contributing to visual documentation and content creation for campus-wide initiatives. She is associated with the Fine Arts and Photography Society (FAPS), where she works in photography and design, and with the Nucleus Research Society, where she progressed from Core Member to the Executive Council, reflecting her consistency, leadership, and engagement in research-oriented activities.

Her technical skill set includes advanced photo editing using Adobe Lightroom, digital design and layout creation using Canva, and working knowledge of AutoCAD and SolidWorks. She is also developing foundational proficiency in video editing using Adobe Premiere Pro and DaVinci Resolve. Her core strengths lie in graphic design, photography, and visual communication, supported by analytical thinking developed through her scientific training.

Aadya adopts a multidisciplinary approach that integrates biotechnology, visual design, and collaborative work. She is particularly interested in opportunities that allow her to work at the intersection of research, technology, and communication, enabling complex ideas to be conveyed with clarity and impact.

 aadyadev1809@gmail.com
 <https://orcid.org/0009-0003-7363-3650>



Mr. Parth Agarwal Mr. Parth Agarwal is currently pursuing his Bachelor's degree in Business Administration at Jain University, Centre for Management Studies (CMS), Bengaluru. With a keen interest in the consulting industry, he is focused on building a strong foundation in business problem-solving, strategic thinking, and data-driven decision-making. His academic experiences have nurtured his curiosity and commitment toward understanding real-world business challenges, which he seeks to address through dynamic and collaborative environments.

He has gained practical experience through roles in both marketing and operations. He worked as an intern at Dev Prayag Paper Mill, where he was involved in inventory management, and later joined Unacademy as an Influencer Marketing Intern. His contributions spanned campaign execution and outreach coordination. Additionally, he has been actively involved in university-level initiatives, having been part of the Management Fest Team at CMS, where he focused on marketing efforts and student engagement.

He has also participated in various extracurricular competitions, notably securing first position in Magnovite, a prestigious management event hosted by Christ University. Complementing his academic and co-curricular activities, he has shown an early interest in research, culminating in the publication of a project-centric learning research paper on self-healing roads under the banner of Jain University.

In April 2025, he completed Level 1 of the Investment Operations Certificate from the Chartered Institute for Securities & Investment (CISI), UK, reflecting his growing interest in finance and global markets. His skills include effective communication, leadership, teamwork, and time management. He is proficient in Microsoft Excel, PowerPoint, and demonstrates a strong ability to network and collaborate.

A bilingual communicator fluent in English and Hindi, he is also passionate about travel, research, and continuous learning. He aspires to leverage his academic background and practical insights to make meaningful contributions in the consulting domain.

 parthagarwal664@gmail.com



Message from Resident Handling Editors (Student Category)

Dear Readers,

It is an honour to serve as the Resident Handling Editor (Student Category) for the *Global Journal of Enterprise Information Systems (GJEIS)* and to present Volume 17, Issue 3. Being part of this distinguished platform allows me to witness first hand how interdisciplinary ideas transform into impactful research that shapes enterprise systems, policy, and innovation.

This issue brings together a dynamic collection of studies addressing contemporary economic, environmental, and technological transformations. Readers will explore research on Consumer Behavior on Green Products, reflecting the rise of sustainability-conscious consumption patterns, and Risk Perception in Mutual Fund Investment Decision-Making, offering insights into behavioral finance within the Indian context. The paper titled “The Evolution of Digital Finance in India: Opportunities, Challenges, and Policy Directions Towards Viksit Bharat 2047” highlights the transformative power of fintech in shaping India’s developmental journey.

Environmental and regional dimensions are addressed through Climate Change and Agricultural Scarcity in Rajasthan, while strategic business evolution is examined in Long-Term Industry-Wise Trends of Mergers and Acquisitions in India. Governance and institutional reform are analyzed in the Case Study on the National Recruitment Agency (NRA). The integration of technology and well-being is reflected in An Overview of an AI-Powered Wellness Application (Disha App), and behavioral aspects of financial decision-making during uncertainty are explored in the study on Investment Decisions During the COVID-19 Crisis. The issue also includes a comprehensive literature review on Lean and Just-in-Time Supply Chain Management and an evaluation of sustainability integration within India’s Tourism Policy Framework (1982–2022).

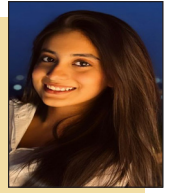
Each article published in this issue has undergone a rigorous double-blind peer-review process to ensure academic integrity, methodological robustness, and contextual relevance. I extend my sincere gratitude to the authors, reviewers, and the editorial board for their dedication and collaborative effort in upholding the journal’s standards.

I would especially like to acknowledge Professor Subodh Kesharwani, Editor-in-Chief, whose visionary leadership continues to guide GJEIS toward excellence in interdisciplinary scholarship.

As you engage with this issue, I encourage you to reflect on the evolving intersections of design, technology, management, and sustainability that shape our world today.”

Warm Regards!

Anjani Dhingra
Resident Handling Editor (Student Category)
GJEIS, Since 2025





Ms. Anjani Dhingra is currently pursuing her Bachelor's degree in Industrial and Product Design (2nd Year) from Guru Gobind Singh Indraprastha University, New Delhi. With a strong inclination toward user-centered design and creative innovation, she integrates technical precision with aesthetic sensitivity to develop solutions that are both functional and meaningful. Her design philosophy emphasizes the balance between form, usability, and emotional engagement, aiming to create impactful experiences through thoughtful design.

She is an active member of the Public Relations team at the IPU Innovation & Incubation Foundation (IPU-IIF), where she contributes to outreach initiatives, event management, content creation, entrepreneurial skill-building, and community engagement. Her role involves promoting innovation-led programs, strengthening stakeholder relationships, and enhancing the visibility of design and entrepreneurship activities through strategic communication.

Alongside her academic pursuits, she writes blogs on Substack covering industrial design, fashion trends, and emerging creative practices. Her writing reflects a curiosity-driven exploration of how design intersects with technology, culture, and industry. She has also served as the President of the Interact Club, leading community service initiatives and collaborative projects addressing social concerns. This leadership experience has strengthened her team coordination, problem-solving, and empathy-driven approach to work.

Her core competencies include ideation, blogging, problem-solving, sketching, prototyping, and user experience design. She is proficient in Adobe Creative Suite, Figma, Blender, and SketchUp. Passionate about using design as a catalyst for positive change, she remains committed to continuous learning, experimentation, and meaningful contribution to society.

 anjaniadhingra308@gmail.com

 <https://orcid.org/0009-0003-1134-0369>