

## Message from Managing Editors

Dear Readers,

“ I am delighted to present Volume 17, Issue 2 of the Global Journal of Enterprise Information Systems (GJEIS). This journal continues to serve as an invaluable platform for groundbreaking research that spans across disciplines, addressing contemporary challenges and shaping the future of enterprise systems and related fields.

In this issue, we delve into a diverse set of themes that examine the intersections of technology, finance, policy, and society. The articles explore Life Expectancy Determinants in Asia versus Europe, offering comparative insights into the factors influencing public health outcomes across these regions. The issue also features research on Sustainable Supply Chains, shedding light on how businesses can integrate sustainability into their operations to drive long-term success. Furthermore, the paper on From Waste to Wealth: Financial Insights into the Briquette and Pellet Market presents innovative solutions to the global waste crisis, showing the economic potential of transforming waste into valuable products.

In the realm of finance, we examine Stock Selection strategies, offering valuable tools for investors. The issue also explores the ongoing Infrastructure Development: India versus China, providing a geo-economic analysis of two of the world's largest economies. We also look into Robo-Advisors and their role in the democratization of financial advice, as well as the growing impact of AI in E-Commerce, which is transforming how businesses engage with consumers. Finally, Digital Payments continues to be a central theme, with papers focusing on how new technologies are reshaping financial transactions across the globe.

As always, these contributions have gone through our rigorous double-blind review process to ensure they meet the highest standards of quality and academic integrity. I extend my deepest thanks to our authors for their insightful research, to our reviewers for their valuable feedback, and to our resident editors for their continued dedication to the success of the journal.



I also wish to express my sincere gratitude to Prof. Subodh Kesharwani, our Editor-in-Chief, for his continued leadership and vision. His guidance has been instrumental in making GJEIS a leading platform for scholarly exchange. We look forward to receiving your exceptional submissions for future issues and continuing our mission of promoting knowledge and innovation. ”

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.

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## 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.

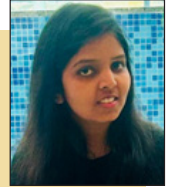
The current issue brings together a wide spectrum of research topics that address some of the most pressing global, regional, and industry challenges. Readers will encounter articles on Life Expectancy Determinants in Asia versus Europe, Sustainable Supply Chains, and From Waste to Wealth: Financial Insights into the Briquette and Pellet Market. Alongside these, the issue also delves into the complexities of Stock Selection Strategies, Infrastructure Development: India versus China, Robo-Advisors, AI in E-Commerce, and the evolving domain of Digital Payments. Collectively, these contributions offer both theoretical enrichment and practical insights, reflecting the dynamism of business, finance, and technology in today's world.

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 second 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.”

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## Message from Managing Editors

**“A journal is not just a collection of papers—it is a reflection of ideas that inspire, challenge, and transform.”**

“ Dear Readers,

It is my privilege as Managing Editor to welcome you to Volume 17, Issue 2 of the Global Journal of Enterprise Information System (GJEIS). This edition brings together diverse and timely research that not only examines pressing global issues but also provides forward-looking perspectives for scholars, practitioners, and policymakers.

This edition features a comparative study on life expectancy determinants in Asia vs. Europe, offering fresh insights into health, development, and policy contexts. Another contribution explores sustainable supply chains, underlining the importance of resilience and responsibility in global commerce. The paper on From Waste to Wealth provides financial perspectives on briquette and pellet markets, demonstrating how waste can fuel both economies and sustainability.

In the field of finance, an article on stock selection strategies offers valuable analytical approaches for investors. Comparative reflections on infrastructure development in India vs. China give a deep view of regional priorities and global competition. From a technological standpoint, contributions on robo-advisors and AI in e-commerce explore how intelligent systems are reshaping financial decision-making and digital marketplaces. Finally, the discussion on digital payments highlights their transformative role in building inclusive and efficient economies.

At GJEIS, we remain committed to academic excellence and integrity. Every submission undergoes a rigorous peer-review process, is checked for originality and plagiarism, and is carefully evaluated for quality, relevance, and contribution before publication. This ensures that what reaches our readers is authentic, reliable, and impactful scholarship.

I extend my sincere gratitude to Prof. Subodh Kesharwani, Editor-in-Chief of GJEIS, for his inspirational leadership and unwavering vision that keeps this journal at the forefront of knowledge. My heartfelt thanks also go to the entire editorial and review team of GJEIS, whose hard work and dedication make every issue possible.

We warmly invite our readers, scholars, and practitioners to contribute to the next issue of GJEIS, and join us in shaping conversations that matter.

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.

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## 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 second issue of Volume 17. This edition further strengthens our commitment to advancing high-quality academic research by offering a carefully selected collection of articles that capture the evolving trends and challenges in enterprise information systems and related fields.

As always, our journal maintains a rigorous screening and review process to ensure that only the most insightful and impactful research is published. In this issue, readers will find a wide range of timely and relevant studies, including research on Life Expectancy Determinants in Asia versus Europe, which offers valuable cross-regional insights into the factors influencing public health outcomes. Additionally, this issue explores Sustainable Supply Chains and their role in fostering long-term success, as well as From Waste to Wealth: Financial Insights into the Briquette and Pellet Market, which highlights the economic potential of waste transformation.

The issue also covers financial decision-making, with articles on Stock Selection strategies and Infrastructure Development: India versus China, providing a comparative geo-economic perspective. Robo-Advisors are also discussed in terms of their growing role in democratizing financial advice, while AI in E-Commerce shows how artificial intelligence is revolutionizing consumer interactions. Finally, the edition addresses the continuing evolution of Digital Payments, shedding light on how new technologies are reshaping the global financial ecosystem.

Keeping abreast of these developments is crucial for both researchers and practitioners, as they hold significant implications across various sectors and disciplines. As always, every submission undergoes a rigorous double-blind peer-review process to maintain academic integrity and ensure each article meets the highest standards of quality.

I would like to extend my sincere gratitude to our authors for their exceptional contributions and to our reviewers for their invaluable feedback. A special note of appreciation goes to our Editor-in-Chief, Prof. Subodh Kesharwani, whose leadership and vision continue to guide the journal's success and enrich the discourse in enterprise information systems.

As you engage with the articles in this issue, I encourage you to reflect critically on their findings and consider their practical applications. I hope this edition inspires further innovation and discussion in the dynamic field of enterprise information systems.

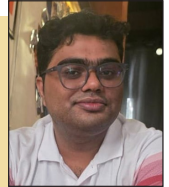
Thank you for your continued support and readership. Together, let us continue to advance the frontiers of knowledge in this vital field.

Sincerely,

**Kanishk Koushik**  
(Managing Editor, GJEIS), Since 2022




(c) GJEIS 2025



**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."

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