



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 delighted to present **Volume 17, Issue 1** of our journal. Each issue is a reflection of our continuous efforts to blend academic rigor with practical relevance, and this edition is no exception.

This issue brings together diverse and thought-provoking research contributions on contemporary topics such as Sustainable Finance, AI in Education, Infrastructure PPP, Finfluencers, Gamification, UPI, Influencer Marketing, and Buy Now Pay Later (BNPL). Collectively, these papers explore the intersections of technology, finance, and society, shedding light on both emerging opportunities and pressing challenges in today's dynamic environment. From understanding digital payment systems and innovative financing models to the evolving role of influencers in shaping financial and marketing behaviour, these studies contribute valuable perspectives for researchers, practitioners, and policymakers alike.

At GJEIS, we remain committed to maintaining the highest academic standards. Each manuscript undergoes a rigorous double-blind peer review process, ensuring that our readers receive work that is both credible and impactful.

I extend my heartfelt gratitude to all the authors for their scholarly contributions and to the reviewers for their critical insights. My special thanks to our Editor-in-Chief, **Prof. Subodh Kesharwani**, and to our Managing Editor, **Mr. Kanishk Koushik**, for their guidance and unwavering support in bringing out this issue.

Thank you, dear readers, for your encouragement and trust. I sincerely hope that you find this issue engaging, insightful, and a meaningful addition to your academic and professional journey.

Warm Regards!

Parveen

(Associate Handling Editor, GJEIS), Since 2024



Mr. Parveen is currently pursuing his PhD in Commerce from IGNOU, New Delhi. He holds a B.Com and M.Com from Maharishi Dayanand University, Rohtak. His research focuses on the adoption and impact of robo-advisory services among retail investors in India. He has qualified the UGC-NET JRF in Commerce and actively explores the intersection of finance and technology, particularly the role of Artificial Intelligence in shaping future investment decisions and financial advisory services. His core academic interests include Finance, Taxation, Financial Technologies, and Artificial Intelligence. He believes in continuous growth through learning and resonates with Socrates' philosophy:

"The only true wisdom is in knowing you know nothing."

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Dear Esteemed Readers,

I feel honored to present the 17th Volume, Issue 1 of the *Global Journal of Enterprise Information Systems (GJEIS)* as the Associate Handling Editor of this prestigious journal. This issue remains faithful to the journal's mission and vision of providing cutting-edge research and articles: We serve up a thoughtful mix of papers that address a diverse scope of issues.

This issue features a diverse collection of articles covering various contemporary topics, including AI in education, sustainable finance, public-private partnerships (PPPs) for infrastructure projects, finance influencers, gamification and user engagement, the unified payments interface in India, influencers' impulsive buying behaviour, and buy now pay later (BNPL). These articles provide a comprehensive overview of emerging trends, the integration of technology, and the challenges society confronts in today's interconnected world.

GJEIS acts as facilitator for cross disciplinary research and fosters systematic integration of different forms of knowledge from different disciplines to pursue multifaceted global issues. I encourage you read through the array of interesting research that is evident in this issue as we seek to promote knowledge and innovation.

Lastly, I would like to express my heartfelt thanks and acknowledgment to the editors, authors and the reviewers. We express our gratitude to our Editor-in-Chief, Professor Subodh Kesharwani; our Managing Editors, Ms. Jyoti, Ms. Shailza, Ms. Sonakshi Jaiswal and Mr. Kanishk Koushik, for their hard work in preparation of this issue.

Your readership and support are appreciated as we look forward to exploring this series together in an effort of enhancing the understanding of enterprise information systems.

Warm Regards!

Himani Choudhery

(Associate Handling Editor, GJEIS), Since 2024



Himani Choudhery has done her B.Com from University of Delhi and M.Com from IGNOU. She is still undergoing her PhD at the Indira Gandhi national open University, New Delhi. Her areas of specialization are branding, content marketing, digital marketing, more advanced approaches to technologies such as augmented reality and virtual reality or VTO, eCommerce, and consumer psychology. A UGC-JRF qualified scholar, she is driven by Aristotle's philosophy: "It is enough for us really to be grateful for the Past — not merely to those with whose opinion we may sympathize — but also to those who have expressed opinions more shallow; for these also have done something — have evolved before us the faculties of the mind."

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Message from Associate Handling Editors

“As an Associate Handling Editor of this esteemed journal, it is a privilege for me to announce the 17th volume, 1st issue of the Global Journal of Enterprise Information Systems (GJEIS). This issue showcases a carefully selected collection of research papers, upholding our commitment to academic integrity and quality.

This edition of the journal brings together a compelling selection of articles spanning a wide array of contemporary themes, including sustainable finance, AI in education, Infrastructure public-private partnership (PPP) projects, finance influencers, gamification and user engagement, unified payments interface in India, influencers and impulsive buying behavior, buy now pay later (BNPL). These articles provide a comprehensive overview of emerging trends, technological integration, and societal challenges in today's interconnected world.

Following an extensive, double-blind peer review procedure, we promise to publish only the most significant and impactful contributions, keeping the highest standards of neutrality and objectivity.

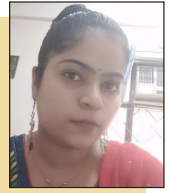
GJEIS serves as a platform for multidisciplinary collaboration, enabling the assimilation of knowledge from different fields to address complex issues. We cordially invite you to read the wide range of articles in this issue, which demonstrates our dedication to advancing knowledge and encouraging innovative ideas.

We are deeply grateful to the editors, writers, and reviewers for their significant contributions. I am extremely thankful to our Editor-in-Chief, Professor Subodh Kesharwani, and Managing Editors, Ms. Jyoti, Ms. Sonakshi, Mr. Kanishk, and Ms. Shailza, for their hard work and dedication towards this issue to be published successfully. We appreciate your ongoing support and readership.

Together, let's begin a joint exploration and learning journey on business 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. 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 first 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.

Our journal adheres to a meticulous screening process, ensuring that only the most insightful and impactful contributions make their way to publication. This edition highlights diverse and timely themes, beginning with papers on Sustainable Financial Analytics in SHRM and capital structure optimization in PPP projects, emphasizing productivity, sustainability, and balanced stakeholder interests in development. It explores the influence of influencers on Gen-Z investors and the link between digital influencers and impulsive buying behavior, offering new insights into consumer dynamics. A bibliometric analysis of BNPL research maps key contributors, trends, and gaps, setting directions for future studies. Innovation remains central with studies on gamification and user engagement (2015–2025) and the adoption and policy implications of UPI in India. Concluding the issue, a review of Artificial Intelligence in education investigates its transformative potential, emerging challenges, and future priorities.

It is imperative for researchers and practitioners alike to stay abreast of the latest developments and insights in these domains, as they hold significant implications across sectors and disciplines.

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

(Associate 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 across 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 an University rank holder in graduation. She is 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.

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