

An SIIB Publication

REKINDLE

NOVEMBER 2024



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WORD OF THE MONTH

[•] Mire

Sticky, muddy situation causing difficulty or entrapment.

Indo-German Roundtable and Panel Discussion





On November 5, 2024, Savitribai Phule Pune University hosted an Indo-German Roundtable on "Climate Resilience & Financial Sustainability in Healthcare Solutions," organized in collaboration with Freie University and the Hertie School of Governance, Berlin.

The event focused on knowledge exchange and discussions on sustainable healthcare systems, innovative financing, and the intersections of climate change and health.

Representatives from Symbiosis International (Deemed University), including Dr. Anshuman Sewda Associate Professor, Symbiosis Institute of Health Sciences and Dr. Prakash Rao, Dy. Director, SIIB and Head- Symbiosis Centre for Climate Change and Sustainability, highlighted the critical connections between climate impacts and public health.

Key outcomes included strengthened international partnerships, potential collaborations on air quality monitoring, and future thematic roundtables in the region.

Dr. Vanessa Patrick's visit at SIIB





As part of a Collaborative Academic Initiative to enhance research and academic exchange, Dr. Chetan Prabhu, a faculty member from the Department of Supply Chain Management, organized a meeting with Dr. Vanessa Patrick at SIIB on November 7, 2024.

Dr. Patrick, Associate Dean for Research and Bauer Professor of Marketing at the University of Houston, shared her expertise on publishing in top ABDC and ABS-ranked journals.

In an interactive session with Dr Alka Maurya, Director, SIIB; Dr Prakash Rao, Deputy Director, SIIB and faculty of SIIB, she provided valuable insights on the publishing process, including key "do's and don'ts" for research and submission.

Constitution Day 2024





On the 26th November, 2024, Symbiosis Institute of International Business (SIIB) celebrated Constitution Day to honor the adoption of the Indian Constitution. The event witnessed enthusiastic participation from students of the MBA batches 2023-25 and 2024-26, reinforcing the importance of this landmark day in India's democratic journey.

The celebration commenced with the reading of the Preamble of the Indian Constitution, a solemn and inspiring moment that set the tone for the day. This activity reminded everyone of the fundamental principles enshrined in the Constitution, including justice, liberty, equality, and fraternity, which serve as the bedrock of the nation's governance and societal structure.

Following the reading of the Preamble, an engaging quiz competition was organized to test the participants' knowledge of the Indian Constitution. The quiz, meticulously designed to cover various facets of constitutional history, provisions, and amendments, saw enthusiastic participation from students, who showcased their understanding and curiosity about the nation's guiding document. The competitive yet spirited atmosphere underscored the students' eagerness to delve deeper into the Constitution's significance.

This year's event was a continuation of a cherished tradition upheld by senior batches of SIIB, aimed at fostering awareness and appreciation of the Indian Constitution among students. It highlighted the integral role the Constitution plays in shaping the democratic framework of India and emphasized the responsibilities it entrusts to every citizen.

The Constitution Day celebration at SIIB not only enriched the participants' knowledge but also instilled a deeper respect for the values that define India's democracy. The event successfully blended learning with engagement, ensuring that the legacy of understanding and upholding constitutional values remains a cornerstone of the institution's ethos.

TIMELINE OF WORKSHOPS

• 12th November 2024 - Ms. Chandani Parihar, Nutreco India

TIMELINE OF GUEST LECTURES

- O7th November 2024 Dr. Vanessa Patrick, University of Houston, C.T.
 Bauer College of Business
- 28th November 2024 Dr. Julia Morgan and Mr. Sean Dodson, Head of Leadership Centre and Professor- Journalism, Leeds Beckett University

Opportunities & Avenues in Animal Nutrition and Aqua Industry



Ms. Chandani Parihar

Strategic Marketing Director, Nutreco India



On 12th November, the Agribusiness batches of 2023-25 and 2024-26 attended a session on "Opportunities & Avenues in Animal Nutrition and Aqua Industry."

On 12th November 2024, MBA-Agribusiness batches of 2023-25 and 2024-26 attended an online session on "Opportunities & avenues in Animal Nutrition and Aqua Industry," conducted by Ms. Chandani Parihar. The session started with trends involving using animal and aqua Nutrition and how Indian population is acting towards this trend and the impact on the agri market due to this trend

Ms. Chandani Parihar continued to elaborate about the animal protein industry in India which is experiencing significant growth, driven by rising local consumption. Over 70% of India's population is non-vegetarian, reflecting a strong demand for animal-based protein. Interestingly, there is also a growing consumption of eggs among vegetarians, further boosting demand. The shrimp industry, in particular, presents a vast untapped opportunity in the domestic market. She continues to elaborate on recent growing acceptance of animal-based proteins among Indian consumers, supported by rising incomes and dietary changes.

She further explained opportunities on how India offers opportunities such as increased purchasing power, rising protein demand, and potential for technological advancements in feed, farming, and additives.

She concluded by explaining how the animal protein industry in India is embracing investment themes and innovations to ensure sustainability and meet future food demands. She further explained that in aquaculture, the adoption of offshore, closed containment systems, and land-based methods like Recirculating Aquaculture Systems (RAS) is gaining momentum.

Inclusive Design for AII: Creating Customer Value



Dr. Vanessa Patrick

Associate Dean for Research and Bauer Professor of Marketing, University of Houston, C.T. Bauer College of Business



On November 7th, 2024, Dr. Vanessa Patrick, Associate Dean for Research and Bauer Professor of Marketing at the University of Houston, delivered a lecture to MBA students on "Inclusive Design for All: Creating Customer Value via Inclusive Design."

On November 7th, 2024, Dr. Vanessa Patrick, Associate Dean for Research and Bauer Professor of Marketing, University of Houston, C.T. Bauer College of Business conducted a guest lecture for Batch 2024-26 on "Inclusive Design for All: Creating Customer Value via Inclusive Design." She delved into the importance of inclusive design as a strategic approach for brands to meet diverse customer needs, fostering deeper customer value and differentiation in the marketplace.

Dr. Vanessa introduced the session by highlighting the two foundational principles of marketing: creating customer value and achieving differentiation. She further illustrated how leading brands have adopted inclusive design in their product strategies. She discussed Herbal Essences' tactile labelling, designed to support visually impaired consumers in identifying their products, and XBOX's Adaptive Controller, which offers greater accessibility for users with physical disabilities.

She also highlighted Microsoft's efforts in inclusive technology, showing that major players in the industry are investing in solutions that allow everyone, regardless of their abilities, to benefit from their products.

Dr. Vanessa's guest lecture impacted the students by encouraging them to see inclusive design as more than just a trend. Instead, she positioned it as a vital component of value creation in marketing, bridging the gap between theory and practice. Through her insights and with certain examples she shared and equipped the students with a deeper understanding of inclusive design's role in modern marketing, preparing them to think critically about how they might apply these principles in their careers.

Bridging Worlds: Insights on Networking and Innovation





Dr. Julia Morgan and Mr. Sean Dodson

Head of Leadership Centre and Professor- Journalism, Leeds Beckett University





On 28th November 2024, two distinguished guests from the Leeds Beckett University visited SIIB to deliver their insights on some elementary but important topics, which the students found quiet intriguing.

On 28th November, 2024, SIIB organized a guest lecture by Dr. Julia Morgan, Head of the Leadership Centre, at Leeds Beckett University, UK and Prof. Sean Dodson, PG Course Director in Journalism, from Leeds Beckett University, UK for the Batch 2024-26.

First, Prof. Sean Dodson spoke on "Navigating the Network Society", emphasizing the role of networking, building connections in the corporate world. He demonstrated this via an interactive activity. He conducted two experiments - One was using the website Oracle of Bacon, to demonstrate the power of connection, where actors and actresses of different eras, genres and origins were somehow connected to one another! The second experiment was to find the probability of a identical date from a bunch of birthdays. He concluded by saying "Stretch out into the world, make connections" for a better future in your professional journey.

Next, Prof. Julia Morgan briefly spoke on "Entrepreneurship and Innovation and the drivers behind change. She defined innovation as 'New idea for solving a problem creatively' while entrepreneurship as "Transforming an innovation into a profitable venture." Dr. Morgan quoted the rising entrepreneurship in India, with examples of brands like Ola, Swiggy, Byju's and Zomato. She further emphasized the role of entrepreneurship in bridging infrastructural, financial and technological gaps.

While concluding, she advised the future entrepreneurs to start small, think big, leverage technology while focusing on customers and building a strong network. She offered a 'Business Canvas' by Osterwalder & Digneur (2010) for helping the budding entrepreneurs frame business plans.

Feather in The Cap

We are delighted to highlight the remarkable achievements of our alumna, Namita Tiwari from the 2000-2002 batch of Symbiosis Institute of International Business (SIIB), who has recently been appointed as Vice President - Marketing & Demand Generation at RMSI, a renowned geospatial and location intelligence technology company.

In her new leadership role, she will report directly to the CEO, overseeing the global marketing function and driving strategic initiatives to fuel innovation and growth across the ecosystem.

This position marks a significant milestone in her career, as she takes on the responsibility of launching transformative marketing programs on a global scale.

Her journey includes an enterprising stint as the founder of Elevate, a CMO advisory practice,

where she provided strategic insights to businesses. With a career spanning top organizations like Wipro, Accenture, and HCL Technologies, she has consistently demonstrated an exceptional ability to drive growth and innovation.

Recognized as a Forbes Council Leader and a Top Leadership Voice, she continues to inspire professionals with her vision and dedication. Her success reflects the values of SIIB and underscores the impact of its alumni on the global stage.

We take immense pride in her accomplishments and wish her continued success in this new role, where her leadership is sure to create a lasting impact.



Namita Tiwari

Vice President - Marketing & Demand Generation RMSI

The Impact of Augmented Reality on Retail Startups





Augmented Reality (AR) is reshaping the retail industry by offering startups an innovative way to engage customers and stand out in competitive markets. AR bridges the gap between physical and online shopping, creating immersive experiences that captivate users.

For instance, startups like Lenskart in India use AR to let customers virtually try on glasses, reducing the hesitation of buying eyewear online. Similarly, IKEA's IKEA Place app allows users to visualize furniture in their homes before making a purchase, eliminating the guesswork and enhancing decision-making. These applications not only boost customer confidence but also drive higher conversion rates.

AR also helps retail startups tackle operational challenges like high return rates and limited marketing budgets. Virtual try-on features in fashion and cosmetics reduce the chances of customers returning products due to sizing or mismatch issues. For example, beauty brand Sephora offers an AR-powered Virtual Artist tool, enabling users to experiment with makeup products virtually.

On the marketing front, startups can create interactive AR campaigns—like Zara's instore AR displays that showcase clothing styles in motion—to attract attention and provide memorable shopping experiences.

While AR adoption can seem daunting, platforms like Spark AR and Unity have made the technology more accessible and affordable for startups. By integrating AR, retail businesses can offer personalized, engaging experiences that resonate with modern consumers, setting a strong foundation for long-term growth.

Sustainability in Start-ups: Pathways to a Greener Future





In an era of rapid technological advancements and environmental challenges, start-ups play a pivotal role in driving sustainability. These entrepreneurial ventures, heralded as innovation hubs, possess the agility to incorporate sustainable practices into their operations, setting a benchmark for larger organizations. Sustainability in start-ups balances economic growth, environmental preservation, and social responsibility.

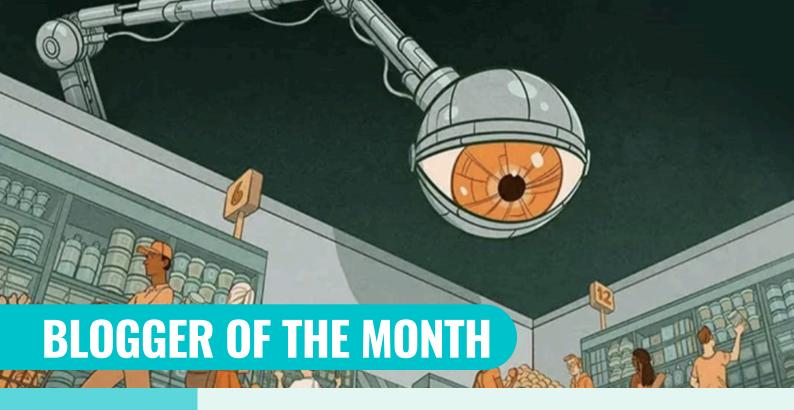
Start-ups inherently benefit from their flexible structures and innovative outlooks. Key factors influencing their sustainability journey include green design, decentralized systems, and Industry 4.0 technologies like machine learning. Green design minimizes environmental footprints, decentralized systems optimize resources, and machine learning enhances predictive analytics, reducing waste and optimizing supply chains.

Entrepreneurs' values significantly influence sustainability efforts. Founders committed to environmental and social goals embed sustainable practices into their business models. Start-ups can adopt CSR initiatives like philanthropy, disruptive innovation, or ecosystem transformation, benefiting both the environment and stakeholder relationships.

However, challenges persist, including limited financial resources and external pressures from market conditions and investors. Collaboration through incubation programs and partnerships can help overcome these hurdles, providing resources and knowledge for sustainable practices.

The integration of Industry 4.0 technologies further propels sustainability. Tools like Modified-Total Interpretive Structural Modeling (M-TISM) help prioritize sustainability factors, enhancing efficiency and promoting green practices.

In conclusion, sustainability in start-ups is a dynamic interplay of innovation, values, and strategy. Their growth will shape their legacy in fostering a greener, more sustainable future.



OCTOBER 2024

THE COST OF CONVENIENCE: ARE WE GIVING UP OUR DATA PRIVACY FOR EASE OF LIFE?

We live in a digital age. There was a time when if you didn't know a word you had to browse through a fat dictionary to find out its meaning, now we can get it in milliseconds.

You get into a debate about something and it always ends with you googling about some fact.

Information is easily accessible and technology is omnipresent. We reap the benefits of this every day in the form of convenience in our day to day lives but we all know that the price we are paying for this is through targeted ads, social media comparison and decreased attention span.

We no longer carry cash in our wallets. We rely on the internet for all our news. More & more, we realise we cannot live without our smartphones & laptops.

Our dependency on technology has reached such a stage that we cannot imagine a world without it.

But it lies on a very fragile base: one long electricity cut, one broken satellite or one data server getting corrupted may cause this entire framework to fall apart.

Knowledge is power. And who has knowledge about you decides who has power over you. Every social media company, every website you visit and every app you use is collecting data(knowledge) about you.

They will then sell this data to data brokers who create a giant dataset about who you are as a person. This data is sold to advertisers.

Once enough data is collected about you, they can start applying algorithms and data analysis to it. The result being they can predict your next move.

They can predict very accurately how you will behave in a certain situation or how you will behave when you encounter a particular information/media.



Advait Krishnakumar MBA-IB Batch 2024-26



this. What they really want from this dataset is what advertisement to show you to make you to buy smartphone usage to use that app. something; what emotion to make you feel so you are primed to buy The their product the next time you see it.

They pay huge money to the data to me and the fact that most don't brokers for the power to control you, and thus manipulate you into spending money. What they are The actually stealing is not your data but your choice. Your choice of if you want to spend money on a particular thing or not.

Data privacy thus is a very important facet of our life that we have to pay more attention to. But we as a consumer/customer have very little sway on this matter. Most resources on the internet are behind paywalls.

There was a time when most website or smartphone apps had a paywall where you had to pay money to access/use it, but now these seem to be replaced with a "data paywall."

But the advertisers don't care about Where you are asked to enter your email id, your mobile number and permissions give up of

> fact that you can someone's UPI QR code and find out their name, bank and maybe even their email id seems very disturbing care about this is surprising.

> feasible solution to the exploitation of our personal data is regulation. The GDPR, EU's new data protection law, is a correct step to tackle this. It gives greater control over our personal data and imposes strict rules on organizations to ensure its security and also to make sure it's not used for wrong purposes.

> We will also have to demand our government to create some kind of similar regulation that stops this illegal data collection and heavily penalise usage of data that can be used to manipulate human behaviour.



Advait Krishnakumar MBA-IB Batch 2024-26



NOVEMBER 2024

THE COST OF **CONVENIENCE: ARE WE** GIVING UP OUR DATA PRIVACY FOR EASE OF LIFE?

Before I start, I have something to ask... Have you watched the Tamil movie Irumbu Thirai or its Hindi version Return of Abhimanyu? The one with Vishal and Samantha, where Vishal's character, an army officer, loses money to a banking fraud and sets out to catch the culprit?

If yes, then you already understand the importance of data privacy in digital world. The movie effectively portrays how vulnerable The Role of Consumer Trust when are it comes safeguarding our data.



handling of sensitive information such as personal details, credentials, biometrics, financial and health data, corporate secrets. and intellectual property.

The threat to data security isn't new. As early as 1834 in France, two thieves hacked the French Telegraph System to steal stock market information. Fast forward to the 1950s, as technology advanced, so the methods data compromise.

Today, apart from hacking, phishing, and fraud, data privacy is often violated in less obvious ways. For instance, have you ever received calls from coaching centers or restaurant chains after sharing your personal details? These nuisances highlight how data is mishandled even in seemingly secure environments.

Think of companies like Dell, Honda, Amazon, TATA, AMUL, or Beyond their products or services, they evoke a sense of safety and Data privacy involves the proper trust. However, in a digital world, data is always at risk, making trust a critical factor for businesses.



Atmadeep Upadhyay MBA-AB Batch 2024-26



Common Methods of Data Compromise:

- Hacking, phishing, malware, and fraud
- Unauthorized access
- Poor data management
- Software vulnerabilities
- Permissions given to third-party apps
- Accidental cloud storage leaks
- Visiting risky sites, including the dark web

Impacts of Data Compromise:

- Financial stress and customer losses
- Loss of trust in institutions (e.g., TCS in 2023, OYO in 2022, MobiKwik in 2021)
- Constant spam calls or emails, causing irritation
- Reluctance to use online services due to fear

How to Protect Yourself:

- Use strong, unique passwords and update them regularly.
- Enable two-factor authentication.
- Keep software updated.
- Avoid public Wi-Fi for sensitive tasks like banking.
- Review app permissions carefully.

- Avoid suspicious websites.
- Regularly back up data.
- Keep your Aadhaar card locked unless needed.

A Reminder:

In childhood, we were taught, "Don't talk to strangers." Why not follow the same principle online?

Sharing sensitive information carelessly—even in personal relationships—can pose risks.

Yes, hackers have sophisticated tools, but many breaches occur due to negligence and poor management.

In this digital age, protecting our data and trust requires vigilance and collective effort.

Stay safe, act wisely, and think before you share.



Atmadeep Upadhyay MBA-AB BATCH 2024-26

DIRECTOR'S ACHIEVEMENTS

INTELLIGENT AND INN	ERSITY SINGAPORE S CONFERENCE ON IOVATIVE PRACTICES IN AGEMENT (IIPEM 2024)	EE ECTION
25th Nov	ember 2024	
CERTIFICATION	1	
CERTIFICATE OF A	CKNOWLEDGEMENT	
We acknowledge the participation of Dr./Mr./Ms.	Alka Maurya	
ofSymbiosis Institute of International Busine	ess (SIIB), Pune	as Session
Chair in the International Conference on Intelligent a	nd Innovative Practices in Engineering & M	Management –
(IIPEM 2024), during 25th November 2024, held at Amity		
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- Almuralia	And K. Cha	idea .
Prof. (Dr.) Gurinder Singh	Dr. Atul Cha	uhan
Conference Chairman Group Vice Chancellor, Amity Universities	President, Ritnand Balved Education Found & Chancellor, Amity University	ersity
Conference Chairman Group Vice Chancellor, Amity Universities	& Chancellor, Amity Unive	ersity

We are delighted to extend our warm and heartiest congratulations to Dr. Alka Maurya, Director of Symbiosis Institute of International Business (SIIB), Pune, on her outstanding achievement of chairing the prestigious International Conference on Intelligent and Innovative Practices in Engineering and Management (IIPEM 2024). This esteemed event was organized by the Amity Global Institute, Singapore, under the auspices of the IEEE Singapore Section on 25th November 2024.

Dr. Maurya's remarkable leadership and expertise were instrumental in the success of this global conference, which served as a platform for academic and industry professionals to discuss cutting-edge innovations and practices in engineering and management.

Congratulations on this exceptional honor and for representing SIIB on an international platform!

FACULTY ACHIEVEMENTS



56th Annual Conference of Nutrition Society of India

Dr. Prakash Rao, Deputy Director, SIIB, was invited as Co-Chair for the Partner Session organized by Harvest Plus and the World Macadamia Organisation on 15th November 2024 during the 56th Annual National Conference of the Nutrition Society of India (NSI). Prof. Atul Gokhale, Director of the Symbiosis School of Culinary Arts and Nutritional Sciences (SSCANS), hosted the 56th Annual National Conference of the Nutrition Society of India (NSI) from 13th to 15th November 2024 at the Lavale campus in Pune.

This year's theme, "Transdisciplinary Approaches in Addressing Nutrition Challenges," aimed to foster innovative solutions to pressing nutrition issues. The conference brought together 1,500-2,000 distinguished professionals, including nutritionists, food scientists, public health experts, and industry leaders. Dr. Rao's contributions enriched the deliberations and inspired meaningful dialogue among the delegates.

FACULTY ACHIEVEMENTS

SIIB		
Dr. Neha Patvardhar	Dr. Madhura Ranade	Dr. Vandana Mehta
Assistant Professor	Assistant Professor	Assistant Professor
SIIB, Pune	SIIB, Pune	SIIB, Pune
	Co-Authored —	
	in	
Examining the access	ibility of ChatGPT for competency-ba specially-abled people	sed personalised learning for
0-	Published —	
	in	
Interna	tional Journal of Information and Lear	rning Technology
— Indexed in—	Metrics —	
Scopus, Web of Science, ABDC	Impact Factor- 2.4, Quartile- Q1, A	ABDC- C, and Cite Score- 6.1

We are delighted to extend our heartiest congratulations to Dr. Neha Patvardhan, Dr. Madhura Ranade and Dr. Vandana Mehta, Faculty at SIIB, Pune, on co-authoring the publication titled "Examining the accessibility of ChatGPT for competency-based personalised learning for specially-abled people."

This distinguished work has been published in the International Journal of Information and Learning Technology, indexed by Scopus and Clarivate.

FACULTY ACHIEVEMENTS

SIIB		
Tomas K.	Dr. Ravi Sharma	Mr. Dipen Paul
Student	Assistant Professor	Assistant Professor
SIIB, Pune	SIIB, Pune	SIIB, Pune
	Co-Authored —	
	in	
Techno-economic fe	asibility of CO ₂ utilization for proc Indian cement industries	duction of green urea by
	Published —	
	in	
	Journal of Cleaner Production	n
Indexed in—	Metrics	s —
ABDC- A, Scopus Q1 Ir	mpact Factor- 9.7, Quartile- Q1, A	BDC- A and Cite Score- 20
		and a representation and a rep

We are delighted to extend our heartiest congratulations to Mr. Tomas K, student at SIIB, Pune and Dr. Ravi Sharma & Mr. Dipen Paul, Faculty at SIIB, Pune, on co-authoring the publication titled "Techno-economic Feasibility of CO2 Utilization for Production of Green Urea by Indian Cement Industries."

This distinguished work has been published in the Journal of Cleaner, indexed by Scopus Q1 and ABDC-A.

National Finalists

We extend our heartiest congratulations to Swarangi Bhosale and Sarthak Belekar for emerging as the National Finalists at the Marketing Challenge 2024, hosted by Department of Management Studies (DoMS), NIT Trichy.

We are proud of their achievements and wish them continued success in all their future endeavours.



Competition Winner

We extend our heartiest congratulations to Diksha Sharma for securing 1st place in the 2024 Vistaar Article Writing Competition on the theme "From Wallet to Super App: The Global Expansion of India's Payment System," organized by the Finance Club of IIM Sambalpur.

We are incredibly proud of her achievement and wish her continued success in all her future endeavours.



Academic Achievers (2023-2025)

We extend our heartiest congratulations to Yatika Singh for securing 1st Rank and Dugar Titiksha Ranjit and Dona Sandra for achieving 2nd and 3rd Ranks, respectively, in Semester III of the MBA-International Business program, Batch of 2023-2025.



Academic Achievers (2023-2025)

We also extend our heartiest congratulations to G S S Krishnapriya, for securing 1st Rank and Tamilselvan B and Amal Mani for achieving 2nd and 3rd Ranks, respectively, in Semester III of the MBA-Agribusiness program, Batch of 2023-2025.



Academic Achievers (2023-2025)

Our heartiest congratulations also extend to Bhatt Varshil Nirajkumar for securing 1st Rank and Trivedi Ruchaben Udaykumar and Aman Rastogi for achieving 2nd and 3rd Ranks, respectively, in Semester III of the MBA-Energy & Environment program, Batch of 2023-2025.



Academic Achievers (2024-2026)

We extend our heartiest congratulations to Krishnapriya Rammohan for securing 1st Rank and Gagan Hegde and Vansh Dhir for achieving 2nd and 3rd Ranks, respectively, in Semester I of the MBA-International Business program, Batch of 2024-2026.



Academic Achievers (2024-2026)

We also extend our heartiest congratulations to Kruthika H for securing 1st Rank and Prajwal M Hangaraki and S Pradeepthi for achieving 2nd and 3rd Ranks, respectively, in Semester I of the MBA-Agribusiness program, Batch of 2024-2026.



Academic Achievers (2024-2026)

Our heartiest congratulations also extend to Sushanth S K for securing 1st Rank and Anisha Anand Sangamnerkar and Rao Prahnesh Mohan for achieving 2nd and 3rd Ranks, respectively, in Semester I of the MBA-Energy & Environment program, Batch of 2024-2026.



Student Achievements

Our heartiest congratulations to Maham Khan, MBA-IB, Batch 2022-2024, SIIB Pune, for publishing a remarkable paper titled "Perceptions and Impact of Blockchain Technology and Fintech: A Survey-Based Study."

Blockchain technology and fintech innovation are poised to transform finance by decentralizing trust and enhancing processes. While challenges like scalability and regulation remain, the future looks promising with borderless transactions. This research highlights how fintech and blockchain can create a more inclusive financial ecosystem. A survey was conducted to gather public opinion on these developments, offering insights into emerging industry trends.



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