

Message from Resident Handling Editors (Student Category)

Dear Readers,

It is with immense pride and enthusiasm that I present Volume 17, Issue 4 of the *Global Journal of Enterprise Information Systems (GJEIS)*. Serving as the Resident Handling Editor in the Student Category continues to be an enriching experience, one that offers a unique perspective on how research ideas evolve into scholarly contributions with meaningful impact.

This issue reflects a rich blend of contemporary and forward-looking themes. Readers will find insightful discussions on the **impact of the Global Financial Crisis and COVID-19**, the **role of emotions in digital payment adoption**, and the **performance of ESG-themed mutual funds**, highlighting evolving trends in financial systems and investment behaviour. Organizational and human resource aspects are explored through research on **work-life balance in the hotel sector**, while the role of **NEP 2020 in management education** and the growing influence of **AI in digital learning** reflect the transformation of education systems.

Strategic and policy dimensions are further examined through studies on **adoption and resistance to robo-advisory services**, **women's political empowerment**, and **sustainable supply chain management and organizational performance**. The issue also includes valuable insights into **credit risk management practices**, **financial performance measurement**, and the **integration of GI-tagged products into tourism promotion**, emphasizing both economic and cultural sustainability.

In addition, the issue is enriched with bibliometric analyses on **influencer marketing in hospitality** and **algorithm-driven behavioural insights**, along with a student research initiative exploring the **linkages between online gaming addiction and learning engagement**, reflecting emerging challenges in the digital era.

Each paper published in this issue has undergone a rigorous double-blind peer-review process, ensuring academic integrity, originality, and scholarly depth. I extend my heartfelt appreciation to our authors, reviewers, and the editorial board for their dedication and collaborative spirit.

I am especially grateful to Prof. Subodh Kesharwani, Editor-in-Chief, whose mentorship and vision continue to inspire excellence within the GJEIS community.

As you engage with this issue, I invite you to view it not only as readers but as active participants in shaping conversations at the intersection of technology, management, sustainability, and society.

Warm Regards!

Samiksha Kesharwani

Resident Handling Editor (Student Category)
GJEIS, Since 2024

Dear Readers,

It is with great pride and enthusiasm that I present Volume 17, Issue 4 of the *Global Journal of Enterprise Information Systems (GJEIS)*. Serving as Resident Handling Editor in the Student Category continues to be a meaningful opportunity to engage with diverse scholarly contributions that bridge technology, finance, sustainability, and policy.

This issue brings together research that reflects contemporary economic, environmental, and technological transitions. The paper on the **impact of the Global Financial Crisis and COVID-19** highlights evolving macroeconomic challenges, while the **role of emotions in digital payment adoption** offers important behavioural insights into fintech acceptance. The study on the **performance of ESG-themed mutual funds** further reflects the growing importance of sustainable investment practices.

Environmental and organizational concerns are explored through research on **work-life balance in the hotel sector**, alongside policy-oriented insights into the **role of NEP 2020 in management education** and the increasing relevance of **AI in digital learning environments**. Strategic and technological perspectives are further examined through studies on **adoption and resistance to robo-advisory services**, **women's political empowerment**, and **sustainable supply chain management and organizational performance**.

The issue also includes valuable contributions on **credit risk management practices**, **financial performance measurement**, and the **integration of GI-tagged products into tourism promotion**, emphasizing both economic and cultural sustainability. It is further enriched by bibliometric analyses on **influencer marketing in hospitality** and **algorithm-driven behavioural insights**, along with a student research initiative examining the **linkages between online gaming addiction and learning engagement**.

Each article in this issue has undergone a stringent double-blind peer-review process to ensure academic rigor, originality, and relevance. I extend my sincere gratitude to the authors, reviewers, and the editorial board for their dedication and collaborative effort in maintaining the journal's high standards.

I also acknowledge with appreciation the visionary leadership of Professor Subodh Kesharwani, Editor-in-Chief, whose continued guidance strengthens GJEIS as a respected global academic platform.

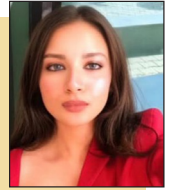
I invite you to engage deeply with this issue and contribute to the evolving dialogue at the intersection of enterprise systems, innovation, and societal progress.

Warm Regards!

Janvi Singh

Resident Handling Editor (Student Category)
GJEIS, Since 2024

Ms. Samiksha Kesharwani is a second-year student at the University School of Design and Innovation, Guru Gobind Singh Indraprastha University (GGSIPU), New Delhi, pursuing her Bachelor's degree in Industrial and Product Design. With a strong orientation toward human-centered design and creative innovation, she integrates technical precision with artistic expression. Her foundation in visual arts was strengthened through a four-year distinction program in Fine Arts from Prayag Sangeet Samiti, which refined her conceptual clarity and visual storytelling abilities.



She currently serves as the Public Relations Manager at the IPU Innovation & Incubation Foundation (IPU-IIF), where she leads communication strategy, outreach initiatives, and brand-building efforts. In this role, she actively contributes to entrepreneurship-driven events, startup ecosystem engagement, and institutional innovation programs. She has also collaborated with the Kedar Amar Research and Academic Management Society (KARAMS), supporting research dissemination and academic outreach initiatives.

Beyond design and academic engagement, she co-founded **SAM+GINNY**, a youth-centric podcast under the *Talkin' Teens* initiative, which explores adolescent experiences, academic journeys, and institutional cultures. The podcast features voices from premier institutions such as IIT Delhi, AIIMS Jodhpur, and DTU, and is expanding toward international academic perspectives.

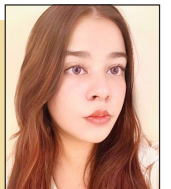
Her work has been recognized on distinguished platforms. On July 6, 2025, she was felicitated by Smt. Rekha Gupta, Hon'ble Chief Minister of Delhi, at the 16th Toy Biz International B2B Exhibition at Pragati Maidan (Bharat Mandapam), New Delhi. The recognition was awarded for her innovative educational playbook and DIY learning kit based on the NCERT Class 4 Science curriculum, designed to promote experiential and student-centric learning through interactive and tactile methods.

She has also been appointed as a Student Member of the Internal Complaints Committee (ICC) at the East Delhi Campus of GGSIPU, constituted under UGC guidelines for gender sensitization and redressal mechanisms.

Her core competencies include design thinking, sketching, prototyping, visual communication, and creative writing. She is proficient in AutoCAD, Adobe Illustrator, Photoshop, SketchUp, Blender, and Figma. A committed learner and emerging design professional, she is passionate about creating meaningful, user-centric solutions that integrate creativity, usability, and social impact.

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Ms. Janvi Singh is pursuing a Bachelor of Technology in Computer Science and Engineering at Manipal University Jaipur, alongside a Bachelor of Science in Data Science and Analytics from the Indian Institute of Technology Madras. With strong interests in software development, artificial intelligence, and data analytics, she is dedicated to building a strong technical foundation through both academic rigor and hands-on experience.



She serves as the Social Media Senior Coordinator at IEEE, where she leads digital engagement strategies and oversees outreach initiatives. As a core committee member of Genesis 5.0, IEEE's flagship technical event, she played a key role in its planning and execution. Her contributions also extend to the IEEE Computer Society, supporting events such as Capture the Flag and Hackerz Street 3.0.

Janvi has participated in distinguished programs, including a virtual internship with ISRO under the Shiksha Gagan initiative and the NASA Ames Space Settlement Design Contest, where her team conceptualized ATHENA—a free-space settlement designed to sustain 10,000 inhabitants.

She is also the co-founder and host of the podcast **Sam+Ginny**, which has successfully completed three seasons. The platform features conversations with students and alumni from premier institutions such as IIT Delhi, AIIMS Jodhpur, and DTU, and has collaborated with brands including Hyphen, Bigtree, and Novotel for public relations initiatives. Additionally, she has co-authored the published anthology *Irretrievable Memories*, showcasing her creative writing skills.

Her technical competencies include Python, C, Java, SQL, and data analytics tools, along with proficiency in SketchUp, Blender, and AutoCAD. A travel enthusiast and table tennis player, Ms. Singh represents a dynamic blend of technical expertise, leadership, and creative expression. She aspires to contribute meaningfully at the intersection of technology, innovation, and societal impact.

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Message from Resident Handling Editors (Student Category)

Dear Readers,

Welcome to Volume 17, Issue 14 of the Global Journal of Enterprise Information Systems (GJEIS). As the Resident Handling Editor for the Student Category, I am pleased to present an issue shaped by academic rigour, careful editorial judgement, and a sustained engagement with the economic and technological realities of our time. This volume reflects GJEIS's commitment to scholarship that is analytically sound, ethically grounded, and practically relevant.

This issue brings together a rich collection of scholarly works spanning finance, technology, sustainability, education, and societal transformation. Featured contributions include a study on the impact of the Global Financial Crisis and COVID-19 on economic resilience, and an exploration of how emotions influence digital payment adoption. Research on ESG-themed equity mutual funds reflects the growing emphasis on responsible investing, while a study on work-life balance in the hotel sector addresses evolving organisational realities. Papers on NEP 2020 and AI in digital education highlight ongoing academic transformation, and an examination of robo-advisory adoption offers timely fintech perspectives. Literature reviews on women's political empowerment, sustainable supply chain management, credit risk, and financial performance frameworks add further breadth, alongside a study on GI-tagged products in Indian tourism. Bibliometric analyses on influencer marketing and algorithm-driven behaviour, paired with a student contribution on online gaming addiction and learning engagement, round out a thematically diverse and intellectually engaging volume.

At the heart of this journal's quality lies a collaborative and methodical editorial process. Each published paper begins with original research and is evaluated through a rigorous double-blind peer review to ensure impartiality and academic integrity. The editorial board provides careful guidance throughout the review and revision stages, strengthening clarity, relevance, and scholarly merit. This shared commitment to quality and ethical research practice ensures that every article is a meaningful contribution to academic discourse. Our aim is not only to inform, but also to encourage sustained dialogue, critical inquiry, and interdisciplinary research.

I extend my sincere appreciation to all contributors and peer reviewers for their dedication. I also wish to acknowledge our Editor-in-Chief, Professor Subodh Kesharwani, whose vision and leadership continue to guide the journal's academic direction. It is a privilege to contribute to GJEIS and to be part of a publication committed to advancing meaningful and responsible scholarship.

Warm Regards!

Aadya Dev

Resident Handling Editor (Student Category)
GJEIS, Since 2024

Dear Readers,

I am truly honoured to present my note as the Resident Handling Editor in the Student Category for the Global Journal of Enterprise Information Systems (GJEIS). Being associated with such a prestigious and forward-looking academic platform is both a privilege and a valuable learning experience. GJEIS continues to uphold high standards of academic excellence by providing a space for meaningful exchange of ideas across disciplines.

This Volume 17, Issue 4 brings together a diverse range of contemporary research themes. The articles explore critical areas such as the impact of the Global Financial Crisis and COVID-19, the role of emotions in digital payment adoption, and the performance of ESG-themed mutual funds, reflecting the evolving financial landscape. The issue also addresses work-life balance in the hotel sector, along with the role of NEP 2020 in management education and the increasing relevance of AI in digital education.

Further, readers will find insightful discussions on robo-advisory adoption and resistance, women's political empowerment, sustainable supply chain management, and credit risk management practices. The inclusion of studies on financial performance measurement and the integration of GI-tagged products into tourism promotion adds both strategic and cultural perspectives. The issue is further enriched with bibliometric analyses on influencer marketing in hospitality and algorithm-driven behavioural insights, along with a student research initiative examining online gaming addiction and learning engagement.

All submissions have undergone a rigorous double-anonymized peer-review process, ensuring the highest standards of quality, originality, and academic integrity. I sincerely thank the authors for their valuable contributions, the reviewers for their constructive feedback, and the editorial board for their continuous support.

I would also like to express my heartfelt gratitude to Professor Subodh Kesharwani, Editor-in-Chief, for his visionary leadership and constant encouragement, which continue to inspire excellence within the journal.

Being part of this editorial journey has been both enriching and inspiring, and I look forward to continuing my association with GJEIS in fostering meaningful academic contributions.

Warm Regards!

Parth Agarwal

Resident Handling Editor (Student Category)
GJEIS, Since 2024

Ms. Aadya Dev is a second-year Biotechnology student at Thapar Institute of Engineering and Technology (TIET), driven by a keen interest in research and interdisciplinary problem-solving. Her academic pursuits span genetic engineering, microbiology, biochemistry, industrial biotechnology, immunotechnology, and molecular biology, with a consistent focus on applying scientific understanding to practical, data-driven contexts.

She is currently involved in two active research projects. The first explores malaria detection through image recognition, combining biological insight with computational methods. The second investigates biofilm formation with a primary focus on *Vibrio cholerae*, reflecting her growing interest in microbial behaviour and its broader implications for public health and disease management.

Beyond academics, Aadya has built meaningful experience in media and event coverage, contributing to visual documentation and content creation for various campus initiatives. She served on the Executive Committee of Helix, Thapar's first-ever technology festival, playing an active role in one of the institution's landmark events. She is also a member of the Fine Arts and Photography Society (FAPS), where she works across photography and design, and of the Nucleus Research Society, where she advanced from Core Member to the Executive Council, a trajectory that speaks to her dedication, leadership, and sustained involvement in research culture.

Her technical toolkit includes advanced photo editing in Adobe Lightroom, digital design and layout work in Canva, and working familiarity with AutoCAD and SolidWorks. She is also building proficiency in video editing through Adobe Premiere Pro and DaVinci Resolve. Her primary strengths lie in graphic design, photography, and visual communication, further sharpened by the analytical thinking cultivated through her scientific background.

Aadya brings a multidisciplinary sensibility that weaves together biotechnology, visual design, and collaborative engagement. She is especially drawn to opportunities at the crossroads of research, technology, and communication, spaces where complex ideas can be made accessible, compelling, and impactful.

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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 an honour to serve as the Resident Handling Editor (Student Category) for the *Global Journal of Enterprise Information Systems (GJEIS)* and to present Volume 17, Issue 4. Being part of this distinguished platform allows me to witness how interdisciplinary ideas evolve into impactful research that shapes enterprise systems, policy, and innovation.

This issue brings together a dynamic collection of studies addressing contemporary economic, environmental, and technological transformations. Readers will explore research on the impact of the Global Financial Crisis and COVID-19, reflecting evolving macroeconomic realities, and the role of emotions in digital payment adoption, highlighting the behavioural dimensions of fintech. The study on the performance of ESG-themed mutual funds further underscores the growing importance of sustainable investment practices.

Organizational and policy perspectives are examined through research on work-life balance in the hotel sector, the role of NEP 2020 in management education, and the increasing integration of AI in digital education. Strategic and technological insights are further explored through studies on adoption and resistance to robo-advisory services, women's political empowerment, and sustainable supply chain management and organizational performance.

The issue also includes valuable contributions on credit risk management practices, financial performance measurement, and the integration of GI-tagged products into tourism promotion, highlighting the intersection of economic growth and cultural sustainability. It is further enriched by bibliometric analyses on influencer marketing in hospitality and algorithm-driven behavioural insights, along with a student research initiative examining the linkages between online gaming addiction and learning engagement. Each article published in this issue has undergone a rigorous double-blind peer-review process to ensure academic integrity, methodological robustness, and contextual relevance. I extend my sincere gratitude to the authors, reviewers, and the editorial board for their dedication and collaborative effort in upholding the journal's standards.

I would especially like to acknowledge Professor Subodh Kesharwani, Editor-in-Chief, whose visionary leadership continues to guide GJEIS toward excellence in interdisciplinary scholarship.

As you engage with this issue, I encourage you to reflect on the evolving intersections of design, technology, management, and sustainability that shape our world today.

Warm Regards!

Anjani Dhingra

Resident Handling Editor (Student Category)
GJEIS, Since 2025

Dear Readers,

It is with immense pride and enthusiasm that I present Volume 17, Issue 4 of the *Global Journal of Enterprise Information Systems (GJEIS)*. Serving as the Resident Handling Editor in the Student Category has been an enriching journey, offering valuable insights into how research ideas evolve into impactful scholarly contributions.

This issue includes research papers on several important and contemporary topics across finance, technology, management, and society. It features studies on the impact of the Global Financial Crisis and COVID-19, the role of emotions in digital payment adoption, and the performance of ESG-themed mutual funds, highlighting key developments in financial systems and investment behaviour.

The issue also explores work-life balance in the hotel sector, the role of NEP 2020 in management education, and the growing importance of artificial intelligence in digital education. Further, it includes research on robo-advisory adoption and resistance, women's political empowerment, and sustainable supply chain management and organizational performance. Additional contributions focus on credit risk management practices, financial performance measurement, and the integration of GI-tagged products into tourism promotion, emphasizing both economic and cultural aspects. The issue is further enriched with bibliometric studies on influencer marketing in hospitality and algorithm-driven behavioural insights, along with a student research initiative on online gaming addiction and learning engagement.

I would like to sincerely express my gratitude to Professor Subodh Kesharwani, Editor-in-Chief of GJEIS, whose guidance and vision continue to inspire a culture of academic excellence and interdisciplinary learning.

As you explore this issue, I encourage you to engage with the diverse perspectives and evolving ideas presented, and to appreciate the role of research in shaping innovation, sustainability, and societal progress.

Warm Regards!

Shyenikaa

Resident Handling Editor (Student Category)
GJEIS, Since 2025



Ms. Anjani Dhingra is currently pursuing her Bachelor's degree in Industrial and Product Design (2nd Year) from Guru Gobind Singh Indraprastha University, New Delhi. With a strong inclination toward user-centered design and creative innovation, she integrates technical precision with aesthetic sensitivity to develop solutions that are both functional and meaningful. Her design philosophy emphasizes the balance between form, usability, and emotional engagement, aiming to create impactful experiences through thoughtful design.

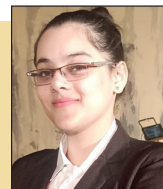
She is an active member of the Public Relations team at the IPU Innovation & Incubation Foundation (IPU-IIF), where she contributes to outreach initiatives, event management, content creation, entrepreneurial skill-building, and community engagement. Her role involves promoting innovation-led programs, strengthening stakeholder relationships, and enhancing the visibility of design and entrepreneurship activities through strategic communication.

Alongside her academic pursuits, she writes blogs on Substack covering industrial design, fashion trends, and emerging creative practices. Her writing reflects a curiosity-driven exploration of how design intersects with technology, culture, and industry. She has also served as the President of the Interact Club, leading community service initiatives and collaborative projects addressing social concerns. This leadership experience has strengthened her team coordination, problem-solving, and empathy-driven approach to work.

Her core competencies include ideation, blogging, problem-solving, sketching, prototyping, and user experience design. She is proficient in Adobe Creative Suite, Figma, Blender, and SketchUp. Passionate about using design as a catalyst for positive change, she remains committed to continuous learning, experimentation, and meaningful contribution to society.

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Ms. Shyenikaa is a second-year B.Tech Biotechnology student at Banasthali Vidyapith, she is an ambitious and intellectually driven learner with a strong inclination toward cutting-edge biomedical research. Her academic interests are deeply rooted in interdisciplinary domains such as Nanobiotechnology, Nanomedicine, advanced therapeutics, and precision drug delivery systems. She is particularly fascinated by the interface of nanotechnology and biology in overcoming biological barriers such as Opsonization, aiming to design stealth nanoparticles for enhanced therapeutic efficacy. Her curiosity also extends to Virology and the functioning of high-containment Biosafety Level Laboratories, reflecting her interest in infectious diseases and translational research. Beyond academics, she has demonstrated exceptional communication and leadership abilities. A two-time Model United Nations (MUN) award winner and a state-level debater, she possesses strong articulation, critical thinking, and persuasive skills. She has proudly represented her institution at the AIU 39th Youth Festival, showcasing her versatility beyond the scientific domain. Her engagement in debates, public speaking, and intellectual forums highlights her ability to bridge science with society—an essential trait for impactful researchers and innovators.

A highly driven and future-oriented individual, she aspires to pursue advanced studies in biotechnology from premier institutions such as Indian Institute of Technology Delhi and establish a career that combines scientific innovation, financial independence, and societal impact. She envisions contributing meaningfully to cutting-edge research while achieving professional excellence and recognition in her field. Her multidisciplinary exposure has shaped her into a well-rounded individual who combines scientific rigor with creative expression and strategic thinking. She believes that true innovation lies at the intersection of diverse talents, where analytical reasoning, communication skills, and creativity converge to solve real-world problems. With a vision to contribute to advanced biomedical solutions and achieve excellence in research, she aspires to build a career that integrates scientific innovation, societal impact, and global recognition.

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