

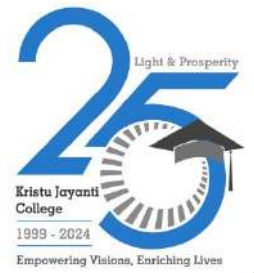


Kristu Jayanti College

AUTONOMOUS

Bengaluru

Reaccredited A++ Grade by NAAC | Affiliated to Bengaluru North University



DEPARTMENT OF MANAGEMENT

E-volve

ISSUE 06

2023-24

EXPAND YOUR HORIZON

E MAGAZINE

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PRINCIPAL'S NOTE

"Success is not the key to happiness. Happiness is the key to success. If you love what you are doing, you will be successful." - Albert Schweitzer

The Department of Management at Kristu Jayanti College is driven by an unswerving commitment to delivering exceptional education that not only imparts theoretical knowledge but also cultivates practical skills and a forward-thinking attitude essential for success in the dynamic world of business. The dedication to academic excellence is complemented by a holistic approach to student development, ensuring they emerge as well-rounded individuals prepared to navigate the complexities of the corporate landscape.

E-Volve the esteemed e-magazine, which serves as a vibrant platform for showcasing the ingenuity and creativity of both faculty members and talented students. Through thought-provoking articles and insightful contributions, 'E-Volve' reflects collective commitment to staying abreast of contemporary business trends and innovative management strategies.

I extend my heartfelt appreciation to all the authors who have generously shared their expertise, passion, and innovative ideas, enriching the pages of 'E-Volve' with their invaluable contributions. Moreover, I commend the editorial team for their dedication and meticulous efforts in curating and presenting the latest edition of 'E-Volve,' ensuring its success as a beacon of knowledge and inspiration.

As we continue on our journey of academic excellence and student empowerment, I am confident that our students will continue to rise to new heights, bringing honour not only to our department but also to our esteemed institution. Together, let us strive for continuous growth and excellence in all our endeavours.



**FR. DR. AUGUSTINE GEORGE
PRINCIPAL**



Editor's Note

"Creativity is the power to connect the seemingly unconnected, to weave the threads of imagination into the fabric of innovation." - Julia Cameron

We are thrilled to introduce the sixth edition of E-VOLVE, an E-magazine by the Department of Management at Kristu Jayanti College. This magazine serves as a platform for both students and faculty to showcase their ideas and creativity in the realm of commerce and management.

E-VOLVE 2023-24 offers a glimpse into the innovative articles authored by students and faculty, covering a wide range of concepts in commerce and management, as well as recent trends adopted by organizations to adapt to the ever-evolving work culture. With organizations embracing new ways of working, the challenge lies in keeping their dynamic workforces engaged and motivated, often through the adoption of digital tools and technologies.

This edition of E-VOLVE delves into topics such as work-life balance, modern supply chain dynamics, trends in human resource management, the impact of the pandemic on the aviation industry, and conversational marketing, shedding light on current industrial landscapes.

The success of E-VOLVE is a testament to the dedicated efforts and collaboration of the editorial team and contributing authors. We extend our congratulations to the authors whose articles have been published and express our sincere gratitude to the editorial team.

We also extend our heartfelt thanks to the Department of Management and Kristu Jayanti College for their unwavering encouragement and support throughout this endeavor.



DR. GEETHU ANNA MATHEW
ASST.PROFESSOR



H.O.D's Note

Greetings of the season!!

Congratulations on the launch of the sixth edition of E-*volve!* It's exciting to see the dedication and hard work of both students and faculty in showcasing exemplary achievements in the field of business and management. E-*volve* serves as a valuable platform for sharing insights, perspectives, and innovative ideas within the professional community. With each issue, it not only highlights our growth but also fosters creativity and collaboration among contributors.

The magazine's focus on information assurance and its coverage of diverse topics such as recent business trends, market challenges, and evolving customer dynamics offer readers a comprehensive view of the dynamic business landscape.

A big thank you to the dedicated editorial team whose hard work and commitment have brought this e-magazine to fruition. Your collective efforts have made E-*volve* a reality, and I'm confident it will continue to inspire and inform our readership in the future.

A special appreciation goes out to dr. Geethu Anna Mathew and Student Coordinators and all the colleagues and students who have contributed their expertise and enthusiasm to this edition. Their efforts have truly enriched the content and relevance of the magazine.



PROF. C. SURENDRANATH REDDY
HEAD, DEPARTMENT OF MANAGEMENT



SURGE IN GOLD PRICES WITH RESPECT TO DECLINE IN DOLLAR INDEX (DXY) AND OTHER INTERNATIONAL FACTORS

The recent surge in gold prices has captivated financial markets. This appreciation coincides with a decline in the US Dollar Index (DXY), piquing the interest of investors. This article explores the inverse relationship between gold and the dollar, analyzing how a weakening dollar fuels the rise of gold. As of April 5, 2024, 22 karat gold costs ₹66,030 per 10 grams, while 24 karat gold costs ₹72,110 per 10 grams and 2295.425 USD (XAUUSD) for the traders and investors.

Gold, a valuable commodity, is priced in US dollars. When the dollar strengthens against other currencies, it becomes more expensive for foreign investors to purchase gold. This reduced demand translates to lower gold prices (denominated in USD). Conversely, a weakening dollar makes gold a more attractive investment for those holding other currencies, pushing prices higher. This inverse relationship is a fundamental principle in the foreign exchange market. During times of geopolitical uncertainty, like the ongoing war in Ukraine, investors often seek assets perceived as safe havens.

Gold, with its historical stability and lack of correlation with the stock market, becomes more attractive, pushing prices higher. Inflation erodes the purchasing power of currencies. Gold, however, is often seen as a hedge against inflation. As inflation rises, investors may turn to gold to protect their wealth, leading to increased demand and a rise in prices. Central banks around the world, including the US Federal Reserve, are raising interest rates to combat inflation.



However, if the Fed signals a slower pace of rate hikes or potential cuts, the dollar weakens, making gold more attractive. Additionally, some central banks have been increasing their gold holdings in recent years, further influencing the market. While not as prominent a factor as the others, fluctuations in gold mine production or disruptions in the gold supply chain can also impact prices.

The information suggests that gold is currently experiencing a strong surge. The confluence of factors like a weakening dollar, inflationary pressures, and safe-haven demand due to geopolitical tensions creates a favorable environment for gold prices. Central bank activity, with both interest rate adjustments and potential gold acquisitions, adds another layer of support. While supply chain disruptions can play a role, the broader market forces currently position gold as a dominant player compared to its historical performance.

"GOLD IS A HEDGE AGAINST CHAOS,
AND THE ULTIMATE REFUGE IN TIMES
OF CRISIS." - DOMINIC FRISBY



**Shashank
Uttam Kashyap**
21BBAD60



WOMEN EMPOWERMENT IN EVERY BRUSHSTROKE BEYOND COSMETICS

Limraz Beauty Salon is not just your average beauty establishment; it's a beacon of empowerment and social change. Founded by a visionary women entrepreneur, Limraz stands out as a chain of beauty salon with a mission beyond mere cosmetics. At its core, Limraz is committed to fostering inclusivity, empowerment, and social upliftment.

One of Limraz's flagship initiatives is its dedication to providing free training for transgender individuals. In a society where transgender people often face discrimination and marginalization, Limraz offers them a platform to learn valuable skills in the beauty industry, enabling them to pursue fulfilling careers and become financially independent.

Moreover, Limraz extends its support to women from underprivileged backgrounds by offering training programs with scholarship. By equipping these women with the necessary skills, Limraz not only helps them secure employment but also empowers them to break the cycle of poverty and build a better future for themselves and their families.

In addition to its training programs, Limraz also operates a training academy, where individuals from all walks of life can access professional courses in beauty and wellness. This academy serves as a hub for skill development, fostering talent and entrepreneurship within the community.

Through its innovative business model and unwavering commitment to social causes, Limraz Beauty Salon sets a remarkable example of how businesses can create positive change in society. Beyond beautifying its clients, Limraz empowers individuals, challenges stereotypes, and champions inclusivity, leaving a lasting impact on both the beauty industry and the communities it serves.



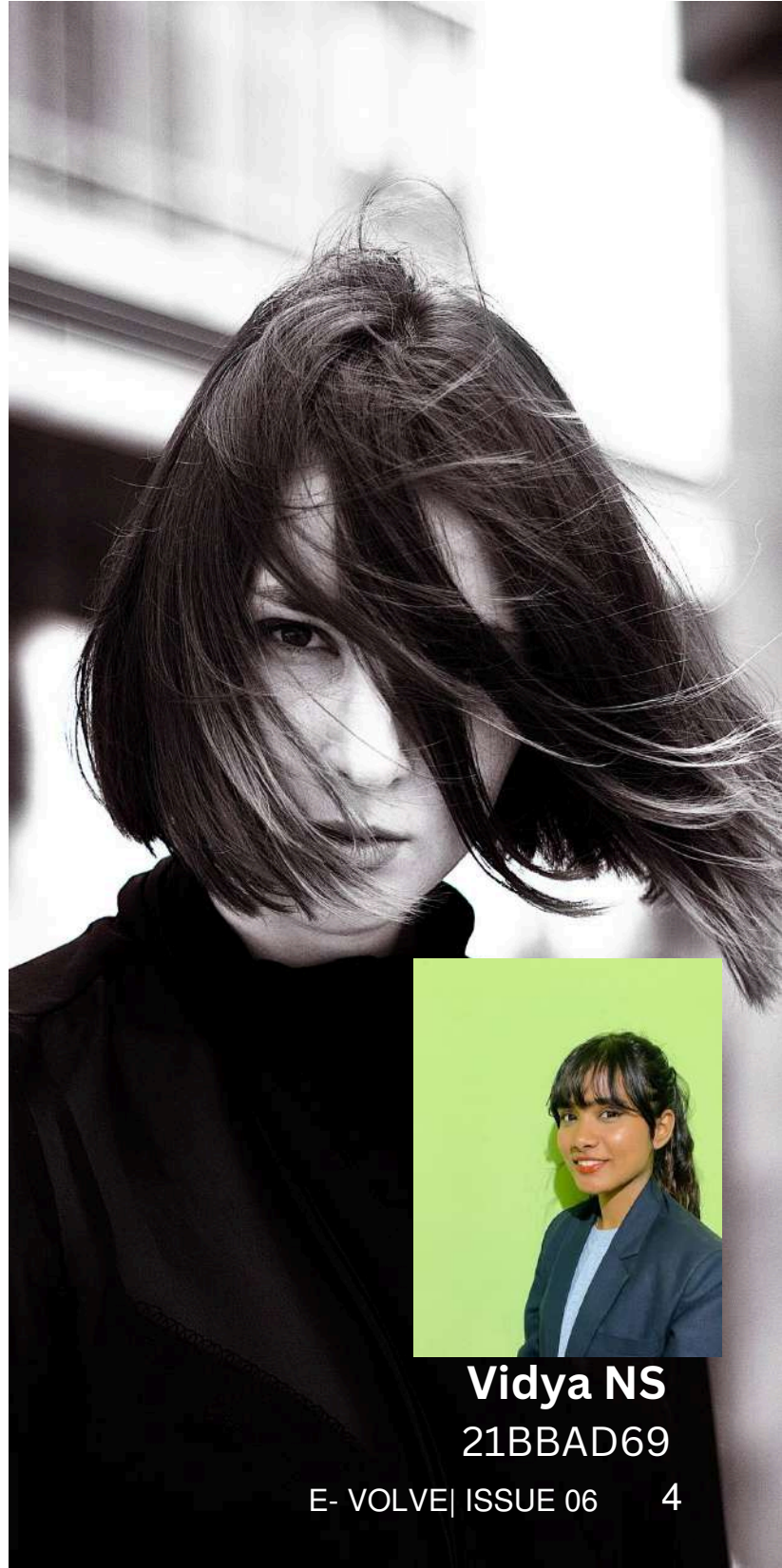
**Raina Mary
Augustian**
21BBAD48

“IN ORDER TO BE IRREPLACEABLE, ONE MUST ALWAYS BE DIFFERENT.” – COCO CHANEL

TIMELESS ELEGANCE "FROM CLOSET TO CATWALK: VINTED'S JOURNEY TO BRAND PROMINENCE


"IN THE MODERN WORKPLACE, FLEXIBILITY, COLLABORATION, AND INNOVATION ARE KEY DRIVERS OF SUCCESS. EMBRACING REMOTE WORK OPTIONS, LEVERAGING TECHNOLOGY FOR SEAMLESS COMMUNICATION, AND PROMOTING A CULTURE OF CONTINUOUS LEARNING ARE ESSENTIAL FOR STAYING COMPETITIVE." - SARAH LEE

Vintage clothing has always been a popular choice among fashion enthusiasts, but in the post-COVID era, its popularity has skyrocketed. From being tucked away in one's closet to strutting down the catwalk, vintage clothing has become a trendsetter once again. In this article, we will delve into the reasons behind this surge and explore how vintage clothing has found its way back into the fashion limelight. I used to hear from my senior family members that old things always come back but under a fancy label called a trend. Is it now my turn to believe it? The COVID-19 pandemic brought about a significant shift in our lives, including our fashion choices. As people spent more time at home, comfort became the top choice which surely was my top priority!! However, as the world slowly started to recover, fashion influencers took a different approach. They sought to combine comfort with style, and vintage clothing became the perfect solution.



Vidya NS
21BBAD69

One of the main reasons for the rise of vintage clothing post-COVID-19 is its sustainability factor. With the growing awareness of climate change and the need for more eco-friendly fashion choices, influencers turned to second-hand and vintage pieces. By embracing vintage clothing, they not only added unique and timeless pieces to their wardrobe but also contributed to reducing fashion waste. As wisely made use of the situation this however sustainability became the new trend among youngsters.



The rarity of vintage apparel adds to its appeal. In a world characterised by quick fashion and mass-produced apparel, vintage pieces stand out for their uniqueness. Fashion influencers are always looking for one-of-a-kind pieces that make a statement, and vintage apparel provides exactly that. Each component conveys a story and contributes authenticity to its design

The shift towards vintage clothing also reflects a desire for nostalgia and a connection to the past. The past year has been challenging for everyone, and fashion has become a form of escapism. Vintage clothing allows influencers to transport themselves and their audience to a different era, evoking feelings of nostalgia and familiarity. It is a way to celebrate the rich history of fashion while embracing the present.

The transition from one's closet to the catwalk further emphasises the impact of vintage clothing in the post-COVID era. High-end fashion houses and designers have recognized the value of vintage pieces and incorporated them into their collections. Vintage-inspired designs have graced the runways, bridging the gap between past and present. This fusion of vintage and contemporary fashion has created a fresh and exciting aesthetic that resonates with fashion enthusiasts worldwide.

The shift towards vintage clothing also reflects a desire for nostalgia and a connection to the past. The past year has been challenging for everyone, and fashion has become a form of escapism. Vintage clothing allows influencers to transport themselves and their audience to a different era, evoking feelings of nostalgia and familiarity. It is a way to celebrate the rich history of fashion while embracing the present.

To summarize, vintage clothes has had a spectacular rebirth in the post- COVID era. Fashion influencers appreciate its sustainability, uniqueness, and nostalgic appeal. The power of social media has increased the popularity of vintage apparel, making it a global trend. As we traverse the ever-changing fashion environment, vintage apparel serves as a reminder of the elegance and enduring nature of past fashions.

THE IMPACT OF CONTEMPORARY WORK CULTURE ON CAREER CHOICES



Aishwarya Lalu
22BBAA04

"YOUR WORK IS GOING TO FILL A LARGE PART OF YOUR LIFE, AND THE ONLY WAY TO BE TRULY SATISFIED IS TO DO WHAT YOU BELIEVE IS GREAT WORK. AND THE ONLY WAY TO DO GREAT WORK IS TO LOVE WHAT YOU DO."
- STEVE JOBS

In today's dynamic working culture, the career decisions of the young generation are significantly influenced by a multitude of factors. Flexible work arrangements, such as remote work options and flexible hours, have emerged as key considerations for many young professionals, allowing them to achieve a better work-life balance and pursue personal interests alongside their careers. Furthermore, technological advancements have reshaped industries and created new career opportunities in fields like data science, digital marketing, and artificial intelligence.

These innovative sectors attract young talent seeking opportunities for growth and development. Additionally, there is a growing emphasis on purpose-driven work among millennials and Gen Z, who prioritize careers that align with their values and contribute to societal and environmental causes. Companies that demonstrate a commitment to social responsibility and sustainability are particularly attractive to young individuals seeking meaningful work experiences. Moreover, the allure of entrepreneurship has captivated many young minds, as the startup culture,

encourages innovation, risk-taking, and autonomy. As future business leaders, it is imperative for BBA pursuers to recognize and adapt to these cultural shifts, understanding the importance of flexibility, technological proficiency, purpose-driven work, and entrepreneurial mindset in shaping their career trajectories. By embracing these trends, they can position themselves for success in the ever-evolving landscape of the modern workplace.



“YOUR EMPLOYEES ARE YOUR COMPANY’S REAL COMPETITIVE ADVANTAGE. THEY’RE THE ONES MAKING THE MAGIC HAPPEN.”

- RICHARD BRANSON

Piloting the Futuristic

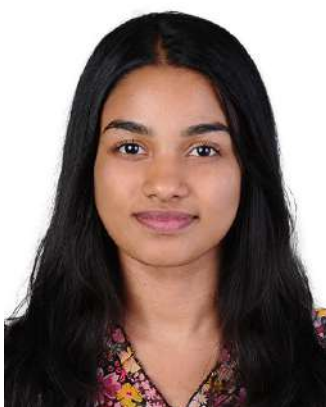
HUMAN RESOURCE MANAGEMENT

The era of multidisciplinary Skills

In this dynamic and changing landscape of the evolving corporate world, the pursuit of Human Resource Management has undergone significant change. Human Resource Management has changed to meet the needs and demands of the modern period due to the rapid improvements in technology, shifting market trends, and changing demographics of the workforce. The importance placed on employees’ interdisciplinary talents in recent years is one such trend. Gone are the days when expertise in a single domain sufficed for advancement of career progression. Employers look for candidates that can bring a wide range of abilities to the table in today’s competitive job market. This can be due to wide range of factors that led to the changes in the trends of Human Resource Management such as the integration of technology into the various aspects of business and management which has blurred the traditional boundaries between roles and functions , Globalization where the businesses operate on a large scale , engaging with diverse markets and culture , Innovation and Creativity

where the companies in order to stay ahead of the marketplace, has prioritized innovation and creativity into the fields of business and Agile work practices where they emphasize collaboration, flexibility and work progress. In light of these trends, it is evident that possessing multiple skills is just not advantageous but a necessity for professional success. Employees with multidisciplinary skills are more adaptable to the evolving job responsibilities. They can pivot between tasks, take on new challenges and thrive in a dynamic work environment. A diverse skill set will enable an individual to approach problems from multiple angles and perspective, fostering innovation and creative thinking. In the era of uncertainty and disruption, resilience is a prized trait. Employees with multiple skills are better equipped, as they can leverage their varied expertise to overcome obstacles and seize opportunities. Candidates who possess a unique blend of skills stand out to employers and they not only increase employability but also open doors to wide range of career

opportunities and professional advancement. Due to shifting workplace dynamics, globalization, and technology improvements, the field of human resource management is changing quickly. The need for workers with interdisciplinary abilities is growing in this environment. Through the adoption of a broad skill set and consistent investment in both personal and professional growth, individuals can equip themselves for success in the highly competitive labour market of today. The ability to adapt, develop, and interact across disciplines will be critical to opening up new opportunities and promoting organizational growth as corporations emphasize interdisciplinary personnel more and more.



Anjali Ashok
22BBAA 12



Beyond Numbers:

The AI Renaissance in Stock Market and Financial Strategies



Prathvi Shetty

22BBAA 51

Artificial Intelligence (AI) has become a disruptive force that is completely changing banking and the stock market. The days of depending only on human intuition are long gone; AI algorithms now quickly evaluate enormous volumes of data, revealing opportunities and insights that were previously unthinkable.

Predictive analytics is one of the main areas where AI is changing the banking industry. Financial institutions may predict market trends, recognize patterns, and foresee swings with exceptional precision by utilizing machine learning algorithms. As a result, investors can minimize risks and maximize returns by making well-informed decisions in real-time.

Additionally, trading techniques powered by AI are changing the way transactions are carried out. Algorithms for high-frequency trading can process market data in milliseconds and execute deals, taking advantage of opportunities that are too short for human traders to notice. As a result, algorithmic trading has entered a new phase in which artificial intelligence is crucial to boosting market efficiency and liquidity.

Another area where AI is having a big impact is risk management. Conventional risk assessment techniques are prone to subjectivity and human error. By analyzing large datasets to find potential risks and vulnerabilities, AI-powered risk models, on the other hand, allow organizations to proactively minimize threats and protect their investments.

The use of AI in banking is growing, but there are drawbacks as well. To ensure the responsible and ethical application of AI in the financial industry, concerns including algorithmic bias, data privacy, and market manipulation need to be taken into consideration.

In summary, the development of AI is radically changing the financial and stock markets and ushering in a new era of efficiency and creativity. AI will surely become more and more important in guiding investment plans, controlling risks, and democratizing access to financial services as it develops. AI is the engine driving the financial industry of the future.

|" WHAT IS NOW PROVED WAS ONCE ONLY IMAGINED." - WILLIAM BLAKE

UNLOCKING NEW AVENUES: EXPLORING OPPORTUNITIES IN THE GIG AND SHARING ECONOMIES

The sharing economy presents numerous opportunities across various industries, creating fertile ground for innovation, entrepreneurship, and sustainable practices. Individuals can benefit from alternative income streams by monetizing idle assets or providing specialized skills on demand, fostering economic resilience and empowerment. For businesses, this model opens new avenues for growth, customer engagement, and operational efficiency, particularly for those able to leverage technology to connect with and serve consumers' evolving needs. Additionally, the focus on access over ownership and efficient utilization of resources aligns with broader sustainability goals by promoting environmental responsibility through reduced waste and lower carbon footprints. Communities too can thrive as the sharing economy encourages social interactions and strengthens networks of trust, reinforcing the social fabric. In summary, the sharing economy not only challenges traditional economic models but also provides a blueprint for a more interconnected, sustainable, and adaptable future.

OPPORTUNITIES IN THE SHARING ECONOMY

The sharing economy has opened up a world of opportunities across diverse sectors. Platforms like Airbnb and Vrbo allow homeowners to monetize their vacant properties, providing alternative income streams. Services such as Turo enable car owners to rent out their vehicles when not in use, maximizing asset utilization. Freelancing marketplaces like Upwork and Fiverr connect skilled professionals with clients, offering flexible work arrangements. Peer-to-peer lending platforms facilitate access to capital, democratizing finance. Companies can leverage the sharing model to optimize underutilized resources, reduce costs, and enhance customer experiences. Entrepreneurs can capitalize on emerging niches, such as on-demand delivery, space-sharing, or skill-sharing, disrupting traditional business models. The sharing economy empowers individuals, fosters sustainability through resource efficiency, and catalyzes innovation, making it a fertile ground for economic opportunities.

FUTURE OUTLOOK

The future outlook for the gig and sharing economies is promising. As technology evolves and consumer preferences shift towards on-demand services and asset-sharing models, these sectors are poised for growth. The rise of remote work and flexible employment will likely fuel expansion of the gig economy. Advancements in areas like blockchain, IoT, and AI could enable new applications and platforms, further democratizing access to goods, services, and income opportunities. However, regulatory frameworks will

need to adapt to address emerging challenges of data privacy, algorithmic bias, and worker protections. Companies embracing these models and leveraging cutting-edge The gig and sharing economies herald a transformative shift in how we work, consume, and engage with one another, promising significant growth driven by technology and changing consumer preferences. While offering myriad opportunities for income generation, sustainability, and innovation, they also pose legal and regulatory challenges that necessitate adaptive frameworks. Embracing these models can lead to competitive advantages, signaling a future where flexible, on-demand, and shared resources become central to our economic landscape.



“ IN THE GIG ECONOMY, INDIVIDUALS HAVE THE FREEDOM TO WORK ON THEIR OWN TERMS, CREATING A MORE FLEXIBLE AND DYNAMIC LABOR MARKET.” - TRAVIS KALANICK, CO-FOUNDER OF UBER



Neha N
22BBAD 77

THE GREAT BANKING TRANSITION

Banking earnings are increasing as interest rates rise, but financial institutions throughout the world must reinvent themselves in the face of significant structural and macroeconomic upheavals. The last 18 months have been the greatest for global banking since at least 2007, with increasing interest rates driving profitability in a more benign credit environment. “Great Banking Transition,” analyzing causes and effects and considering whether the improved performance and the recent rise in interest rates in many economies could change its dynamics the banking sector has continued its journey of continuous cost improvement: the cost-income ratio dropped by seven percentage points from 59 percent in 2012 to about 52 percent in 2022. However, one feature of banking has remained unchanged: the price-to-book ratio, which was 0.9 in 2022.

This indicator has stayed flat since the 2008 financial crisis and has a record gap with the rest of the economy, indicating that capital markets expect the duration-weighted return on equity to continue lower than the cost of equity. While the price-to-book ratio reflects some of the sector’s long-term systemic issues, it also indicates potential upside: every 0.1-times improvement in the price-to-book ratio would raise the sector’s value added by more than \$1 trillion. Looking to the future, the outlook for financial institutions is likely to be especially shaped by four global trends.

First, the macroeconomic environment has shifted substantially, with higher interest rates and inflation figures in many parts of the world. Second, technological progress continues to accelerate, and customers are increasingly comfortable. Third, governments are broadening and deepening regulatory scrutiny of nontraditional financial institutions and intermediaries as the macroeconomic system comes under stress and new technologies, players, and risks emerge. And fourth, systemic risk is shifting in nature as rising geopolitical tensions increase volatility and spur restrictions on trade and investment in the real economy.

“CHANGE IS THE LAW OF LIFE. AND THOSE WHO LOOK ONLY TO THE PAST OR PRESENT ARE CERTAIN TO MISS THE FUTURE.” - JOHN F. KENNEDY



Akshat Sinha
21BBAD06

“CARBON FOOTPRINTS CONTRIBUTE TO CLIMATE CHANGE, EXACERBATING ENVIRONMENTAL DEGRADATION AND POSING SIGNIFICANT SOCIAL AND ECONOMIC CHALLENGES FOR FUTURE GENERATIONS.”

- BILL MCKIBBEN

THE RIPPLE EFFECT

ENVIRONMENTAL, SOCIAL, AND ECONOMIC
CONSEQUENCES OF CARBON FOOTPRINTS

A carbon footprint is an environmental indicator that represents the amount of greenhouse gases (GHGs), expressed as CO₂ equivalents, that are emitted directly or indirectly as a result of a specific activity. In order to calculate the contribution of each gas, there is a parameter called the Global Warming Potential (GWP) that compares the heating power of a certain mass of this greenhouse gas with the heating power of the same amount of CO₂, so that the effect of these different gases can be calculated with the same unit of measurement, called CO₂ equivalent (CO₂e). Therefore, the following formula is used to calculate greenhouse emissions.

$$\text{GEI (t CO}_2\text{e)} = \text{GEI (t gas)} * \text{GWP gas}$$

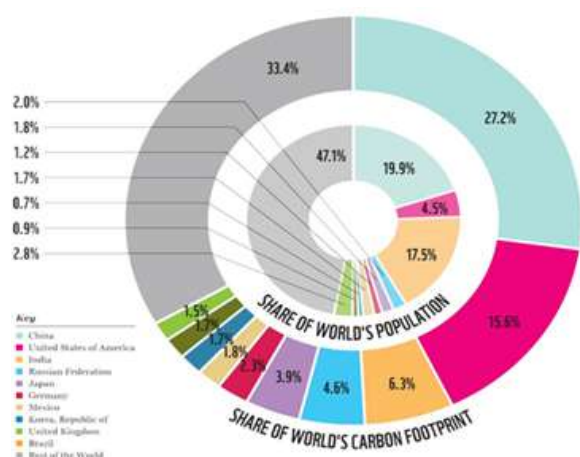
CAUSES OF CARBON FOOTPRINT

- Fossil Fuels
- Modern Lifestyle
- Industrial Revolution
- Food
- Air Travel

EFFECTS OF CARBON FOOTPRINT

- Greenhouse Gases
- Climate Change
- Marine Life Depletion
- Depletion of Natural Resources
- Habitat Destruction

Share of World's Carbon Footprint



WAYS TO REDUCE THE CARBON EMISSION

Embrace renewable energy sources such as solar, wind, and hydroelectric power for electricity generation.

Invest in energy-efficient appliances and equipment to reduce electricity consumption.

Prioritize walking, cycling, or using public transportation over driving alone to reduce carbon emissions from transportation.

Adopt a plant-based diet or reduce meat consumption to lower the carbon footprint associated with food production.

Improve home insulation and upgrade to energy-efficient windows to minimize heating and cooling needs.

Support reforestation and afforestation projects to absorb carbon dioxide from the atmosphere.

Advocate for policies that promote carbon pricing, emissions trading, and renewable energy incentives.

Encourage businesses to implement sustainable practices and supply chains to reduce their carbon footprint.

Educate others about the importance of reducing carbon emissions and advocate for collective action to address climate change



Johan Joseph

Mathew

21BBAB28

Negotiation Excellence

Skills and Strategies for Competitive Advantage



In the dynamic landscape of business, negotiation skills are indispensable for driving success. Whether closing deals with clients, managing supplier contracts, or resolving internal conflicts, effective negotiation is essential for achieving favorable outcomes and maintaining healthy relationships.

Here, we explore key negotiation skills and strategies that are crucial for navigating the complex terrain of business negotiations.

1 Preparation: The Foundation for Success

Before entering any negotiation, thorough research and analysis are necessary to understand the market landscape, competitive dynamics, and the interests of all parties involved. Armed with this knowledge, businesses can develop a strategic approach tailored to their objectives and leverage points.



1.



2 Communication: The Key to Understanding

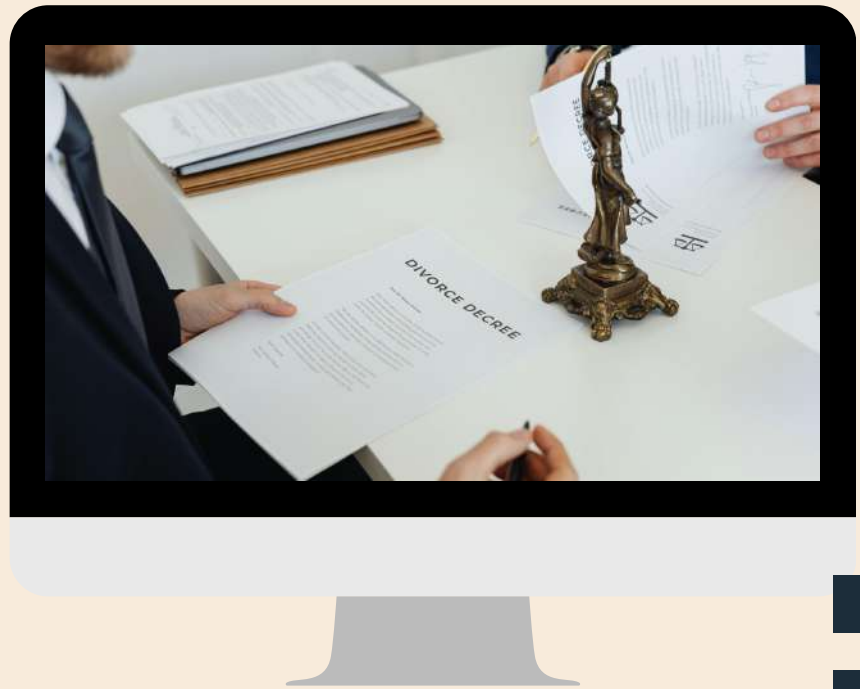
Communication lies at the heart of successful negotiation. Active listening allows businesses to understand the needs and concerns of their counterparts, fostering empathy and building trust. Clear and concise articulation of one's own objectives, coupled with persuasive argumentation, enables businesses to effectively advocate for their interests while also being receptive to the perspectives of others.

3 Flexibility: Finding Common Ground

Flexibility is key in business negotiations. While it's important to remain firm on core objectives, being open to compromise and exploring alternative solutions can often lead to mutually beneficial agreements. Businesses must be willing to think creatively and adapt their strategies to changing circumstances, maximizing opportunities for value creation.

4 Collaboration: Working Together for Success

Collaboration is another critical aspect of successful business negotiation. By fostering a collaborative atmosphere and seeking win - win outcomes, businesses can build strong partnerships and alliances that drive long-term growth and success. This requires a willingness to share information, explore common interests, and work together towards shared goals.



5 Integrity: Building Trust and Credibility

Finally, businesses must navigate negotiations with professionalism and integrity. Maintaining transparency, upholding ethical standards, and honoring commitments are essential for building credibility and fostering trust with stakeholders.

"IN BUSINESS AS IN LIFE,
YOU DON'T GET WHAT
YOU DESERVE, YOU GET
WHAT YOU NEGOTIATE." –
CHESTER L. KARRASS



Richa B Joglekar
22BBAD51

EMOTIONAL MANAGEMENT

College life is a transformative journey marked by academic challenges, personal growth, and social experiences. Amidst the excitement and opportunities, college students often encounter a range of emotions that can impact their well-being. Effective emotional management is essential for navigating the ups and downs of college life and promoting overall mental health.

One key aspect of emotional management for college students is self-awareness. It's important to recognize and acknowledge your emotions, understanding their triggers and how they affect your thoughts and behaviors. Practice mindfulness techniques such as deep breathing, meditation, or journaling to cultivate self-awareness and emotional resilience.



Anriti Pathak
23BBAD11

Additionally, developing healthy coping strategies is essential for managing emotional ups and downs. Engage in activities that bring you joy and relaxation, such as exercise, spending time with friends, pursuing hobbies, or seeking support from a counsellor or therapist. Establishing a strong support network of friends, family, and mentors can provide invaluable emotional support during challenging times.

Finally, remember that it's okay to ask for help when needed. College counselling services, support groups, and mental health resources are available to assist students in navigating emotional challenges. By prioritising self-care, seeking support when necessary, and practising healthy coping strategies, college students can effectively manage their emotions and thrive in their academic and personal lives.

FUTURE OF DIGITAL TWIN TECHNOLOGIES

A digital twin technology is a digital representation of a system or object that is intended to accurately replicate a real object. It is updated based on real-time data, covers every phase of an object's progression and performs decisions via machine learning, reasoning, and simulation. While simulations and digital twins both use digital models to replicate a system's various functions, a digital twin is a virtual environment, making it far more valuable for research.

The key difference between a digital twin and a simulation is mostly one of scale: While a simulation normally investigates a single process, a digital twin can conduct a large number of meaningful simulations to investigate several processes. The main difference between these twins is their area of application.

The concept of digital twin technology was initially introduced in 1990. However, Dr. Michael Grieves (then a University of Michigan faculty member) is credited with first bringing the notion of digital twins to manufacturing in 2002 and formally presenting the digital twin software concept. Eventually, NASA's John Vickers coined the phrase "digital twin" in 2010.

The need of implementing Industry 4.0 has been acknowledged worldwide, and digital has become important for the businesses seeking in fulfilling tomorrow's ever-increasing needs and remain competitive in the future. Industry 4.0 is driving significant improvements in quality, dependability, and agility in manufacturing through sophisticated automation, monitoring, and real-time communications. A number of scholarly works have recently addressed this new paradigm; data mining, cloud computing, and other cyber-physical systems and technologies have the potential to revolutionize industrial domains ranging from the factory floor to logistics.

By bridging the physical and digital, it is considered to be the innovation backbone of the future which is not only the world of business but also to the personal lives of day to day people, their security and wellbeing.

"THE DIGITAL TWIN IS THE ULTIMATE CONVERGENCE OF THE PHYSICAL AND DIGITAL WORLDS."

- DR. MICHAEL GRIEVES



Dr . Swathi P
Asst. Professor

Relevance of incorporating Heutagogy in academia

“IN A HEUTAGOGICAL APPROACH, LEARNERS ARE NOT JUST PASSIVE RECIPIENTS OF KNOWLEDGE; THEY BECOME ACTIVE PARTICIPANTS IN CONSTRUCTING THEIR OWN LEARNING EXPERIENCES.”

- LISA MARIE BLASCHKE

Heutagogy, which originated in Australia in 2000, has been positioned as a continuation of andragogy. However, it has not garnered significant interest from higher education institutions or scholars. Heutagogy, a type of self-directed learning that incorporates practices and principles derived from andragogy, has lately regained prominence as an educational approach following a period of restricted focus over the past decade. The heutagogical approach to teaching and learning involves a strong emphasis on learner autonomy and self-determination. The primary objective is to enhance learner capacity and capability, aiming to cultivate individuals who are adequately equipped to navigate the intricacies of the contemporary professional environment. The proposed method serves as a theoretical framework for implementing developing technologies in remote education and for directing distance education practice. It also addresses how distance educators utilise newer technologies, such as social media, to construct and deliver teaching.

The resurgence of interest in Heutagogy can be attributed, in part, to the widespread presence of Web 2.0 and the opportunities offered by this technology. Web 2.0 provides a learner-centred design that facilitates a heutagogical approach, primarily by promoting the creation of learner-generated material and fostering learner self-directedness in the process of information exploration and learning trajectory determination. The technological breakthroughs of Industry 4.0 are generating a rapidly evolving and dynamic world that impacts our lifestyles and professional activities. Educators must reconsider current teaching methodologies in order to more effectively equip learners for the forthcoming vocations that will be shaped by Industry 4.0. The World Economic Forum has introduced a novel educational framework known as Education 4.0, encompassing eight significant transformations aimed at redefining the process of learning within the context of the emerging economy.

As we know, Heutagogy, as self-directed learning, is an educational strategy that encourages the development of critical thinking, social-emotional skills, and lifelong learning. These skills are essential for the implementation of Education 4.0. Heutagogy and blended learning (BL) are fundamental topics in the educational conversation after the COVID-19 pandemic. Heutagogy expressions in BL are seeing a bottom-up growth at three specific meeting locations. Once the fundamental aspects of Heutagogy principles have been recognised, there has been a notable emphasis on the autonomy of students and their commitment to lifelong learning. Additionally, aspects such as non-linear learning and the development of capabilities have received limited attention. The notion of Heutagogy presents a set of concepts and practices that can be seen as a potential reaction to the advancements occurring in the realm of higher education. The implementation of a heutagogical learning environment promotes the growth of proficient learners, placing equal emphasis on the enhancement of learner competences and the cultivation of their ability and aptitude for learning.

There are numerous challenges associated with the implementation of a heutagogical approach. These challenges include academic resistance to change and a reluctance to relinquish authority from instructors to students. Additionally, students may face heightened financial and learning pressures as a result of the demands imposed by new technology requirements. Furthermore, students may continue to prioritise assessment and grades over the actual learning process. Higher education generally embraces pedagogical and andragogic approaches within the institutional structure. However, it approaches Heutagogy with caution, as it grants students complete autonomy over all aspects of learning, including curriculum development, instructional format, and assessment. Insufficient student readiness and receptiveness necessitate a change in learner mind-set and a heightened focus on scaffolding throughout the course design phase, as well as the cultivation of learner autonomy abilities.

The development of proficient and capable learners is of utmost importance in the context of the dynamic economy and evolving cultures that define the postmodern era. Through the integration of heutagogical practice, educators are afforded the chance to enhance students' readiness for the professional sphere and their development into lifelong learners. Additionally, this approach facilitates the cultivation of student motivation by fostering their active involvement in the subject matter, as they are able to make choices that are both pertinent and captivating to their individual interests.



Dr. Rakhi Mohan
Asst. Professor

“THE BEST WAY TO PREDICT THE FUTURE IS TO CREATE IT.” –

PETER DRUCKER

KEY PERFORMANCE INDICATOR (KPI) IN BUSINESS

KEY performance indicators are measurable values that demonstrate how effectively a company is achieving its key business objectives. these indicators are crucial for organizations as they provide a clear understanding of their performance against goals and helps in making informed decisions. One important KPI in business is revenue growth. It measures the increase in a company's income over a specific period. Revenue growth is a key indicator of a company's success and reflects its ability to attract customers, expand its market share, and generate profits. Another essential KPI is customer satisfaction. Happy customers are more likely to become repeat buyers and refer others to the business. Measuring customer satisfaction helps companies identify areas for improvement and enhance their products or services. Another critical KPI is efficiency. It assesses how effectively a company utilizes its resources to achieve its objectives. By monitoring efficiency, businesses can optimize their operations, reduce waste, and increase profitability. Furthermore, KPIs related to employee performance and engagement are crucial. Tracking metrics like employee satisfaction, retention rates, and productivity levels helps businesses understand their workforce's effectiveness and identify areas where support or improvement is needed. KPIs related to market share and competitive analysis are vital for businesses. These metrics help companies evaluate their position in the market, identify their competitors, and develop strategies to gain a competitive edge. Companies can achieve optimum utilization of KPIs through several key steps such as Strategic alignment, clarity and relevance, data accuracy and timeliness, regular monitoring and review, actionable insights, employee engagement, continuous improvement, integration into business processes, etc...by following these steps businesses can maximize their KPIs and leverage them as a powerful tool for driving performance improvement and achieving organizational objectives. Ultimately KPIs serve as critical tools for businesses to evaluate performance, drive continuous improvement, and achieve long-term growth and success in a competitive market place.



Hana k hussain
23BBAC19

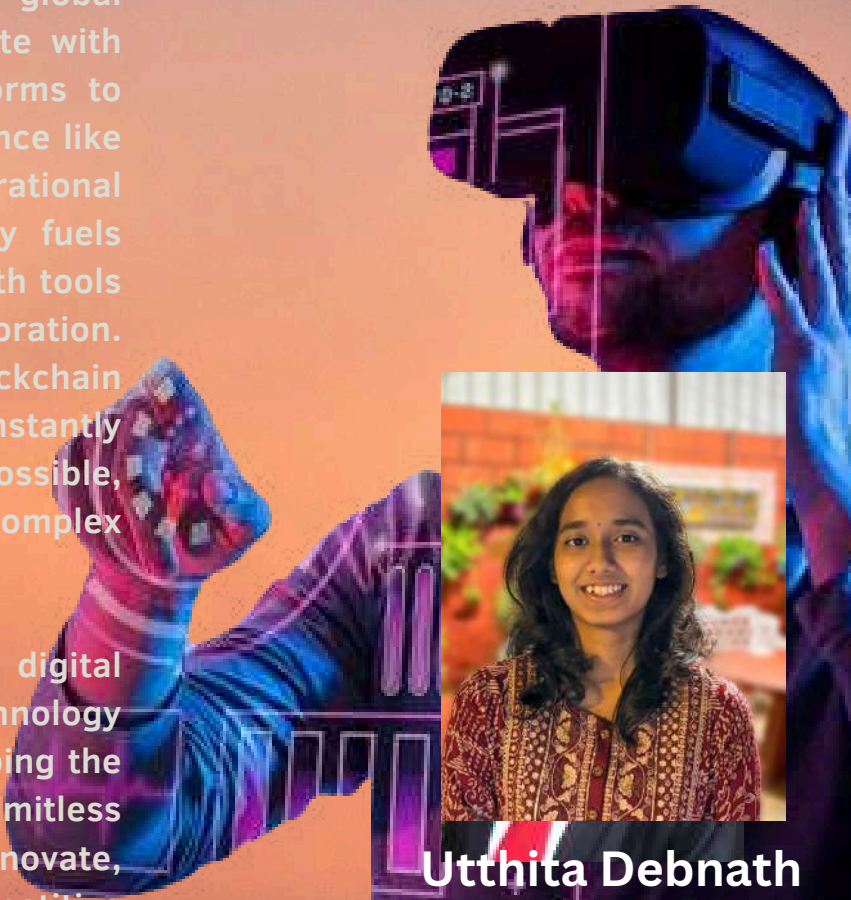
“TECHNOLOGY WILL NEVER REPLACE GREAT TEACHERS, BUT TECHNOLOGY IN THE HANDS OF GREAT TEACHERS IS TRANSFORMATIONAL.” – GEORGE COURAS

THE ROLE OF TECHNOLOGY IN ENTREPRENEURSHIP

In today's dynamic business landscape, technology stands as the cornerstone of entrepreneurship, catalyzing innovation, efficiency, and growth. From revolutionizing operational workflows to expanding market reach, the fusion of technology and entrepreneurship has ushered in a new era of possibilities. Efficiency and productivity are paramount in the realm of entrepreneurship, and technology serves as the catalyst for achieving these goals. Through automation, cloud computing, and sophisticated software solutions, entrepreneurs can streamline processes, optimize resources, and scale their operations with unprecedented speed and agility. Moreover, technology has democratized access to resources, leveling the playing field for aspiring entrepreneurs. With minimal capital investment, individuals can leverage digital platforms to launch startups, disrupting traditional industries and redefining market dynamics. This democratization has fostered a culture of innovation and entrepreneurship, where anyone with a vision and determination can pursue their dreams. The advent of social media and e-commerce has further transformed the entrepreneurial landscape, providing avenues for marketing,

sales, and customer engagement on a global scale. Small businesses can now compete with industry giants, leveraging digital platforms to reach and engage with their target audience like never before. Beyond enhancing operational efficiency and market reach, technology fuels innovation by providing entrepreneurs with tools for research, development, and collaboration. From artificial intelligence to blockchain technology, entrepreneurs are constantly pushing the boundaries of what's possible, creating disruptive solutions to address complex challenges and unlock new opportunities.

As we navigate the ever-evolving digital landscape, one thing remains certain: technology will continue to play a pivotal role in shaping the future of entrepreneurship. It offers limitless possibilities for visionary leaders to innovate, scale, and succeed in today's competitive business environment. Embracing technology is not just a choice for entrepreneurs, it's a necessity for thriving in the digital age.



Utthita Debnath
22BBAD65

"YOUR POSITIVE ACTION COMBINED WITH POSITIVE THINKING RESULTS IN SUCCESS." - SHIV KHERA



THE RISE OF FINTECH

THE RISE OF FINTECH: TRANSFORMING FINANCIAL SERVICES FOR THE 21ST CENTURY

Mr. Bijin Philip
Asst Professor

Fintech, the application of digital technology to financial services, is reshaping the future of finance— a process that the COVID-19 pandemic has accelerated. The ongoing digitization of financial services and money creates opportunities to build more inclusive and efficient financial services and promote economic development. Fintech is transforming the financial sector landscape rapidly and is blurring the boundaries of both financial firms and the financial sector.

The fintech sector, currently holding a mere 2% share of global financial services revenue, is estimated to reach \$1.5 trillion in annual revenue by 2030, constituting almost 25% of all banking valuations worldwide. With 42% of all incremental revenues, the largest market is projected to be Asia-Pacific (APAC), especially emerging Asia (China, India, and Southeast Asia), where fintechs will help expand financial inclusion. McKinsey's research shows that revenues in the fintech industry are expected to grow almost three times faster than those in the traditional banking sector between 2023 and 2028.

Blockchain, AI, IoT, machine learning, and numerous more financial technologies that will help them in the long term are the technologies that are improving financial businesses. FinTech has simplified many financial operations by putting convenience at users' fingertips. The banking industry and insurance firms have prospered in these turbulent times by providing cutting-edge new technology.

·Speed ·Faster Rate of Approval ·Robo Advisors ·Efficiency
·Financial, Governance, Risk Management, And
Compliance Expectations ·Advanced Security

The world of Fintech is evolving at breakneck speed, reshaping the traditional financial services industry and creating new opportunities for businesses and individuals alike. As the market dynamics in Fintech continue to shift, executives must equip themselves with the knowledge and skills to navigate these changes and leverage the potential of emerging technologies.

"THE ROLE OF AI AND TECHNOLOGY IN EMPLOYEE ROLES IS EVOLVING RAPIDLY, EMPOWERING WORKERS TO FOCUS ON HIGHER-VALUE TASKS BY AUTOMATING REPETITIVE ONES." - JOHN SMITH

UNLEASHING POTENTIAL: HOW TECH AND AI ARE REVOLUTIONIZING EMPLOYEE SCREENING

In the dynamic landscape of modern business, the quest for talent has reached new heights. Amidst this pursuit, technology and Artificial Intelligence (AI) have emerged as formidable allies, reshaping the way companies identify and onboard their workforce.

Imagine a world where hiring isn't bogged down by endless stacks of resumes but propelled by lightning-fast algorithms that sift through data with precision. This is the reality with AI-powered applicant tracking systems. They don't just match skills with job descriptions; they uncover hidden gems, bringing diversity and fresh perspectives to the table.

But it's not just about finding the right fit; it's about finding the perfect fit. AI doesn't just remove bias from the equation; it dismantles it entirely. By focusing solely on qualifications and aptitudes, it ensures that every candidate gets a fair shot, regardless of background or demographic.

Moreover, the impact goes beyond recruitment—it's a ripple effect that permeates through the entire organization. With technology's reach spanning across borders and time zones, companies now have access to a global talent pool teeming with untapped potential. This influx of diverse talent sparks innovation and creativity, propelling companies to new heights of success.

And let's not forget about the power of prediction. AI doesn't just assess candidates based on past experiences; it forecasts their future performance with accuracy. By identifying candidates who not only have the right skills but also the potential for growth, companies can make hires that not only fit for today but thrive for tomorrow.

But the story doesn't end with recruitment; it's just the beginning. With AI-powered analytics, companies can delve into the intricacies of employee dynamics, uncovering insights that were once hidden in plain sight. From performance trends to engagement levels, these insights pave the way for targeted interventions that nurture talent and drive retention.

In essence, the integration of technology and AI transcends mere operational efficiency; it's about unlocking human potential. It's about creating an ecosystem where talent isn't just found but nurtured, where diversity isn't just embraced but celebrated, and where success isn't just a goal but a journey. So, as we embark on this journey into the digital frontier, let us remember that the true power of technology lies not in what it can do, but in what we can achieve together.



Abhijeet Pandey
22BBAA02

“THE VALUE OF AN IDEA LIES IN THE USING OF IT.” –

THOMAS EDISON

STARTUPS IN INDIAN ECONOMY

Despite challenges, India’s startup ecosystem continues to thrive, adapting to societal shifts and driving demand through the introduction of disruptive products and services. Success stories like Swiggy and Ola serve as beacons of inspiration, showcasing the immense potential of the Indian startup landscape and fostering optimism for future endeavors.

In the vibrant tapestry of Indian culture, innovation flourishes, creating new employment opportunities and adapting to evolving societal dynamics. Despite the hurdles, these success stories underscore the importance of collective efforts for continual progress and enduring prosperity.

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**Mayoor
Muraleedharan**
23BBAD37



“GOOD LEADERS NEED A POSITIVE AGENDA, NOT JUST AN AGENDA OF DEALING WITH CRISIS.” – MICHAEL PORTER.

Mastering Emotional Intelligence The Key to Great Management



In leadership, emotional intelligence is the conductor of a harmonious symphony. Managers who understand its essence lead with empathy, insight, and resilience, fostering strong team dynamics. It goes beyond technical skills, embracing the art of human connection.

In today’s diverse and fast-paced workplaces, emotional intelligence is essential. It fosters trust, encourages open communication, and turns conflicts into opportunities for growth.

Empathetic leaders understand emotions, creating a sense of belonging and empowerment. They handle challenges calmly, using emotions to drive innovation.

Emotional intelligence is the cornerstone of successful management. It guides leaders through tough times, promoting collaborative achievement and organizational resilience. Its not just an option; its the pulse of enduring excellence in management.



Marquise Ryan
23BBAD35

POTENTIAL INVESTMENT GOALS FOR STUDENTS

- Pay back your student loan
- Encourage parents who put in a lot of work
- Save money for further education
- Raising money to launch a new business
- Establish the discipline of consistent investing
- Try out various investment plans for students

POTENTIAL INVESTMENT PLANS FOR STUDENTS



Ranjith N
21BBAB52

BEYOND PROFIT

EXPLORING THE WORLD OF ETHICAL INVESTMENTS

Ethical investments, also known as socially responsible investments (SRI), involve allocating capital to companies or projects that align with certain moral, social, or environmental values. This approach seeks to generate financial returns while also making a positive impact on society or the planet. The criteria for ethical investments vary widely, but commonly include factors such as environmental sustainability, social justice, corporate governance, and human rights. Investors may choose to avoid industries involved in tobacco, weapons, or fossil fuels, and instead focus on renewable energy, healthcare, or fair labor practices. Ethical investments can be made through various financial instruments, including stocks, bonds, mutual funds, or exchange-traded funds (ETFs)

Increasingly, investors have access to specialized SRI funds managed by professionals who screen investments based on predetermined ethical guidelines. The motivation for ethical investing extends beyond financial gain, with many investors seeking to contribute to positive societal change or address pressing global issues like climate change and inequality. However, there can be challenges in evaluating the ethical performance of companies and ensuring that investments truly align with stated values. Despite these challenges, ethical investments continue to gain traction as investors increasingly prioritize sustainability and social responsibility alongside financial returns.



Shreyas Reddy Sheneka Fernandes

21BBAB62

21BBAB60

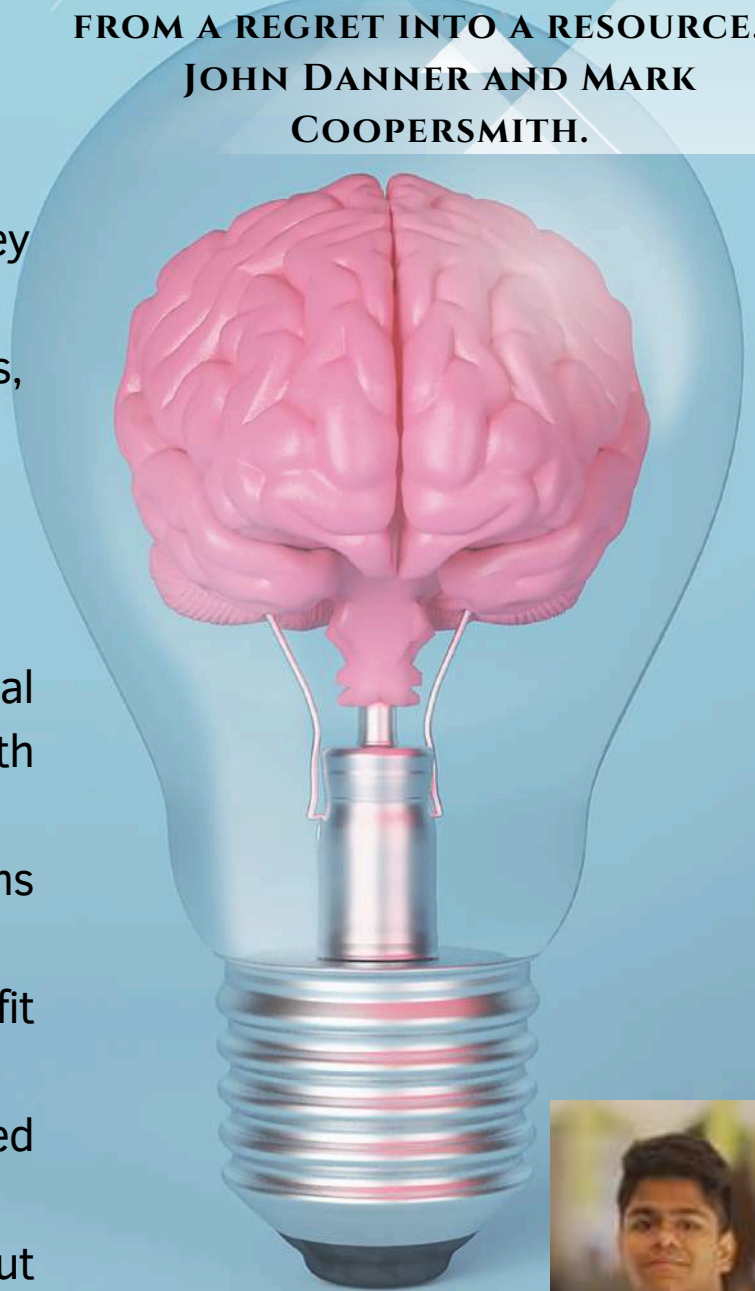
**“THE BEST
INVESTMENT YOU
CAN MAKE IS IN YOUR
OWN KNOWLEDGE.” –
WARREN BUFFETT**

STARTUPS IMPACT ON LOCAL ECONOMIES

Startups are a double-edged sword for local economies. They create jobs (nearly half of all new ones!), but many fail due to lack of resources or competition. While they fuel innovation and empower entrepreneurs, especially minorities, their focus on rapid growth can sometimes disrupt established industries.

Startups can boost regional productivity by collaborating with local businesses, but this also means established players need to adapt quickly. Local communities benefit from increased spending and tax revenue, but this can be short-lived if the startup folds. Overall, startups are economic engines, but fostering a healthy ecosystem requires supporting both established businesses and innovative newcomers.

“ALTHOUGH NO ONE LIKES TO FAIL, TRULY SUCCESSFUL LEADERS KNOW HOW TO TURN A BAD EXPERIENCE FROM A REGRET INTO A RESOURCE.” -
JOHN DANNER AND MARK COOPERSMITH.



Dhruv Dhona
23BBAF20

TIMELESS WISDOM: UNLOCKING SUCCESS SECRETS FROM A 1,300-YEAR-OLD FAMILY BUSINESS

Resilience is often considered synonymous with the survival and long-term success of a business. It embodies a company's capacity to withstand challenges, restore essential operations, and prosper under new conditions. This concept gains even more importance in today's modern, dynamic corporate world, which requires swift adjustment to unforeseen events and disruptions. Resilience may sound easy and simple for a company that has existed for a few years or maybe a few decades. Now, imagine a business with resilience spanning centuries!

Nishiyama Onsen Keiunkan, nestled in Japan's Yamanashi Prefecture, proudly bears the title of the oldest hotel in the world. Founded in 705 AD by Fujiwara Mahito, this onsen—a Japanese hot spring spa—is a remarkable example of a 'shinise'—a long-established business. This business has stood the test of time for almost thirteen hundred years! Despite its modest facilities, Guinness World Records officially recognized it as the world's oldest hotel in 2011. The onsen's enduring legacy and soothing hot springs continue to attract guests seeking a timeless experience. Here are a few valuable lessons that we all can learn from the success of Nishiyama Onsen Keiunkan.

In the realm of Japanese business, a delicate balance between tradition and innovation is highly valued. Hugh Whittaker, from the Nissan Institute of Japanese Studies, observes that while Japanese entrepreneurs hold both continuity and innovation in high regard, they tend to favor the former when the two ideals clash. This cultural inclination prioritizes enduring success and the seamless transfer of business from one generation to the next over fleeting financial gains. Picture a world where businesses resolutely turn away from the allure of short-term benefits achieved through layoffs, outsourcing, and the reduction of employee benefits. Envision a business leader who places greater importance on the welfare of future generations—be they workers, owners, or customers—than on personal enrichment. Such a visionary was Fujiwara Mahito, a figure whose business acumen was matched only by his commitment to his employees and society at large. By steadfastly refusing to engage in practices that would undermine the stability of his workforce, Mahito set a precedent for ethical business conduct. His approach was not merely about maintaining the status quo but about nurturing a thriving environment where all stakeholders could flourish.

Nestled away from the hustle and bustle of city life, Nishiyama Onsen Keiunkan has carved out a niche for itself, not by being a jack-of-all-trades, but by mastering one: service excellence. For generations, this venerable institution has eschewed the pursuit of being all things to all people, focusing instead on what they excel at—providing an unmatched level of service that leaves guests feeling truly pampered. Nishiyama Onsen Keiunkan may not offer many of the modern amenities and comforts of a five-star hotel. What it does promise, however, is a commitment to service that has been unwavering for more than 1,300 years. The owners have instilled a



single, powerful ethos in all their staff: "We will provide unparalleled service excellence." This dedication to a singular differentiator is the secret to their longevity. For businesses aspiring to longevity, Nishiyama Onsen Keiunkan serves as an inspiring model. It's a reminder that innovation shouldn't be an afterthought but a constant pursuit. Perched amidst serene landscapes, Nishiyama Onsen Keiunkan isn't just a hotel with picture-postcard views and world-class natural hot springs; it's a legacy that has catered to royalty, samurais, and adventurers alike. Yet, despite its rich history, the establishment is far from stagnant. Over the past 1,300 years, the owners have continually enhanced the property, growing from a modest number of rooms to 37 modern accommodations, some boasting open-air baths and moon-viewing platforms.

The journey of improvement has seen the addition of electricity, air conditioning, and television, among other amenities. Today, the hotel features a restaurant that prides itself on serving locally sourced food and even offers a karaoke bar for entertainment. But perhaps the most significant testament to the hotel's commitment to excellence is the expansion of its famed hot springs. Recognizing the springs as the jewel in their crown, the owners are drilling to add a new one, further enriching the guest experience.

Nishiyama Onsen Keiunkan's story is one of balancing the allure of being first or best-in-class with the challenge of maintaining such a status. It's a narrative that underscores the importance of continuous investment in the future—be it the hotel, the staff, or the lineage of owners. And they've achieved this without succumbing to the pitfalls of debt. Nishiyama Onsen Keiunkan serves as an inspiring model. It leaves us with a simple message: know your strengths, invest in them, and when the time is right, take the leap before someone else does. In doing so, you don't just build a business; you create an institution that stands the test of time.



“OUR GREATEST WEAKNESS LIES IN GIVING UP. THE MOST CERTAIN WAY TO SUCCEED IS ALWAYS TO TRY JUST ONE MORE TIME.” – THOMAS EDISON



Mr. Suku Thomas Samuel
Asst Professor

The Micro-Influencer Revolution: Redefining Marketing in the Digital Age

The world of celebrity endorsements is no stranger to college campuses. But times are changing. Today, brands are ditching the A-listers and turning to a new breed of hero: the micro-influencer.

Micro-influencers boast followings ranging from a few thousand to a hundred thousand, but within their niche communities, they wield immense influence. Unlike their big-name counterparts, micro-influencers cultivate a sense of trust and authenticity. They're seen as relatable experts, offering "insider tips" that resonate deeply with their audience. This authenticity translates to higher engagement rates and a more receptive environment for brand messaging.

For businesses, this shift presents a golden opportunity. Partnering with micro-influencers allows for targeted marketing directly to a brand's ideal customer base. It's also significantly more cost-effective; a handful of well-chosen micro-influencers can deliver a greater return on investment compared to a single splashy campaign with a celebrity.

But the rise of micro-influencers isn't without its challenges. Managing multiple campaigns with various partners requires a more nuanced approach than simply signing a big check. Measuring success goes beyond just reach, demanding a focus on engagement metrics like likes, comments, and shares. Perhaps the biggest hurdle lies in finding the perfect fit. Aligning with micro-influencers whose values genuinely reflect the brand is crucial for an effective campaign.

Looking ahead, the future of micro-influencers is bright. New platforms like TikTok and Twitch are creating exciting niches for these content creators. As influencer marketing continues to boom, expect regulations to be implemented, ensuring transparency and ethical practices. Ultimately, micro-influencers are poised to become a permanent fixture in the marketing landscape, seamlessly integrated into a brand's overall strategy.



Athul M Nair
21BBAD15

Blood on the Soil, Hope in the Cloud: Can Agri-Tech Be the Seed of Hope for India's Farmers?

Despite various government interventions, the agriculture sector continues to witness a high number of suicides among farmers, reflecting deep-rooted issues within the sector and the economy at large. The suicide rate among farmers in India has been a matter of concern. According to the National Crime Records Bureau (NCRB), in 2022, a total of 11,290 persons involved in the farming sector, which includes both farmers and agricultural laborers, have committed suicide, accounting for 6.6% of total suicide victims in the country. This translates to at least one farmer dying by suicide every hour in India.

Farmers face immense financial pressure due to high input costs, low crop prices, and inadequate access to credit. This economic strain is often compounded by debt, leaving farmers with little hope for recovery.

Small and Fragmented Land Holdings

The average size of holdings for small and marginal farmers in India is about 0.38 hectares, compared to 17.37 hectares for large farmers. This small scale of operation leads to lower economies of scale and inefficiencies in production and marketing.

Small farmers often lack collateral for formal loans and end up borrowing from informal sources at high-interest rates, leading to a cycle of debt. With limited access to markets and inadequate storage facilities, small farmers are unable to get the best prices for their produce and suffer losses due to spoilage. Due to financial constraints, small farmers are less likely to adopt modern agricultural machinery, which affects their productivity and income. Only a fraction of agricultural land is under reliable irrigation, making the majority of small farmers dependent on erratic monsoon rains. Overuse of chemical fertilizers and pesticides has led to soil degradation, further reducing the already limited income of small farmers. Many small farmers have inadequate access to crop insurance schemes, leaving them vulnerable to the vagaries of nature. The failure to meet financial obligations often results in social stigma, adding to the mental burden of farmers. The lack of support systems for mental health in rural areas leaves many farmers to suffer in silence.

AGRI-TECH

One groundbreaking solution to address the economic hardships of small farmers in India is the integration of Agri-tech. Agri-tech innovation can significantly improve value capture and transform the ecosystem for India's small farmers. Here's how it can make a difference:

Market Reforms: Implementing reforms to agricultural markets to ensure transparency and fair pricing. This includes strengthening the e-NAM (National Agriculture Market) platform to facilitate better market linkages. Agri-tech platforms can facilitate direct connections between farmers and buyers, eliminating exploitative intermediaries and ensuring fair prices for produce.

Cost-Efficient and Timely Transportation: Innovative logistics solutions can reduce transportation costs and ensure timely delivery of produce to markets.

Aggregation of Small-Volume Produce: Agri-tech can assist in aggregating produce from multiple small farmers, thereby improving bargaining power and market presence.

Crop Diversification: Encouraging crop diversification to reduce dependency on a single crop and to mitigate risks associated with price fluctuations and crop failures.

Strengthening Farmer Cooperatives: Promoting farmer cooperatives and self-help groups that can empower farmers through collective bargaining power and shared resources.



Reddy Sai Surya Sathvika

21BBAD51

NAVIGATING THE WAVES OF CHANGE: ESSENTIAL MANAGEMENT SKILLS IN A DYNAMIC WORLD

In the ever-changing landscape of modern business, effective management is indispensable. Key skills include adaptability to navigate uncertainties, clear communication to align teams, strategic thinking to anticipate challenges, emotional intelligence to foster relationships, decisive decision-making, and a commitment to continuous learning. Together, these qualities empower managers to lead confidently amidst dynamic challenges, driving organizational resilience and sustainable success in the 21st century.

In today's fast-paced world, successful management requires a blend of agility and foresight. Managers must remain flexible in the face of constant change, adeptly guiding their teams through turbulent waters. By fostering a culture of innovation and collaboration, they empower employees to thrive in uncertain environments. Through continuous self-improvement and a commitment to staying ahead of the curve, managers can ensure that their organizations not only survive but also thrive in the midst of evolving landscapes.



Aman Agarwal
22BBAD03

Alumini Voices

As an alumna of Kristu Jayanti College, my journey has been nothing short of transformative. From the moment I stepped onto campus, I was welcomed into a community dedicated to fostering academic excellence and personal growth. The department of management, BBA provided me with an environment where I could explore my passions, engage in meaningful research, and develop invaluable skills that have paved the way for my professional life. Through dynamic lectures, hands-on projects, and mentorship from dedicated faculty members, I was able to expand my horizons and cultivate a deep understanding of my field. Beyond the classroom, the college offered a wealth of opportunities for extracurricular involvement, community service, and networking,

allowing me to forge lifelong connections and make a positive impact beyond graduation. My time at this institution has not only equipped me with the knowledge and skills but has also instilled in me a sense of purpose and a commitment to lifelong learning. I am immensely grateful for the invaluable experiences and cherished memories that will forever shape my journey as a proud graduate of this esteemed institution.



**Ms. Madabhushi Lakshmi
Samhitha**
Business Development
Executive,
Inside Sales onboarding team,
Phonepe Private Limited.
(BBA Batch 2020-2023)

Mr. Reon George
Sr Associate, HR Shared
Services @
GlobalFoundries
(BBA Batch 2018-2021)



Reflecting on my journey at Kristu Jayanti College from 2018 to 2021, the BBA program was pivotal in shaping my professional and personal growth. The faculty's relentless support and invaluable knowledge helped me identify my domain, leading me to become a successful HR professional today. Leadership opportunities such as being a class representative and coordinating fests significantly enhanced my leadership and communication skills. These experiences not only propelled me to pursue my MBA at the same institution but also nurtured my entrepreneurial spirit, leading to the inauguration of my venture by the principal himself. I am immensely grateful for the supportive and encouraging environment at KJC, which has been instrumental in allowing me to explore and realize my potential. Thank you, KJC and the BBA department, for setting the foundation for my future endeavors.

Imagine! It's the final year of college and you find yourself standing at the crossroads of academics and corporate world. You've spent years studying, attending classes and acing exams, but now its time to put all the knowledge into action. Its definitely a thrilling but a daunting transition but KJC prepares you to be the best. In this article I will take you through my journey of experiential learning at KJC.

There are plenty of opportunities that our college provides one of them is the internship programs which really benefits us to bridge that gap between theory and applying them into the corporate field. We have fests where you can take on leadership roles and collaborate with others, it helps in enhancing your skills, build network and make college a lot more fun. Industrial visits give you hands on, practical experience that goes beyond studying in classroom.

Research papers where you can work alongside teachers on very interesting topics it helps in advancement of knowledge and gain research skills. Corporate Service responsibility week – working with community organisations to address the social issues, it helps you make a positive impact while learning valuable lessons, also companies also take social responsibility very seriously but lucky us we exactly know what to do.

My experience at our college and all the value-added courses they provide helped me in so many ways at the real world which I use every day at my workplace. I can happily say that KJC laid down a great foundation for me to pick up from there and made me feel valuable too. Some examples are - Practical application, Enhanced critical thinking ,Personal growth, Networking opportunities, Increased motivation and understanding

As I reflect on my amazing journey, I am filled with gratitude for the opportunities that have shaped me to be the person who I am today.

The bridge from college to work life may seem intimidating, but with an open mind and willingness to learn, it will get exciting filled with growth and discovery. I encourage each of you to step outside your comfort zone, grab every opportunity your way and let the power of experiential learning push you towards a future of endless possibilities.



**Ms. Shirlin Jiji,
Manager - Morgan
Stanley (BBA Batch
2014 - 2017)**



Kristu Jayanti College

AUTONOMOUS Bengaluru

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1st Rank **SCIENCE**

1st Rank **ARTS**

2nd Rank **MSW**

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2nd Rank **MSW**

3rd Rank **ARTS**

3rd Rank **COMMERCE**

3rd Rank **BCA**

4th Rank **SCIENCE**

6th Rank **MASS COMMUNICATION**

7th Rank **BBA**

NATIONAL RANKING

4th Rank **BCA**

12th Rank **MSW**

20th Rank **ARTS**

21st Rank **BBA**

22nd Rank **COMMERCE**

28th Rank **SCIENCE**

28th Rank **MASS COMMUNICATION**

KRISTU JAYANTI COLLEGE RANKING AT BEST COLLEGES OF INDIA SURVEY 2023

India Today - MDRA Survey 2023



Hearty Congratulations

Kristu Jayanti College, Autonomous, Bengaluru

is awarded

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with CGPA of **3.78** out of 4 in the

3rd Cycle of Assessment and Accreditation

by NAAC