

INVESTOR AWARENESS AND ATTITUDES TOWARDS ETHICAL INVESTMENT IN THE NOIDA REGION: A COMPARATIVE STUDY

Ms Kritika Negi

Assistant Professor, School of Management, Graphic Era Hill University, Haldwani

ABSTRACT

The aim of this comparative research is to assess the attitudes and awareness of investors toward ethical investment within the Noida region. Also, ethical investment known as SRI or socially responsible investment, suggests the investing practices in organizations and assignments that are in line with an ethical value of an individual and foster sustainable development. Understanding the attitudes and awareness of investors toward ethical investment is important for financial organizations, stakeholders, and policymakers, in developing strategies that foster practices of responsible investment. This research uses a mixed-method technique, integrating qualitative interviews and quantitative surveys. The quantitative stage includes structured questionnaires of administration to a different investor sample living in the Noida region. The survey gathers information on the awareness of investors of ethical investment options, their inspirations for employing ethical investment, and the elements impacting their decisions of investment.

Keywords: Ethical Investment, Financial Organizations, Investor Awareness, Sustainable Development, Responsible Investment Practices, Information Dissemination, and Regulatory Framework.

INTRODUCTION

This article shows comparative research on investor understanding and attitudes through ethical investment in the region of Noida. Ethical investment also known as a socially responsible investment (SRI), requires investing in any companies and projects that line up with ethical morals and promote sustainability development. Involving investor attitudes and awareness through ethical investment is much pivotal for policymakers, financial institutions, and stakeholders in expanding strategies that signify responsible investment works (Sharma and Jasuja 2020). This study holds combining qualitative interviews, a mixed-methods approach, and combining quantitative surveys to collect comprehensive insights. The research contributes to the existing literature by keeping light on the levels of investor realization and the components that influence their context-based decision-making investment in the Noida region. This study likes to enhance the education of investment and stimulate investment practices through sustainability creating a financial and socially conscious ecosystem in this region.

IMPORTANCE OF ETHICAL INVESTMENT

This type of investment also named by SRI, is a form that included investing in projects, funds, and companies with ethical values and promotes individuals in sustainable development. It goes behind the financial consideration then it takes social, governance, and environmental factors into account. All ethical investors try to make a good vibe and impact on the environment and society by achieving financial returns.

The commitment to ethical investment stays in the ability to create a more socially and financially conscious sustainable ecosystem. Through directing the capital in companies and funds or projects that cling the ethical investors, business practices that influence the corporate values to promote the changes in a positive sense. This type of investor can address the quality of issues, including labor practices, human rights, diversity and inclusion, climate change, and community development.(Madanaguli et al. 2023)

Not only the above context, but the ethical investment can also show the alignment between financial-based decisions and the personal values of investors. It helps individuals to do initiatives and causes they believe in (Choubey and Sharma, 2022). Moreover, this type of investment could enhance the risk by allowing the factors of non-financial that can keep the impact as a long-term financial presentation. Corporates with strong ESG are used to equip and navigate all the regulatory changes, and also draw interest in consumers. Knowing investors’ consciousness, attitudes, and awareness toward the investment is pivotal for stakeholders, policymakers, and for financial institutions. Studying investor motivation, perception, and decision-making procedures, could grow to magnify investor education, promote the responsibility of practices, and also encourage the greater inclusion of these investment principles. Thereafter this comparative analysis aims to prospect investor attitudes and awareness towards this investment in Noida. After providing a valuable perception for promoting sustainable investment practices socially in this region (Puriwat and Tripopsakul, 2022).

Environmental	Social	Governance
Pollution	Child labor	Bribery and corruption
Climate change	Working situations	Tax strategy
Depletion of resources	Human rights	Broad structure and diversity
Deforestation	Relations of employee	Executive pay

Table 1: Examples of main ESG issues
(Source: Madanaguli et al. 2023, p-98)

SIGNIFICANCE AND CONTEXT OF THE NOIDA REGION

This Noida region supports the important context and its importance in the paper on investor attitudes and awareness through ethical investment (Raj et al.2023). Noida is the short form for New Okhla Industrial Development Authority. It is a prosperous and successful city in the state of Uttar Pradesh in India. Noida is a section of the National Capital Region (NCR). it is also famous for fast developing commercial, industrial, and residential sectors. This region is the hometown of wide-ranging investors with individual, and institutional investors and also

diverse types of corporate entities (Ghatge et al. 2019). This provides a center for various industries like real estate, services, manufacturing, and IT sectors. The development and economic growth have already attracted a substantial flow of investment, attitudes, and the best location for all investors to study. The worldwide emphasis on responsibility and sustainable business practices and realizing the landscape in this region becomes more important for investors. Noida’s investors are assaulted with many types of challenges environmental, social, and ethical that engaged their ethical options of investment. These challenges can involve labor rights, environmental degradation, community development, and corporate governance. By analyzing the investors' attitudes and awareness toward this investment policymakers, stakeholders, and financial institutions can develop a perception of the dynamic responsibility investment practices involved in Noida. The research can speak to the development of educational initiatives, regulatory frameworks, and targeted interventions to promote an ethical and sustainable ecosystem in the economic landscape (Aggarwal and Singh 2019). Thereafter, introducing a comparative analysis in the money land is vital to recognize the specific context-related factors, and associated challenges, ultimately leading, to investor preferences and investment practices in the economic landscape.

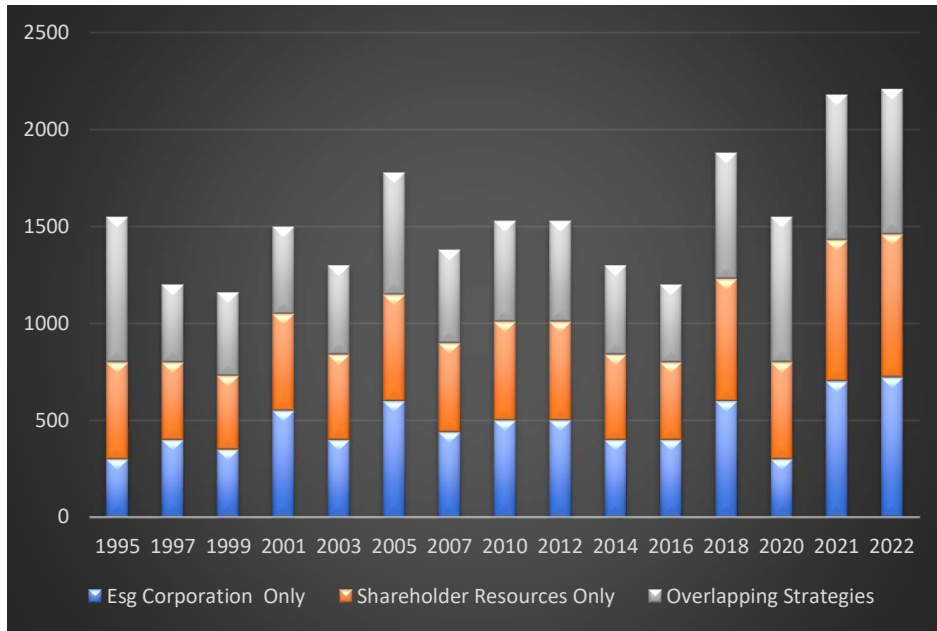


Figure 1: Sustainable, Responsible and Impact Investing 1995-2022

(Source: Aggarwal and Singh 2019)

RESEARCH OBJECTIVES

The objectives of this paper on investor attitudes and awareness on the way to ethical investment in this region are as accordance:

- Evaluate Investor Awareness: The analysis targets to calculate the stage of investors' awareness as regards ethical investment in Noida. It needs to realize how friendly investors do ethical investments and to the extent of their knowledge about taking investment opportunities with their moral values.

- **Inspect Investor Attitudes:** The analysis targets to survey investor attitudes in Noida on the way to an ethical region. It needs to realize the overviews, beliefs, motivations, and perceptions related to projects and funds or companies which promote sustainability, and behavioral business practices.
- **Recognize Decision-making Components:** the analysis targets to pick out the nutshell of the decision-making procedure for influencing investors at the time of ethical investment. It needs to discover to indicate investor use to point out investment opportunities, like risk perception, financial perception, social impact, alignment, and transparency with individual values.
- **Inspect the framework and investors’ role:** The analysis targets to identify the financial institutions’ role and promote the regulatory frameworks toward ethical investment in Noida. It needs to realize the supremacy of government regulations, investors’ perceptions, and engagement toward ethical investments.

Communicating the analytical objectives of this study that target to provide the investors’ attitudes and awareness on the way to ethical investment in this economic region. The research can notify policymakers, other stakeholders, and financial institutions which can increase investors’ promotion, and investment practices, and foster and educate to sustain the conscious economical ecosystem in this region.

METHODOLOGY

5.1 Qualitative Stage: Semi-Structured Interview

The approach of controlling semi-structured interviews in this study includes several stages. First of all, a deliberate technique of sampling will be selected a wide range of investors occupying Noida, involving individual investors, corporate entities, and institutional investors (Jaieoba et al. 2020). An interview attendant will be comprised of open-ended questions and developed prompts which explore the attitude and awareness of investors on the way to ethical investment. The attendant would be refined, piloted, and controlled to convince effectiveness and clarity (Kumar and Kumar 2022). This type of interview would be directed virtually or face-to-face with participants, supplemented, and recorded with field copies.

<i>Types of Investment Styles, Investor Personalities, and Advisor</i>			
<i>‘Markets are efficient’ is it right?</i>	<i>Can you manage your behavioral thoughts?</i>		
	<i>Yes</i>	<i>May be</i>	<i>No</i>
<i>Yes</i>	“Professor” Style: capital measured passive Advisor: none	“Rational Worrier” Style: passive aware with a goal. Advisor: hourly planner with fees	“Fearful Rationalist” Style: passive aware with a goal. Advisor: planner without wrap
<i>May be</i>	“Risk Hedger”	“Cautious Delegator”	“Doomer”

	Style: asset earmarking passive Advisor: asset earmarking fund	Style: actively constrained Advisor: have to trust the company	Style: asset earmarking passive Advisor: planner without wrap
<i>No</i>	“Omaha Oracle” Style: spontaneity active Advisor: fund/ stock outer	“Day Trader” Style: spontaneity active Advisor: broker without wrap	“CNBC Target” Style: spontaneity active Advisor: broker without wrap

Table 2: Types of Investments
(Source: Saxena and Prasad 2023, p-126)

5.2 Data Analysis: Thematic Analysis

The information gained through the semi-structured interviews would be assessed with the usage of thematic analysis, following a procedure that is systematic (Bhuyan et al. 2021). This procedure of analysis would incorporate many key stages. At first, the recordings of the interview would be reproduced precisely. Then, the transcripts would be read carefully in order to introduce the data to the researchers. Influential units of data, like segments or quotes, would be also detected also allocated codes. These codes will be arranged to preliminary themes, apprehending the key patterns and ideas present within the information. Investigators will refine and review the themes circularly, making sure they properly showcase the data (Saxena and Prasad 2023). Associations with the sub-themes and themes will also be examined to evolve a readable report which contemplates the experiences and opinions of the participants. The last phase includes presenting and interpreting the results in an exhaustive way, assisting them with explanatory quotes from information from the interview.

6. FINDINGS AND RESULTS

6.1 Findings of the Interview

Interviewee	Awareness of ethical investment	Motivations for ethical investment	Factors impacting decisions of investments
Interviewee 1	Moderate awareness of options of ethical investments	Desire to assist environmentally sustainable organizations and foster social effect	Consideration of risk perception, transparency, and financial performance
Interviewee 2	High awareness of options of ethical investments	In line with desire for positive change of society and personal values	Robust emphasis on corporate governance, community

			development, and social effect
Interviewee 3	Bounded awareness of options of ethical investments	Risk mitigation as main motivation and financial returns	Risk assessment and financial performance as key factors of decisions
Interviewee 4	Extensive awareness of options of ethical investments	Integration of social and financial motivations	Balanced considerations of risk management, sustainability practices, and financial performance
Interviewee 5	Moderate awareness of options of ethical investments	Desire to in line with investments with personal values	Significant concentrate on ESG factors, involving labor practices and environmental effect

Theme 1: Awareness of Investors about Ethical Investment Options

After executing semi-structured interviews on attitudes and awareness of investors to ethical investment within the Noida region, a thematic analysis has been conducted to detect periodic themes connected to the awareness of investors of ethical investment possibilities. The themes developed from the data are below:

Limited understanding: a general theme was the deficiency of transparent understanding among a few investors about the particular ethical investment (Lama 2021). They described uncertainty regarding the measurement utilized to define the ethical nature of investment opportunities and the possible effect of such investments on the environment and society.

Varied levels of awareness: participants display different levels of awareness about the possibilities of ethical investment. A few investors showcased understanding and high awareness regarding the principles of ethical investment and general possibilities, whereas others have restricted knowledge and were unknown with the notion.

Sources of information: participants mentioned different sources for obtaining awareness of options of ethical investments. These involved online platforms, news articles, personal networks, social media, and financial advisors. Organizations of dedicated ethical investment and financial institutions were also noted as possible information sources.

Impact of peer networks: participants emphasize the impact of peer networks in increasing ethical investment awareness. They noted recommendations and discussions from colleagues, social groups, and friends as impacting elements within their consideration and exploration of options for ethical investment.

Awareness campaigns and requirements for education: many participants described the requirement for more awareness and education campaigns in order to improve the understanding and knowledge of investors of ethical investment (Yadav and Joshiya 2021).

They highlight the value of giving reliable and accessible data to assist investors to foster practices of responsible investments and create decisions that are informed.

Perceived advantages: participants who were familiar with options of ethical investment concerned perceived advantages, like donating to positive societal change, aligning investments with individual values, and possibly gaining financial returns in the long term via practices of sustainable business.

Theme 2: Motivations for Engaging in Ethical Investment

Following interviews that are semi-structured on attitudes and awareness towards ethical investments within the Noida region, an analysis of themes has been executed to detect the periodic themes connected to the motivations for engagement with ethical investment. The following themes developed within the data:

Alignment of values: a major theme among participants was the motivation to be in line with the investments with personal values (Gupta and Garg 2021). Many investors said a passion for supporting organizations and assignments that established robust social responsibility, practices of ethical businesses, and environmental sustainability. They considered an ethical investment as a manner of reflecting the main beliefs and donating to a positive change.

Environmental considerations: sustainability in the environment developed as a motivation for engagement within ethical investment significantly. Participants described concerns regarding changes in the climate, depletion of resources, and pollution. They noticed ethical investments as a possibility to assist organizations and assignments that give priority to environmental consideration, sustainable practices, and renewable energy.

Social effect: participants emphasize the value of creating a positive social influence via their decisions of investments (Com 2021). They communicated a responsibility sense toward addressing pressing social challenges, like gender equality, healthcare, alleviation of poverty, and education. The ethical investment was seen as a tool to actively donate to these reasons and drive the progress of society.

Mitigation of risks: participants detected risk alleviation as another motivation for engagement within ethical investments. They considered that organizations with strong ethical frameworks and structures of responsible governance were better supplied to handle risks, incorporating reputational, legal, and risks regarding operation. Ethical investment was seen as a manner of possibility to reduce exposure to unsustainable practices of business.

Long-term financial returns: whereas ethical considerations were prominent in the motivations of participants, many also highlight the possibility for long-term returns for finance. They consider that organizations with robust ethical practices and measures of sustainability were more likely to be innovative, better positioned, and resilient for the success of long-term. The ethical investment was regarded as a strategic decision for balancing achievements with choices of responsible investments.

Advocacy and influence: a few participants articulated a passion for the usage of their investments as a form of advocacy and influence (Puneeth and Nethravathi 2021). They regard ethical investments as a manner of engaging with organizations, concerns, and voices and fostering reliable practices. They viewed that, they could donate to a wider positive change within practices of business and behaviors of corporates, by vigorously assisting ethical organizations.

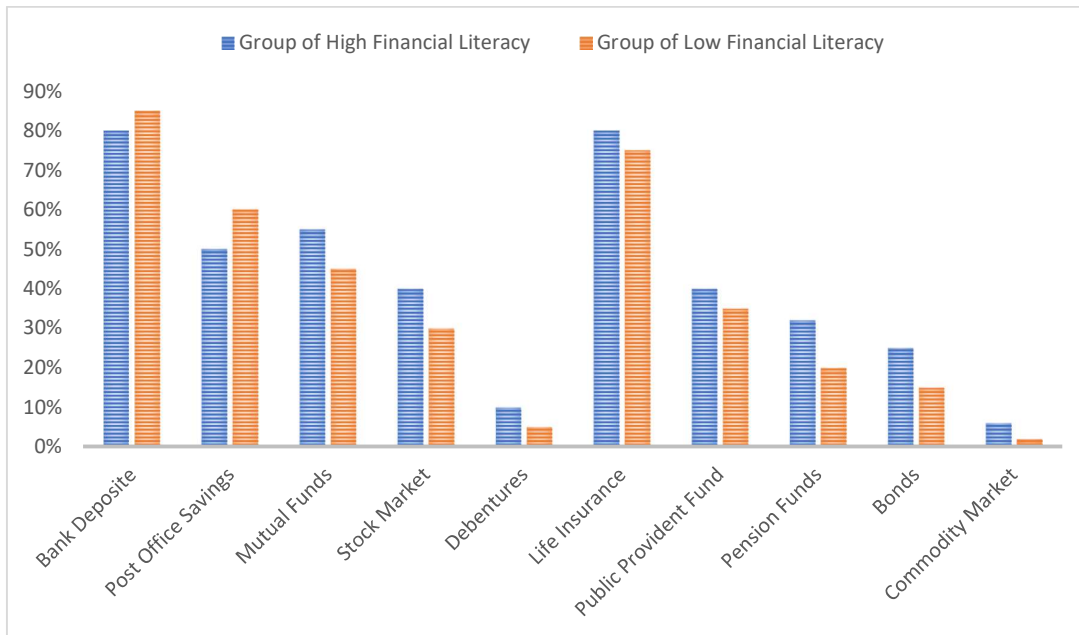


Figure 2: Establish the Differentiation between High and Low Financial Literacy
(Source: Puneeth and Nethravathi 2021, p.31)

Theme 3: Factors Impacting Investment Decisions

Via the semi-structured interviews executed on awareness and attitudes of investors, toward ethical investments within the Noida region, an analysis of themes has been conducted to detect periodic themes connected to the elements impacting decisions of investments. The following themes have developed from the gathered data:

Risk perception: perception of risks played an important role in decisions of investments. Participants viewed the risks connected to ethical investments, like industry-specific risks, uncertainties of regulations, and volatility of the market. They examined the possible effect of ethical considerations on the trade-off of risk-return, seeking to strike a symmetry between financial achievements and risk mitigation.

Financial performance: participants emphasize financial performance as a major factor impacting their decisions on investments (Singh 2022). They highlight the value of gaining competitive returns and making sure of the viability of finance of their investments. Investors pursued proof of earlier performance and stability finance, assessing the possible risks and rewards connected with options of ethical investments.

Accountability and transparency: participants highlight the value of accountability and transparency in choices investments. They wanted credentials for trustworthy data on the ethical practices of organizations and the influence of their investments (Ayodeji et al. 2020). Transparent reporting and interaction regarding social, governance, and environmental elements were seen as valuable in order to make informed decisions and hold responsible for their activities.

Awareness and education of investors: the availability of awareness and education of investors' endeavors developed as an important factor impacting decisions of investments. Participants emphasize the requirement for exhaustive data and resources on options for ethical investments, best practices of the industry, and the possible advantages and risks connected

with investments (Vala 2022). Accessible campaigns for awareness and education were considered important for boosting the confidence of investors and encouraging choices of responsible investments.

Legal and regulatory environment: the legal and regulatory environment was noted as an element impacting the decisions of investments. Participants regarded the existence of frameworks that supports regulations, incentives, and administrative policies as valuable drivers for ethical investment. They searched for guarantees that organizations attach to ethical guidelines and capitulated with appropriate rules.

Social impact: the social impact of investments developed as an important element impacting decision-making. Participants said a passion for investing in organizations and assignments that positively donate to society, enhance the well-being of the community and address challenges of society (Aishwarya 2021). They sought investments in line with their values, aiming at making a measurable and positive influence via their decisions in finance.

7. INTERPRETATION AND DISCUSSION

7.1 Difference in Understanding Ethical Investment

The results from the interviews reveal differences in the understanding of ethical investments among the participants of the Noida region. Whereas a few investors showed an elevated level of comprehension and awareness, others show a bounded understanding of this theory. These differences in understanding could be assigned to many factors (Bhagavatula et al. 2019). At first, the deficiency in standardized definitions and measures for ethical investments might donate to various understandings among investors. Without transparent guidelines, each person might have various interpretations of what comprises ethical investments and the particular social, environmental, and governance elements to regard. In addition, differentiations in understanding might arise from variations in access to data and resources of education. Investors who positively strive for information via trustworthy sources, such as organizations of ethical investments, online platforms, and financial advisors might have a more exhaustive understanding of ethical investments. In comparison, those with bounded exposure to such resources might stumble to catch the variations and advantages of ethical investments. Therefore, the values of individuals and personal affairs might form interpretations and perceptions of ethical investments (Gupta 2019). Investors with a robust commitment to particular environmental, and social reasons might have a more subtle understanding of ethical investments, whereas others might have a more limited perspective based on their primary interests in finance.

These differences in understanding emphasize the requirement for improved education of investors and campaigns of awareness concentrated on ethical investment. Giving a transparent definition, displaying the possible effect of ethical investment, and demonstrating case studies that are successful could assist bridge the gap of knowledge and promote shared understanding among investors within the Noida region (Llm and Gupta 2023). Ethical investment companies, financial institutions, and administrative bodies could play an important role in broadcasting data and fostering standardized practices. They could donate to a more united and informed understanding of ethical investments, assigning investors to create sustainable and responsible decisions of investments, by delivering affordable resources, throwing workshops, and cooperating with stakeholders.

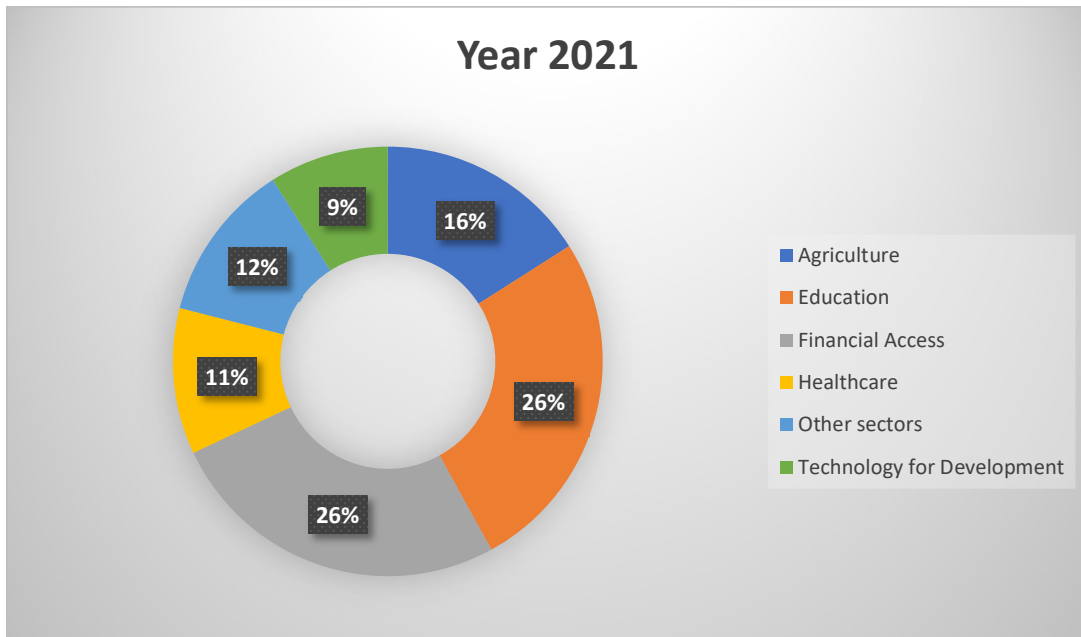


Figure 3: Establish the volume of Investments for 2021 (in percent)

(Source: Llm and Gupta 2023)

7.2 Key Considerations in the Procedure of Making Decisions

The interviews executed with investors within the Noida region could clarify the major considerations that impact their procedure of making decisions about ethical investments. Many factors have developed as important considerations in firming their decisions of investment (Kumar et al. 2021). At first, financial performance played an important role in the procedures of decision-making of investors. Participants highlight the value of gaining competitive returns and making sure of the viability of finance of their investments. They aimed for evidence of past implementation and assessed the possible risks and rewards connected with options of ethical investments. Secondly, the perception of risks impacted the decisions of investments. Participants regard the risks connected with ethical investments, involving industry-particular risks, volatility of the market, and uncertainties of regulations. The aim is to strike a balance between possible achievements in finance and risk mitigation, considering the influence of ethical considerations on the trade-off of return of risks. Thus, social influence developed as a major consideration for investors. Participants articulated a passion for making a positive variation and donating to the well-being of society via their investments. They sought possibilities in line with their investments with values, assisting organizations and assignments which showcased robust social responsibility and managing pressing challenges of society. Accountability and transparency were also valuable factors to investors (Khan et al. 2022). They highlight the requirement for reliable data on the ethical practices of organizations and the influence of their investments. Transparent communication and reporting regarding social, governance, and environmental factors were seen as important for making decisions that are informed and keeping organizations responsible for their activities. At last, participants recognized the impact of legal and regulatory frameworks within their procedure of making decisions. Corroborating regulatory environments, incentives, and policies of the government

were regarded as valuable drivers for ethical investments. Investors pursued assurances that organizations were attached to ethical guidelines and conceded with appropriate rules. These key considerations emphasize the multidimensional nature of the procedure of making decisions within ethical investment. Investors within the Noida region consider financial performance, transparency, regulatory components, risk perception, accountability, and social impact when making decisions about investments (Srivastava 2023). Understanding these contemplations could direct financial organizations, organizations of ethical investments, and regulatory bodies in giving the essential assistance and data to assist investors guide and create informed decisions that are in line with their financial goals, and values.

8. RECOMMENDATIONS AND IMPLICATIONS

Exhaustive awareness and education of investor campaigns are required to foster practices of responsible ethical investments in Noida. Evolve initiatives give transparent definitions, case studies, and guidelines describing the benefits of ethical investments. Target different investors via online resources, social media, and workshops (Ganesh and Keerthi 2019). Collusion among organizations of ethical investments, regulatory bodies, and financial institutions could enable materials dissemination and development, authorizing investors to create decisions that are informed and aligned with value. Financial organizations play an important role in fostering ethical investment. Including ethical options for offerings, and giving clear goods which are in line with the values of investors. Evolve industry-wide prototypes for transparency and accountability. Regulatory bodies should enforce incentives, supportive policies, and guidelines to foster ethical investments. Affiliation among regulators, ethical institutions, and financial; organizations are important for fostering practices of ethical investment and driving positive transformation.

Effective dissemination of information is important for the awareness of investors and accountability for making decisions. Collaborate among ethical institutions, financial organizations, and regulators for developing transparent online platforms with trustworthy data on options for ethical investment, performance, and practices (Madanaguli et al. 2023). Share daily updates, case studies, and reports via websites, social media, and newsletters. Affiliations with outlets of media and educational organizations could extend reach. Makes sure investors have the entrance to daily information for assessing possibilities and making decisions that are informed in line with their values.

9. LIMITATIONS AND DIRECTION OF FUTURE RESEARCH

There are some limitations to consider in this research. The size of ample might not fully represent the various range of investors within the Noida region, which can restrict the generalizability of the conclusion. The study concentrates on the perceptions and attitudes of investors, but real behaviors of investments were not instantly followed. In addition, the research did not examine the effect of demographic or cultural elements on investor attitudes and awareness towards ethical investments. Further research can handle this burden by executing a broader and more different sample, involving a wider range of investors from various backgrounds of demography (Alsahafi et al. 2023). Longitudinal studies can be executed to assess changes in the awareness and attitudes of investors over time. Future studies could also investigate the impact of demographic and cultural elements on ethical investment

in making decisions, and explore the actual behaviors of investments of investors within the Noida region. In addition, comparative research within various countries or regions could give an understanding of the contextual elements forming practices of ethical investments.

10. CONCLUSION

This research creates an important donation to the literature by alleviating awareness and attitudes of investors towards ethical investment in the Noida region. The results emphasize interpretations in understanding key factors of decision-making, and explanations for ethical investment. The research highlights the requirement for the education of investors, the role of financial organizations, and regulatory frameworks, and the dissemination strategies of information effectively. Executing the suggestions could foster responsible and sustainable practices of investments in Noida, promoting a more knowledgeable and socially aware ecosystem of finance. This study donates to the wider goal of making a sustainable future by lining up decisions of investments with the well-being of society and ethical values.

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