International Journal of Advance and Applied Research (IJAAR)

A Multidisciplinary Research Journal Double-Blind Peer-Reviewed Refereed Journal UGC Care Listed

Special Issue Vol. 6 No. 41

November - December 2025

Journal Indexing





















Published by:

Young Researcher Association, Kolhapur, Maharashtra, India Website: https://ijaar.co.in

International Journal of Advance and Applied Research (IJAAR)

A Multidisciplinary International Level Referred and Peer Reviewed Journal

UGC Care Listed

ISSN - 2347-7075

Impact Factor-8.141

November - December 2025

Volume - 6

Issue - 41

Published by:

Young Researcher Association, Kolhapur, Maharashtra, India *Website:* https://ijaar.co.in

Submit Your Research Paper on Email
Regular Issue: editor@ijaar.co.in

Editorial Board

Chief Editor Dr. Pravin R. Talekar

Executive Editor (Special Issue)

Rev. Fr. **Dr.** P. Anthony Vinay Director, SMCCoM, St. Mary's Centenary College of Management,

Secunderabad, Telangana, India.

Prof. A. J. Praveen Kumar

Principal and Professor of Management Studies,

St. Mary's Centenary College of Management, Secunderabad,

Telangana, India.

Editors

Dr. S. D. Shinde

Shivaji University, Kolhapur. (Maharashtra)

Dr. P. K. Pandey

Dibrugarh University, Dibrugarh. (Assam)

Mr. V. P. Dhulap

Solapur University, Solapur. (Maharashtra)

Dr. S. B. Abhang

Shri Chhatrapati Shivaji Mahavidyalaya Shrigonda, Dist -Ahmednagar (Maharashtra)

Dr. G. B. Kalyanshetti

S. G. M. College, Karad (Maharashtra)

Dr. R. D. Bodare

Prof. Dr. N.D. Patil Mahavidyalaya Malakapur, Dist. Kolhapur (Maharashtra) Dr. M. B. Potdar

Shivaji University, Kolhapur.(Maharashtra)

Dr. L. R. Rathod

Mahatma Phule Arts, Commerce & Science College, Panvel-410206 (Maharashtra)

Dr. A. G. Koppad

Agricultural College, Bijapur. (Karnataka)

Dr. S. P. Mali

Vidya Prabodhini College of Commerce, Education, Computer and Management, Vidya Nagar, Alto Porvorim, Goa.

Dr. M. H. Lohgaonkar

Shri Chhatrapati Shivaji Mahavidyalaya Shrigonda, Dist - Ahmednagar (Maharashtra)

Dr. D. T. Bornare

Maharashtra Institute of Technology, Aurangabad (Maharashtra)

The Editors shall not be responsible for the originality and thought expressed in the papers. The author shall be solely held responsible for the originality and thoughts expressed in their papers.

© All rights reserved with the Research paper's Authors

INTERNATIONAL JOURNAL OF ADVANCE AND APPLIED RESEARCH

ISSN – 2347 -7075 (DOUBLE-BLIND Peer Reviewed) (Bi-Monthly Research Journal) *UGC Care Listed Journal*

Vol. 6 No. 41 **November - December 2025 TABLE OF CONTENT**

| Sr. No. | Name of Author | Title of Paper | Page No. |
|---------|------------------------|---|------------|
| 1 | N. Srinivas | The Impact of Mergers and Acquisitions on the | 1 to 9 |
| 1 | IV. SIIIIVAS | Financial Performance of Banks | |
| 2 | Gajendra Babu PGK | Study on E-Commerce Growth and Impact on | 10 to 14 |
| | | Indian Economic Development | |
| 3 | R. Vaishnavi | Integrating Digital Transformation and Corporate | 15 to 19 |
| | | Sustainability for Competitive Advantage | |
| 4 | Dr. J. Mandarika | Role of Herbal Medicine in Combating Antibiotic | 20 to 25 |
| - | | Resistance | |
| _ | Prof. A. Daveed | Digital Payments, Financial Inclusion, and the | 26 to 30 |
| 5 | | Adoption of Fintech Platforms in Emerging | 20 10 30 |
| | | Markets | |
| 6 | Prof. Ch. Dal Padal | The Rise of Decentralized Finance (DeFi) and Its | 31 to 35 |
| | | Impact on Traditional Banking Systems | |
| 7 | Patta Venkateswarlu | The Role of E-Commerce in Shaping India's | 36 to 40 |
| | | Economic Transformation | |
| 8 | Dr. Kota Ravi | Impact of Global Financial Crises on Developing | 41 to 46 |
| | Di. Kota Kavi | Economies | |
| | Chittapuli Likhitha | Comparative Study of Entrepreneurial | 47 to 53 |
| 9 | | Governance in Developed and Developing | 17 to 33 |
| | | Countries | |
| 10 | Dr. Alugoju Sravanthi | A Study on Security Challenges in 5G Networks | 54 to 59 |
| | Bi. magoja siavanan | and Beyond | |
| 11 | Dr. Gaddala Subbarao | Simplified Instructional Strategies for Enhancing | 60 to 66 |
| | Dr. Guddala Subbalao | English Grammar Learning Among ESL Students | |
| 12 | Samudrala Samatha | తెలుగు భాషా సాంకేతికత: ప్రస్తుత స్థితి, | 67 to 76 |
| 12 | | సవాళ్లు మరియు అభివృద్ధి అవకాశాలు | |
| 12 | | The Impact of Artificial Intelligence on Global | 77 to 85 |
| 13 | Dr. G. Ramakrishna | Governance | |
| 14 | Dr. Naresh Vallambatla | Impact of Cloud Computing Network Simulations | 86 to 91 |
| 14 | | for Resource Management | |
| 15 | Prof. G. Srinivas | An Analytical Study on the Financial Performance | 92 to 99 |
| 13 | | of Coal India Limited | |
| 16 | Dr. J. Saritha | The Influence of Data Science on Contemporary | 100 to 105 |
| 10 | | Commerce | |
| | Mrs. P. Victoria Rani | Integrating Critical Thinking Skills in English | 106 to 112 |
| 17 | | Language Learning: A Pathway to Transformative | 100 to 112 |
| | | Education | |
| 18 | Dr. V. Prabhakar | Assessing the Economic Consequences of U.S. | 113 to 119 |
| | | Tariffs on India: A Comprehensive Analysis | |
| 19 | M. Saraswathi | Digital Green Business Models for a Sustainable | 120 to 125 |
| | | Future | |

| Sr. No. | Name of Author | Title of Paper | Page No. |
|---------|----------------------------------|---|------------|
| 20 | Mrs. C. Dorathy Sagaya Rani | The Impact of Corporate Social Responsibility on Brand Loyalty and Financial Performance | 126 to 134 |
| 21 | Ms. M. A. Vincy | The Role Of HR In Shaping Organizational Culture And Behaviour For Sustainable Development | 135 to 141 |
| 22 | S. Indira Kumari | ESG–FinTech Fusion: How AI, Blockchain, and Digital Finance Are Powering the Future of Sustainable Investing | 142 to 146 |
| 23 | Jupudi Deepthi | Sustainable HRM 5.0: Leveraging AI, People Analytics, and Green HR to Shape Future-Ready Workforces | 147 to 152 |
| 24 | Prof. A. J. Praveen Kumar | Business Transformation Towards Sustainability: A Vision for Bharat 2047 | 153 to 157 |
| 25 | Dr. B. Venu Kumar | Ensuring Authenticity in Influencer-Driven Brand Promotions: Tools, Strategies, and Platform Best Practices | 158 to 162 |
| 26 | R. Premalatha | Green Synthesis of Silver Nanoparticles and Their Antimicrobial Activity | 163 to 167 |
| 27 | Dr. Chitithoti Lavanya | Accelerating Enterprise Sustainability Through AI-Driven Transformation | 168 to 173 |
| 28 | CH. Prabhavathy | The Future of Finance: Technology and Innovation Driving Transformation | 174 to 179 |
| 29 | Madikanti Sydamma | Inventory Management Practices: A Case Study of Kakathiya Sugars, Kalluru | 180 to 184 |
| 30 | Goturu Nagaphani | Investor Psychology and Market Anomalies: A Behavioural Finance Perspective | 185 to 190 |
| 31 | G. Mallika | Impact of Brand Loyalty of Consumers in the Era of E-Commerce | 191 to 195 |
| 32 | Rev. Fr. Dr. P. Anthony Vinay | Business Transformation Towards Sustainability – Vikasit Bharata 2047 | 196 to 201 |
| 33 | Prof. A. J. Praveen Kumar | Transforming Today's Business for Tomorrow's Planet | 202 to 206 |