

## Message from Managing Editors

Dear Readers,

“ It is with great honour that I take on the role of Managing Editor for Volume 17, Issue 1 of the Global Journal of Enterprise Information Systems (GJEIS). This esteemed multidisciplinary journal continues to foster pioneering research at the intersection of diverse academic fields, addressing both emerging challenges and solutions. GJEIS has always been a hub for thought-provoking ideas, encouraging cross-disciplinary collaboration, and it remains committed to advancing knowledge that transcends traditional boundaries.

In this issue, we present a collection of insightful articles covering a variety of contemporary topics, including Sustainable Finance, AI in Education, and the evolving landscape of Infrastructure Public-Private Partnerships (PPP). The issue also explores the burgeoning influence of Finfluencers in shaping financial behaviour, the growing importance of Gamification in various sectors, and the transformative power of UPI in simplifying digital payments. Additionally, papers on Influencer Marketing and the Buy Now Pay Later (BNPL) model provide valuable perspectives on modern consumer behaviour and financial models.

Each of these contributions is the result of rigorous research and represents the cutting-edge of current academic inquiry. I extend my heartfelt gratitude to the authors for their valuable contributions, as well as to our dedicated reviewers whose feedback ensures the high quality and academic rigor of the work we publish. A special thanks also goes to our resident editors, whose expertise and commitment are integral to the smooth running of the review process.

Finally, I would like to express my sincere appreciation to Prof. Subodh Kesharwani, our esteemed Chief Editor, whose leadership and vision have been essential in shaping GJEIS into the respected publication it is today. We look forward to receiving your exceptional research for future issues and continuing to make strides in advancing knowledge. ”



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.

 [jyotiningania@gmail.com](mailto: jyotiningania@gmail.com)  
 <https://orcid.org/0000-0002-1945-3005>

## Message from Managing Editors

### “ Dear Readers

GJEIS is back with another issue that's really captivating and appealing. To the readers, a very warm greeting is extended. Studies with a huge variety such as empirical and analytical studies, conceptual and theoretical studies, theme-based papers, and review-based papers, are among the types of studies that we make sure to have available to our readers.

In this issue, readers will gain fresh perspectives through exceptionally well-written articles on contemporary and highly relevant topics. The manuscripts explore Sustainable Finance, AI in Education, Infrastructure PPP, Finfluencers, Gamification, UPI (Unified Payments Interface), Influencer Marketing, and Buy Now Pay Later (BNPL). These papers not only capture the dynamic interplay of technology, business, and society but also provide critical insights into emerging trends shaping today's global landscape.

GJEIS is recognised for its exceptional quality and dominance. Only submissions that align with the journal's criteria are accepted for publication following a rigorous double-blind review process. The articles published under GJEIS consistently showcase the platform's quality for global idea exchange. It has reliably shown its capability in progressing and refining theory and research, while valuing and acknowledging the input of academics, educators, and industry experts across various disciplines.

Collaborating with GJEIS has constantly been a valuable learning experience, and I am both honoured and pleased to be appointed as Managing Editor for the first issue of the 17th Volume. I like to express my thanks to our authors, editors, and anonymous reviewers for their invaluable contributions to the journal's success. Most significantly, I extend my gratitude to Prof. Subodh Kesharwani, the Editor-in-Chief of GJEIS, for his unwavering dedication and the seamless operation of the Journal.”

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.”

 [shailza509@gmail.com](mailto:shailza509@gmail.com)  
 <https://orcid.org/0000-0001-5414-2467>

## Message from Managing Editors

**“Knowledge is like a garden, if it is not cultivated,  
it cannot be harvested.”**

**Dear Readers,**

“As the Managing Editor of Global Journal of Enterprise Information System (GJEIS), I warmly welcome you to Volume 17, Issue 1. Each new edition is like planting seeds of ideas, and it gives me great joy to share this carefully nurtured collection of research papers with you. This issue reflects both the challenges and opportunities that define our rapidly transforming world.

In this edition, you will find meaningful insights into sustainable finance, where authors highlight ways of aligning growth with responsibility toward our planet. A thought-provoking piece on Artificial Intelligence in Education uncovers how technology is reshaping classrooms and learning journeys for the future. Equally engaging is the exploration of Infrastructure Public-Private Partnerships (PPP) and their potential to drive large-scale societal progress.

This edition will also take you into the world of influencers, who are rewriting how financial advice reaches everyday investors, and into the playful yet powerful field of gamification, which continues to inspire innovation in both learning and business. The transformation of India's digital economy is spotlighted through a paper on Unified Payments Interface (UPI), while the phenomenon of influencer marketing reveals how brands and consumers connect in the digital age. Lastly, a timely discussion on Buy Now Pay Later (BNPL) demystifies its impact on consumer finance and retail ecosystems.

Together, these contributions enrich our collective understanding of the evolving intersections of technology, finance, society, and human behavior. I hope you find them as inspiring and insightful as we did while curating them.

Before closing, I would like to express my heartfelt gratitude to Prof. Subodh Kesharwani, Editor-in-Chief of GJEIS. His visionary leadership, constant encouragement, and scholarly guidance continue to shape this journal into a platform of excellence and innovation. It is through his dedication that GJEIS stands tall as a space for bold ideas and meaningful research.

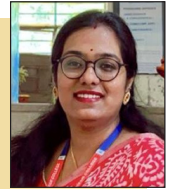
I also warmly invite our readers, researchers, and practitioners to contribute their valuable work to upcoming issues of GJEIS and be a part of this vibrant community of knowledge sharing.”

Happy Reading...!!!!

Sincerely,

**Sonakshi Jaiswal**

(Managing Editor, GJEIS), Since 2019



**Mrs Sonakshi Jaiswal** holds a position of Assistant Professor in the Department of Commerce at Nizam College, Hyderabad. Her area of expertise encompasses Marketing and Finance, focusing on Taxation, Corporate Accounts, Business Organization and Management, Business Statistics, Banking, E-commerce, and Information Technology. She is pursuing her Doctoral Degree with a specialisation in Marketing at 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's in Business Administration With Distinction from Osmania University and a Bachelor of Commerce (e-commerce) from Nizam College, where she achieved the 1st rank. Furthermore, she has qualified for the Telangana State Eligibility Test (SET) and the National Eligibility Test (NET) conducted by UGC, New Delhi, in 2017. Her scholarly contributions include numerous published articles in national and international journals. Mrs. Sonakshi has also presented papers on various Marketing topics at academic forums and seminars. She has actively participated in Faculty Development Programmes, Seminars, and Workshops and presented papers at various conferences. 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, we can turn obstacles into stepping stones for success.

✉ [sonakshijaiswal096@gmail.com](mailto:sonakshijaiswal096@gmail.com)  
 <https://orcid.org/0000-0003-0939-5961>

## 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 first issue of Volume 17. This edition reflects our continued commitment to promoting high-quality academic research by offering a carefully curated collection of scholarly articles that capture the evolving landscape of enterprise information systems and related domains.

Our journal maintains a rigorous screening and review process, ensuring that only the most insightful and impactful research is published. In this issue, readers will find timely and engaging studies covering Sustainable Finance, AI in Education, and innovative approaches in Infrastructure Public-Private Partnerships (PPP). The edition also explores emerging trends such as the influence of Finfluencers on financial behavior, the motivational applications of Gamification, the transformative role of UPI in digital transactions, and contemporary marketing strategies including Influencer Marketing and the Buy Now, Pay Later (BNPL) model. Together, these articles offer a comprehensive view of how technology, finance, and consumer behaviour are shaping modern enterprises.

Staying informed about these developments is essential for researchers and practitioners alike, as they carry significant implications across sectors and disciplines. To uphold our dedication to academic integrity, every submission undergoes a stringent double-blind peer-review process, ensuring that each article contributes meaningfully to the field while withstanding thorough scholarly scrutiny.

I extend my sincere gratitude to our authors for sharing their valuable research, and to our reviewers for their meticulous feedback and constructive evaluations. A special note of appreciation goes to our Editor-in-Chief, Prof. Subodh Kesharwani, whose unwavering dedication, vision, and collaborative spirit have been instrumental in making this issue possible and in advancing discourse in enterprise information systems.

As you explore the articles in this issue, I encourage you to engage critically with the research and consider its implications for both theory and practical application. I hope this edition inspires further innovation, inquiry, and discussion in the dynamic and ever-evolving domain of enterprise information systems.

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

Sincerely,

**Kanishk Koushik**


(Managing Editor, GJEIS), Since 2022



**Mr Kanishk Koushik**,  
currently a full-time

PhD Research Scholar at IGNOU, New Delhi, holds a BCom (Hons) from the University of Delhi and an M Com from IGNOU. Additionally, he has attained certification in financial planning from the Financial Planning Standards Board. His research interests encompass Cause-Related Marketing, Corporate Social Responsibility, Spirituality and Purchase Intention, country of origin, and Consumer Behaviour. Notably, he is UGC-JRF qualified in Commerce and has authored few paper on Cause-Related Marketing. He has also presented his research in different conferences. Embracing Colin Powell's philosophy, he believes that "Success is the result of perfection, hard work, learning from failure, loyalty, and persistence.

 [kanishkkoushik@gmail.com](mailto:kanishkkoushik@gmail.com)

 <https://orcid.org/0009-0008-1583-1399>