



CONFERENCE PROCEEDINGS

**TWO - DAY MULTI-DISCIPLINARY INTERNATIONAL CONFERENCE
(HYBRID MODE)
ON**

**EMERGING TRENDS IN FINANCE, MANAGEMENT, TOURISM &
INFORMATION TECHNOLOGY**



ORGANIZED BY

**Rosary College of Commerce & Arts
Navelim, Salcete - Goa**

RE-ACCREDITED BY NAAC WITH GRADE 'A' (CGPA SCORE OF 3.21 ON A 4-POINT SCALE)
UNDER GRADUATE and POST GRADUATE DEPARTMENT OF COMMERCE

In association with

ATENEO DE NAGA UNIVERSITY, PHILIPPINES





Conference Proceedings

Two - Day Multi-Disciplinary International
Conference (Hybrid Mode) on
Emerging Trends in Finance, Management,
Tourism & Information Technology

ORGANIZED BY

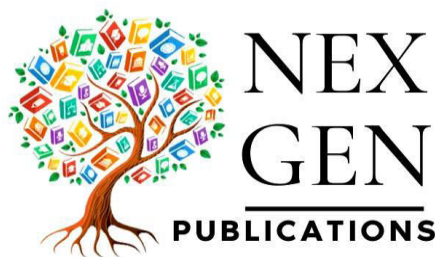
Rosary College of Commerce & Arts Navelim,
Salcete - Goa

(Re-Accredited By Naac With Grade 'A' (Cgpa Score Of 3.21
On A 4-Point Scale) Under Graduate And Post Graduate
Department Of Commerce)

In Association With
Ateneo De Naga University, Philippines

Conference Proceedings

Two - Day Multi-Disciplinary International
Conference



**India | UAE | Nigeria | Uzbekistan | Montenegro | Iraq |
Egypt | Thailand | Uganda | Philippines | Indonesia**
www.nexgenpublication.com

Conference Proceedings

Two - Day Multi-Disciplinary International
Conference

Edited By:

Prof. Dr. Helic Mario Barretto

Asst. Prof. Jitendra Rabada

First Impression: June 2025

Conference Proceedings

ISBN: 978-81-19477-36-4

Rs. 1000/- (\$80)

No part of the book may be printed, copied, stored, retrieved, duplicated and reproduced in any form without the written permission of the editor/publisher.

DISCLAIMER

Information contained in this book has been published by Nex Gen Publications and has been obtained by the Authors from sources believed to be reliable and correct to the best of their knowledge. The authors are solely responsible for the contents of the articles compiled in this book. Responsibility of authenticity of the work or the concepts/views presented by the author through this book shall lie with the author and the publisher has no role or claim or any responsibility in this regard. Errors, if any, are purely unintentional and readers are requested to communicate such error to the author to avoid discrepancies in future.

Published by:
Nex Gen Publications

ABOUT ROSARY COLLEGE

Rosary College of Commerce & Arts was established by the Archdiocese of Goa and Daman in June, 1990. The College has ceaselessly strived to empower young women and men especially the underprivileged as responsive citizens through holistic education. The College offers five undergraduate programmes of BA, B.Com, BCA, BBA, BBA (Travel & Tourism), and one post graduate programme of M.Com.



ATENEO DE NAGA UNIVERSITY

Ateneo de Naga University is a private Catholic Jesuit institution offering basic and higher education, operated by the Philippine Province of the Society of Jesus in Naga City, Camarines Sur, Philippines. It is certified by Institutional Accreditation granted by the Philippine Accrediting Association of Schools, Colleges and Universities (PAASCU) and Certification of Institutional Accreditation by the Federation of Accrediting Agencies of the Philippines (FAAP)



CONFERENCE PROCEEDINGS OVERVIEW

The Two-Day Multi-Disciplinary International Conference (Hybrid Mode) on the theme ‘Emerging Trends in Finance, Management, Tourism & Information Technology’ was organized by our college on 11th and 12th April 2025. The conference brought together a diverse group of academicians, researchers, students, and industry professionals to engage in meaningful discussions and knowledge exchange across multiple disciplines. The event served as a vibrant platform to explore the evolving landscape shaped by interdisciplinary research and rapid technological advancements. As modern enterprises continue to be transformed by innovation and digital disruption, new opportunities and challenges arise—impacting competition, regulatory practices, and financial systems. In a globalized economy, such shifts call for strategic rethinking and adaptability. This international conference aimed to address these emerging issues by fostering thought leadership, collaboration, and critical analysis across Finance, Management, Tourism, and Information Technology. The proceedings of this conference reflect the wide-ranging perspectives and insights shared over the two days, contributing to the growing body of academic and professional knowledge in these dynamic fields.

Preface

The international conference on "Emerging Trends in Finance, Management, Tourism & Information Technology", held on the 11th and 12th of April 2025 in hybrid mode, was a significant academic initiative organized by Rosary College of Commerce and Arts, Navelim, Goa and Ateneo De Naga University, Philippines. This multi-disciplinary platform brought together academicians, researchers, industry professionals, and students to explore and deliberate upon the rapid transformations shaping today's business and technological ecosystems.

The convergence of disciplines, driven by technological innovation and global integration, has opened new pathways for research and practice. However, it has also introduced challenges related to financial systems, regulatory frameworks, consumer behavior, and enterprise adaptability. This conference sought to examine such dynamic issues, foster collaborative dialogue, and promote high-impact research contributions that can guide strategic thinking in an increasingly interconnected world.

The articles published in this volume of conference proceedings represent a diverse range of contemporary research across the themes of finance, management, tourism, and information technology. These contributions reflect both the academic rigor and practical relevance expected in today's knowledge-driven environment.

We take immense pride in showcasing scholarly articles authored by postgraduate students, research scholars, and academicians from across India. Each paper has undergone a review process and was selected based on its originality, clarity, and relevance to the conference themes. The topics include analyses of stock market volatility, consumer behavior in the digital era, the impact of renewable energy, work-life balance, AI integration in marketing, and the gig economy, among others.

We extend our sincere appreciation to all contributors for their valuable research efforts and to the reviewers for their constructive feedback. We also acknowledge the support of the organizing committee, faculty members, and participants who made this event a grand success.

It is our hope that this compilation serves as a valuable academic resource and inspires future research in these critical and evolving domains.

Acknowledgement

With immense pride and gratitude, we present this volume of Conference Proceedings as a lasting record of the scholarly contributions made during the Two-Day Multi-Disciplinary International Conference on ‘Emerging Trends in Finance, Management, Tourism & Information Technology’, held on 11th and 12th April 2025 at Rosary College of Commerce and Arts, Navelim, Goa and Ateneo De Naga University, Philippines.

The successful publication of this book is the result of collective efforts, unwavering support, and academic commitment from numerous individuals and institutions. First and foremost, we express our sincere gratitude to our Principal, whose vision, encouragement, and unwavering support provided the strong foundation for this publication. Your leadership continues to foster a rich academic culture and promote excellence in research and scholarship.

We also extend our heartfelt thanks to Dr. Marshal Q. Murillo, International Programs Officer at Ateneo de Naga University, our valued MoU Partner. Your partnership has not only enriched the conference but also contributed meaningfully to this academic compilation.

Our appreciation extends to the Technical Session Coordinators, Moderators, and Reviewers, who ensured that each paper met the standards of academic rigor and relevance. Your commitment to scholarly excellence is reflected in every page of this publication.

A very special thank you goes to the dedicated faculty members of the Department of Commerce and Post Graduate Department of Commerce, whose tireless efforts, editorial contributions, and behind-the-scenes coordination made this book possible. Your teamwork and dedication have been the backbone of this publication.

We also gratefully acknowledge all the authors and researchers whose papers are featured in this volume. Your research, insights, and passion have added significant value to the academic discourse in the areas of Finance, Management, Tourism, and Information Technology. This book stands as a testament to the knowledge shared and the collaborations forged.

May this publication serve as a valuable resource and inspiration for future research and scholarly inquiry.

Prof. Dr. Helic Mario Barretto
Asst. Prof. Jitendra Rabada

About the Editors:



Prof. Dr. Helic Mario Barretto

M. Com, Ph.D is the Professor in the Department of Commerce at Rosary College of Commerce & Arts, Navelim, Salcete, Goa. He has over 31 years of teaching experience in the Department of Commerce. Prof. Helic has served as BOS and Academic Council member at the Goa University. Presently he is serving as the Principal of Rosary College of Commerce & Arts, Navelim, Goa since October 2022.

Prof. Helic has keen interest in research. He has published over 30 research papers in Scopus, UGC Care listed and other prominent journals. He has also published five books in the subjects of Cost and Management Accounting.



Asst. Prof. Jitendra Rabada

He holds a Master of Business Administration (MBA) in Financial Services from Goa University and has qualified the State Eligibility Test (SET). Currently, he serves as an Assistant Professor and Program Coordinator at the Post Graduate Department of Commerce, Rosary College of Commerce & Arts, Navelim, Salcete, Goa.

With over five years of teaching experience and more than three years in consultancy, he is also pursuing his Ph.D. at Goa Business School, Goa University. His areas of interest include Financial Markets, Corporate Mergers, Econometrics, and Financial Services. He has presented and published research papers in several reputed national and international journals.

Table of Contents

COMPARING THE PERFORMANCE OF VOLATILITY MODELS FOR STOCK MARKET IN INDIA	1 - 12
---	--------

Miss. Trupti Gambre

LEVERAGING AI IN PRODUCT PLACEMENT: COMPARING AI-DRIVEN AND STATIC ADS ON CONSUMER BEHAVIOUR	13 – 25
---	---------

Melvin Menino Dcosta

RENEWABLE ENERGY CONSUMPTION AND ITS IMPACT ON ECONOMIC GROWTH IN G20 COUNTRIES	26 - 44
--	---------

Miss. Sana Kowsar Khan

AN ANALYSIS OF FACTORS INFLUENCING THE TRANSITION OF INVESTORS TO AGENTS OF TIRUMALLA TIRUPATI MULTISTATE CO-OPERATIVE CREDIT SOCIETY	45 - 56
--	---------

Adin Patric Fernandes

SOCIAL MEDIA INFLUENCE: SHAPING BRAND TRUST AND ONLINE PURCHASE DECISIONS	57 - 65
--	---------

Aradhya Lokesh Signapurkar

IMPACT OF ATMANIRBHAR BHARAT ABHIYAN ON MSMES IN INDIA- A STUDY	66 - 74
--	---------

Dr. Dhakshayani M. Dongre

EXPLORING AND ANALYZING THE GIG ECONOMY AND ITS FUTURE	75 - 81
---	---------

Dr. Jyoti Deepak Joshi

STRESS MANAGEMENT-A TOOL FOR WORK-LIFE BALANCE	82 - 90
<i>Dr. Sadyojathappa S and Divya R. Hiremath</i>	
WORK-LIFE BALANCE THROUGH INDOOR AND OUTDOOR PLANTS	91 - 97
<i>Hiremath V.M.R and H. R. Ganesha</i>	
STUDYING THE IMPACT OF FIXED AND FLOATING EXCHANGE RATE REGIMES ON STOCK MARKET VOLATILITY IN EMERGING AND DEVELOPED ECONOMIES	98 - 107
<i>Yash Minanath Jogale</i>	
IMPACT OF ELECTRONIC WORD OF MOUTH ON CONSUMER PURCHASE INTENTION IN FOOD AND BEVERAGE INDUSTRY IN GOA	108 - 116
<i>Middhat Nargund</i>	
ANALYZING CUSTOMER SATISFACTION TOWARDS TELECOMMUNICATION SERVICES IN GOA	117 - 130
<i>Ms. Miedoulee Symona Fernandes</i>	
ADOPTION OF DIGITAL PAYMENT SYSTEM AND ITS INFLUENCE ON IMPULSIVE BEHAVIOUR OF CONSUMERS IN GOA	131 - 139
<i>Muskan Baig</i>	
ANALYZING THE IMPACT OF ONLINE REVIEWS ON CONSUMER PREFERENCE AND FACTORS CONSIDERED FOR HOTEL SELECTION	140 - 153
<i>Amenda Rita Fernandes</i>	

SHRINKFLATION AND CONSUMER BEHAVIOUR: ANALYZING ACCEPTANCE AND REPURCHASE INTENTIONS	154 - 167
<i>Elester Matthew Miranda</i>	
A COMPARATIVE STUDY OF CUSTOMER SATISFACTION TOWARDS CUSTOMER RELATIONSHIP MANAGEMENT IN SELECTED BANKS	168 - 180
<i>Mr. Rosban Naizer Rebelo</i>	
A STUDY ON CONSUMER BUYING BEHAVIOUR TOWARDS BATA SHOE COMPANY IN THE STATE OF GOA	181 - 187
<i>Safya Jamaldar</i>	
ADOPTION OF VEGANISM IN GOA: CONSUMER ATTITUDE, BARRIERS AND MARKET POTENTIAL	188 - 202
<i>Ananya P. Prabhu</i>	
THE INFLUENCE OF SOCIAL MEDIA IN TRIP PLANNING	203 - 217
<i>Omkar Uday Gajinkar</i>	
THE IMPACT OF TOURISM ON LOCAL COMMUNITIES IN THE STATE OF GOA	218 - 231
<i>Sandila Fal Dessai</i>	
PERFORMANCE, VOLATILITY, AND MACROECONOMIC SENSITIVITY: A COMPARATIVE STUDY OF THE SME INDEX AND MAJOR SECTORAL INDICES IN INDIA	232 - 245
<i>Shafeena Banu Shaikh</i>	

FRONTLINE EMPLOYEE ADAPTABILITY AND ITS IMPACT ON JOB PERFORMANCE AND SATISFACTION IN GOA’S HOTEL SECTOR	246 - 258
---	------------------

Varun Mascarenhas

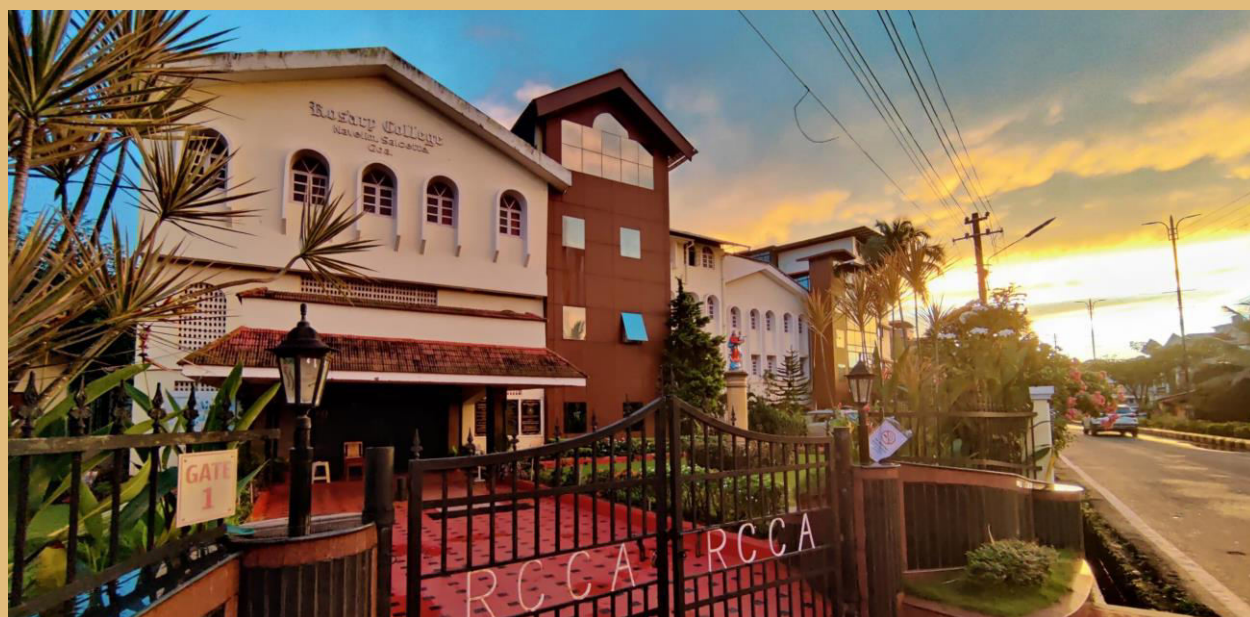
THE IMPACT OF COUNTERFEIT LUXURY PRODUCT CONSUMPTION ACROSS GENERATIONS	259 - 269
--	------------------

Khatun Bi Alias Bashayer Khan



Rosary College of Commerce & Arts Navelim, Salcete – Goa

(Re-Accredited By Naac With Grade 'A' (Cgpa Score Of 3.21 On A 4-Point Scale) Under Graduate And Post Graduate Department Of Commerce)



ABOUT ROSARY COLLEGE

Rosary College of Commerce & Arts was established by the Archdiocese of Goa and Daman in June, 1990. The College has ceaselessly strived to empower young women and men especially the underprivileged as responsive citizens through holistic education. The College offers five undergraduate programmes of BA, B.Com, BCA, BBA, BBA (Travel & Tourism), and one post graduate programme of M.Com.



India | UAE | Nigeria | Malaysia | Montenegro | Iraq | Egypt | Thailand | Uganda | Philippines | Indonesia

Nex Gen Publications || www.nexgenpublication.com || info@nexgenpublication.com