

## 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 pleased to present Volume 17, Issue 2 of our journal. This edition continues our commitment to offering meaningful scholarship that connects research with real-world applications and emerging trends.

This issue brings together a wide spectrum of contributions on topics such as life expectancy determinants across Asia and Europe, sustainable supply chains, financial insights into briquette and pellet markets (from waste to wealth), stock selection strategies, infrastructure development in India versus China, robo-advisory services, AI in e-commerce, and digital payments. Collectively, these studies provide insights into global development challenges, financial innovation, and digital transformation, making them highly relevant for both academics and practitioners.

At GJEIS, we remain dedicated to academic excellence through a rigorous double-blind peer review process, ensuring that each paper adds genuine value to knowledge creation and dissemination.

I sincerely thank all the contributing authors for their scholarly work and the reviewers for their critical evaluations that strengthen the quality of this issue. A special note of gratitude goes to our Editor-in-Chief, Prof. Subodh Kesharwani, and our Managing Editor, Mr. Kanishk Koushik, whose constant guidance and support have been instrumental in shaping this publication.

Thank you, dear readers, for your encouragement and continued trust. I hope this issue engages you with fresh ideas, critical perspectives, and meaningful insights for your academic and professional growth.

Warm Regards!

**Parveen**

(Associate Handling Editor, GJEIS), Since 2024

### Dear Esteemed Readers,

I feel honored to present the 17th Volume, Issue 2 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 contains a variety of pertinent and important studies, including Life Expectancy Determinants in Asia vs Europe, which provides cross-regional insights into public health outcomes. This issue also examines sustainable supply chains and their importance in long-term success, as well as From Waste to Wealth: Financial Insights into the Briquette and Pellet Market, which shows waste transformation's economic potential. With articles on stock selection methods and infrastructure development: India vs China, the issue addresses financial decision-making and geographic comparisons. Robo advisors are democratising financial advice, while AI in e-commerce is changing customer relationships. Finally, digital payments and how new technologies are changing the global financial environment are discussed.

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.

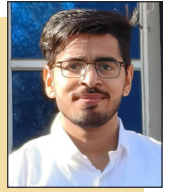
Lastly, I would like to express my heartfelt thanks and acknowledgment to the editors, authors and the reviewers. We express our gratitude to our Editor-in-Chief, Professor Subodh Kesharwani; our Managing Editors, Ms. Jyoti, Ms. Shailza, Ms. Sonakshi Jaiswal and Mr. Kanishk koushik for their hard work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



**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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**Ms. 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 my privilege to introduce the 17th Volume, 2nd Issue of the *Global Journal of Enterprise Information Systems (GJEIS)*. This issue continues our tradition of presenting rigorously reviewed research papers that embody academic excellence, integrity, and relevance.

In this edition, we are pleased to present a diverse collection of scholarly works addressing some of the most pressing and contemporary themes, determinants of life expectancy, supply chains into green supply chains, from waste to wealth, stock selection behaviour of retail investors, role of industrial corridors as catalyst of infrastructure development, robo-advisors as a FinTech disruption, artificial intelligence applications in online purchase behaviour research, and digital payment. Together, these contributions provide valuable insights into the interplay between technology, finance, and society in our interconnected world.

Each paper has undergone a thorough double-blind peer review process to ensure that only the most rigorous, relevant, and impactful research is published, reinforcing our commitment to neutrality, quality, and objectivity.

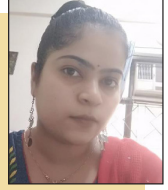
*GJEIS* continues to serve as a dynamic platform for multidisciplinary scholarship, fostering collaboration across domains and offering thought-provoking perspectives on complex challenges. We warmly invite you to engage with the articles in this issue, which reflect our ongoing dedication to advancing knowledge and inspiring innovation.

I extend my sincere gratitude to our Editor-in-Chief, Professor Subodh Kesharwani, and our Managing Editors, Ms. Jyoti, Ms. Sonakshi, Mr. Kanishk, and Ms. Shailza, for their unwavering dedication to the successful publication of this issue. We are equally grateful to our authors, reviewers, and readers for their invaluable support and contributions.

Let us continue this shared journey of inquiry, innovation, and intellectual growth in the field of enterprise information systems.


**Ritu**

(Associate Handling Editor, GJEIS), Since 2024



**Ms. Ritu** is currently pursuing a Ph.D. from Indra 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 Second 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 presents a rich blend of research across finance, technology, sustainability, and development. It opens with studies on investment behavior and decision-making, including a review of retail investors' stock selection in India shaped by behavioral biases and social media, alongside an empirical analysis of risk perception in mutual fund investments.

The focus then shifts to FinTech and AI innovations, with a bibliometric mapping of robo-advisory research and studies on AI in online purchase behavior and AI-driven insights in briquette and pellet markets, reflecting technology's disruptive reach. Infrastructure and sustainability are explored through a comparative study of industrial corridors in India and China and research on AI-enabled green supply chains, highlighting policy models and responsible business practices. Expanding the interdisciplinary scope, a cross-sectional study of life expectancy determinants in Asia and Europe reveals the impact of income, health expenditure, and safe water access, offering critical perspectives on global disparities.

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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