# Role of AI Generated Celebrity and AI in Changing Consumer Buying Behavior

Deepak Tyagi Research Scholar Teerthanker Mahaveer Institute of Management and Technology Teerthanker Mahaveer University Moradabad, Uttar Pradesh

Manoj Aggarwal Professor Teerthanker Mahaveer Institute of Management and Technology Teerthanker Mahaveer University Moradabad, Uttar Pradesh

### Abstract

The dynamic interaction between AI and AI generated celebrity with consumer purchasing behavior is examined in this study. In the modern world, artificial intelligence (AI) tools like virtual assistants, recommendation engines, and customized marketing algorithms have a big impact on how customers make decisions. Businesses may predict customer preferences, customize product recommendations, and improve overall shopping experiences by using AI to analyze large datasets. This study explores the complex ways that AI is influencing customer choices, perceptions, and buying habits. Businesses looking to adjust and prosper in the quickly shifting marketplace must comprehend how AI affects customer purchasing decisions as it develops. The results advance our understanding of the mutually beneficial link between AI technologies and consumer decision-making. Through a thorough analysis of AI applications in retail and e-commerce, this study also investigates the revolutionary effects of AI on consumer purchasing behavior, providing insight into how consumer behavior is changing in the digital era. By providing individualized experiences, greater interaction, and possibly higher perceived legitimacy, AI-generated celebrities, also known as virtual influencers, are changing consumer purchasing behavior, particularly in industries that place a premium on accuracy and objectivity.

Key words: Artificial Intelligence, Consumer buying behavior, AI Generated Influencer.

### Introduction

Unprecedented changes have been brought about in many aspects of our life by the development of artificial intelligence (AI), and one of the areas most significantly impacted is in the area of consumer behavior. As artificial intelligence (AI) technologies continue to develop at a rapid rate, their impact on people's purchase decisions have grown. In order to understand the complex processes at work in the digital marketplace, this study aims to explore the relationship between AI and shifting consumer purchasing patterns.

The incorporation of AI-driven solutions has resulted in a notable revolution of the retail and ecommerce industries in recent years. AI has impacted every step of the customer journey, from virtual shopping assistants to tailored advice and targeted advertising. Businesses looking to remain competitive in this quickly changing market must comprehend the complex ways AI interacts with and influences consumer choices.

The capacity of AI to evaluate enormous volumes of data with previously unheard-of speed and precision is a crucial component of its function in consumer purchasing behavior. In order to identify trends and forecast future preferences, machine learning algorithms analyze user data, including browsing history and purchasing patterns. This makes it possible for companies to customize their products, giving customers a more unique and interesting buying experience. As a result, a more customized and focused marketing strategy is progressively replacing the conventional one-size-fits-all approach.

Additionally, the emergence of AI-powered chatbots and virtual assistants has transformed consumer relationships. By providing product information, evaluating possibilities, and even assisting customers with the purchasing process, these intelligent tools help them make well-informed selections in real time. AI-driven virtual assistants' efficiency and convenience have become crucial in influencing consumer choices and creating satisfying customer experiences.

This essay will examine certain case studies and illustrations of AI's application across a range of industries in order to assess how it affects consumer behavior. We hope to offer useful insights for companies attempting to negotiate the changing terrain of customer purchasing behavior in the age of artificial intelligence by analyzing the opportunities and difficulties presented by the integration of AI in the retail industry.

### Literature Review

Haenlein & Kaplan(2019) defined that Artificial intelligence (AI), often known as human intelligence processes by computers, is capable of converting data into plans that influence significant customer behavior. Ramsbotham, et al. (2017) explained that AI-based digital marketing makes it even simpler for firms to contact the right customers at the right time. According to Jain (2020), Marketers can process a massive quantity of data, conduct personalized sales, and meet client expectations with the aid of AI. Davenport (2020) also noted that businesses are being encouraged to improve customer experience by implementing new technologies like AI and big data thanks to the use of intelligent technology solutions for digital marketing. The use of AI in crafting successful marketing strategies was noted by Khatri (2021). He further elaborated that businesses with successful marketing strategies are implementing new technology to support their advertising campaigns that are designed to take into account contemporary trends and reflect changes in consumer behavior, while also ensuring data analytics to assess customer wants and desires. The profound influence of AI was noted by Reis et al. (2020). He explained how retailers continue to deploy consumer-facing Artificial Intelligence (AI) digital humans into frontline retail environments as they look for more innovative and creative ways to use their physical retail spaces. This is quickly changing the way that customers interact with service providers. Larson (2019) also elaborated how other retailers are using AI interfaces to improve the in-store shopping experience by supporting the work of front-line staff by providing more individualised services, differentiating their stores from those of their rivals. The impact of artificial intelligence on consumers and industry was discussed by Meenakshi Nadimpalli in 2017. The authors discuss consumer perceptions of AI thinking and discuss how it has affected employment, healthcare, retail, and logistics.

# Methodology

The data for this study was collected from secondary sources, such as published research articles in this field, in order to develop the study's concept and validate its principles. A few company instances from a variety of industries, including banking, education, healthcare, and online

merchants, were used in this study. The information was collected and evaluated by the researcher in accordance with the goals of the study.

### Objectives

- **1.** Study investigates the multifaceted impact of AI on shaping consumer perceptions, preferences, and purchasing patterns to examine industry growth following the use of AI.
- 2 To evaluate the overall performance of the industry who are using AI.
- **3.** To develop a relationship between AI and consumer behavior.

# Evidence taken from various sector which support that how AI Influenced the Consumer buying behavior

### **Banking, Financial Services and Insurance Sector**

**Chat bots:** Artificial intelligence (AI) is used in the banking sector in a variety of ways. The technology of artificial intelligence has several uses. Customer service is one significant area where AI is being applied. In 2016, HDFC Bank, India's leading private sector bank, introduced On Chat, an AI-powered chatbot, on Facebook Messenger. During its first year of use, the chatbot—which was created in partnership with Niki.ai—saw a 160% increase in transactions month over month. As of April 2024, around 72% of users had registered for different AI services provided by Banking industries on Chat, and the platform processed nearly Rs 2.5 crore in transactions.

# Another example of AI being applied in conversational banking is Eva, the HDFC Bank virtual chatbot that can be found on Google Assistant and Amazon Alexa. Along with:

*Cyber security and Fraud Detection:* A significant amount of digital transactions occur daily as users utilize apps or online services to pay bills, withdraw cash, deposit checks, and perform numerous other functions. As a result, the financial industry needs to work harder on cyber security and detecting counterfeit goods. This is where artificial intelligence in banking comes into play. Banks can reduce risks, monitor system issues, and improve the security of online banking transactions with the aid of artificial intelligence (AI). Machine learning and artificial

intelligence can quickly identify fraudulent activities and notify banks and customers.

*Loan and Credit Decisions:* To assist them in making safer and more profitable lending and credit decisions, banks have begun integrating AI-based solutions. Nowadays, a lot of banks still just consider a person or company's creditworthiness when making judgments based on their credit scores and customer references. It is indisputable that all of these credit monitoring services frequently contain mistakes, leave out actual transaction histories, and incorrectly identify creditors. In order to assess a customer's creditworthiness, an AI-based loan system may examine their behavior patterns. Additionally, the technology notifies banks of specific behaviors that may raise the risk of default. In summary, these technologies are radically altering the way that consumer loans are processed going forward.

*Financial Decision Making*: A range of AI-powered financial planning tools are available from HDFC Bank, enabling users to create budgets, monitor their spending, and set financial objectives. By giving clients insights into their financial behavior and aiding in future planning, these technologies can assist clients in making better financial decisions.

*Customized Insurance Policy:* AI also help in deciding customized insurance policy To assess the possibility of a claim being filed, AI can examine a wide range of data, including environmental factors and personal medical information. This makes it possible for insurers to more precisely price plans, guaranteeing that clients pay premiums that correspond to their true risk levels.

### **Education Sector**

A new technology called artificial intelligence is beginning to alter educational institutions and materials. The best educational approaches in the realm of education require teachers. The employment of educators, who are vital to the educational system, is affected by the development of artificial intelligence. Using advanced analytics, machine learning, and deep learning, the AI determines an individual's pace in relation to others. As AI solutions advance, the threshold for education is raised, and it becomes easier to pinpoint the areas where instruction and learning are deficient. AI might encourage productivity, customization, and the simplification of administrative processes, freeing up teachers' time and energy to impart comprehension and flexibility—two characteristics that are specific to humans and areas in which computers would fall short. The integration of robots and teachers can maximize student performance. Thank you to the development, introduction, and spread of technology, especially artificial intelligence, teachers can now carry out their jobs with greater effectiveness and efficiency. Other academic fields have also been impacted by these technology advancements, which have promoted efficiency.



For instance, artificial intelligence (AI), computers, and other auxiliary technologies can be combined with robots to build robots that improve student learning, beginning with the most fundamental type of education-early childhood education. According to Chassignol et al., artificial intelligence has been included into teaching, learning, administration, and instruction in schools.

The three areas that Chassignol et al. believe should serve as the foundation for studying and comprehending artificial intelligence in the classroom are the focus of this research. Future AI will have a huge impact on almost every aspect of our lives, but the education sector will be particularly badly damaged because teaching and learning are essential life skills and the existing system is far from optimal. Education in the past was less adaptable than what artificial

intelligence (AI) in education will deliver. The most costly and rigid teachers in the educational system are also the most significant ones. These days, a lot of young people utilize their tablets or cell phones. This enables students to use AI applications for ten to fifteen minutes of study time during their free time. AI uses gesture recognition technology to better understand students' sentiments and comfort levels during lectures. Thanks to AI advancements, it is now feasible to determine whether a student is struggling to follow a course by interpreting their hand movements or facial expressions. If so, the learner's path can be altered by the gadget to make it easier for them to follow along. Machines driven by artificial intelligence can change the course syllabus. Artificial Intelligence (AI) tools can be used in schools worldwide to accommodate students with vision or hearing problems. Students who are ill and unable to attend class may also benefit from this. AI is a significant development in the field of education. The next wave of artificial intelligence applications in education has not yet been developed, according to a research published by the Center for Integrative Research in Computer and Learning Sciences. Consequently, those developing AI applications should completely inform educators and education policymakers. Customized Assistance for Students and Teachers: Through task automation, real-time feedback, learning path personalization, and student data analysis, AI provides tailored support in education to enhance instruction and learning outcomes for both educators and learners. Intelligent Tutoring Systems: Virtual tutors driven by AI offer individualized instruction and support by responding to inquiries, clarifying ideas, and providing comments. Automated Grading and Assessment: By using AI algorithms to automate the grading process, teachers may free up more time and give students feedback more quickly.

# Healthcare Industry

AI has demonstrated great promise not only in consumer analytics, finance, and marketing, but also in the healthcare sector. The application of AI is gaining more and more support from academia and the business community. Numerous ways that AI has helped the healthcare industry are covered in the section that follows. AI is being used in healthcare in a number of areas, including medical records administration, revenue cycle management, clinical recording, and claims processing.

Artificial intelligence is revolutionizing a wide range of industries, including healthcare, from the product itself to the consumer experience.

It is undoubtedly having an impact on the selection process for all healthcare-related services. To improve patient care, many aspects of the healthcare sector are evolving, including diagnostic algorithms and highly skilled surgical robots.

Utilizations and Intelligent Technologies AI-Powered Assistance for Diabetes Diagnosis and Treatment: Of the 100 million Americans who have diabetes, 25% do not receive a diagnosis, per a study. There have been cases where people with diabetes go untreated due to a lack of access to contemporary medical technologies and untrained professionals, especially in developing nations.

Computer algorithms can be used to monitor blood sugar levels, "personal health companions" can help you remember to take your medications, and the Apple smart watch—which was created in collaboration with Aetna—uses artificial neural networks or risk-predictive algorithms to maximize performance. It's critical to realize that diabetes frequently coexists with other illnesses. It could lead to harmful health consequences such as nerve damage, cataract development, and an increased risk of stroke. Israeli healthcare start-up Medial Early Sign said that it will estimate when a diabetic patient may have kidney failure using artificial intelligence (AI) and electronic medical data, as opposed to relying on people. Because of AI-driven

Early Detection of Disease: In the era of big data, it is challenging for individuals to collect and evaluate vast amounts of data about healthcare consumers. Thus, artificial intelligence in the form of machine learning methods, adaptive inference frameworks, and natural language processing software applications such as Human Dx aid in the collection, Apple Smart Watches etc. arrangement, and evaluation of vital information required to provide prescription drugs, render precise diagnoses, and—above all—provide "personalized care." Apart from managing massive amounts of patient data, deep phenol typing and machine learning help with potential cardiovascular disease prediction. Together, these two strategies help medical researchers and practitioners in clinical practice, which eventually improves patient care.

### **Online Retail Industry**

Online businesses are using artificial intelligence to help them connect with customers. Largescale datasets pertaining to customer behavior and usage trends can be leveraged by modern AI and online business platforms. Computerized reasoning and self-learning computations enable personalized shopping experiences for online shoppers. Instantaneous attention, visual pursuit, voice-activated search, selection intelligence instrument, and trade in conversation are some of the characteristics of AI-driven online commerce.

In order to be prepared, associations and sponsors will gain from comprehending all the data and realizing how AI is affecting customers. Your operations and marketing strategies may be adjusted to better suit your consumers' needs the more you consider them and their behavior.

The biggest online retailer in the United States, Amazon, offers the best illustration of how AI may be successfully incorporated into online retail. A more specialized shopping experience can be created in addition to the large assortment, other benefits which AI is giving in online retailing are:

- a) Speedy shipping and reasonable prices.
- **b**) Location-specific pricing
- c) Payment assistance in local currencies.
- d) Personalization and customer-centric search

It have improved the efficiency of the sales process. New technologies, such as artificial

intelligence (AI) systems, enable the development of new marketing strategies that efficiently reach target audiences and provide improved customer experiences.

Online merchants are eager to find out more about consumer opinions and degrees of confidence regarding the artificial intelligence that web stores employ. Since the importance of time and money efficiency in purchases has increased recently, they also need to know how to utilize AI most effectively to improve online spending and frequency of purchases. In this sense, clients can receive what they want with the help of internet shopping. There hasn't been much research done on the topic of customer trust and AI adoption in online purchasing. Artificial intelligence (AI) can better understand customer online information search and product selection habits to provide a more personalized shopping experience.

### Logistics and Supply Chain Industry

Artificial intelligence plays an increasingly important role in supply chain management and global logistics. It offers opportunities for cost savings in demand forecasting, purchasing need planning, production planning, inventory, packaging, transportation, warehousing, and distribution planning, in addition to giving a competitive edge over rivals. Artificial intelligence holds significant potential for increasing productivity and enabling more intelligent decision-making due to its remarkable capabilities. Artificial intelligence (AI) and other new technologies have affected almost every industry, and logistics is no exception. The emergence of AI has revolutionized the industry of logistics. Predictive analytics, driverless cars, automated warehouses, and smart highways are a few of the most significant advancements in this field.

Organizations can save money and resources by using this potent technology, which can automate and streamline many procedures. That internet behemoths like Google and Amazon are investing in artificial intelligence is scarcely surprising. We've made the decision to look into how AI is progressing in the logistics sector as a result.

Autonomous Vehicles: The logistics industry can now automate trucks, buses, and vans that are utilized to move freight by utilizing artificial intelligence. Autonomous vehicles can work alone or in tandem with a human driver. Currently, laws and technology prevent the usage of autonomous cars with no drivers on public roads. Though this is expected to change in the future,

laws in many countries currently demand the driver to be in the driver's seat in order to manage traffic and analyze potential risks. Technology of this type can significantly enhance logistics. Automated cars change the supply chain and allow for time and cost savings. More importantly, though, autonomous technology may help reduce the number of collisions. It also helps the environment because it uses less fuel.

Warehouse Automation System: Many global corporations are investing in robots and artificial intelligence (AI) technologies in order to meet their demand for sophisticated and expedient logistics solutions. Numerous tedious tasks are made easier in warehouses by automation. Artificial Intelligence (AI) is transforming inventory management, data collection, analysis, and warehouse operations, enabling organizations to increase revenue and efficiency. AI is used in warehousing to reroute items while they are in transit, change orders, and estimate demand. These projections let you adjust your orders and schedule the delivery of in-demand commodities to neighboring warehouses as needed. AI can link the chain's warehouses to identify the best way to move the inventory if there are multiple of them.

**Smart Roads System**: Another application of artificial intelligence in the logistics industry is smart highways. Smart roads speed up deliveries, reduce weather-related delays in the supply chain, and improve traffic safety. With the rise of self-driving cars and their specific needs, a specific road infrastructure is needed to support new and emerging technology. Roads are broad, lengthy surfaces that extend from one end to the other. If these massive surface areas could be used to generate electricity, the energy crisis might be resolved, particularly for electric vehicles.

**Route Optimization Techniques:** While most logistics and transportation companies already use technology to optimize their shipping routes, artificial intelligence is speeding up this process by automatically integrating real-time and historical data into the model. AI-powered route optimization software collects information on traffic, weather, available capacity, and real-time position tracking to identify the most efficient routes. Certain technologies can even forecast when it's optimal for drivers to start their trip, stop for gas, or take a lunch break.

# Findings

Unquestionably, AI has benefited consumers by improving their online experiences in a variety of ways. To increase customer satisfaction, shorten the time it takes an agent to resolve a caller's

issue and respond to all inquiries right away. However, to genuinely provide excellent customer service, a business must foresee and address any problems before customers even consider contacting them. Systems powered by AI can quickly examine enormous amounts of data. Therefore, one can rapidly learn more about a client and forecast their future behavior by employing them to assess past and present client data. This could, among other things, result in the creation of tailored marketing campaigns or the discovery of the most frequent customer grievances. AI technologies are making it easier and easier every day to categorize vast amounts of data. A company will be able to determine precisely what its customers want, how to supply it, and how to modify its services to better suit them by simply looking at the reports generated by AI. When AI analyzes and organizes customer data in a database, it might identify queries or issues that are particularly prevalent. In order to save customers from having to look for the solutions when they ran into these issues, a frequently asked questions (FAQ) might then be developed.

Chatbots are without a doubt among the most effective uses of artificial intelligence in banking. Once deployed, they can work whenever they want, unlike others who have established office hours. Additionally, they keep learning more about a certain customer's usage patterns. It facilitates their ability to successfully comprehend user requirements. By integrating chatbots into their online banking system, banks can ensure that their clients can always get in touch with them.

Chatbots can also provide personalized customer assistance, appropriate financial services, and product suggestions by analyzing user behavior. In order to assist their customers in making safer, better, and more informed lending and credit decisions, banks have also begun incorporating AI-based technology. Customers are always looking for more convenient experiences. For instance, ATMs were successful because they allowed users to access necessary services, such as making deposits and withdrawals, even during bank closures. More innovation has only been spurred by this level of convenience. Customers can now use their cell phones to open bank accounts from the comfort of their homes.

Users on social media platforms like Instagram can search for images related to a certain activity, topic, or event using hashtags and trending content, thereby locating the most popular locations,

dining establishments, and events across the globe. Instagram users can utilize the search features enabled by tagging to look through the millions of submitted photographs and find intriguing content. By examining its users' search patterns and interaction data, Instagram can offer advertisements to companies looking to reach a specific consumer profile that may be more inclined to receive a marketing message.

Since Facebook owns Instagram, a social media platform with 1.8 billion members, it has access to a strong analytics network. Through this network, the company may tailor advertisements according to user interests, the people they follow and interact with, and the things they save. Instagram needs to provide valuable content if it wants to guarantee that users will find value on the site. Finding material that each user will find relevant is increasingly difficult as the volume of content increases.

When Instagram shifted its algorithm from displaying posts it believed users would like and share to showcasing posts that users would like and share, the social media platform used artificial intelligence (AI) technologies to help organize data and better understand what is most valuable and pertinent for each user over time, in order to generate a personalized feed.

Another example is how Amazon predicts consumer needs by making personalized product recommendations, which enables them to keep customers happy while increasing its market share. Amazon leverages item-to-item collaborative filtering to enable this feature. The premise behind collaborative filtering is that customers who have already bought something would likely buy it again and will still be interested in similar products.

Only information from rated profiles of various individuals or objects is used by the recommendation engine to generate recommendations. Users may reportedly browse products, make purchases, and complete the checkout process with Amazon's voice assistant, Alexa, without having to touch or click on a screen. Amazon claims that this makes it possible for customers to finish the checkout process hands-free. This AI application aims to enhance user ease and give Amazon users an offline experience by enabling users to create shopping lists and receive Alexa recommendations.

### Conclusion

Because of the aforementioned studies, we have a solid understanding of how AI can be utilized to analyze consumer behavior. Our analysis of the top six industries showed that artificial intelligence (AI) streamlines the marketing process in contrast to the traditional behavioral approach, which entails visiting a store, selecting a product, and making a purchase. AI is also used by the banking industry to try to find potential customers and detect fraud. AI is also widely used in the healthcare sector for a range of tasks, including patient care and illness detection. For marketers who use AI in their operations, the current study is therefore essential

### References

- Semeney, A. How to Use Artificial Intelligence for Trading How to Use Artificial Intelligence for Trading DevTeam.Space.
- Powers, J. (2022, July 21). How AI Trading Technology Is Making Stock Market Investors Smarter How AI Trading Technology Works for Stock Investors | Built In
- Suleman, A. (2018, February 20). How A.I. Is Supersending HealthCare Customer Experience How A.I. Is Superseding HealthCare Customer Experience
- Singh, S. (2022, September 6). AI in Banking How Artificial Intelligence is Used in Banks AI in Banking How Artificial Intelligence is Used in Banks.
- Little, A. The Impact of Artificial Intelligence on Consumer Behaviour: Topline Research Results The Impact of Artificial Intelligence on Consumer Behaviour: Topline Research Results
- Yoh BLOG. (2022, March 3) Predicting Consumer Behaviour With AI Predicting Consumer Behavior with AI.
- Burns, E. (2022, February) What is artificial intelligence (AI)? What is Artificial Intelligence (AI)? | Definition from TechTarget
- Rajdhar, P. Brahme, M. (2020, December 12) Artificial Intelligence (AI) Influences Is Changing Consumer Buying Behaviour In Online Shopping Artificial Intelligence AI Influence is Changing Consumer Buying Behavior in Online Shopping - Neliti
- Singh, S. (2022, May 23) Artificial Intelligence Revamping User Experience in Mobile

Banking Apps Artificial Intelligence- Revamping User Experience in Mobile Banking Apps

- Misra, M. (2020, October 19) How Instagram Uses Machine Learning https://www.linkedin.com/pulse/how-instagram-uses-machine-learning- manav-misra/
- Kansal, A., Jain, V., & Agrawal, S. K. (2020). Impact of digital marketing on the purchase of health insurance products. *Jour of Adv Research in Dynamical & Control Systems*, 12.
- Jain, V., Chawla, C., Arya, S., Agarwal, R., & Agarwal, M. (2019). An Empirical Study
  of Product Design for New Product Development with Special Reference to Indian
  Mobile Industry. *TEST Engineering & Management*, 81, 1241-1254.
- Jain, V. (2017). Emerging Digital Business Opportunities and Value. *Data Analytics & Digital Technologies*.
- Khan, H., Veeraiah, V., Jain, V., Rajkumar, A., Gupta, A., & Pandey, D. (2023). Integrating Deep Learning in an IoT Model to Build Smart Applications for Sustainable Cities. In *Handbook of Research on Data-Driven Mathematical Modeling in Smart Cities* (pp. 238-261). IGI Global.
- Jain, V, Agarwal, M. K., Hasan, N., & Kaur, G. ROLE OF MICROFINANCE AND MICROINSURANCE SERVICES AS A TOOL FOR POVERTY ALLEVIATION.
- Gupta, N., Sharma, M., Rastogi, M., Chauhan, A., Jain, V., & Yadav, P. K. (2021). Impact of COVID-19 on education sector in Uttarakhand: Exploratory factor analysis. *Linguistics and Culture Review*, 784-793.
- Jain, V. (2021). Information technology outsourcing chain: Literature review and implications for development of distributed coordination. *ACADEMICIA: An International Multidisciplinary Research Journal*, *11*(11), 1067-1072.
- Jain, V. I. P. I. N., Chawla, C. H. A. N. C. H. A. L., & Arya, S. A. T. Y. E. N. D. R. A. (2021). Employee Involvement and Work Culture. *Journal of Contemporary Issues in Business and Government*, 27(3), 694-699.
- Setiawan, R., Kulkarni, V. D., Upadhyay, Y. K., Jain, V., Mishra, R., Yu, S. Y., & Raisal, I. (2020). *The Influence Work-Life Policies Can Have on Part-Time Employees in*

Contrast to Full-Time Workers and The Consequence It Can Have on Their Job Satisfaction, Organizational Commitment and Motivation (Doctoral dissertation, Petra Christian University).

- Verma, C., Sharma, R., Kaushik, P., & Jain, V. (2024). The Role of Microfinance Initiatives in Promoting Sustainable Economic Development: Exploring Opportunities, Challenges, and Outcomes.
- Verma, C., Sharma, R., Kaushik, P., & Jain, V. (2024). The Role of Microfinance Initiatives in Promoting Sustainable Economic Development: Exploring Opportunities, Challenges, and Outcomes.
- Jain, V. (2021). An overview on employee motivation. *Asian Journal of Multidimensional Research*, 10(12), 63-68.
- Jain, V. (2021). A review on different types of cryptography techniques "should be replaced by" exploring the potential of steganography in the modern era. ACADEMICIA: An International Multidisciplinary Research Journal, 11(11), 1139-1146.
- Jain, V., Chawla, C., Arya, S., Agarwal, R., & Agarwal, M. (2019). Impact of Job Satisfaction on relationship between employee performance and human resource management practices followed by Bharti Airtel Limited Telecommunications with reference to Moradabad region. *International Journal of Recent Technology and Engineering*, 8, 493-498.
- Verma, C., Sharma, R., Kaushik, P., & Jain, V. (2024). The Role of Microfinance Initiatives in Promoting Sustainable Economic Development: Exploring Opportunities, Challenges, and Outcomes.
- Jain, V., Verma, C., Chauhan, A., Singh, A., Jain, S., Pramanik, S., & Gupta, A. (2024).
   A Website-Dependent Instructional Platform to Assist Indonesian MSMEs.
   In *Empowering Entrepreneurial Mindsets With AI* (pp. 299-318). IGI Global.