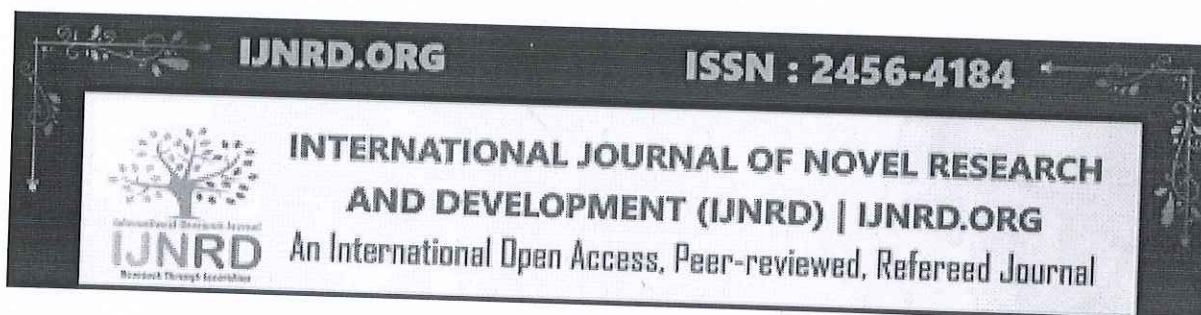


3.3.2 Number of research papers per teachers in the Journals notified on UGC website during the year: 6

Sr. No.	Title of paper	Name of the author/s	Department of the teacher	Name of journal	Year of publication	ISSN number	Link to the recognition in UGC enlistment of the Journal
1	Understanding Customer Expectations - An empirical direction to better business decision making	Dr. Anjali Vyas, Dr. Siddhartha Shyam Vyas	Computer Applications	International Journal of Novel Research and Development	2024	2456-4184	
2	Conflict Resolution : Then and Now	Ms. Shruti Dadhich, Dr. Lipi Jain	Management and Commerce	Tulsi Prajna	2024	0974-8857	https://ugccare.unipune.ac.in/Apps1/User/WebA/ViewDetails?JournalId=101001264&flag=Search
3	Understanding the Security and Privacy Risks in Healthcare and Insurance Records Management	Ms. Jaspreet Kaur, Dr. Gagandeep Chawla	Computer Applications	Dizhen Dizhi Journal	2025	0253-4967	https://www.scimagoir.com/journalsearch.php?q=27877&tip=sid&clean=0
4	Charting the Path to Economic Resilience in Gig Economies: Opportunities, Challenges, and Strategic Insights	Dr. Bushra S. P. Singh, Edmund Asante	Management and Commerce	ABS International Journal of Management	2025	2319-684X	
5	Assessing the Impact of Menstrual Leave Policies on Women's Career Progression: An Indian and International Perspective	Dr. Bushra S. P. Singh, Dr. Swati Bhatia	Management and Commerce	Journal of Global Information and Business Strategy	2025	0976-4925	
6	Regulating Artificial Intelligence: Ethical, Legal and Managerial Challenges in the Digital Age	Dr. Bushra S. P. Singh, Dr. Swati Bhatia	Management and Commerce	GIBS Law Journal	2025	2582-4627	



Understanding Customer Expectations – An empirical direction to better business decision making

¹Dr Anjali Vyas, ²Dr Siddhartha S Vyas

¹Assistant Professor, ²Assistant Professor

¹USB Chandigarh University, Punjab, India

Abstract : One of the major challenges faced by business decision-makers is – “understanding customer expectations”. Success or failure in business may be a function of due importance given to this very basic understanding of the underpinning required to succeed. This study has investigated whether business firms are cognizant of the critical importance of understanding customer requirements; how do they go about this; and why? Empirical research to ascertain this was illuminating and pointed. Implications of not paying attention to customer requirements are discussed.

Keywords – Customer Expectation, Business decisions

INTRODUCTION

Customer satisfaction is inextricably tied to the idea of customer expectations. Businesses have a great need to “acquire customers” and to “retain customers”. Success in marketing rests heavily on masterly execution of two processes - customer acquisition processes and customer retention processes. Business decision makers need to understand customer expectations to successfully execute the two processes. If one understands customer expectations, the business/marketing decision-maker in business can address consumer concerns and expectations better. Armed with knowledge of customer expectations he/she can communicate pertinent and relevant information to target audiences in target market. This understanding of customer expectations will feed well into the decision-maker's decisions as regards building quality (conformance quality and performance quality) into the firm's product services – to acquire and to retain customers better.

LITERATURE REVIEW

Excellent customer service and high customer satisfaction must start with understanding customer expectations. When measuring customer satisfaction, companies generally ask customers whether their product or service has met or exceeded expectations. This is an important question to ask and is a key factor behind developing a firm's ability to deliver satisfaction to target market customers. Customer expectations set the bar for customer satisfaction which also affects repurchase decisions and leads to customer loyalty.

According to Roy Hollister Williams - “The first step in exceeding your customer's expectations is to know those expectations.”

A study by A. Parasuraman, Leonard L. Berry and Valarie A. Zeithaml which was posted by the MIT Sloan Review, found these key insights when they were researching customer expectations. Those include service basis, swiftness, courtesy, competence, commitment, understandings, relationship & promises. They found that expectations are related to two levels: the desired level and the sufficient level. The desired level is the service the customer hopes to obtain while the sufficient level is the service which the customer finds acceptable.

Gorb and Dumas (1987) outline several companies made a point of avoiding distinct design departments for the intangible parts of a customer experience. They argue that such departments might lose touch with reality and do not have the same understanding of customers' needs and wishes as the people who are actually involved with delivering the service. Therefore, design and innovation were part of each functional area, which were required to fulfill customer's expectation.

Davidow and Uital (1989) proposed that customer expectation is formed by many uncontrollable factors, which include previous experience with other companies, and their advertising, customers' psychological condition at the time of service delivery, customer

Conflict Resolution: Then and Now

Tulsi Prajñā
51 (204)
Oct-Dec, 2024
ISSN : 0974-8857

Ms. Shruti Dadhich*

Dr. Lipi Jain**

Abstract

Conflict resolution is a growing academic field within social science and management. It involves different notions of conflict and its causes, the positive and negative connotations, utility and malfunctioning of conflict in society/organisation. There are different ways to approach conflict resolution. These include conflict dynamics, need-based conflict origins, and rational, strategic calculations. Conflicts are resolvable if tackled properly.

Key Words

Conflict, Conflict Resolution, Nonviolent, Rational, Strategic, Dynamics.

Introduction

Ancient societies are often characterized by competition for resources, territorial disputes, and power struggles among leaders. Conflicts arise from a variety of factors including economic needs, social hierarchies and cultural differences. In many cases, these disputes escalated into violent confrontations, as the prevailing belief was that strength and dominance were the ultimate means of resolving disagreements. Warfare was a primary method of conflict resolution in ancient times. Societies would engage in battles to assert dominance over rival groups or to reclaim lost territory. The outcomes of these wars often determined the political landscape for generations. As in the Second World War, conflict between Allied and Axis power blocks resulted into war that took most of the major countries in its ambit. Allied powers won the war and Axis power surrendered but the result was violence, misery, hatred and loss of humanity all over.

* Ms. Shruti Dadhich, Research Scholar, Dept. of Non-Violence and Peace, Jain Vishva Bharati Institute, Ladnun, Rajasthan

** Dr. Lipi Jain, Assistant Prof., Dept. of Non-Violence and Peace, Jain Vishva Bharati Institute, Ladnun, Rajasthan

Understanding the Security and Privacy Risks in Healthcare and Insurance Records Management

Ms. Jaspreet Kaur
Research Scholar
University Institute of Computing
Chandigarh University, Punjab

Dr. Gagandeep Chawla
Associate Professor
University Institute of Computing
Chandigarh University, Punjab

Abstract—Globally, healthcare fraud is a major problem that affects patient confidence, healthcare organizations, and financial stability. Specifically in insurance claims, billing, and medical reporting, the healthcare sector is confronted with formidable obstacles in its fight against fraud. The inability of TFD (Traditional Fraud Detection) techniques to identify complex fraudulent activity frequently results in significant financial losses and impaired health care. This study applies blockchain technology to improve fraud detection and prevention in the healthcare sector. This study will suggest a NFDS (Novel Fraud Detection Strategy) to spot healthcare fraud by utilizing the concept of Block Chain Technology as the Block Chain has properties of immutability and transparency in conjunction with data analytics integration. Through a detailed analysis of the literature of recent research, case studies, and examples, the report explains the benefits and challenges of using block chain-powered NFDS. Important areas of focus include developing new algorithms, applying data analytics techniques, and integrating block chain technology into the healthcare system. In addition to evaluating how well different fraud detection algorithms and models perform in identifying fraudulent activity in insurance claims, billing procedures, and medical reports, the study will also examine the integration of block chain technology to enhance auditability, security, and data integrity. This study also emphasizes how smart contracts may automate fraud detection procedures, minimize human participation, and guarantee real-time transaction verification. The study investigates the ways in which decentralized identity management can improve patient data security while upholding legal requirements. The results will ultimately support continued efforts to improve privacy and security in the administration of medical and insurance records.

Keywords: Block Chain-Powered Model, Fraud Detection Algorithms, Fraudulent Activity, NFDS, TFD.

1. INTRODUCTION

In 2008, a single or anonymous group of researchers going by the name of Satoshi Nakamoto created blockchain technology. It was presented as a long-term fix for the double spending issue. Block chain technology has expanded across a wide range of industries, including manufacturing, insurance coverage, energy, health care,

educational institutions, technology, Internet of Things, the farming industry, social media, and entertainment, after getting significant interest in the financial sector. Block chain technology is used to provide reliability, effectiveness, anonymity, immutability, ownership, ease of auditability, and other benefits in businesses that may not utilize cryptocurrency[1]. Due to the increase in fraudulent activities, which threaten patient safety and confidence in addition to causing significant financial losses, fraud detection and prevention have taken on a critical importance in the healthcare sector.

Healthcare fraud is a worldwide issue that affects both industrialized and underdeveloped nations. It is particularly harmful to people who get high-quality medical care, particularly those who have health insurance [2][3]. The 2015 study on the financial effect of healthcare fraud found that a total of roughly £303.8 million was lost as a result of healthcare fraud. [4]. The £22.9 million for optical charge fraud, the £43.9 million for dental charge fraud, and the £237 million for prescription charge fraud are the three distinct categories for this sum. Similarly, healthcare fraud is predicted to cost Europe and Korea, respectively, €56 billion and 798.2 billion annually, according to Thaifur et al. [5]. Government-sponsored health insurance programs in Africa assist the impoverished by shielding them from having to pay cash for medical services and prescription drug purchases. There is enough proof in the literature to conclude that health insurance systems in Africa are fraudulent. For example, based on the clinical audit report and claim intelligence data gathered, GenKey SOLUTIONS, B.V. estimates that fraud wastes 15% to 20% of healthcare spending[6]. This translates to an estimated \$487 billion in fraud losses every year. The monthly medical assistance contributions that participants in South Africa's national health insurance program pay rise from R192 (\$14) to R410 (\$30) as a result of fraud. The expected sum of these minor healthcare cost overruns is \$882 million. Numerous scholars have put out numerous suggestions to address this problem as discussed in Amponsah et al. [2]. The authors proposed an efficient block chain-based data management system and a claims processing system that ensures service

Charting the Path to Economic Resilience in Gig Economies: Opportunities, Challenges, and Strategic Insights

Dr. Bushra S. P. Singh

Assistant Professor

Gian Jyoti Institute of Management and Technology

Edmund Asante

MBA Student

Gian Jyoti Institute of Management and Technology

ABSTRACT:

The gig economy has transformed the global employment landscape, characterized by freelance and short-term contract work facilitated primarily through digital platforms. While it offers flexibility and autonomy for workers, the gig economy also presents significant challenges in terms of economic sustainability. This paper explores key issues such as income stability, job security, and the scalability of digital platform business models that affect both workers and companies. It also examines the regulatory landscape, social considerations, and ethical implications surrounding gig work. Strategies for enhancing economic sustainability in the gig economy are presented, including income diversification, fair compensation practices, policy interventions, and skill development. By addressing these challenges and embracing sustainability-focused reforms, the gig economy can evolve toward a more resilient and equitable future. The paper concludes with an analysis of the potential trajectories and opportunities for a sustainable gig economy, emphasizing the roles of workers, businesses, and policymakers.

Keywords: *Gig Economy, Economic Sustainability, Income Stability, Digital Labor Platforms, Labor Policy*

INTRODUCTION

The gig economy has significantly reshaped the global job market, offering a wide array of freelance, temporary, and on-demand work opportunities via digital platforms. This shift towards short-term work arrangements, such as ride-hailing, freelance writing, and delivery services, marks a break from traditional, long-term employment models and is becoming increasingly prevalent across both advanced and developing economies (Kaine & Josserand, 2019). Despite its growing role in the workforce, concerns about the economic sustainability of the gig economy have surfaced, leading to questions about its ability to provide lasting benefits to workers, companies, and society at large (De Stefano, 2016). This paper delves into these concerns, evaluating the challenges and future outlook of sustaining economic stability within the gig economy. At first glance, the gig economy offers several appealing benefits. Workers gain autonomy and flexibility, enabling them to generate income on their own terms, unlike many conventional jobs. Gig workers typically

enjoy the freedom to set their own hours and decide where and how much they want to work (Pesole et al., 2018). This flexibility appeals especially to those in areas where formal job opportunities may be limited. Additionally, companies benefit from the gig economy by accessing a flexible labor force without the long-term financial obligations tied to full-time employees, such as benefits, pensions, or job security (Kalleberg & Dunn, 2016). This allows businesses to scale operations efficiently based on market demand, avoiding the complexities of traditional hiring. However, the features that make the gig economy attractive also raise doubts about its sustainability. While workers enjoy autonomy, they often sacrifice financial security and stability. Gig workers face income instability, job insecurity, and the absence of traditional employment perks like healthcare, paid time off, and retirement savings (Woodcock & Graham, 2020). Since most gig workers are classified as independent contractors, companies are not obligated to provide these

protections, leaving workers vulnerable to economic downturns. This situation begs the question: Can the gig economy, as it stands, offer sustainable livelihoods for its workers, or is it inherently unstable? Income unpredictability is one of the core challenges in the gig economy. Earnings are often inconsistent, depending on work availability, customer demand, and sometimes, algorithms that allocate jobs. For many, gig income fluctuates too much to ensure financial stability, potentially leading to economic hardship during low-demand periods (Berg et al., 2018). This instability is compounded by the lack of benefits like unemployment insurance or paid leave, making financial security even more elusive for gig workers. Job security is another pressing concern. Unlike traditional employees, gig workers lack the safety of labor contracts and can lose their income without warning. As independent contractors, they are excluded from labor protections such as minimum wage, overtime pay, and protection against wrongful termination

ASSESSING THE IMPACT OF MENSTRUAL LEAVE POLICIES ON WOMEN'S CAREER PROGRESSION: AN INDIAN AND INTERNATIONAL PERSPECTIVE

Bushra S. P. Singh¹
Swati Bhatia²

Abstract

This paper explores the impact and effectiveness of menstrual leave policies on women's career progression and workplace equity. Focusing on a sample of 200 women from various industries and organizational levels across India, the study captures a range of experiences and viewpoints. The participants were drawn from different states, including 40 from Delhi, 35 from Maharashtra, 30 from Tamil Nadu, 25 from Karnataka, 20 from West Bengal, 15 from Uttar Pradesh, 15 from Gujarat, 10 from Rajasthan, 10 from Punjab, and 30 from other regions. This regional diversity allows for a comprehensive understanding of how menstrual leave policies are perceived and implemented across different cultural contexts. The research investigates the potential benefits of these policies in supporting women's health and well-being while addressing the potential dangers of stigma and biases that could arise from their implementation. The study highlights the importance of cultural and organizational factors in shaping the success of these policies, emphasizing the necessity of context-specific approaches. By examining case studies from India and other countries, the paper provides recommendations for designing and implementing menstrual leave policies that foster gender equality and career growth. The findings suggest that, when thoughtfully implemented, menstrual leave policies can contribute to a more inclusive and equitable work environment, benefiting both women and organizations.

Keywords: Career Progression, Gender Equality, Menstrual Leave Policies, Women's Health, Workplace Equity

INTRODUCTION

Menstrual leave policies aim to address the specific health needs of menstruating individuals by offering paid or unpaid leave during their menstrual cycle. These policies are designed to mitigate the physical discomfort and health challenges associated with menstruation, thereby enhancing employees' well-being and productivity. The concept of menstrual leave has had varied levels of acceptance and implementation across cultures and nations. For instance, nations such as Japan and South Korea have mandated menstrual leave for decades, acknowledging the significance of considering menstrual health in the professional environment. These policies often align with broader movements promoting gender equality and workers' rights, recognizing that menstrual discomfort can significantly impact an individual's work performance.

¹ Doctorate, Assistant Professor, Gian Jyoti Institute of Management and Technology
² Professor, Doctorate & Head RDC, Asian Business School

REGULATING ARTIFICIAL INTELLIGENCE: ETHICAL, LEGAL, AND MANAGERIAL CHALLENGES IN THE DIGITAL AGE

Bushra S. P. Singh*
Swati Bhatia**

ABSTRACT

The rapid advancements in Artificial Intelligence (AI) have brought transformative benefits across industries, yet they also present significant ethical, legal, and managerial challenges. This paper explores the complexities of AI governance in the digital era, examining issues such as algorithmic bias, data privacy concerns, legal accountability, and corporate governance. It highlights the need for robust regulatory frameworks to ensure AI systems operate transparently, ethically, and in alignment with societal values. By analyzing global AI regulations, case studies, and industry best practices, the study provides insights into effective oversight mechanisms. The research underscores the necessity of balancing innovation with ethical considerations, advocating for interdisciplinary collaboration between policymakers, businesses, and researchers. Ultimately, the paper aims to contribute to the ongoing discourse on responsible AI development, offering recommendations for sustainable and adaptive regulatory models.

Keywords: Artificial Intelligence (AI), AI Governance, Ethical AI, Algorithmic Bias, Data Privacy, Legal Accountability.

INTRODUCTION

Artificial Intelligence (AI) has profoundly transformed numerous sectors, including healthcare, finance, education, and public administration. This field integrates technologies such as machine learning, natural language processing, and robotics to replicate aspects of human cognition¹. The rapid progress in computational resources and data availability has significantly enhanced AI's ability to perform intricate tasks, enabling advanced decision-making and automation across diverse fields.²

However, alongside these technological strides, AI introduces substantial ethical, legal, and operational challenges. Issues such as biased algorithms, breaches of personal privacy, questions of accountability, and the potential displacement of workers underscore the urgent need for oversight mechanisms.³ Governments, corporations, and academic bodies increasingly acknowledge the importance of establishing robust guidelines to ensure AI aligns with societal values and ethical standards.⁴ As a result, the governance of AI has become a pressing matter in today's digital landscape.

The Necessity of AI Governance in the Modern Era

The extensive integration of AI systems into everyday life highlights the critical need for well-defined regulatory structures to address risks and promote ethical integrity. Effective oversight is vital to guarantee transparency, responsibility, and equity in automated processes.⁵ In the absence of proper controls, AI technologies may perpetuate inequities, infringe upon individual rights, and widen economic divides.⁶ Moreover, the deployment of AI in high-stakes areas such as medical diagnostics and law enforcement demands rigorous ethical evaluation to avert harmful consequences.⁷

In addition to ethical dimensions, legal and managerial considerations further emphasize the importance of structured AI governance. Legal systems must clarify responsibility for AI-generated decisions, delineate

*Assistant Professor, Gian Jyoti Institute of Management and Technology

**Professor & Head-RDC, Asian Business School

¹S. Russell and P. Norvig, *Artificial Intelligence: A Modern Approach* 4th edn. (Pearson, 2021).

²I. Goodfellow, Y. Bengio, et al., *Deep Learning* (MIT Press, 2016).

³N. Bostrom, *Superintelligence: Paths, Dangers, Strategies* (Oxford University Press, 2014).

⁴E. Brynjolfsson and A. McAfee, *Machine, Platform, Crowd: Harnessing Our Digital Future* (W.W. Norton & Company, 2017).

⁵L. Floridi and J. Cowls, "A Unified Framework of Five Principles for AI in Society" 1 *Harvard Data Science Review* (2019).

⁶S. Zuboff, *The Age of Surveillance Capitalism: The Fight for a Human Future at the New Frontier of Power* (PublicAffairs, 2019).

⁷V. Dignum, *Responsible Artificial Intelligence: How to Develop and Use AI in a Responsible Way* (Springer, 2019).