



Message from Resident Handling Editors (Student Category)

Dear Readers,

It is with immense pride and sincere gratitude that I present to you Volume 17, Issue 1 of the Global Journal of Enterprise Information System (GJEIS). Being the Resident Handling Editor in the Student Category is an honour that enables me to see how ideas become research and how research becomes impactful.

Each new issue is not just a continuation but a new start and blank slate of ideas that bring technology, management, and society together. This first issue of the year reflects intellectual curiosity, highlighting themes critical to our changing digital ecosystem. In the following pages, you will discover AI in Education, Sustainable Finance, and Infrastructure PPP research, as well as Finfluencers, Gamification, UPI and Digital Payments, Influencer Marketing, and Buy Now, Pay Later studies. Every article, unique in stance but shared in intent, illustrates how enterprise systems can transform business and, indeed, the way we live and learn. Collectively, these contributions capture the pulse of transformation, offering both analysis of current practices and pathways to the possibilities of tomorrow.

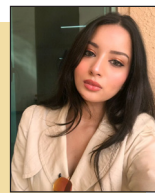
Every paper published has been meticulously double-blind peer-reviewed to maintain academic rigor, originality, and contextuality. Such rigorous examination not only improves the quality of published studies but also testifies to the journal's unflinching commitment to scholarly integrity. I would like to offer my sincere gratitude to all the contributing authors for their study, to our reviewers for their keen and constructive criticism, and to the editorial board for their support and advice in the publication process.

Most importantly, I would like to thank Professor Subodh Kesharwani, Editor-in-Chief, whose passion, guidance, and commitment still drive the GJEIS team to achieve more. I invite you to engage with this issue not only as reader-relations, but also as co-architects of a conversation that influences enterprise knowledge and practice in the connected world.

Warm Regards!

Samiksha Kesharwani
Resident Handling Editor (Student Category)
GJEIS, Since 2024

Ms. Samiksha is a 2nd-year student at the University School of Design and Innovation, Guru Gobind Singh Indraprastha University (GGSIU), New Delhi, pursuing her Bachelor's degree in Industrial and Product Design. With a strong focus on human-centered design and creative innovation, she blends technical precision with artistic sensibilities. Her foundation in visual arts was laid through a four-year distinction program in Fine Arts from Prayag Sangeet Samiti, which shaped her visual and conceptual strengths.



She currently serves as the **Public Relations Manager** at the IPU Innovation & Incubation Foundation (IPU-IIF), where she leads communication, outreach, and brand-building initiatives. In this role, she actively contributes to organizing and promoting entrepreneurship-driven events and innovation programs including content creation, strengthening the startup ecosystem within the university. She has also collaborated with the Kedar Amar Research and Academic Management Society (KARAMS), an educational NGO, supporting research dissemination and community engagement projects.

Beyond design and entrepreneurship, she co-founded **SAM+GINNY**, a podcast under the Talkin' Teens initiative that explores adolescent experiences and academic journeys. The show features voices from institutions like IIT Delhi, AIIMS Jodhpur, and DTU, and is expanding to include international perspectives from Ivy League and global universities.

Her leadership and contributions have been recognized at distinguished platforms. On July 6th, 2025, she was felicitated by **Smt. Rekha Gupta, Hon'ble Chief Minister of Delhi**, during the 16th Toy Biz International B2B Exhibition at Pragati Maidan (Bharat Mandapam), New Delhi. The award acknowledged her innovative educational playbook and DIY kit, designed around the NCERT Class 4 Science curriculum. By combining experiential learning, interactive activities, and tactile exploration, the project reimagines conventional pedagogy into dynamic, student-centric learning experiences.

She has also been appointed as a **student member of the Internal Complaint Committee (ICC)** at the East Delhi Campus of GGSIU, constituted under UGC guidelines for gender sensitization and redressal of sexual harassment cases.

Her competencies include design thinking, sketching, prototyping, and creative writing, with proficiency in AutoCAD, Adobe Illustrator, Photoshop, SketchUp, Blender and figma. A dedicated learner and innovator, she is passionate about creating solutions that integrate usability, creativity, and meaningful impact.

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Dear Readers,

It is with great pride and deep gratitude that I present to you Volume 17, Issue 1 of the Global Journal of Enterprise Information System (GJEIS). Serving as the Resident Handling Editor in the Student Category is both an honour and a privilege, offering me the opportunity to witness how ideas evolve into research, and how research, in turn, shapes impact.

Each new issue is not merely a continuation, but a fresh beginning—a canvas of ideas that bridges technology, management, and society. This inaugural issue of the year embodies intellectual curiosity and explores themes central to our rapidly transforming digital landscape. Within these pages, you will find research on AI in Education, Sustainable Finance, and Infrastructure PPP, as well as timely studies on Finfluencers, Gamification, UPI and Digital Payments, Influencer Marketing, and Buy Now, Pay Later models. Though distinct in perspective, every contribution shares a common vision: to demonstrate how enterprise systems are redefining business, education, and everyday life. Together, they capture the pulse of transformation, offering both critical analysis of current practices and insight into future possibilities.

Every article published in GJEIS undergoes a rigorous double-blind peer review, ensuring academic integrity, originality, and contextual relevance. This meticulous process not only enhances the quality of research but also reflects the journal's unwavering commitment to scholarly excellence. I extend my sincere appreciation to our contributing authors for their valuable insights, to our reviewers for their thoughtful and constructive feedback, and to the editorial board for their steadfast guidance throughout the publication process.

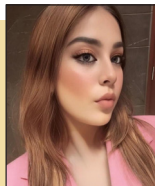
Above all, I wish to acknowledge Professor Subodh Kesharwani, Editor-in-Chief, whose vision, dedication, and mentorship continue to inspire the GJEIS team in its pursuit of excellence.

I warmly invite you to engage with this issue not only as readers, but as active participants in an ongoing dialogue that shapes enterprise knowledge and practice in our interconnected world.

Warm Regards!

Janvi Singh
Resident Handling Editor (Student Category)
GJEIS, Since 2024

Ms. Janvi is currently pursuing a Bachelor of Technology in Computer Science and Engineering from Manipal University Jaipur, alongside a Bachelor of Science in Data Science and Analytics from the Indian Institute of Technology Madras. With a keen interest in software development and data analytics, she is focused on developing a strong technical foundation through academic rigor and hands-on learning.



She has actively participated in numerous prestigious academic and technical programs, including a virtual internship conducted by ISRO under the "Shiksha Gagan" initiative, and the NASA Ames Space Settlement Design Contest, where her team developed "ATHENA," a free space settlement for 10,000 people in space. Her growing engagement in interdisciplinary projects reflects a blend of scientific curiosity and collaborative problem-solving.

Janvi co-founded **Sam+Ginny**, a podcast under the Talkin' Teens banner, where she produces and hosts conversations that spotlight teenage life and academic journeys. The podcast has featured interviews with students and alumni from top Indian institutions such as IIT Delhi, AIIMS Jodhpur, and DTU, and is set to expand with global perspectives from Ivy League and State University students.

Her diverse experiences also include contributions to the IEEE Computer Society at Manipal University Jaipur, where she supported events like Capture The Flag and Hackerz Street 3.0, as well as community service through the university's Rotaract Club. She has co-authored the published anthology *Irretrievable Memories*, showcasing her creative writing skills.

Ms. Singh's core competencies include Python, C, content writing, and basic design software like SketchUp, Blender and AutoCAD. A travel enthusiast and table tennis player, she exemplifies a balance between technical pursuits and extracurricular engagement. She is driven by a desire to contribute meaningfully to both technology and society."

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Message from Resident Handling Editors (Student Category)

Dear Readers,

It is my distinct honour to welcome you to this intellectually engaging edition of the Global Journal of Enterprise Information Systems (GJEIS). As the Resident Handling Editor (Student Category), I find it a profound privilege to cultivate a platform dedicated to championing innovation and intellectual rigour. The opportunity to contribute to a publication that fosters such forward-thinking perspectives and real-world relevance is one I hold in the highest regard.

The latest issue - Volume 17, Issue 1 - brings together a range of key studies on trends in the modern business world. You'll find detailed analysis on a number of topics, including sustainable finance, the growing influence of the finfluencer, and the operational dynamics of UPI and Buy Now Pay Later systems. The issue also includes cutting-edge research on the application of AI in education, innovations in infrastructure PPP, the strategies behind influencer marketing, and the principles of gamification. Each paper provides valuable insights that connect academic theory with real-world applications.

At the core of this journal's quality is a deeply collaborative process. Each published paper is the result of researchers bringing forth new ideas, peer reviewers offering their critical evaluation, and an editorial board providing final guidance. This thoughtful engagement and shared commitment to knowledge is what makes every article here a valuable contribution. Our goal is for this issue to not only provide information, but also to serve as a foundation for new dialogue and research that spans across disciplines.

I would like to express my deepest gratitude to all our contributors for their invaluable work and to the peer reviewers for their meticulous efforts. A special note of appreciation is reserved for Professor Subodh Kesharwani, our Editor-in-Chief, whose vision and leadership are instrumental to the journal's mission. It is a true honour to contribute to GJEIS, and I am eager to continue our work in advancing knowledge and strengthening the global academic community.

Warm Regards!

Aadya Dev
Resident Handling Editor (Student Category)
GJEIS, Since 2024

Dear Readers,

I am humbled and deeply privileged to share my writings as the Resident Handling Editor in the Student Category for the Global Journal of Enterprise Information Systems (GJEIS). To be chosen to write for such an esteemed and futuristic academic journal is not only an honour but also a serious responsibility. GJEIS has consistently championed academic rigor and innovation by offering a platform where scholars and professionals can collaborate on ideas that influence the landscape of enterprise information systems and related fields.

This latest release—Volume 17, Issue 1—is a testament to the journal's continuous pursuit of thought-provoking and relevant scholarship. The articles included in this issue touch on a broad range of topics, ranging from sustainable finance and the role of artificial intelligence in education, to innovations in infrastructure public-private partnerships (PPP), the rise of finfluencers, and the growing use of gamification in modern systems. Apart from that, this book contains research on UPI adoption and its transformative impact, the dynamics of influencer marketing, and the emerging trends around buy now pay later (BNPL) services.

All submissions have been carefully reviewed through a thorough double-anonymized review system, so that every published paper is of the highest academic standard, depth, originality, and relevance. This stringent and fair review process maintains the research-based credibility of the journal. I would like to extend my sincere appreciation to the authors for their tireless research, to our reviewers for their constructive criticism and insights, and to the editorial board for their constant support and guidance throughout the course of publication.

I would also like to seize this moment to express my true appreciation for Professor Subodh Kesharwani, Editor-in-Chief of GJEIS, whose relentless dedication, visionary vision, and mentorship keep the journal moving in the direction of excellence. His perseverance in fostering quality research and guiding up-and-coming researchers has been instrumental in moulding the publication's standing. It has been enriching and inspiring to be part of this editorial experience, and I eagerly look forward to providing my services to GJEIS in the pursuit of facilitating significant, multidisciplinary scholarship in the future as well.

Warm Regards!

Parth Agarwal
Resident Handling Editor (Student Category)
GJEIS, Since 2024





Ms. Aadya is a second-year Bachelor of Technology student in Biotechnology at Thapar Institute of Engineering and Technology (TIET), Patiala. Her academic pursuits are driven by a strong interest in research, with a focus on genetic engineering, microbiology, biochemistry, industrial biotechnology, immunotechnology, and molecular biology.

Aadya is a Core Photographer and also handles design for the Fine Arts and Photography Society (FAPS) at TIET, where she combines her scientific curiosity with a passion for creative expression. Her extensive contributions to major campus events, such as serving as a photographer for Kaleidoscope and joining the creativity department for the Thapar Food Festival (TFF), underscore her ability to work effectively in a team. These collaborative experiences have honed her skills in visual design and project execution.

Beyond her work at FAPS, Aadya is highly proficient in various software tools. She uses Adobe Lightroom for advanced photo editing and Canva for creating compelling digital layouts and social media graphics. She is also skilled in technical drafting and 3D modelling using AutoCAD and SolidWorks. While building foundational skills in video editing with Adobe Premiere Pro and DaVinci Resolve, her primary strengths remain in graphic design and photo editing.

Her multidisciplinary approach is driven by her ability to combine scientific knowledge with visual design and teamwork. She translates complex concepts into impactful content, making her a valuable contributor to both academic and creative projects.

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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.

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Message from Resident Handling Editors (Student Category)

Dear Readers,

It is a privilege for me to be the Resident Handling Editor for the Global Journal of Enterprise Information System (GJEIS) Student Category. I am appreciative of the chance to write for a reputable publication that encourages top-notch research and gives academics and professionals a forum to discuss cutting-edge enterprise information systems issues.

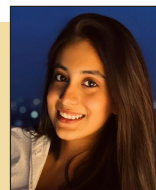
Through a selection of research covering a wide range of pertinent subjects, Volume 17, Issue 1 demonstrates the journal's continued commitment to advancing knowledge. Articles in this issue cover topics such as the use of blockchain technology for academic credit transfers in education, the integration of fintech and artificial intelligence, sustainable financial analytics in human resource management, consumer behavior regarding herbal toothpaste, social media regulation and cyber law, the adoption of electronic payments, cause-related marketing, construction project management, and the worldwide problem of child labor.

To guarantee academic quality, originality, and relevance, every paper has undergone a rigorous double-blind peer review process. I want to express my gratitude to the authors for their contributions, the editorial board for their direction and assistance during the publication process, and the reviewers for their thorough assessment and comments.

Above all, I wish to express my deepest appreciation to Professor Subodh Kesharwani, Editor-in-Chief of GJEIS, whose visionary leadership and steadfast commitment continue to elevate the journal's standing in the academic community. Being part of this editorial team is a privilege, and I look forward to contributing meaningfully to GJEIS's ongoing mission of fostering impactful, cross-disciplinary research.

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 from Guru Gobind Singh Indraprastha University, New Delhi (2nd Year). With a strong inclination towards user-centered design and creative innovation, she blends technical precision with aesthetic insight to develop solutions that are both practical and impactful. Her work is informed by a deep understanding of form, functionality, and user experience, with a focus on creating designs that resonate on both emotional and functional levels.

Ms. Dhingra is an active member of the Public Relations team at the IPU Innovation & Incubation Foundation (IPU-IIF), where she contributes to outreach, event management, content creation, and community engagement as well as Entrepreneur Skills. Her role involves promoting innovation-led initiatives, building relationships with stakeholders, and enhancing the visibility of design and entrepreneurship activities through strategic communication.

Alongside her academics, she writes blogs on Substack covering topics related to industrial design, fashion trends, and emerging practices, offering insights that merge creativity, technology, and industry perspectives. Her writing reflects a curiosity-driven approach to exploring how design shapes everyday experiences.

Ms. Dhingra has also served as the President of the Interact Club, where she led community service initiatives and collaborated with peers to create programs that address social needs. Her leadership experience has strengthened her skills in team coordination, problem-solving, and fostering a culture of empathy and service.

Her areas of expertise include blogging, problem-solving, ideation, and design tools such as the Adobe Creative Suite, Figma, Blender, Sketch Up. She is proficient in sketching, prototyping, and user experience design, with a focus on crafting solutions that are both innovative and user-friendly.

Ms. Dhingra is a thoughtful, dedicated, and socially conscious learner. She is passionate about using design as a tool for positive change and is committed to exploring new ideas, experimenting with creative solutions, and contributing meaningfully to her community and beyond.

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