

A CREATIVE PURSUIT OF MANAGEMENT UNDERGRADUATES

OSMOSIS

CONNECTING THOUGHTS

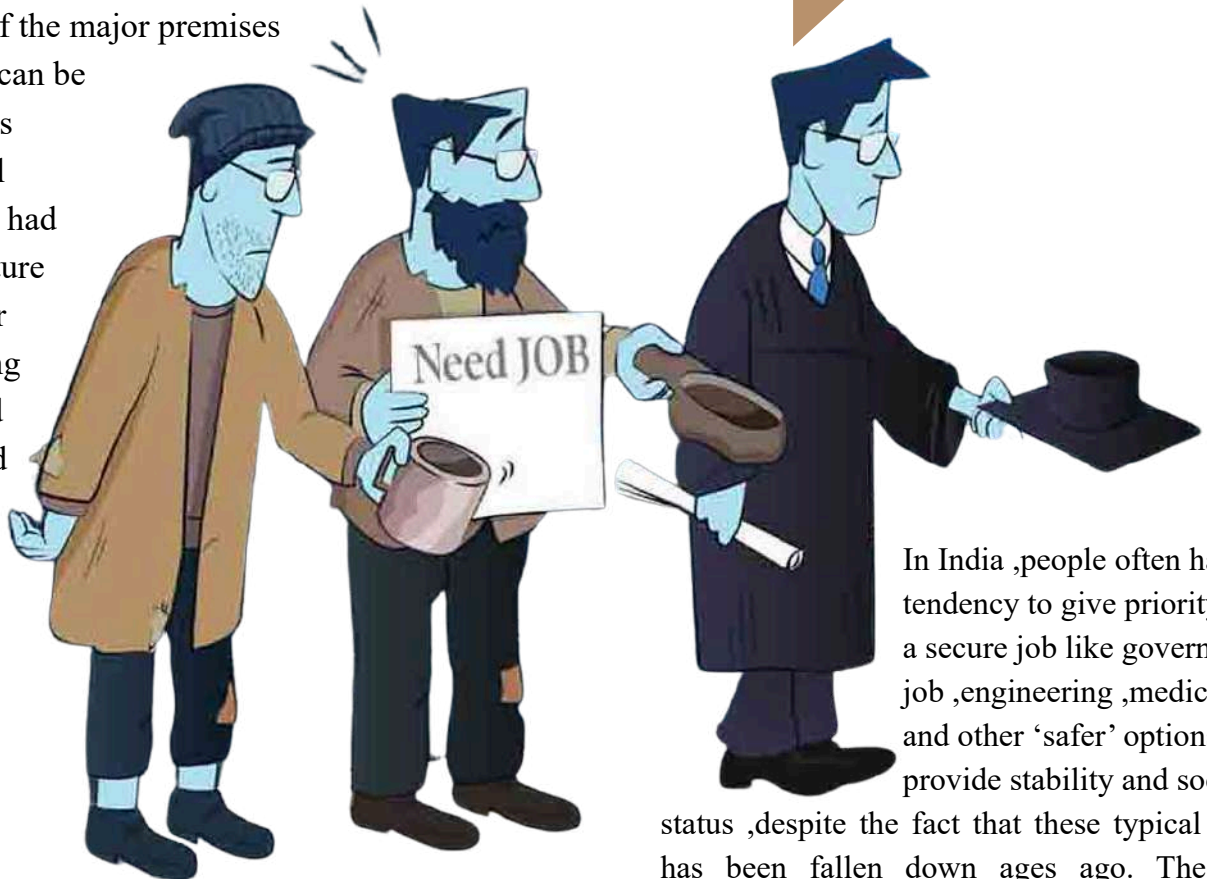


YOUTH UNEMPLOYMENT AND CULTURAL EXPECTATIONS :

Economic Challenges in India and the World

Youth – ‘the future of the country’, often states to boost the morale of the young generation. Youth is the vessel of creative mind, active stamina and developing ideas but is it really having any other importance than having just said? Youth unemployment is one of the most critical socio-economical issues of the world economies as it greatly impacts the economic stability of any nation regardless of its economic type, size and nature. One of the major premises for this issue can be

determined as of the cultural influence one had on itself. Culture plays a major role in creating a mindset and social ground that an individual stands for.



Did you know?

India produces ~10 million graduates every year, yet only about 50% are employable, and youth unemployment is around 13–14%, highlighting a major gap between education, skills, and available jobs.

In India ,people often have a tendency to give priority to a secure job like government job ,engineering ,medicine and other ‘safer’ options that provide stability and social status ,despite the fact that these typical norm has been fallen down ages ago. The new generation is volunteer to the take risk and pursue their passion and not participate in the herd behaviour. At the same time, it is not appropriate to say that traditional expectations do provide security. Still, many young people fall in the loop of unemployment due to prolonged preparation time for an ideal opportunity.



Cultural Influence on Youth Career Choices and Work Behavior

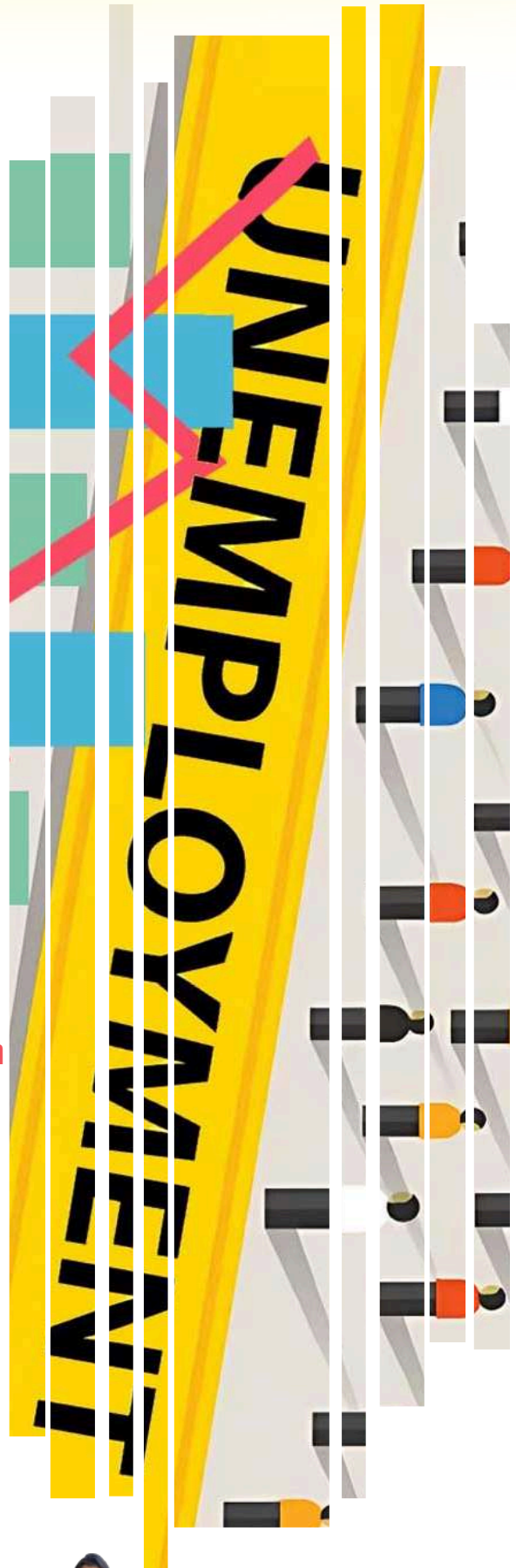
Globally, culture may differ but its influence does remain the same on the youth. For instance, in the western countries, young people are often encouraged for the diverse choice in career adaptability, risk taking, changes in jobs as a perspective of growth while it is a great approach it also causes certain loopholes like extreme job switching can cause instability and other trust issues of employer's, whereas in the Asian economies like Japan and South Korea- extreme work ethics for the long term association with the company is often regarded the loyalty and encourages to have a stable work and life which causes stagnant and inflexible career mobility. It is said that culture directly affects the productivity and efficiency of manpower.

Social and Psychological Impact of Youth Unemployment

The unemployment of the youth is said to have a more profound effect on youth than it seems. The prolonged joblessness can lead to various health issues like stress, anxiety and other mental health issues typically leading to deterioration of physical health also as a strong mind can lead a strong body. Gender norms are said to make this sensitive issue more vulnerable. Particularly in the economies where women still face work and cultural barriers in employment despite having a strong and qualified skill set. These factors are a pain in the neck which also led to fueling the issue.

Initiatives and Global Efforts to Address Youth Unemployment

Although the attempts for solving the unemployment are global. In India it can be seen with the startup initiative, incentives, development programs and digital opportunity to retain the potential of youth which also helps in gradually reshaping the traditional career expectations. Globally the initiatives of flexible working model, stress management training, voluntary training campaign and entrepreneurial aspiration to align with economic growth. It can be said that a start for the balance of culture and economics factors has been started for a new good. Youth employment is more than an economic problem therefore it needs more than just economic factors to be resolved. It can be said that the cultural adaptation to modernity is a key and needs to be focused with ever evolving principle to attain a global resolve.



**PALAK
AGARWAL
BBA 3RD YEAR**

METaverse AND BUSINESS:

The Future of Digital Commerce

A recent creation of the last two decades of the newer commercial revolution is the Metaverse, a way by which companies engage customers, place commercial messages before their consumers, or even craft virtual experiences. The Metaverse can be considered as a 3D digital universe consisting of the new frontiers of Virtual Reality, Augmented Reality, AI, and Blockchain meant to create sublime experiences. Metaverse is fast adopted for business, which is already setting the future tone for commerce and entrepreneurship.



Expert business opportunities are becoming aware of the Metaverse which is going to become a major change in the traditional business processes. Online shopping and e-commerce become an entity, thus creating such a relationship. This is how the companies plug their products through the avatar-to-avatar setups which are in their immersive environments. This move will be a new era in the e-commerce world. Actual virtual stores of well-known brands like Nike and Gucci were launched, where visitors can buy digital fashion items, including purchasing 3D models. This is a sign of a significant change in the e-commerce industry. In addition, the trading of virtual real estate is skyrocketing, and in some cases, virtual land on platforms such as Decentraland and TheSandbox is reportedly going for millions of dollars. Businesses are also using this to create digital offices where they can do things like events.



A promising perspective of the topic is formed by the fact that marketing and branding strategies have become completely innovative as different companies have started to explore how they can use the Metaverse to their advantage, with interactive advertising campaigns that are designed in such a way that the customers have the possibility to play out such scenarios in a virtual landscape like let's say Coca-Cola's NFTs. A consequence of the Metaverse growth is the increasing usage of virtual offices and meetings for remote work, as virtual offices are set up using platforms like Meta Horizon Workrooms and Microsoft Mesh to enhance employee engagement. Last but not least, the Metaverse is wide open for the fallow of the customer's attention, which implies interactive experiences with the bodies, customization alternatives, and AR trials in virtual showrooms.

There are a variety of challenges for business establishment within the virtual space presented by the Metaverse. A key one is that a very significant capital investment is needed to set up and run a business within this virtual environment, mainly due to performance-oriented technologies such as VR headsets and high-speed internet requirements that increase the costs. Long deployment times may pose risks as well, since failure at any step can be financially very expensive for the companies. Cybersecurity threats also hover as virtual spaces are prone to hacking and data theft, compromising confidential information.

METaverse GAME

Challenges and Future Opportunities of the Metaverse in Business



Another complexity lies in the unavailability of fixed laws on transactions in Metaverse and digital assets because the respective governments are yet to enact those relevant laws. Other challenges include user adoption and accessibility:

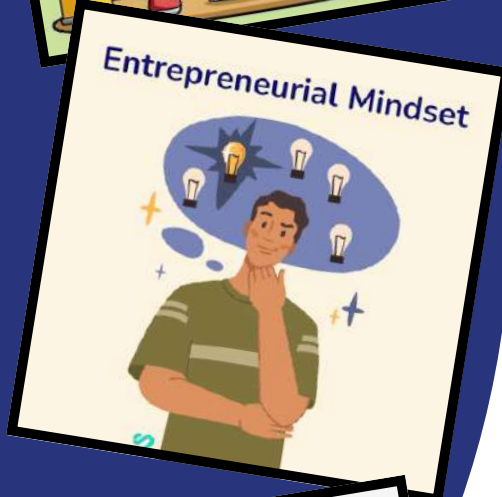
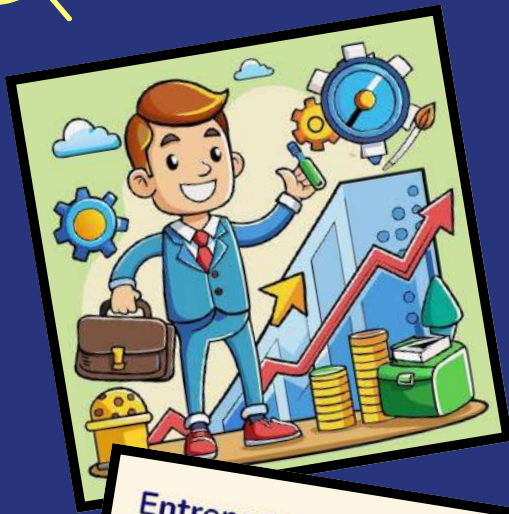
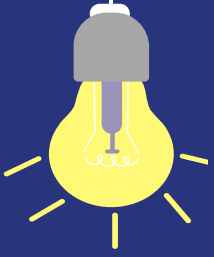
The Metaverse has to be accessible to all users if it is to be widely accepted. Finally, ethical considerations in virtual identity, ownership, and abuse of such spaces add another layer of complexity that businesses have to navigate as they explore opportunities in the Metaverse.

The Metaverse is so much more than a trend; it is going to be business's future. Companies that seize the early boat will be poised for a gain; those who ignore it, however, might find themselves archaic. As the technology further develops, more industries will evolve and more enterprises and entrepreneurs open their doors all over the globe.



RIDDHI GUPTA
BBA 2ND YEAR

*"Start small,
dream big, and
disrupt the
game "*



Rise of Entrepreneurial Mindset



Last year in the school canteen, my friend just said over lunch, “Why do we always chase jobs? Why can’t we make our own?” We all laughed at it first. It sounded way too big, too risky, honestly a bit unrealistic. That’s how these things start, right? Just some idea you can’t shake off. It doesn’t need an office or anything fancy.

People think business means huge companies, meetings that never end, and crores of cash. But really, it’s way more low-key. Like someone on Instagram selling custom phone cases. Or a student baking cakes at home and getting orders through WhatsApp. It starts small, almost invisible.

In India, more young people want to start their own thing instead of chasing the usual jobs. Families used to only want those safe government posts or steady corporate jobs—security above everything. But now, parents are warming up to bigger dreams, watching their kids build something from scratch. Sure, programs like Startup India help with paperwork and funding. That’s great. But honestly, the biggest change is in how we think. Young people want work that means something, not just a paycheck. They want independence, and they are willing to take a risk to make an idea real.

Startups aren’t just about the shiny wins you see on social media. Online, you see the celebrations, the big investments, all the glamour. But no one talks much about the tough part. The nerves before pitching. Watching your savings shrink. Trying to convince people to believe in you. Some days, nothing sells. You start to wonder if you should just quit.



But people keep going. Why? Because it's not just about money. It's about the freedom of doing your own thing. Building something your way. And when someone tries what you made and says they love it, nothing really beats that.

You can't put a price on that feeling. As students, we don't have a lot of cash or perfect setups. But we do have curiosity. We have energy. Starting something small in college even just a project teaches you real lessons. Talking to customers, handling rejection, juggling deadlines, staying steady when things fall apart. No textbook really covers that.

Failure happens a lot in this world. But it doesn't mean you're useless. You just learn that success never teaches you. A lot of famous companies started as little experiments. The people behind them were regular, not superheroes.


At the end of the day, business is about fixing problems around you. Spot what's bothering people, and there's your starting point. After that, it's about sticking with it and figuring things out.

Maybe not all of us will launch huge companies. Not every idea becomes a brand. But that mindset paying attention, being creative, facing your fears—works anywhere. In jobs, in business, in whatever you choose to do.

Startups, in the end, build more than businesses. They build you. Believing in your own idea that's where it all really begins.



Srishti Singh
BBA (1st Year)



CAMPUS-TO-COMPANY START-UPS :

WHY MOST STUDENT VENTURES FAIL EARLY ?

Startups initiated and run by students are slowly beginning to gain more attention on college campuses. Something that was only considered as an objective to achieve after attaining an MBA is now being realized even during undergraduate studies. Concept discussions take place in class, in cafés, and in rooms, often as a result of case analyses, competitions, day-to-day experiences encountered during stay on campus. This observed increase in entrepreneurship has shown much ambition and confidence on the students' side, yet indicates an alarming trend pertaining to many startups initiated on campus that often stop operating sooner than anticipated. It is important to have an understanding on this phenomenon to make entrepreneurship more "realistic".

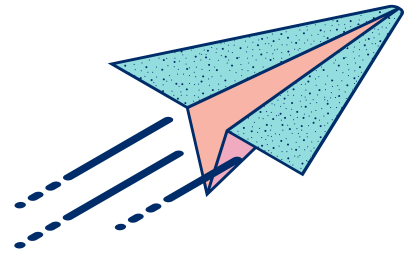
The Emergence of Campus Entrepreneurship

In modern days, entrepreneurial thinking is encouraged in various colleges. There are cells for entrepreneurial ventures, start-up weeks, incubation centers, as well as pitch events to other collegiate ventures to make entrepreneurial ventures possible as a start-up choice for a college student's future. Also, gaining popularity through various kinds of social media accounts makes entrepreneurial ventures more attractive, especially when seen through the eyes of a college student's peers who are creating something as they continue to be in school. For a college student, it can be a platform to become unique within the workforce or to learn more about leadership capabilities.

However, it has become more important to be understood as a start-up rather than to be understood as a viable venture itself. While there is more awareness regarding entrepreneurial ventures, there is still a lack of understanding regarding the actual running.



Start-Up Challenges



Structural Constraints and Execution Challenges

Time is one of the most underestimated challenges. Balancing classes, internships, exams, and personal commitments along with a start-up requires discipline that is hard to maintain consistently. During busy academic periods, ventures slow down, which often means a loss of momentum, missed opportunities, or disengaged customers. A student, unlike a full-time founder, typically cannot adjust their schedule to fit the needs of their business when conflicts arise. There are additional pressures when growth demands and expectations are unrealistic. Because of success stories from startup companies, learners may expect that growth within a startup will either always be rapid, scalable, and immediate, and profitable. If it does not work that way, it ultimately disintegrates. The early mistakes in students' start-ups should not signify weakness in them as entrepreneurs. The start-ups provide students with valuable lessons in accountability and flexibility that cannot be learned inside a classroom. To institutions and individuals who participate in student start-ups, it is important to move away from offering platforms to sing start-ups towards offering platforms to long-term ears and realities. Once failure is deemed as part of the start-up process and not its own end-product itself, then it becomes meaningful to provide start-ups with some reality.



When Enthusiasm Replaces Preparation

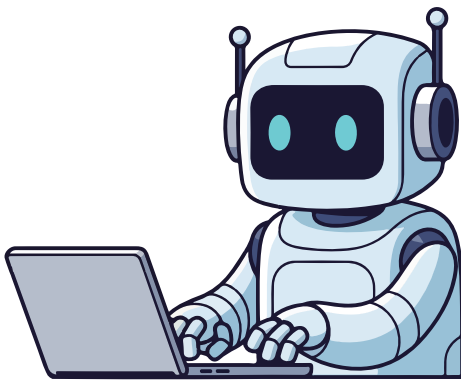
One trend with most ventures by students is that there was a tremendous amount of enthusiasm coupled with a lack of preparation. However, there was a lot of creation of ventures as idea-driven and not market-driven, meaning they were created based on what was deemed uniquely interesting by the creator and not based on market behavior. Getting involved in competitions and pitches may result in early development of overconfidence. Even though pitching on a regular basis is important for building communication skills, it doesn't provide students with the real-life skills they need to perform. When students win a competition or receive appreciative feedback on their business, they might assume all is well only to discover how hard it is to keep customers, work with vendors, and even meet compliance requirements. This disconnect is usually realized shortly into business.



Hansi Mittal
BBA (3rd Year)

AI AT WORK

Productivity Tool or Job Disruptor?



While Artificial Intelligence was once viewed as a distant, futuristic concept, it has now quietly become a part of everyday professional life. From generating automated reports to digital scheduling tools, AI is increasingly present in modern workplaces. And with these developments, a sense of tension has grown: the very systems that enhance organisational efficiency also raise concerns about their impact on employment.

AI AS A PRODUCTIVITY TOOL

For many businesses, AI acts more as a support mechanism than a replacement for human talent. In finance, AI-based systems assist firms in market trend analysis, detection of irregular transactions, and management of risk with far more accuracy than traditional methods.

Another domain where AI has become notable is the Human Resources discipline. Modern AI systems have enabled better shortlisting of talent and even created schedules for such talent, which is a major leap into the era of HR management.

Marketing and customer service have also benefited, as AI enables quicker responses and personalisation of communication. This way, AI acts as a multiplier of human effort, helping organisations do more with the same resources.

AI AS A DISRUPTOR OF JOBS

However, this effect is not uniformly distributed across all functions. Roles that require repetitive and rule-based work are most vulnerable to automation. Functions like dealing with data, handling activities of bookkeeping, answering queries of customers and the like are already in progress with machines with very little human intervention. This does not signal immediate mass unemployment; instead, it signals a paradigm shift in terms of employment characteristics. In a developing nation like India, where a significant portion of the population is engaged in such activities in the first place, this transition becomes particularly significant.





AI AND WORKPLACE DECISION-MAKING

THE EMERGING REALITY

Imagine if contrary to what has otherwise seemed to be a widely held public perception, AI has not only reduced some jobs but also altered many others. New roles are emerging in data management, digital operations, and AI monitoring, and so various skills like critical thinking and being adaptable are thus becoming very important in order to be job-ready in society. Reskilling and learning are not only important but a necessity, primarily in aspects concerning young professionals entering the labour market.

Another important dimension of AI's growing role in the workplace is how it influences decisions in the workplace and the culture of the workplace. There exists a subtle shift in workplace decisions with the increased occurrence of data-based decisions. Earlier, decisions were often made from managerial experience and professional understandings. With an increased dependence upon technology and data-based decisions, decisions may now, to an extent, even be guided by technological recommendations. Here, it might be imperative to understand whether employees become over-dependent upon technology and decisions that emanate from it. It might therefore become essential to understand decisions and base them upon certain factors of human awareness and assessment. Additionally, workplace awareness and adaptability to technological decisions might bring about significant changes in workplace culture, in which the employee might not just be required to adapt to technology but might even be required to adapt to a technological interface.

FINAL

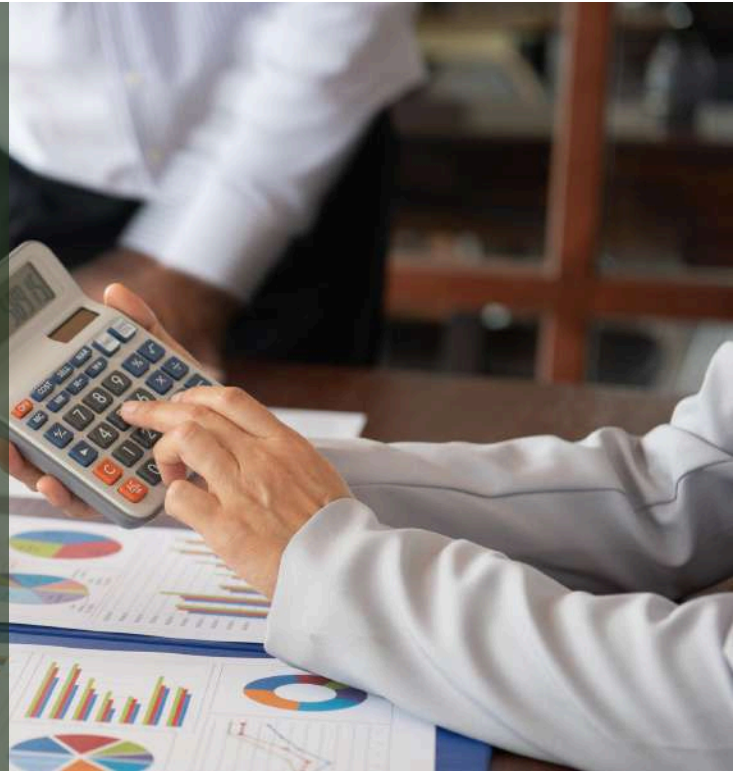
REFLECTION

The value of AI is far from inherent in its threat value; rather, it has an impact depending on how wisely or thoughtfully it will be implemented in the future. Thus, if wisely implemented in tandem with human development, it shall improve productivity without sacrificing the importance of having jobs in life. The future of work will be significantly influenced by how acutely we use technology in life.



KRITIKA SINGHAL
BBA 3RD YEAR

THE ARCHITECTURE OF MODERN FINANCE: SHAPING THE GLOBAL ECONOMY ”



INTRODUCTION: FINANCE AS THE INVISIBLE LANGUAGE OF ECONOMIC POWER

Finance is often misunderstood as a systematic discipline where numbers are arranged in spreadsheets, ratios are calculated in silence, balance sheets frozen in time. In reality, finance is far more alive. It is the invisible language through which economies communicate, corporations express ambition, and capital finds its true purpose. At an advanced level, finance is not about predicting stock prices or chasing short-term returns. It is about understanding how value is created, preserved, and transferred over time. It is about knowing that every financial decision is a bet on the future, reflection of how human behaves and a constraint of uncertainty. Modern finance is an combination of economics, strategy, psychology, and mathematics. This article explores finance as an architectural tool which is carefully layered structure built with capital allocation, risk management, valuation frameworks, and long-term sustainability.



THE CORE FRAMEWORK: CAPITAL ALLOCATION AS STRATEGIC INTELLIGENCE

The heart of finance lies in a simple question: Where should the capital go? Resources are finite, opportunities are infinite, and time is irreversible. Capital allocation is not merely an operational exercise, it is a strategic action. Whether a company reinvests profits for expansion, reduces debt, gives cash to shareholders, or acquires competitors all depicts its confidence over their business operations. Poor capital allocation can destroy even the strongest business model, while disciplined allocation can turn a small enterprises into long-term compounders.

RISK IS NOT THE ENEMY: THE MISCONCEPTION OF FINANCE

In popular narratives, risk is portrayed as something to be avoided. In modern finance, risk is understood differently, it is the price paid for opportunity. Without risk, there is no return, without uncertainty, capital has no reason to move. Risk management, therefore, is not defensive, it is deeply strategic. Hedging, diversification, insurance, and derivatives are not merely protective tools; they are mechanisms that allow institutions to operate at scale while remaining solvent under adverse conditions

VALUATION: INTERPRETING VALUE IN AN IMPERFECT WORLD

Valuation is often considered as a formulaic exercise, but in truth, it is a disciplined exercise . Every valuation model tells a story about the future, about growth, stability, disruption, and decline. Small changes in assumptions can produce drastically different outcomes, when long time horizons are involved. Growth rates, terminal values, and discount factors are not only inputs, they reflect the business confidence, their risk tolerance, and macroeconomic expectations. What actually separates an expert finance professional is their ability to interpret valuation outputs, not just computing them. Finance is not about finding a correct value, but about continuously reassessing it's relevance. Therefore, valuation is less about preciseness but more about reasoned adaptability without focusing much on emotions.



CONCLUSION: FINANCE AS A LONG-TERM DISCIPLINE

Finance is more about patience, discipline, and meticulous thinking. It is not about calculation but interpreting the most uncertain outcomes. Markets fluctuate daily, but the one who navigates the most sensitised scenarios are the ones who truly understand finance. Finance does not promise certainty, but it offers something far more valuable: a structured way to think clearly when the future refuses to cooperate



HACKING THE CONSUMER MIND

How Brands Use Psychology to Win



People often believe that brands succeed simply by understanding customers' needs and offering products as solutions. While this approach worked in the past, today's competitive market requires much more.

Consumers now face countless options and advertisements every day. As a result, businesses must find smarter ways to attract attention and build long-term connections with their customers.

Understanding Consumer Psychology

Successful brands study consumer psychology to understand how people think and make buying decisions. They focus on emotions, habits and motivations behind purchases.

By targeting these factors, companies make their products feel more meaningful and attractive to consumers.

A strong example of psychological branding is Rolls-Royce. Instead of displaying cars at regular auto shows, the company showcases them at airplane exhibitions.

This strategy creates an image of exclusivity and status, making the brand appear more luxurious and desirable.



**"SUCCESSFUL BRANDS
DON'T JUST SELL
PRODUCTS THEY SELL
EMOTIONS, EXPERIENCES,
AND IDENTITY."**

BRANDS THAT MASTER CONSUMER PSYCHOLOGY

Brands today do much more than simply sell products. They carefully study consumer behavior and use psychological strategies to influence how people think, feel, and make purchasing decisions.

This is where consumer psychology becomes important. Companies carefully study consumer behaviour, emotions, habits, and motivations. By using these insights, brands design strategies that attract attention, influence preferences, and build stronger relationships with customers.



CONSUMER INSIGHT

Epigamia Healthy Positioning

Epigamia identified a gap in the healthy snack market. Instead of presenting itself as just another yogurt brand, it positioned Greek yogurt as a healthy and guilt-free snack.

This strategy helped the brand connect with consumers looking for better food choices.

BRAND STRATEGY

Maggi Building Trust

Maggi strengthened its brand image by setting up stalls in unusual-locations such as mountains and remote areas.

This created the perception that Maggi is always available, building trust and emotional connection with consumers.

PSYCHOLOGY BEHIND BUYING

Psychology Behind Buying Decisions

Research shows that small cues influence buying behaviour. In a supermarket experiment, background music affected wine purchases.

French music increased French wine sales, while German music increased German wine sales. This phenomenon is called priming.



Kashvi Chadha
BBA - 1st year

SPORTS IN TODAY'S WORLD

“ Sports unite people, inspire greatness, and create unforgettable moments. ”

The world today has witnessed many changes in recent years, whether it is the COVID-19 pandemic or global conflicts. In such uncertain times, one thing that continues to unite people across nations and cultures is sports. Sports today are not just about winning trophies or breaking records. They reflect human emotions, determination and unity. Every match tells a story that goes far beyond the scoreboard.



The Changing Landscape of Sports

Sports across the globe are entering an exciting phase of competition and growth. Major tournaments in cricket, football, badminton and tennis are followed passionately by millions of fans around the world. Athletes today focus not only on physical fitness but also on mental strength. Success in modern sports comes through discipline, consistency and adaptability.



“In sports, determination and teamwork turn challenges into victories.”



THE EVOLUTION OF MODERN SPORTS



Modern sports have changed significantly over the years. With the rise of international tournaments and professional leagues, athletes now compete on larger platforms that attract millions of viewers around the world. Sports today require not only physical strength but also strategy, discipline.

Media and digital technology have played a major role in increasing the popularity of sports. Live broadcasts, online streaming and social media fans allow to their favourite teams and athletes from anywhere. This global reach has made sports an important form of entertainment.

Modern athletes also rely on advanced training methods and better nutrition. Technology helps players analyse their performance, improve their skills and prevent injuries. Because of these developments, sports continue to inspire and influence people.

**“Sports do not
build character.
They reveal it.”**
- John Wooden

**“Sports are more
than competitions.
They inspire
dedication,
teamwork and the
spirit to never give
up.”**

SPORTS BEYOND THE GAME

Sports are much more than games or competitions. They inspire determination, teamwork and discipline while bringing people together across cultures and communities. Beyond the excitement of victory or defeat, sports teach valuable life lessons and motivate individuals to strive for excellence in every aspect of life.



SPORTS

Role of Sports in Society.

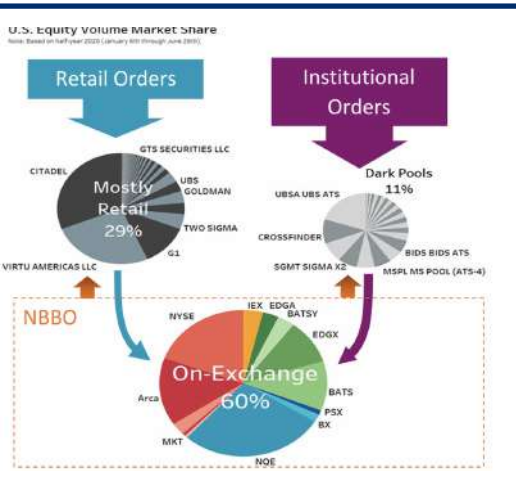
Sports play an important role in shaping individuals as well as society. They encourage qualities such as discipline, teamwork and perseverance, which are valuable both on and off the field. Through sports, people learn how to handle success with humility and face failure with courage. Schools and colleges promote sports activities because they help students stay physically active while also building confidence and leadership skills. In addition, sports create a sense of unity among people by bringing communities together to celebrate achievements and support their teams. This powerful connection makes sports an important part of social and cultural life.

Sports also inspire young generations to dream bigger and work harder. The dedication and determination shown by athletes motivate people to believe in their abilities and pursue their goals with confidence.



Eshani Bansal
BBA - 2nd year

RETAIL INVESTORS IN INDIA: BOOM OR BUBBLE?



The Rise of Retail Participation in Indian Capital Markets

India has seen a phenomenal growth in the number of retail investors in capital markets over the past few years. This change has been greatly facilitated by technological changes, low barriers of entry, and the increasing presence of digital financial platforms.

Although this surge reflects a positive shift towards financial inclusion and wider market participation, it also raises some important concerns.

Together with the increase in participation, there has been an increase in speculative trading, herd behavior and reliance on investment advice provided by social media. This brings about a very important question, is the increasing number of the retail investors sustainable boom in the financial markets in India or is it helping to build up the potential bubble?

Key Drivers behind the Surge in Retail

Investors

The rapid digitalization of financial services is one of the main factors that contributed to the rise of retail investors in India. The investment has become easy through the online trading platforms and mobile applications which have made the process less paperwork, reduced the cost of transactions and the minimum amount of money required to invest in the investment. Consequently, the equity and mutual funds no longer attract only a small part of the society to invest in them.

Moreover, the post-COVID-19 pandemic period experienced a change in the behavior of household savings. The growing awareness in form of online content, webinars and financial influencers also pushed people to participate especially young investors. This trend has also been supported by government efforts to include people in finances through a series of measures and programs including the spread of banking services and electronic payment systems.



Retail Participation as a Driver of Market Deepening

The increased involvement of retail investors has a number of positive effects on the Indian economy. Greater retail engagement helps to make capital markets deeper and liquid, resilient and efficient. The emergence of SIPs and mutual fund investments is an indication of a transition towards long-term and disciplined investments. This means an increase in financial awareness and a slow shift towards non-speculative behavior. Moreover, inclusiveness in markets is in tandem with the aim of democratizing wealth creation, where people with different backgrounds can enjoy the economic growth.



Risks of Excessive Speculation and Market Volatility

With these advantages, there are some trends that also pose questions with regard to the sustainability of the retail investment boom. A huge number of new investors are in the market with a low level of financial literacy and unrealistic return expectations. The increasing role of social media influencers has led to short-term speculation as opposed to informed decision-making.

Retail investors are often motivated by herd behavior, which is a fear of missing out, to pursue rising stocks without due analysis of their underlying fundamentals. In the event of long bull markets, overconfidence may overvalue asset prices and, as a result, the risk of a sharp decline increases. In events where the markets become volatile, beginner investors tend to be the worst hit with huge losses. Moreover, excessive trading activity and leverage can magnify risks, turning market participation into a form of gambling rather than disciplined investing.



Boom or Bubble? The Road Ahead for Retail Investors

This sudden rise of retail investors in India reflects both opportunity and risk. On one hand, it indicates an increased level of financial inclusion, awareness, and the development of an investment culture. On the other hand, speculative behavior and lack of financial literacy is a threat to this growth sustainability in the long run.

Whether this trend evolves into a lasting boom or results in a bubble will depend on several factors, including investor education, regulatory oversight, and responsible participation by market intermediaries.

In conclusion, the rise of retail investors is not inherently a bubble, but without adequate safeguards and awareness, it can become one.

Indian Market

FINTECH

● Finance

● Business

● Technology

● World

Innovation Is The New Currency

THE RISE OF FINTECH IN INDIA



FINTECH IN DAILY LIFE AND BANKING

This sector uses technology to simplify the financial activities performed by consumers and the businesses with the help of prominent players in the market like Paytm, PayPal, Zerodha, PhonePe to digitalize payments with security. Banking sector uses fintech to provide the banking services to the users by designing their own app such as HDFC Bank's own app for transactions and all the facilities that are provided at the physical branch helping in the retention rate of the customers in the bank. Also engaging in Neobanks with complete digitalization and no physical spaces used for the operations to occur.



Introduction

FinTech the word that we often use but in reality, very few of us know what it actually is. It is the combination of two simple words: Finance and Technology which is shaping a new and better economy of our country.

EVOLUTION OF FINANCE IN DAILY LIFE

Traditionally, there was no concept of technology in Finance but with growing trends of cloud providers and platform providers has started strengthening the financial sector of our economy and world as a whole. The use of all the modern technologies such as cloud computing, blockchains, cryptocurrencies, and in recent time the use of AI (Artificial Intelligence) and ML (Machine Learning) are the ones on which the financial services are relying heavily. The key technologies are that we certainly use in our day-to-day life like digital payments through wallet, mobile payments with a safe and secured network.



FINANCIAL TRANSFORMATION



CREDIT SERVICES AND LENDING

Fintech is initialising areas like lending, reducing the problems of the lenders and consumers by providing them easier loan choices and complete transparency to both the company and the user. Top fintech lenders are SoFi, SoLo and Prosper growing faster in the market with customer-friendly environment.

CONCLUSION

In nutshell, it can be inferred as the Fintech is the innovation in the Indian market that is fostering the financial services to all the consumers in the market in a very user friendly and accessible technology.

DID YOU KNOW?

India has 2,000+ FinTech startups, transforming banking, payments, and lending.



Sakshi Sharma
BBA (1st Year)

TRAPPED BY ALGORITHM: THE BUSINESS OF CAPTURING ATTENTION



You open an app just to check a single notification. The next thing you know, an hour has disappeared. You come back to yourself a little foggy, restless, and not even sure of what you just watched or read. None of it was what you meant to see, but somehow, it was enough to keep you there. This is experienced by billions of people across the globe. The average person now spends over six hours per day looking at screens, including more than two hours for doom scrolling alone. It is the result of one of the most crucial, well-developed systems in human history: The attention economy. Behind this system lies a simple and brutal business model where your time and focus are the product.

The Value of Attention in the Digital World

In the modern world, the digital platforms are not just designed to entertain, inform, or connect with you but also a deliberate choice to increase your engagement for longer durations. Various companies like Meta Platforms, Google, and ByteDance have built strong models around this idea. Here, human attention is not just a psychological concept but rather is converted to economic value. These tech companies discovered that more emotional content drove better engagement with customers. The algorithms were tuned accordingly, not out of concern, but because emotionally stimulated people stay longer engaged.





The Business of Attention in the Digital Age

With the rise of digital platforms, customer attention has become more limited and thus a highly valuable asset. The businesses nowadays compete not only to attract the customers but also to retain them. The longer a person stays on a platform, the greater will be the opportunity to display ads and promotions and collect user data. The algorithms are the most crucial part of these systems. A machine learning system trained on billions of data points to predict accurately what kind of content will keep users engaged for the longest time. They not only recommend what is trending but also keep detailed psychological knowledge of each user and tailor experiences specifically to exploit individuals' vulnerabilities. The data used to train the model is vast; it includes what you watch, what you skip, how long you pause before scrolling, your shares, the time of day you browse most, your location, and even the device's battery level. Over the period the algorithm develops your predictive profile—more accurate than your own. The longer you stay, the more data is collected to understand you. The better they know your behaviour, the harder it becomes to leave. From a business perspective, it is the entire point.

The Profit Behind the scroll

Meta generates over \$50 billion in annual ad revenue, while Google's business exceeds \$200 billion. ByteDance, parent company of TikTok, is valued at over \$200 billion and are built almost entirely on the world's most addictive predictive algorithm. They are not just the tech companies which run ads, but advertising companies that leverage technology to maximize the time you spend on their platform. Every little feature—notifications, auto play, and infinite scroll, exists not just for the convenience of users but to generate revenue. And what these businesses never account for is the cost transferred silently to individuals. Heavy online consumption is increasingly linked to anxiety, depression, and a shrinking attention span of users. The damage is slow but invisible and difficult to reverse.

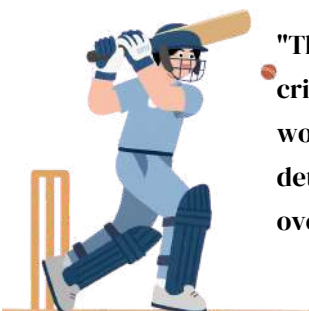
FROM UNDERDOGS TO WORLD CHAMPIONS

The Untold Story Behind India's Women's World Cup Victory

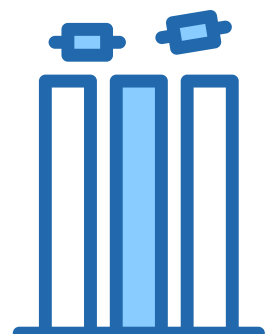


For many years, Indian women's cricket remained underappreciated and overlooked despite the immense talent and dedication of its players. With limited resources, lower recognition and fewer opportunities compared to their male counterparts, these athletes often began their journey as underdogs on the global stage. They faced numerous challenges, including lack of funding, inadequate infrastructure and minimal media attention. Despite these obstacles, their passion for the sport never faded, and they continued to train and compete with determination. Gradually, their consistent efforts started gaining recognition and support.

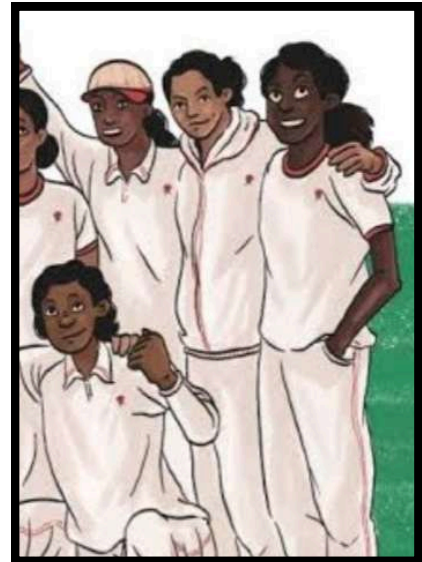
Their perseverance eventually led to one of the most remarkable moments in Indian sports history. Through discipline, resilience and strong teamwork, the Indian Women's Cricket Team achieved a historic milestone by winning the ICC Women's World Cup. Their consistent performances and fearless attitude helped them overcome powerful opponents and prove their strength on the global stage. This unforgettable victory not only rewrote history but also inspired millions of young girls to believe in their dreams. It marked the beginning of a new era for women's cricket in India.



"The victory of India's women cricketers marks a new era for women's sports, proving that determination and teamwork can overcome every challenge."



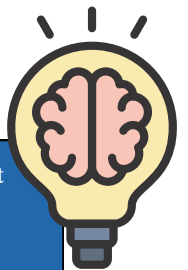
EARLY STRUGGLES AND SILENT BATTLES



The journey of the Indian Women's Cricket Team to the top was not easy. In the early years, players had to deal with limited resources, lack of proper infrastructure and very little recognition for their efforts. Many talented cricketers struggled to find financial support and opportunities to train at professional levels. Despite these challenges, their dedication and passion for the sport helped them continue moving forward and gradually gain attention in the cricketing world.

Strong leadership and teamwork played a major role in the team's success. Players like Mithali Raj, Harmanpreet Kaur and Jhulan Goswami became inspiring figures who guided the team with experience and determination. Their consistent performances and fearless approach helped India compete confidently against strong international teams and eventually achieve historic success on the global stage.

- The ICC Women's Cricket World Cup is one of the most prestigious tournaments in women's cricket .
- Players like Mithali Raj, Harmanpreet Kaur, and Jhulan Goswami have played a crucial role in raising the popularity of women's cricket in India .
- The growing success of women's cricket has inspired thousands of young girls across the country to pursue the sport professionally.





A NEW DAWN FOR WOMEN'S CRICKET IN INDIA



Indian women's historic World Cup victory in 2025 marked a turning point for the sport in the country. After years of struggle, limited recognition and social challenges, the team proved that determination and teamwork can overcome every obstacle. Their success not only brought pride to the nation but also highlighted the growing strength of women's cricket on the global stage.

The achievement of these players has inspired countless young girls to pursue cricket and other sports with confidence. Families, institutions and sports organizations are now paying greater attention to developing female talent. The journey of these champions shows that with hard work, belief and support, every dream can become a reality.

"India's women cricketers have not only lifted a trophy but also the hopes and dreams of an entire generation."





The Power of Sports in Our Lives

RISE OF MODERN SPORTS

Sports have been a part of our lives for a very long time. From the Olympic games in Greece to the big international tournaments that people all around the world watch sports have become so much more than just people competing against each other. Sports teach us things like discipline working together being proud of our country and getting along with others. In today's world sports also help our economy grow bring new technologies and connect people from different cultures. For students and young people sports are a way to learn and grow as individuals.

One of the things about sports is that they help us become better people and teach us important skills. When we play any game we learn about discipline never giving up and committing to something. Athletes train for a time and they learn to deal with failure and keep getting better. This helps us become strong and resilient which is good for sports, school and our jobs. Team sports like football, basketball and cricket show us how to work talk to each other and be leaders. When we work together towards a goal, we learn to trust each other and care about what the team does not just what we do.




BENEFITS BEYOND FITNESS


Sports create an almost electric force which brings people together. The shared experience of competition between teams creates a bond which goes beyond statistical data and scoreboard results. The World Cup and Olympic Games create a situation where people perceive the world to be more compact. Our group transforms from individual people into a massive group of supporters who will shout for our national emblem until the feeling of pride reaches its peak which we experience as true members of our nation.

The system functions as a worldwide communication method which connects different groups from various regions of the earth. Two people from opposite ends of the world who both support the same sports moment will find their cultural distinctions disappear.

Current events in India present an interesting situation. The global success of the company has created a complete transformation of its operations. The attainment of Olympic gold medals by Neeraj Chopra inspires all children who play sports on their community fields and neighborhood parks. The achievement demonstrates that any person with sufficient determination and effort can achieve worldwide recognition from their local community..



Additionally, sports are a part of our economy now. The sports industry includes things like broadcasting rights, sponsorships, selling sports products, sports tourism and building stadiums. Professional sports leagues attract a lot of money. Create jobs for players, coaches, analysts, event managers and people who work in the Technology has completely flipped the script on how we play and watch. It's not just about the game anymore; it's about the precision. With video refereeing, those "was he really offside?" arguments are finally getting settled with some actual fairness. Meanwhile, performance analytics and fitness trackers have turned athletes into high-performance machines, letting them fine-tune every move. For the rest of us, advanced broadcasting means we aren't just watching a grainy screen we're right in the middle of the action, streaming high-def matches from literally anywhere.



CONCLUSION CONCLUSION CONCLUSION



MORE THAN A GAME

In the end sports are not fun or competition. They are a way for us to grow as individuals come together as a community help our economy and connect with the world. Sports teach us discipline, teamwork and resilience which help us become stronger in body and mind. They also bring people together. Help our economy grow. As our world changes sports will become more important inspiring future generations to be their best live healthy lives and celebrate the spirit of unity and fair play. I think it is very important to encourage sports among students because it not makes them healthier but also gives them confidence and leadership skills that are useful in all areas of life. Sports, like football, basketball and cricket are examples of this. The power of sports is something that we should all appreciate and support.

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