



N. L. Dalmia[®]
Institute of Management
Studies and Research
(A School of Excellence of N. L. Dalmia Educational Society)



MetriX
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Founded in 1995 by Shri Niranjanlal Dalmia, N. L. Dalmia Institute was established on the principles of academic excellence and holistic development. His vision was to create an Institution that not only imparts knowledge but also shapes leaders of tomorrow. Since its inception, the Institute has consistently cultivated individuals who redefine success, excelling academically while being socially responsible.

The Institute holds approval from the All India Council for Technical Education (AICTE) and has been accredited with an A+ Grade by the National Assessment and Accreditation Council (NAAC) in its 2nd Cycle and the South Asian Quality Assurance System (SAQS) for 5 years, attesting to its academic excellence and infrastructure. Its Post Graduate Diploma in Management (PGDM) program holds accreditation from the National Board of Accreditation (NBA), ensuring the highest industry standards and is also approved by the Association of Indian Universities (AIU), making it equivalent to an MBA, which empowers students to thrive in today's dynamic business environment.

The Institute is proud to be a member of esteemed associations like AACSB, AIMA, AIMS, BMA, CII, EFMD, IMC, IFA and AMDISA, which enhance its reputation among academia and industry professionals. It hosted the 12th edition of the prestigious India Finance Conference (IFC), becoming the 4th and only non-IIM partner of the Indian Finance Association (IFA) in 2023, alongside IIM Ahmedabad, IIM Bangalore and IIM Calcutta.

Each program blends theoretical knowledge with practical application, equipping students with skills demanded by today's competitive business landscape. N. L. Dalmia is committed to accessibility, flexibility and continuous academic excellence through its Open and Distance Learning (ODL) and Online Learning (OL) programs, empowering learners to upskill, upgrade and unlock new opportunities. The Institute also offers an Executive PGDM program specifically designed for working professionals to gain a competitive edge.

The infrastructure, including South Asia's largest standalone Bloomberg lab with 24 terminals, a state-of-the-art library, modern technologically equipped classrooms, an ICT lab with industry-leading tools and an auditorium with a seating capacity of 320, reflects its commitment to a holistic learning environment. Recognised as India's 1st Bloomberg Experiential Learning Partner (ELP), the Institute's students have achieved notable records in the Asia Book of Records, World Book of Records and India Book of Records.

N. L. Dalmia Institute of Management Studies and Research stands as a testament to its unwavering dedication to shaping futures and fostering a legacy of lifelong learning and eagerly anticipates scaling new heights and setting benchmarks in the realm of management education.





Mr. Mudit Dalmia, Vice President of the N. L. Dalmia Educational Society — a passionate educator, technologist and institution-builder. Mr. Mudit is a former Data Scientist from SAS with a background in Industrial Engineering from Northeastern University, Boston, where he graduated at the top of the program.

Today, he leads initiatives that combine global thinking with local impact.

From pioneering unique practices like 6-month internships to fostering meaningful student and staff engagement, he is deeply committed to transforming education and building a culture of innovation, curiosity and collaboration at our campus.

He is also spearheading the new Online PGDM initiative for NLDIMSR that is designed to cater to 13,000 students, expanding flexibility and reach in high-quality education that goes far beyond the walls of our campus.

His academic and professional journeys reflect his drive for impactful change, wherein education is not just about learning, but also about inspiring excellence, empathy and enjoyment.





Prof. Dr. Seema Saini is the CEO of N. L. Dalmia Educational Society (NLDES), overseeing a prestigious network of institutions, including the N. L. Dalmia Institute of Management Studies and the High School. Bringing over 33 years of experience in the education sector, she is also the Principal of N. L. Dalmia High School and the Acting Director of N. L. Dalmia Institute of Management Studies & Research.

Academically, she holds a PhD and a Master's in Economics from Mumbai University, alongside a Master's in Human Resource Development from Xavier University, Cincinnati, USA.

Furthermore, Dr. Saini has earned several professional certifications, including:

- Project Management from the Project Management Institute (USA).
- Excellence in Higher Education from the Indian School of Business (ISB- Hyderabad).
- Strategic Leadership from the Indian Institute of Management (IIM-A).
- Design Thinking & Innovation from Harvard Business School online.

Dr. Saini is an Independent Director at a Public Limited Company and an honorary member of the National Advisory Council of the SME Chamber of India. While in the USA, she served on the board of the Cincinnati chapter of the American Society of Training and Development (A.S.T.D.).

She is part of the Panel of Inspectors by the Council for the Indian Certificate School Exams and serves as the Vice President of the Association of ICSE Schools of Maharashtra Region. Dr. Saini is a distinguished speaker and recipient of the prestigious.

Derozio Award for exceptional contributions to education and human enrichment. Her leadership is instrumental in enhancing academic standards and fostering an environment of continuous development and innovation.



Mr. Amul Desai is a preeminent authority in Business Analytics Consulting and Education, with over 21 years of exemplary leadership in analytics centers, consulting initiatives and revenue governance to advance data-centric organizational evolution.

His expertise involves meticulous assessment of institutional analytics maturity encompassing infrastructure, proficiencies, protocols and corporate culture to harmonize with strategic priorities. Prof. Desai facilitates executive forums, formulates advancement blueprints and deploys tailored solutions in Financial Services and Telecommunications.

Academically, he has engineered innovative Statistics and Management curricula, founding an Analytics Center at NMIMS Deemed-to-be University and mentoring scholars. His prior engagements include P&L oversight at SAS Institute India Pvt. Ltd. and analytical capacities at GE Capital, employing statistical rigor and technological frameworks for judicious decision-making.

Possessing a Master's in Statistics from Mumbai University and a Diploma in Computer Science, Prof. Desai masterfully integrates academic and professional domains to empower leaders in analytics mastery.



SHUNYA Magazine: We publish "Shunya," covering the latest trends and insights in the industry, with contributions from professionals and students alike.



Guest Lecture: We organize insightful guest sessions featuring industry experts who share their knowledge on the latest tools and techniques in business analytics.

Industrial Visit: We facilitate industrial visits to leading companies, giving students hands-on exposure to real-world business analytics applications.



DecodeX is a groundbreaking **24-hour Hackathon** Competition that transcends geographical boundaries and unites analytical minds from every corner of India. This **Pan India** event serves as a unique platform for students to showcase their analytical skills on a national stage, fostering an environment of innovation and data-driven decision-making.

At the heart of **DecodeX** lies a commitment to real-world applicability. Unlike traditional competitions, **DecodeX** propels participants into diverse business domains, challenging them to unravel complex scenarios spanning **finance, marketing, healthcare and technology**.

Moreover, competition goes beyond theoretical knowledge, offering participants a hands-on experience. Participants will leverage cutting-edge tools integral to the industry, gaining practical insights into data analysis, visualisation and presentation techniques.



Workshops

A winning hackathon project needs more than just great code. We equipped our participants for success with three targeted workshops, providing a complete toolkit to guide them from a strong analytical start to a compelling, data-driven finish.

Decoding the Case Studies



This foundational session taught teams how to analyze complex problems, identify key challenges and strategize a winning approach.

Bloomberg Skills Training



Teams got hands-on with the Bloomberg Terminal, leveraging professional-grade data for a winning edge.

Storytelling with Data



This final workshop focused on the art of presentation. Teams learned how to transform raw data and results into a compelling narrative to captivate the judges.

Entertainment

To balance the intensity of the 24-hour hackathon, the event featured a stand-up comedy show for laughs and a lively DJ night, offering participants a chance to de-stress and recharge.

DJ Night



*Stand-Up
Comedy*







Prof. Sunita Jatav

Associate Professor

Impact of Artificial Intelligence on Decarbonization

Innovation is a crucial catalyst for enduring economic growth and vital for addressing societal concerns, like climate change (**John et al., 2022**). In 2021, during COP26 (2021 United Nations Climate Change Conference), India declared its intention to achieve net-zero emissions. Although India has modest per capita emissions of 1.8 tons of CO₂, it ranks as the third-largest emitter worldwide. Consequently, for success in the global battle against climate change, India must assume a significant role (**Confederation of Indian Industry (CII), 2024**). India has implemented various proactive measures and established commitments. For example, the revised Nationally Determined Contribution (NDC) for 2030 pledges to derive half of its power-installed capacity from non-fossil fuel energy sources and aims for a 45 percent decrease in emissions intensity compared to 2005 levels (**MAHAPREIT, (A Govt. of Maharashtra Undertaking, 2025)**).

As of 2019, India's annual net emissions stand at 2.9 GtCO₂e. Approximately 70 percent of these emissions originate from six key sectors: power, steel, automotive, aviation, cement and agriculture. There is an opportunity for India to create 287 Gt of carbon space for the world (**Singal, 2022**). India is likely to become a \$22 trillion economy in real 2010-dollar terms, with a population of 1.7 billion, by 2070. Even if its current GDP emission intensity reduction were to continue at the same rate, India's annual emissions would still rise to 11.8 GtCO₂e by 2070 (**MAHAPREIT, A Govt. of Maharashtra Undertaking, 2025**). Achieving the LoS scenario would result in 207 GtCO₂e of carbon space by 2070, whereas the Accelerated scenario would contribute an additional 80 GtCO₂e. This corresponds to 36 percent and 14 percent, respectively, of the remaining carbon budget necessary for a reasonable probability of restricting warming to 1.5 degrees Celsius. This occurs even though India does not achieve net zero in either of our scenarios, owing to the remaining emissions from agriculture and certain industrial sectors (**Confederation of Indian Industry (CII), 2024**). These emissions have been largely estimated with currently feasible technologies. It is to be expected that India can achieve its net-zero-by-2070 commitment through upcoming technological developments over the next few decades (**Gupta et al., 2022**).

The core challenge is to decouple economic growth from carbon emissions. According to Panchamrit commitments, key pillars of India's strategy by COP26, include: i) Reaching 500 GW of non-fossil fuel energy capacity by 2030, ii) Sourcing 50% of its energy from renewables by 2030, iii) Reducing the carbon intensity of its economy by 45% by 2030, iv) Achieving Net Zero by 2070.

How Artificial Intelligence can help for Decarbonising India

1. Optimising the Power Grid for Renewable Integration

- **Demand Forecasting:** AI models can predict electricity demand with high accuracy using weather data, historical consumption patterns and even social event calendars. This helps in efficient scheduling.
- **Renewable Generation Forecasting:** AI can predict solar generation (using cloud cover, irradiance data) and wind generation, allowing grid operators to balance supply with demand and reduce reliance on fossil-fuel-based "peaker" plants.
- **Grid Management and Stability:** AI can detect faults, prevent cascading failures and optimise power flow in real-time, making the grid more resilient and efficient, thus reducing energy losses.

2. Enhancing Energy Efficiency

- **Industries:** AI can optimise complex processes in energy-intensive sectors like steel, cement and chemicals. Machine learning algorithms can find the most energy-efficient operating conditions in real-time, leading to significant fuel and electricity savings.
- **Buildings:** Smart building systems use AI to manage HVAC (Heating, Ventilation and Air Conditioning), lighting and other systems based on occupancy and weather, drastically cutting energy use in commercial and residential complexes.
- **Agriculture:** AI-powered solutions can optimise water pump usage and suggest ideal irrigation schedules, reducing both water and diesel/electricity consumption.

3. Accelerating the Transition to Smart Mobility

- **EV Infrastructure Planning:** AI can analyse traffic patterns, population density and grid capacity to identify optimal locations for charging stations, preventing grid overload and encouraging EV adoption.
- **Intelligent Traffic Management:** AI can optimise traffic light timings and manage flow in cities like Bengaluru and Delhi, reducing idling time and fuel consumption.
- **Public Transport Optimisation:** AI can help plan more efficient bus and metro routes and schedules, increasing ridership and reducing the number of private vehicles on the road.

4. Enabling a Circular Economy and Sustainable Supply Chains

- **Smart Waste Management:** AI-powered visual recognition can sort recyclable materials more efficiently than manual methods. It can also optimise garbage collection routes, saving fuel.
- **Supply Chain Optimisation:** AI can find the most carbon-efficient routes for logistics, optimise warehouse locations and reduce waste in the production and distribution of goods.

5. Climate Change Adaptation and Resilience

- **Disaster Management:** AI models can improve the accuracy of forecasts for extreme weather events like cyclones and floods, allowing for better preparedness and reducing damage.
- **Agriculture:** AI can provide farmers with hyperlocal advisories on pest attacks, crop selection and water management, making agriculture more resilient to climate change.

Initiatives in India

Google & WRI Collaboration- Using AI to create a hyperlocal air quality map for Delhi, helping to identify pollution sources. Air View+ is powered by Google AI and works in collaboration with local climate tech firms. This can enable real-time hyperlocal air quality information, which includes local sustainability startups, researchers/climate action groups, corporations, city administrators and citizens **(Ians & Ians, 2024)**.

IBM's Green Horizon Project- (Adapted in India) Using AI for renewable energy forecasting and energy efficiency in industries. The new Green Horizons engagements apply IBM's advanced machine learning and Internet of Things (IoT) technologies to ingest and learn from vast amounts of Big Data, constantly self-configuring and improving in accuracy to create some of the world's most accurate energy and environmental forecasting systems. An agreement with the Delhi Dialogue Commission to understand the correlation between traffic patterns and air pollution in India's capital and provide the government with 'what if' scenario modelling to support more informed decision-making for cleaner air **(IBM Unveils Advancements Across Software and Infrastructure to Help Enterprises Operationalize AI, 2025)**.

Conclusion

AI is not a silver bullet, but it is an indispensable tool in India's decarbonisation toolkit. It can make the energy transition smarter, faster and cheaper. The synergy between India's strong digital public infrastructure, a vibrant startup ecosystem and ambitious climate goals creates a fertile ground for AI-driven solutions. The focus now must be on building capacity, fostering public-private partnerships and creating a supportive policy environment to ensure that AI fulfills its promise in helping India build a sustainable and prosperous low-carbon future.



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Prof. Prakash Rathod

Adjunct Professor

Business Analytics and Its Intersections with Management and Industry Trends

Introduction

In today's hypercompetitive and data-driven business environment, organizations are increasingly relying on Business Analytics (BA) to gain a strategic advantage. Business Analytics is more than just number-crunching—it's the art and science of extracting meaningful insights from data to drive better decisions. The integration of analytics into management has transformed how companies operate, strategize and innovate. From human resources to marketing, finance to operations and analytics now serves as the backbone of modern management decision-making. Additionally, as industries evolve through digital transformation, artificial intelligence (AI) and automation, business analytics continues to shape trends and redefine corporate strategy.

Understanding Business Analytics

Business Analytics employs statistical methods, data mining and predictive modeling to extract insights. It is typically divided into three categories:

1. **Descriptive Analytics** - Summarizes historical data to understand what has happened (e.g., dashboards showing sales trends).
2. **Predictive Analytics** - Uses machine learning to forecast outcomes like customer churn or demand.
3. **Prescriptive Analytics** - Suggests optimal actions using optimization and simulation models.

Together, they form a maturity continuum—from hindsight (descriptive) to insight (predictive) and foresight (prescriptive).

The Role of Business Analytics in Management

1. Strategic Decision-Making

Analytics enables evidence-based management, replacing intuition with data-driven insights. Managers can now simulate strategies and assess potential risks before acting. Companies like Amazon and Walmart employ predictive models to optimize pricing, inventory and logistics, ensuring cost-effective, data-informed decisions.

2. Performance Management

Tools like Balanced Scorecards and Key Performance Indicators (KPIs) become more powerful when paired with analytics. Real-time dashboards allow managers to track operations, employee performance and financial metrics—enabling faster corrective actions.

3. Financial Planning and Forecasting

Finance teams use analytics for budgeting, forecasting and anomaly detection. Predictive models assess market volatility and risk, while prescriptive tools aid in investment optimization. Banks use analytics for credit scoring, fraud detection and portfolio management.

4. Human Resource Management

Through People Analytics, HR leverages data to optimize hiring, predict attrition and enhance productivity. Organizations like Google and IBM analyze employee engagement and turnover data to design retention strategies.

5. Marketing and Customer Insights

Marketing analytics enables personalized campaigns and customer segmentation. Techniques like sentiment analysis and A/B testing refine communication strategies. Platforms such as Netflix and Spotify use predictive models to recommend content, boosting engagement and satisfaction.

Intersections of Business Analytics with Management Disciplines

1. Operations Management

Analytics enhances efficiency by optimizing resources, predicting demand and minimizing downtime. Process mining and simulation modeling streamline workflows and support lean management initiatives.

2. Marketing Management

Data-driven marketing shifts focus from creativity alone to measurable impact. Analytics tools evaluate ROI through metrics like Customer Lifetime Value (CLV) and predictive models guide lead generation and campaign design.

3. Financial Management

Finance professionals apply analytics for risk modeling, profitability analysis and fraud detection. Machine learning accelerates anomaly identification, while scenario modeling supports better investment and budgeting under uncertainty.

4. Human Resource Management

People Analytics in HR helps evaluate employee engagement, performance and diversity. Predictive models assist in succession planning and talent optimization.

5. Strategic Management

At the strategic level, analytics aids competitive analysis, market positioning and trend identification. By merging internal data with market intelligence, managers can anticipate disruptions and adapt strategies dynamically.



Key Industry Trends Shaped by Business Analytics

1. AI and Machine Learning Integration

The fusion of AI with analytics is transforming industries. ML algorithms process massive datasets to uncover complex patterns. In healthcare, AI predicts disease outbreaks; in finance, it supports algorithmic trading and credit risk assessment.

2. Real-Time Analytics

Modern businesses demand instant decision-making. Uber adjusts pricing and driver allocation using live data, while e-commerce sites personalize recommendations in real time—enhancing both efficiency and user experience.

3. Cloud-Based Analytics

Cloud platforms like Google BigQuery, AWS Analytics and Microsoft Power BI make analytics scalable and affordable. This democratization enables startups and SMEs to harness big data capabilities without heavy infrastructure investment.

4. Data Visualization and Storytelling

Tools such as Tableau and Power BI transform complex datasets into intuitive visuals and dashboards, enabling non-technical managers to understand insights quickly. This bridges the gap between analysts and executives.

5. Predictive and Prescriptive Decision-Making

Organizations are moving beyond descriptive analysis. Predictive analytics anticipates outcomes, while prescriptive analytics suggests the best actions—reshaping strategies in marketing, logistics and operations.

6. Ethics, Privacy and Responsible Data Use

With growing data usage, data ethics and privacy governance are crucial. Regulations like the GDPR and India's Digital Personal Data Protection Act (DPDP) require transparency, fairness and accountability in data handling. Ethical AI is becoming a managerial priority.

Case Studies: Business Analytics in Action

1. Amazon

Amazon's data-driven culture underpins its dominance. Predictive analytics supports demand forecasting, logistics and personalization. Its recommendation system alone drives about 35% of total sales.

2. Starbucks

Starbucks applies location analytics and customer behavior data to choose store locations and design marketing strategies. Its app-based rewards system leverages analytics to personalize offers and boost loyalty.

3. Procter & Gamble (P&G)

P&G employs simulation models and predictive tools for product development and demand forecasting, enabling data-backed decisions and optimized resource allocation.

4. Zara

Zara's agility stems from real-time analytics that track sales and fashion trends. Data from stores and social media feeds into production planning, reducing waste and aligning designs with market demand.

Challenges in Implementing Business Analytics

Despite its advantages, organizations face several implementation hurdles:

1. Data Silos and Quality Issues - Fragmented systems cause inconsistent or incomplete insights.
2. Skill Gaps - A shortage of professionals with both analytical and business acumen limits adoption.
3. Resistance to Change - Managers reliant on intuition may be hesitant to trust data-driven systems.
4. High Costs - Advanced analytics infrastructure can be expensive for smaller firms.
5. Data Privacy Concerns - Compliance with data protection laws adds complexity to analytics operations.

Solutions: Organizations can mitigate these by building a data-driven culture, investing in employee training and promoting cross-functional collaboration between data scientists and business leaders.

The Future of Business Analytics in Management

The future of management lies in intelligent, automated and explainable analytics. Advancements in Generative AI and Augmented Intelligence will enable managers not only to analyze but also to interpret and trust analytical outputs. These tools will support strategic decision-making, automate reporting and enhance transparency.

Sustainability analytics will also rise, allowing firms to measure and minimize environmental footprints. Through ESG-driven analytics, businesses can track their environmental, social and governance impact—aligning profitability with responsibility.

As analytics becomes embedded across every organizational layer, it will empower leaders to act proactively rather than reactively. The fusion of analytics with managerial expertise will define the next generation of strategic excellence.

Conclusion

Business Analytics has evolved from a supportive tool into a strategic necessity. Its integration across management functions enhances efficiency, foresight and innovation. By leveraging AI, cloud technology and ethical data governance, organizations can make faster, smarter and more transparent decisions.

In a rapidly digitizing world, the convergence of analytics, management acumen and emerging technologies will shape the future of corporate success. Those who effectively harness the power of analytics will not only adapt to change but also lead the transformation of modern business.





Prof. Jayesh Jain

A Business Analyst Guide for MSMEs

Introduction

In today's fast-changing business landscape, micro, small and medium enterprises (MSMEs) are under pressure from shifting customer expectations, digital disruption and supply-chain volatility. While large firms often leverage data to steer strategy, many MSMEs are still operating on intuition. As one commentary puts it: "By relying solely on intuition and gut feelings ... MSMEs are missing out on the factual insights derived from data analysis."

Business analytics—using data from sales, operations, customers and market trends to inform decisions—offers a way for MSMEs to level the playing field. It connects directly to management functions (strategy, operations, marketing, HR) and aligns with current industry trends (digital adoption, sustainability, platform models).

What is Business Analytics (and why should MSMEs care?)

At its simplest, business analytics involves capturing data (such as customer behavior, operational metrics and financial information), analyzing patterns and using insights to inform decisions. For MSMEs, this might mean understanding which product lines generate the best margins, spotting when customer traffic dips, or optimizing inventory so that cash is not locked up.

Research shows that many MSMEs struggle with data access, resources and analytics awareness. One blog put it this way: "Imagine you are running a clothing store... You have stocked a very beautiful and unique variety ... but lately sales are sluggish and you're not sure why... This is where business analytics comes in."

A friend of mine runs a small café in Pune. She noticed that foot traffic dropped sharply on the first Monday of each month. At first, she assumed "employees get paid on the last working day of the previous month, so people are cautious on the first Monday". But by keeping a simple spreadsheet of daily customer count, weather (raining vs sunny) and whether there was a nearby college exam break, she discovered the real pattern: when the college was off exam leave, students skipped the café and when it rained heavily between 4-6 pm, fewer walk-ins arrived.

With that insight, she launched a “rainy day chai special” and offered a small combo to students on exam break days — and saw that the first Monday drop shrank by nearly 30 %. This kind of insight doesn’t require expensive tools—just data, observation and action.

Intersection with Management Practices

Business analytics must integrate with everyday management practices. Let’s explore how.

• Strategy & Decision Making

When management asks, “Which customer segments should we serve more aggressively?” or “Which products are costing us more than they’re earning?”, analytics provides answers. For example, a manufacturing MSME might analyze orders by customer type and profitability per order size and decide to focus on medium-sized orders rather than the biggest ones that tie up too much time for marginal profit.

• Operations & Efficiency

Operational metrics matter: downtime, defect rates, machine utilization and labor productivity. Studies on SMEs show that analytics helps uncover bottlenecks in operations.

Anecdote: At a small regional printing shop I visited, the manager remarked: “We always assumed Monday mornings were slow because people were not ready—but the data told a different story.” By tracking job-start time, operator shift and machine-warm-up status, the data revealed that the older press machine always took more time to warm up after weekend maintenance, causing delays. As a fix, they swapped in a newer machine on Monday morning and the older one on later shifts. The result: Monday lead-times dropped visibly.

• Marketing & Customer Insights

Analytics helps marketing teams identify who buys what, when and why. MSMEs often miss this and rely on generic campaigns. A study on MSME market expansion noted that “data-driven decision-making” helps expand markets and refine offers.

Anecdote: A vegetarian restaurant chain in Delhi noticed its weekday lunch business was steady, but weekend brunches underperformed. They analyzed customer bookings data and discovered that on weekends, the clientele was more families (kids + adults), whereas on weekdays was mostly office workers. So, they introduced a “kids-play brunch” on Saturdays with a discounted kids’ plate and soft play area. Within two months, weekend revenue improved by 18 %.

• Supply Chain & Inventory

Inventory can tie up working capital or cause stock-outs. Analytics helps by combining demand forecasts, lead times and supplier reliability. Without analytics, MSMEs risk overstocking or understocking.

A small garment manufacturer in Jaipur tracked fabric lot arrivals and waste from scrap. They realized that one fabric supplier caused higher defect scraps (-5 % vs 2 % of other suppliers), which escalated inventory cost. By switching supplier and adjusting order lead-time, scrap dropped and inventory holding cost fell.



Ujjwal Pratap

**PGDM - Business Analytics
Batch 24-26**

Marketing in the Age of Insight: How Analytics is Redefining Consumer Connection

In today's competitive digital ecosystem, marketing no longer thrives on creativity alone—it thrives on clarity. Intuition and gut feeling, once the bedrock of advertising decisions, are now augmented by data-backed insights. As organizations transition into a data-first era, marketing analytics has emerged as a strategic compass guiding brands toward relevance, precision and measurable growth.

1. The Evolution from Guesswork to Precision

Traditional marketing relied heavily on assumptions. Campaigns were crafted for the average customer, measured in broad metrics like reach and recall. However, today's marketers operate in an environment where every action leaves a digital footprint. This has allowed marketing to shift from mass communication to micro-personalization, where decisions are driven by evidence, not estimation.

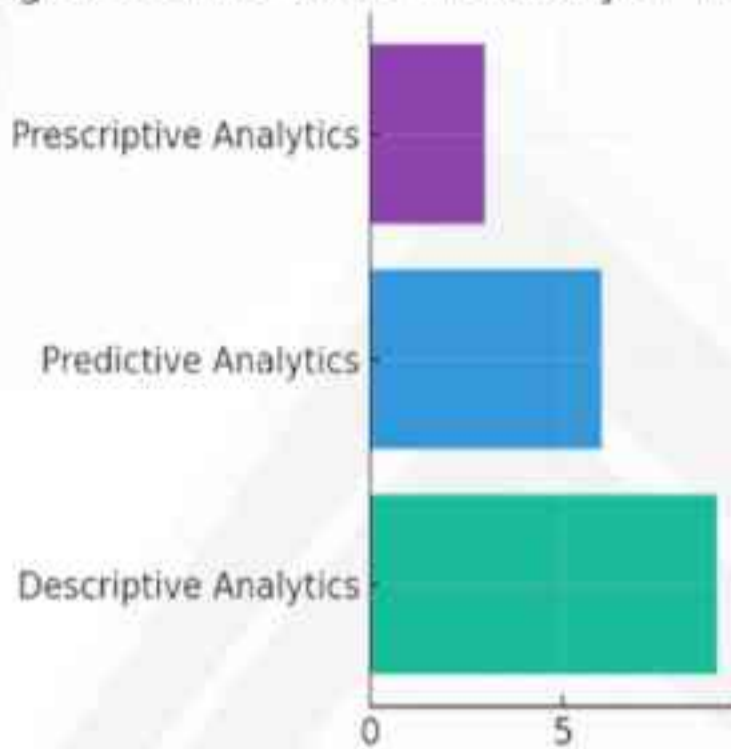


2. Measuring What Truly Matters: From Vanity to Value

In the early days of digital marketing, brands were obsessed with vanity metrics—likes, clicks and impressions. But analytics has matured the discipline. Today, successful marketers focus on attribution, conversion and lifetime value.



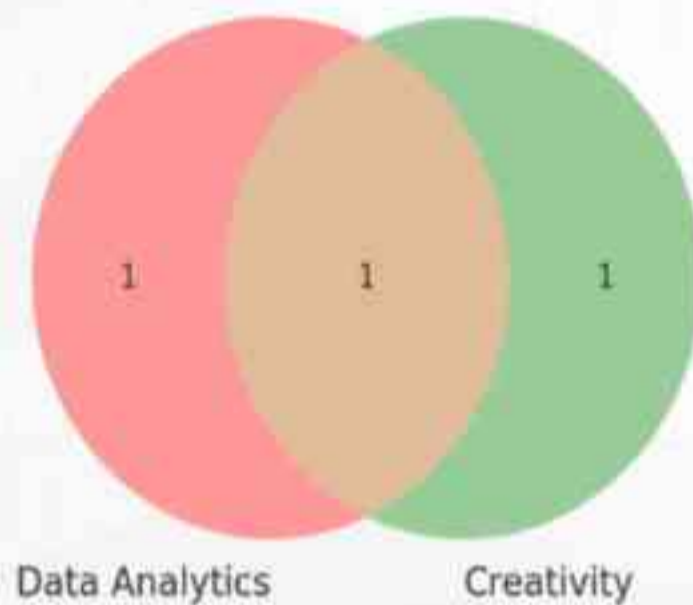
Figure 2: The Value Hierarchy of Marketing Analytics



3. Integrating Creativity with Analytics

Analytics provides the structure within which creativity can thrive. Modern marketing teams are learning to blend data scientists with storytellers. The sweet spot is where analytics and creativity co-create resonance.

Figure 3: The Intersection of Data and Creativity





Vinayak Pandey

**PGDM - Business Analytics
Batch 24-26**

Does the Toss Rule Cricket? India's Coin-Toss Comedy Show

Cricket's coin toss is like asking, "Heads or heartbreak?" It's a 50-50 gamble that can swing a match faster than Shubman Gill's cover drive! India's 2025 streak of 15 straight toss losses—odds slimmer than a googly's chance (0.003%, or 1 in 32,768)—has fans screaming, "Is the coin cursed?" From Rohit Sharma flipping flops to Gill tossing like he's auditioning for a rom-com, is the toss cricket's puppet master or just a cosmic prank? Let's crunch the numbers with Python, puns and enough sass to stump a commentator!

Data Hunt: Stealing Stats Like a Sneaky Single

We're raiding cricket's data vault like it's a buffet before a Test match. A 2016 study of 44,224 matches assumes tosses are random as a T20 six-fest. Wikipedia's toss tables (2,502 Tests, 4,567 ODIs, 2,045 T20Is) and Cricsheet's 19,000+ YAMLS are our pitch. Kaggle's ICC datasets and 2025 news confirm India's coin-tastrophe—juicier than a Bumrah yorker! SciPy's ready to spin stats like Ashwin's doosra.

Toss Impact: A Spicy 1-3% Boost

Winning the toss adds a 1-3% win chance, like chili in your curry—not the main dish, but it zings! The 2.8% edge varies faster than a T20 run rate. Tests love toss winners; T20s? They're like, "Meh, -pass the dew."

Format Win Rates

Wikipedia's decisive matches spill the beans:



Format	Matches	Toss Win%	p-value (H0:50%)
Tests	1,713	53.59%	0.003 (significant)
ODIs	4,365	50.40%	0.607 (meh)
T20Is	1,964	49.59%	0.735 (yawn)

Tests (53.59%) reward toss wins—pitches crumble like a bad samosa. ODIs (50.40%) and T20Is (49.59%) are as thrilling as a rain delay, with dew making chases smoother than a Kohli lofted drive. Day-night ODIs? 5.92% edge—dew’s slipperier than a politician’s promise!

What Makes the Toss Tick?

The toss shines when conditions align, like picking the perfect playlist for a road trip.

- **Pitch:** Subcontinent dustbowls (4.7% edge) yell “bat first” in Tests; green tracks beg for bowling, or you’re out like a duck.
- **Team Strength:** Even teams milk the toss; minnows vs. giants? Skill stomps luck.
- **Conditions:** Dew (5.92% ODI boost), home edge (44.9% win rate) and Duckworth-Lewis (5.35%) make the toss spicier than a street-side chaat.

Stadiums Where Tosses Are Gold

Some grounds make the toss a cheat code:

Stadium	Format	Toss Win%	Pitch Chaos
Gaddafi, Lahore	ODIs	87%	Crumbles faster than a bad joke - bat first or bust!
Premadasa, Colombo	ODIs	84%	Spins like a DJ, seems early-bat now, cry later.
Chepauk, Chennai	T20/IPL	-62%	Dry as a desert, chasing’s tougher than facing tailwind.
Narendra Modi, Ahmedabad	ODIs	58%	Seam heaven, dew helps chasers like a tailwind
Kotla, Delhi	Tests	100% bat first	Spinner’s paradise, but wins are rarer than a quiet crowd

Gaddafi and Premadasa are toss jackpots—pitches wear out like cheap flip-flops. Ahmedabad's dew? It's like the pitch is rooting for the chasers!

Captains with Coin Charms

Some skippers have coins that wink back:

Captain	Format	Toss Win%	Notes
Ricky Ponting	ODIs	56.4% (124/220)	Coin-tossing sorcerer!
MS Dhoni	T20s	59.5% (22/37)	Luckier than a lottery ticket
Joe Root	Tests	100% (5/5, 2018)	Coin's love affair!

Kohli (43% Tests) and Rohit (11 ODI losses) must've flipped two-tailed coins. It's luck, not skill—sorry, Rohit, no coin-whisperer badge!

Conclusion: Toss Isn't Boss, But It Bites

The toss adds a 2-3% nudge, like a sneaky tailwind—not the game, but it stings. India's 15-loss streak? Rarer than a silent stump mic, but just bad luck. The real tragedy? The 2023 World Cup final at Narendra Modi Stadium—Australia won the toss, bowled first and dew helped them chase India's 240 like it was a Sunday stroll, snatching the cup 6 wickets to spare. Skill rules, but that coin can still break your heart!





Nishant Patil

**PGDM - Business Analytics
Batch 24-26**

The Data Weaver's Quest: ESG Analytics for Portfolio Optimization in India (2020-2030)

A Spark in the Financial Maze

In Mumbai's Bandra-Kurla Complex, Priya, a 27-year-old data analyst fresh from her master's studies in finance and analytics, faced an important decision. The COVID-19 pandemic had caused huge disruptions in global markets, especially affecting Indian investments. Stocks linked to coal dropped by as much as 20% because of increased environmental concerns. Meanwhile, social issues like labor disputes in supply chains increased market ups and downs. At that time, India's ESG assets under management (AUM) were only ₹2,747 crore, a small part of the large ₹50 lakh crore mutual fund industry. Priya, with her academic background and growing skills in programming languages like Python, thought carefully: Could data analysis help make investments more sustainable? Could it turn hidden risks into clear opportunities?

This thinking was part of a bigger change happening in India's financial world. By September 2025, the country's ESG AUM had grown rapidly, surpassing ₹11,000 crore. The annual growth rate was over 30%. This growth was driven by better analytics that helped reduce risks by 20-30% and increase returns by up to 18%. Globally, ESG assets had grown to \$50 trillion. This showed that sustainability was no longer just a side issue but now a key part of investment strategies. In India, this shift was helped by factors like the country's vulnerability to climate problems such as heavy rains, the goal to reach net-zero emissions by 2070 and millions of investors using systematic investment plans (SIPs). Priya's own journey reflects this larger story, showing how tools like machine learning algorithms and real-time data dashboards helped investors understand and manage ESG risks. This made their portfolios not only more profitable but also stronger and ethically responsible.

This story follows Priya's experience during years of market change, new rules and tech advances. It also looks ahead to a future where ESG assets might reach \$3-4 billion by 2030, at a yearly growth rate of 23.3%.

The Awakening (2020-2021)

In 2020, as the pandemic worsened, Priya saw her firm's investments struggle. Traditional funds faced about 22.3% ups and downs in value. Risks related to ESG issues made non-performing assets (NPAs) in sectors like banking and insurance rise by 12-18%. Only six ESG funds were managing ₹2,747 crore, so the field seemed small. Priya spent late nights learning about natural language processing (NLP) to analyze company reports and news, looking for governance issues that regular metrics missed. Her first dashboard, built with Tableau, pointed out weaknesses in coal-heavy investments. She simulated scenarios that could have helped avoid 10-15% of potential losses. This approach was a start for using analytics to connect data sources and spot problems in real time.

The year 2021 brought a big change when the Securities and Exchange Board of India (SEBI) introduced the Business Responsibility and Sustainability Reporting (BRSR) rules. These required the top 1,000 listed companies to share ESG information. This pushed the industry to grow 27% over the previous year, reaching ₹3,500 crore in assets. Investors looked for more ethical options as India recovered from the pandemic. Priya improved her methods, creating a predictive model in Python to forecast environmental risks like delays caused by heavy rains in manufacturing. However, challenges remained. Different reporting standards led to overestimating risks by up to 25%. This showed the need for better, more consistent data rules. Though her early success was small, it motivated her. Her work reflected India's broader movement towards using analytics not just to react to risks but to prepare for them, strengthening investment portfolios.

Forging the Analytical Shield (2022-2023)

Emboldened by her initial breakthroughs, Priya delved deeper into machine learning by 2022. She implemented random forest algorithms for anomaly detection, identifying hidden governance lapses in technology firms that could trigger market downturns, ultimately reducing ESG-related losses by 20-30% in simulated portfolios. The market responded in kind: ESG AUM doubled to ₹5,100 crore with a 45.7% growth rate, climbing further to ₹7,800 crore by 2023 as more than 10 specialized funds entered the fray. SEBI's expansion of BRSR in 2023 to encompass the top 1,000 entities elevated disclosure compliance to 92%, enhancing India's global ESG ratings on MSCI indices by 15%.

Priya's innovations included interactive risk heatmaps, built on regression analysis, which linked ESG deficiencies to potential 15-20% erosion in returns. She experimented with multi-objective genetic algorithms, optimizing portfolios to minimize carbon exposure by 22% while safeguarding yield at 2%, drawing from empirical studies on Indian equities that demonstrated superior performance in sustainable assets. However, the specter of greenwashing loomed large, with 25% of corporate claims flagged as exaggerated, prompting Priya to integrate AI-driven audits inspired by platforms like Datamaran for enhanced transparency. By year's end, ESG portfolios were outperforming, delivering 14.2% annualized returns compared to 12.8% for traditional benchmarks, with improved Sharpe ratios validating the analytical shield Priya had forged. This chapter of her journey highlighted the maturation of analytics from auxiliary aids to indispensable armor in India's investment arena.

Scaling the Summit (2024-2025)

By 2024, Priya had ascended to lead a specialized analytics team, leveraging XBRL-compliant tools to automate 80% of BRSR reporting processes, thereby unlocking \$531 million in impact measurement revenues for her firm. ESG AUM surged to ₹10,820 crore, reaching ₹11,000 crore by mid-2025, dominated by powerhouses like the SBI ESG Exclusionary Strategy Fund at ₹5,605 crore. Priya's advanced long short-term memory (LSTM) neural networks, akin to those used by ICICI Prudential, forecasted ESG trends across over 500 BSE-listed stocks, prioritizing renewables and generating 4% alpha through targeted allocations.

A standout case was her collaboration on a fund similar to Kotak ESG Opportunities, where machine learning vetted suppliers, resulting in 18% lower volatility and 2.1% alpha by excluding high-risk entities. SEBI's 2025 value chain disclosure pilots, covering 75% of suppliers, set the groundwork for full enforcement in 2026, though persistent data inconsistencies continued to inflate risks by 15% in some models. Priya's customized dashboards, drawing inspiration from Infosys' proprietary ESG platforms, streamlined compliance and trimmed regulatory fines by an impressive ₹450 crore annually across client portfolios. This ascent phase not only validated analytics' scalability but also positioned Priya—and India—as frontrunners in blending technology with sustainable finance.

Horizons of Sustainable Wealth (2026-2030)

Looking beyond the summit, Priya envisioned a horizon where analytics would dominate ESG integration. Projections indicated AUM climbing to ₹15,000 crore by 2026 and exploding to \$3-4 billion by 2030, sustained by a 23.3% CAGR and India's massive \$8-10 trillion capital expenditure toward net-zero infrastructure. Advanced AI, incorporating satellite imagery for real-time environmental risk assessment, would become ubiquitous, with 80% of financial institutions increasing ESG technology investments by 17-20% annually.

Alignment with international standards like the International Sustainability Standards Board (ISSB) by 2027 would necessitate 85% coverage in value chain analytics, enabling the optimization of \$50 billion in green bonds and impact funds. For professionals like Priya, this era promised 25-30% salary premiums in ESG analytics roles, amid a talent shortage projected to intensify. Challenges such as data privacy and AI bias would emerge, but the potential for resilient, high-alpha portfolios in sectors like BFSI and renewables painted a promising future.

Weaving a Resilient Future

Priya's transformative quest from a novice analyst to a pioneer in ESG analytics encapsulates the profound impact of data-driven strategies, delivering 18% return uplifts and reducing volatility to 18.5% compared to 22.3% in traditional portfolios. As India strides toward a \$5 trillion economy, analytics emerges as the loom weaving sustainability into the tapestry of wealth creation. This narrative calls upon academics and practitioners to delve into emerging areas like AI ethics, hybrid analytical models and cross-border ESG harmonization, ensuring a future where finance serves both profit and planet.



Vipul Gulve

**PGDM - Business Analytics
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Unlocking Unstructured Data: How Docling Is Transforming AI Workflows for Business Analytics

In today's data-rich landscape, business analysts find themselves standing on a goldmine of insights—most of which remain frustratingly inaccessible. It is widely accepted that up to 90% of an organization's data is unstructured, existing in formats such as PDFs, Word documents, or HTML files rather than neatly arranged databases. Parsing and leveraging these documents for advanced analytics or AI has traditionally required enormous manual effort, costly cloud services, or risky data transfers, especially for compliance-sensitive industries.

Enter Docling: a purpose-built, open-source tool designed to solve these pain points and usher in the next phase of document intelligence for business analytics, retrieval-augmented generation (RAG) and advanced AI.

The Business Analytics Challenge: Unstructured Data as a Roadblock

Unstructured data is the rule, not the exception, in modern enterprises. Critical business contracts, financial statements, HR records and compliance documentation routinely arrive in semi-structured or unstructured formats. For analysts working on process optimization, customer experience, or market intelligence, this represents both a challenge and a missed opportunity.

Existing extraction approaches—such as simple OCR, manual copy-paste, or costly third-party APIs—often stumble when faced with:

- Tables split across pages.
- Embedded images.
- Annotations or headers.
- Truncated or non-sequential text.

Transferring such documents to external platforms for processing can be problematic for companies governed by strict data protection or regulatory requirements. This friction stalls analytics initiatives and holds back AI adoption.

Understanding Docling: Purpose-Built for Modern Document Workflows

Docling is not just another text extraction tool—it was conceived to address the core issues that prevent organizations from fully utilizing their document archives. Developed as an open-source project and quickly gaining traction within the AI and business analytics communities, Docling brings several innovations:

Native support for complex formats: Docling can parse PDFs, DOCX, HTML and more, maintaining fidelity to the original structure.

Advanced layout analysis: Its proprietary models detect and preserve tables, columns, headers, images and other structural cues crucial to accurate extraction.

Modular, developer-friendly architecture: Docling is accessible via a command-line interface, REST API, or as a Python library—making it suitable for everything from quick one-off analyses to integration into enterprise data pipelines.

Data privacy and cost efficiency: As a self-hosted solution, it lets organizations process even sensitive documents on-premises, avoiding per-page fees and compliance risks.

Pipeline, Not Black Box: How Docling Works

A distinguishing feature of Docling is its transparent and extensible pipeline architecture. For business analysts or AI practitioners, understanding this pipeline is key to leveraging its full power:

- 1. Parsing and Initial Extraction:** When a document (PDF, DOCX, or HTML) is uploaded, Docling launches its parser module, identifying text blocks, tables, figures and hierarchical elements. With PDFs, for example, the system uses specialized extractors to differentiate between objects, text and metadata.
- 2. Layout and Table Recognition:** Docling's layout analysis model generates bounding boxes for each page element—capturing paragraphs, headings, lists and more. Table Former, another model, reconstructs complex tables, even those spanning multiple pages, with their correct row and column associations.
- 3. Content Enrichment and Transformation:** For semi-structured sources such as HTML or DOCX, Docling leverages open-source libraries like BeautifulSoup and Marco. The result is a unified, enriched document format (the "Docling Document") that translates original structure into a machine-readable hierarchy, preserving provenance metadata such as page numbers, layout coordinates and even image annotations.

Flexible Output Options: Analysts can export the processed content as Markdown, JSON, or directly integrate with popular AI and RAG frameworks like Lang Chain and Llama Index. This flexibility makes Docling a central node for both human-in-the-loop analytics and automated AI pipelines.



Advantages for Business Analytics and AI

With its hybrid chunking, provenance tracking and native integrations, Docling offers several significant benefits for business analytics use cases:

- **Faster, more accurate data extraction:** Improved layout detection leads to higher data integrity when importing tables, figures and structured information for quantitative analysis.
- **Reduced operational cost:** On-prem or private-cloud hosting eliminates ongoing per-page processing fees.
- **Enhanced data governance:** Sensitive, regulated data never leaves the organization's computing environment, simplifying compliance.
- **Democratization of advanced analytics:** Docling empowers business analysts and data engineers to automate document processing without needing high-end GPUs or specialized cloud AI services.

Enabling next-gen RAG and LLM solutions: By transforming messy documents into structured, context-rich chunks, Docling primes them for question-answering and cognitive analytics workflows.

Real-World Impact: Docling in Benchmark Tests

In comparative studies, Docling was benchmarked against other prominent open-source extraction tools across 89 PDF files and 4,000+ pages, running on standard x86 CPUs and Apple's M3 Max chip. It emerged not just as the most accurate but also the fastest—clocking an impressive 1.26 seconds per page. For business analytics teams dealing with tens of thousands of legacy documents, this performance edge translates to real operational gains.

Key Takeaways for Business Analytics Professionals

Docling signals a paradigm shift in how unstructured enterprise documents are harnessed:

- Organizations can transform previously unusable data silos into actionable information for reporting, compliance and strategy.
- The barrier to integrating document data with AI, RAG and analytics platforms is drastically lowered.

Open-source agility, native integrations and modularity position Docling as a cornerstone for digital transformation within data-driven companies.

Looking Ahead

As AI-powered analytics becomes mainstream, the ability to unlock and unify unstructured data resources is central to organizational competitiveness. Tools like Docling not only accelerate this journey but also ensure security, scalability and transparency—qualities crucial for responsible data science.

For the business analytics community, Docling's rise signals an era where document processing is no longer a bottleneck but a springboard for creative insight and enterprise innovation.



Teesha Roy

**PGDM - Marketing
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The Power of Visual Storytelling and Social Media Campaigns in Enhancing the Digital Presence of Cosmetic Brands

The cosmetic industry has always been built on aspiration, identity and image. Traditionally, these ideas were shaped through glossy magazine covers, celebrity endorsements and carefully styled television commercials. But in today's digital-first world, the dynamics have completely changed. Consumers are no longer passive receivers of beauty ideals—they actively participate, engage and even co-create the narrative. Platforms like Instagram, YouTube and WhatsApp are not just communication channels; they are beauty counters, review boards and trust-building communities all in one.

Within this context, visual storytelling has become the single most powerful tool for cosmetic brands to enhance their digital presence. Unlike text-heavy promotions, visuals carry emotion, authenticity and instant recall. They answer consumer doubts, show real transformations and often build credibility more effectively than any traditional advertisement. In fact, research conducted through a survey of 111 respondents across selected Indian cities confirmed that consumers strongly associate cosmetic purchases with digital touchpoints. The findings revealed a clear truth: a product video, influencer testimonial, or tutorial reel carries far more weight in shaping decisions than a static banner or print ad.

Visual storytelling in cosmetics goes beyond showcasing a product; it is about narrating a journey. A lipstick swatch video, a step-by-step skincare routine, or a relatable review by a micro-influencer creates experiences that resonate with audiences. Data from the survey highlighted that short-form videos and product demonstrations consistently drive the highest trust and purchase intent. This is particularly significant because cosmetics are deeply personal—applied to the face, skin and hair—so credibility matters more here than in most other FMCG categories. A static ad cannot address consumer concerns about safety or effectiveness, but a real-time demonstration can.

Equally important is the role of content creation as a trust-building tool. In cosmetics, content is commerce. The study showed that consumers are not just viewers of branded posts; they rely on them for education and decision-making. Tutorials on how to use products, ingredient-driven stories like “Why Hyaluronic Acid Works,” or festive-themed campaigns instantly connect with audiences and influence their perceptions. A well-planned content calendar, aligned with audience touchpoints, is crucial. Timing of posts, choice of language and relatability determine whether a consumer scrolls past or chooses to engage.

The research also revealed clear motivators and barriers for consumer engagement. Visual appeal, authenticity and influencer content emerged as motivators, while repetitive posts, lack of brand responsiveness and inauthentic campaigns discouraged engagement. Interestingly, language preference proved to be a strong differentiator. A significant portion of respondents expressed preference for Hindi or bilingual content, suggesting that cosmetic brands aiming to connect with audiences in selective Indian cities must not rely solely on English communication. Localization and cultural relevance are key to deeper engagement.

Influencer marketing and user-generated content (UGC) also stood out as powerful levers. Cosmetic purchases are highly influenced by relatability and authenticity and micro-influencers often deliver that more effectively than celebrities. A college student demonstrating a foundation, or a homemaker reviewing a shampoo, builds stronger trust than a polished celebrity campaign. Consumers increasingly look for “real people, real reviews.” Brands that amplify UGC by reposting customer testimonials, before-and-after photos, or everyday skincare routines gain credibility and foster community trust.

Yet, it is not enough to simply create content. What truly strengthens strategy is analytics. Social media campaigns become powerful only when they are tracked, refined and optimized. Data analytics provides brands with the ability to see what truly works—whether reels outperform static posts, whether bilingual captions drive higher engagement, or whether a certain influencer collaboration results in measurable conversions. Tracking tools also help brands understand posting times, platform strengths and audience demographics. For example, analytics might reveal that product tutorials generate 3x engagement compared to discount posts, or that regional language captions resonate more strongly in certain markets. These insights enable brands to allocate resources effectively and maximize returns.

The integration of newer digital touchpoints like WhatsApp communities and dynamic QR codes further bridges offline and online journeys. QR codes on product packaging or retail displays allow instant access to brand platforms, while WhatsApp channels provide daily updates and direct engagement. In essence, these tools are not just technical add-ons but practical enablers that connect consumers seamlessly across touchpoints, particularly in mobile-first markets.



The implications of this research point to some clear strategic imperatives. First, cosmetic brands must invest in high-quality, authentic visual content because every reel, tutorial, or testimonial is a direct conversion opportunity. Second, a multilingual approach is essential—content in Hindi, English and regional languages is necessary to build deeper connections in selective cities. Third, influencer and UGC-led campaigns must be prioritized over one-way brand promotions, as relatable voices carry more weight in this category. Fourth, analytics should guide decision-making at every step, ensuring that resources are focused on strategies with proven effectiveness. Finally, offline and online paths must converge through tools like QR codes, WhatsApp and omnichannel campaigns.

Ultimately, the cosmetic industry is no longer just about selling beauty; it is about selling stories of beauty. Consumers are increasingly mobile-first, community-driven and authenticity-seeking. The brands that rise above the clutter are those that listen, localize and visually connect with their audiences. This is especially true in concentrated markets where awareness and penetration levels differ significantly. The survey reinforced that awareness is often concentrated in select cities, meaning brands must step beyond their comfort zones to target regions with low recognition. Similarly, visuals drive not just interest but conversions, proving that investment in visual-first strategies directly translates to sales. And most importantly, engagement is not just about content—it is about speaking the consumer's language, literally and figuratively.

The future of beauty lies in content that converts, stories that resonate and data that directs. Visual storytelling and social media campaigns are not simply tools for digital presence; they are the heart of consumer trust and loyalty in the cosmetic industry. Brands that master this will not only enhance their presence but also build lasting consumer relationships in an ever-competitive marketplace.





Raviraj Karkera

PGDM - BA

Batch 25-27

Sustainability in Business: From Greenwashing to Real Impact

Whether it's the "eco-friendly" label on your coffee cup or the talk of trillion-dollar ESG funds, "sustainability" is a word you can't escape.

Just look around any supermarket, you're surrounded by products claiming to be "green," "eco-friendly," or "sustainable". It feels like a competition, with companies using everything from recycled packaging to "carbon-neutral" promises to show off their environmental commitment. But here's the reality check: not all that glitters green is gold.

While some businesses are truly changing their operations from the ground up, others are just slapping a shiny new label on the same old practices. This tactic, known as "greenwashing," has become a major hurdle to genuine sustainable business. With the urgent threat of climate change, it's more critical than ever to tell the difference between real change and slick advertising.

"Sustainability is no longer about doing less harm. It's about doing more good" - Jochen Zeitz, CEO of Harley-Davidson

In the last ten years, sustainability has shifted from a "nice to have" bonus to a central part of how companies plan for the future. Investors demand ESG scores before investing, shoppers actively choose eco-friendly brands, and new regulations require more transparency. A McKinsey report confirms that over 70% of executives now say sustainability is a key item on their management agenda.

But there's a troubling contradiction, even as record amounts of money pour into "sustainable" finance, critics worry that a lot of it is just greenwashing, not real green impact. The real test is figuring out how to separate authentic corporate efforts from glossy marketing campaigns.



The Promise of Green Finance

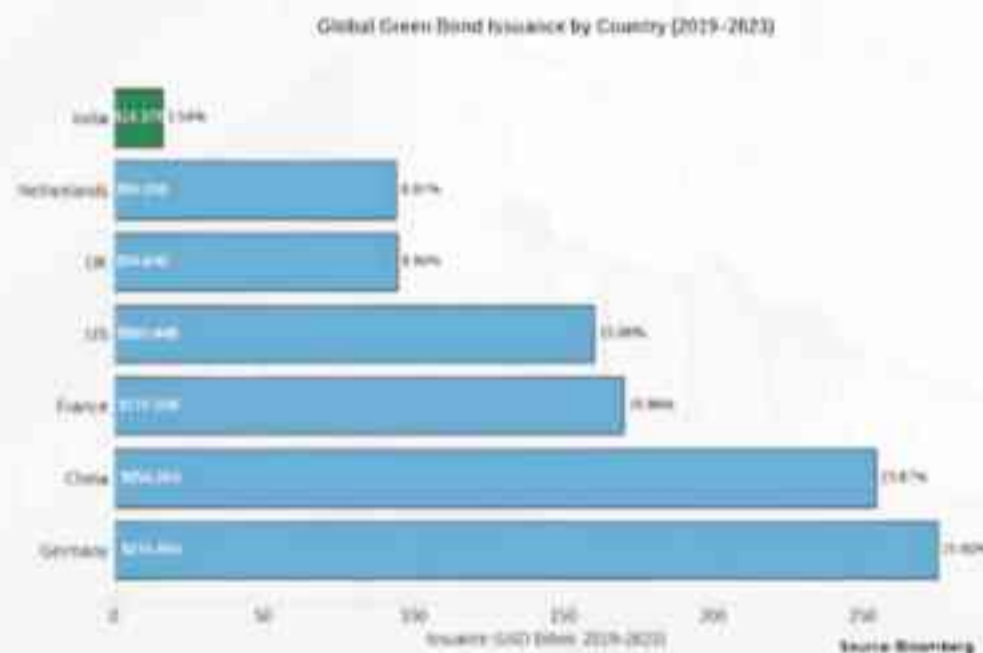
When it works right, green finance is about making money while also protecting the planet. The Climate Bonds Initiative noted that global green bond issuance hit a record high, crossing \$600 billion in 2023. Looking ahead, BlackRock predicts ESG investments might reach \$50 trillion by 2030, which would be almost a third of all managed assets globally.

What's really fascinating is the innovation happening in this space. It's not just about standard green bonds anymore. We're now seeing:

- **Sustainability-linked loans (SLLs):** These offer lower interest rates if a company successfully hits its ESG goals.
- **Transition bonds:** These are created to help high-carbon industries (like steel or cement) finance their shift to cleaner methods.
- **Blue bonds:** These focus specifically on ocean and marine conservation projects, an area that traditional ESG funds often miss.

This momentum is happening in India, too. Both the NSE and BSE have launched ESG indices to track companies performing well on sustainability metrics. Infosys, for example, achieved carbon neutrality well ahead of deadlines and is a common sight in ESG portfolios. Tata Power is expanding its renewable capacity, aiming for 100 GW by 2030, while startups like Ather Energy are changing the game with electric scooters. The Indian government also made a significant move by issuing its first Sovereign Green Bonds in 2023, raising ₹16,000 crore for clean energy and climate initiatives, a milestone signaling that sustainability is becoming a core part of national policy.

This massive growth points to a clear truth: if directed properly, finance can be one of our most powerful tools in the fight against climate change.



The Dark Side: Greenwashing

Unfortunately, for every company doing the right thing, there's one that isn't. "Greenwashing" is the term for when companies mislead customers or exaggerate their sustainability claims.

Some of the most infamous examples include:

- **Volkswagen DieselGate (2015):** The company marketed "clean diesel" cars that were secretly programmed to cheat on emissions tests.
- **BP's "Beyond Petroleum" rebrand:** BP ran ads highlighting solar panels while its primary investments remained heavily focused on fossil fuels.
- **HSBC (2022):** Faced action from UK regulators over misleading advertisements about its climate-positive initiatives.

- **Coca-Cola:** Often promotes its sustainability work despite being consistently named one of the world's top plastic polluters for several years running.
- **Adani Group (2023):** Faced ESG criticism following the Hindenburg report, which raised questions about its coal-heavy projects and transparency.
- **H&M (2023):** Along with other fashion giants (like Zara and ASOS), H&M faced investigations in Europe for vague "conscious collections" and misleading "green" labels.
- **Airlines:** Several airlines, including Ryanair and Lufthansa, have been called out for making exaggerated claims about their "carbon-neutral" flight options.

It's scandals like these that explain why investors and regulators are becoming so much more skeptical. In India, SEBI is tackling this by requiring the top 1,000 listed firms to follow Business Responsibility and Sustainability Reporting (BRSR) standards, pushing for hard data to back up any green claims.

From Rhetoric to Real Impact

So, how can you tell the difference between real action and empty talk? Experts say to look for three key things:

1. **Transparency and Disclosure:** Patagonia is often called the "gold standard" of sustainable business because it openly shares its supply chain and environmental data.
2. **Measurable Targets:** IKEA has committed to making its entire product line climate-positive by 2030. This is a concrete, measurable goal, unlike vague promises of "net-zero someday," and it holds them accountable.
3. **Independent Verification:** Third-party ESG ratings from agencies like MSCI and S&P Global provide outside scrutiny, although even these rating systems are under pressure to be more consistent.

The World Bank and the OECD both stress that we need standardized ways to measure sustainability. Without a common standard, it's too easy for companies to mislabel their products and practices.

India's Role in the Transition

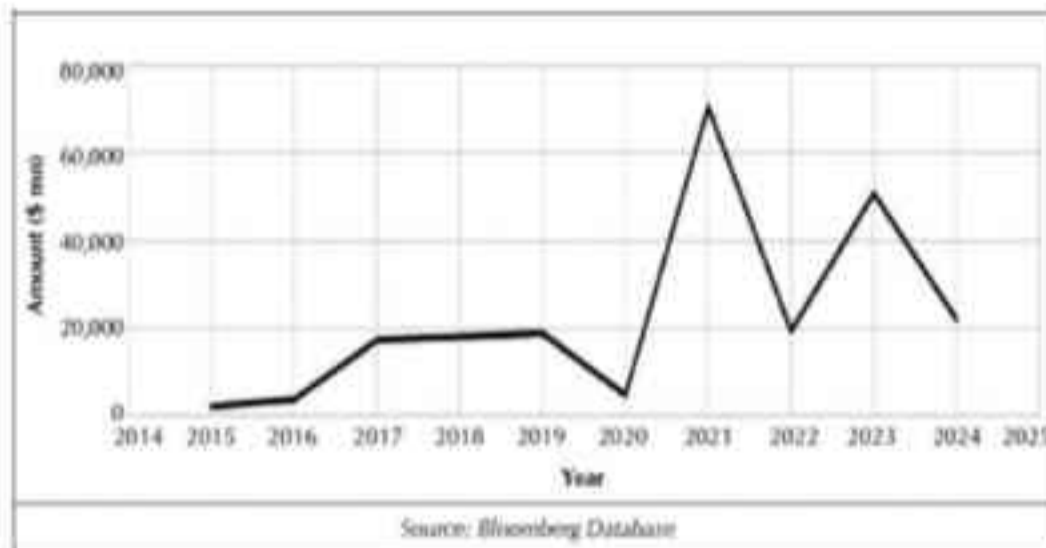
India is in a tough spot: it needs to keep its economy growing while simultaneously reducing its carbon footprint. The RBI's Sustainable Finance Group is actively studying how climate-related risks could impact the country's banks and financial markets.

Green bonds are becoming more popular. Major players like SBI and REC have already raised billions by issuing multi-billion-dollar green bonds to fund renewable energy projects.

At the same time, companies across India are realizing the advantages of embracing sustainability:

- **Infosys:** Was one of the first major IT companies to commit to reaching net-zero.
- **Mahindra Electric:** Became a pioneer in India's EV market long before it was trendy.
- **Suzlon Energy:** A homegrown company that now exports its wind energy solutions around the world.
- **Reliance Industries:** Has announced massive plans for renewable energy, including new giga-factories for solar and hydrogen.

When you combine this with the government's FAME (Faster Adoption and Manufacturing of Electric Vehicles) policy, it's clear India is working to become a key player in sustainable energy and mobility. The takeaway is obvious: India can't afford to take shortcuts. As global investors watch, a company's credibility will be its most valuable asset.

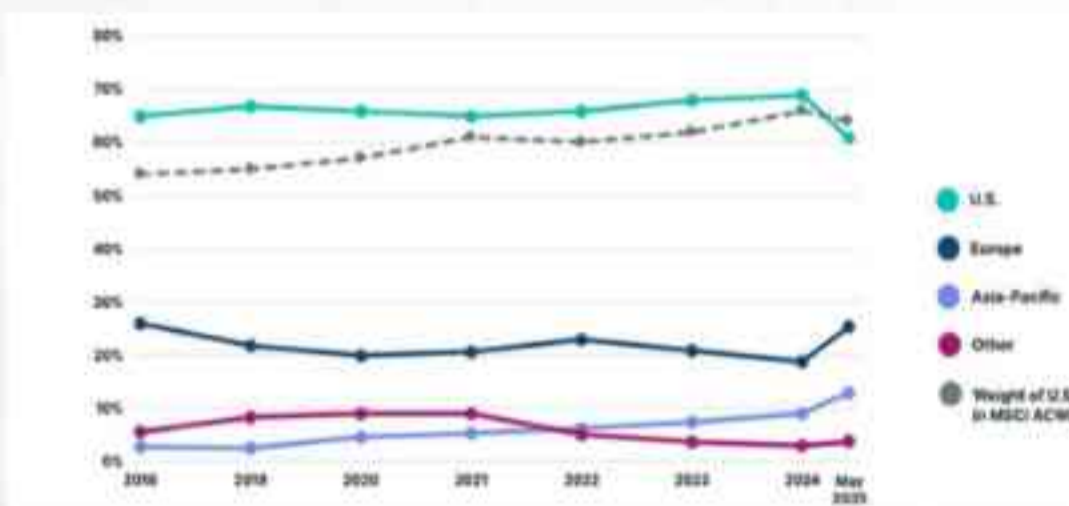


Regulation and the Global Push

Globally, regulators are stepping up to the plate:

- **European Union:** Has introduced the EU Taxonomy, a classification system that clearly defines what can be called "sustainable".
- **United States:** The SEC has put forward new, strict rules requiring companies to disclose their climate-related risks.
- **BIS (Bank for International Settlements):** Is warning that climate risk is a systemic financial risk and is pushing central banks to take action.
- **China:** Has directly tied parts of its financial industry to its carbon neutrality goals, forcing banks to report on their green lending and bond allocations.

All this new pressure from regulators means companies can no longer rely on vague claims; they now have to provide real evidence to support their sustainability claims.



The Future: Data, Analytics, and Accountability

This is where Business Analytics becomes so important. New tools are helping investors and regulators see through the fluff:



- **AI-driven sentiment analysis:** This tech can scan company reports to find red flags that suggest greenwashing.
- **Big data platforms like Refinitiv ESG:** These platforms track thousands of companies using hundreds of different metrics.
- **Climate risk modelling:** Banks are now using this to “stress-test” their investment portfolios against different global warming scenarios.
- **Satellite monitoring of emissions:** NASA and various startups can now provide real-time carbon data, which can be used to check if a company's claims are true.

As the IMF notes: “Finance cannot solve climate change alone, but without finance, climate change cannot be solved.”

Why This Matters for the Next Generation

For Millennials and Gen Z, sustainability isn't just an option; it's a requirement. A Deloitte survey found that over 60% of Gen Z consumers actively prefer sustainable brands and are often willing to pay a higher price for them.

This has created a boom in “green careers.” Jobs in ESG investing, climate risk consulting, and sustainability analytics are expected to grow exponentially. If you're a business student, this isn't just some small niche. This is the mainstream job market of the future.

All this makes sustainability a critical bottom-line issue. Companies that try to fake it are risking massive reputational damage, potential lawsuits, and losing their customers. On the other hand, the companies that are genuine about their efforts will be rewarded with customer loyalty, a culture of innovation, and long-term resilience.

The Road Ahead

To finally move past greenwashing and get to real impact, we will need:

- Stricter standards → We need global agreement on how to measure ESG.
- Transparent reporting → Disclosures must be verified by independent third parties.
- Real leadership → We need businesses that are willing to change their entire supply chains, not just their PR strategies.

Sustainability is no longer just a “**CSR box to tick**”.

It is the business model of the future.

For students, professionals, and entrepreneurs, this change represents a massive opportunity, an opportunity to innovate, to hold companies accountable, and to lead the way.

Because when it comes down to it, sustainability is no more just a slogan. **It's survival.**





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Batch 25-27

Decoding the Beautiful Game: The Rise of Sports Analytics in Modern Football

The roar of the crowd, the flash of an incredible goal, the frantic energy of a last-minute tackle—football, or soccer, is a sport defined by passion, intuition and the unpredictable brilliance of human performance. Yet, beneath the surface of this beautiful chaos, a revolution is quietly unfolding. Gone are the days when a coach's gut feeling or a scout's keen eye were the sole determinants of success. Today, data is the new engine of the sport and sports analytics is the sophisticated compass guiding every decision, from the training pitch to the transfer market. This is not a story of machines taking over the game, but of how data and advanced mathematics are being used to amplify human potential, offering unprecedented clarity in a fluid, low-scoring sport. Football's embrace of analytics, though initially slower than in sports like baseball or basketball, has become a torrent, fundamentally reshaping player development, tactical strategies and the very business of the world's most popular game.

The Evolution of Football Data

For decades, football statistics were rudimentary: goals, assists and clearances. These traditional metrics offered a basic snapshot but failed to capture the complexity of player contribution. The key difficulty in football, compared to American sports, lies in its continuous, dynamic nature and the relatively infrequent scoring. A player might have a low tackle count but an exceptional ability to cut off passing lanes, an invisible contribution that the old statistics simply missed.

The modern era has changed all that through the proliferation of data sources.

1. Positional Tracking Data: This is the bedrock of contemporary football analytics. Clubs use sophisticated camera systems and wearable technology (like GPS trackers and accelerometers) to capture the exact coordinates of every player and the ball multiple times per second.

This generates **spatiotemporal data**—data that combines both space and time—which allows analysts to quantify previously abstract concepts. Metrics like "distance covered at high speed," "acceleration/deceleration zones," and "pitch control" are now standard. This information is vital for managing player workload, a crucial factor in **injury prevention**. By monitoring physical exertion and fatigue patterns, medical staff can tailor recovery protocols and training loads, moving from reactive injury treatment to proactive risk mitigation.

2. Event Data: Annotators meticulously record every event on the pitch: a pass, a shot, a tackle, a foul. However, modern event data goes deeper, adding crucial context. A pass is not just a pass; it is a "progressive pass" that breaks an opposition line, a "pass into the final third," or a pass with a low or high "pass advantage" score, meaning how much it improves the receiving player's position. This granular information allows for the evaluation of a player's decision-making under pressure.

3. Video Analytics and Computer Vision: The most significant leap has been the fusion of Artificial Intelligence (AI) and Machine Learning (ML) with video footage. **Computer vision** algorithms can now automatically track player movements, identify specific actions like body orientation or the moment of contact for a pass and even generate automatic highlights. This technology is powering systems that act as an **Automated Video Assistant Coach (AVAC)**, capable of analyzing game sequences in real-time to offer actionable insights to coaches and players, making analysis far more efficient and objective.

Humanizing the Numbers: Advanced Metrics in Action

The true value of analytics is in transforming raw data into a narrative that enhances human decision-making, rather than replacing it. This is where the human element of interpretation shines.

Expected Goals (xG): The poster child of modern football analytics, xG is the perfect example of humanizing a statistical model. It measures the quality of a goal-scoring opportunity by calculating the probability that a shot will result in a goal, based on a massive historical dataset. Factors considered include distance to goal, angle, the type of attack (e.g., open play, set piece) and how many defenders are between the shooter and the goal.

xG doesn't just measure what happened (a goal or a miss); it measures how well the team attacked. A player who takes shots with a consistently high xG is a better finisher than one who just scores occasionally from low-probability chances. This metric reframes player evaluation by focusing on the underlying process, not just the outcome, making it a more faithful measure of skill.

Non-Shot Expected Goals (npxG) and Expected Assists (xA): These metrics extend the analytical lens further up the pitch. xA measures the likelihood that a key pass will become an assist, giving credit to the creative playmaker whose pass was perfect, even if the striker missed the subsequent shot. This acknowledges the essential, creative human contribution of a pass. Similarly, advanced defensive metrics quantify the spatial and tactical impact of a defender—their ability to reduce the opposition's xG or to maintain optimal team dispersion (the spatial organization of players on the pitch).

The Strategic and Business Transformation

The integration of sports analytics affects every level of the football club ecosystem:

Tactical and Game Strategy: Coaches use analytics to prepare for upcoming opponents by identifying their offensive patterns, defensive vulnerabilities (such as high centralization or low intensity in certain areas) and the tendencies of individual players in set-piece situations. Real-time data during a match can inform substitutions and tactical shifts. For example, analysis of a team's **passing networks** can show which players are acting as bottlenecks or central hubs, guiding a coach to press specific individuals to disrupt the opponent's entire flow.

Recruitment and Scouting: The transfer market has been profoundly influenced by data-driven scouting. Clubs look for **market inefficiencies**—talented players whose contributions are underrated by traditional statistics. By using advanced models, a club can identify a player in a smaller league whose per-90-minute defensive actions or ball progression metrics suggest they would thrive at a higher level, potentially saving the club millions by avoiding bidding wars for already famous players. Analytics moves beyond simple performance to assess a player's "fit" for a team's style and system.

Player Development: Data provides a personalized "digital footprint" for every athlete. For youth academies, analytics offers an objective tool for continuous, progressive assessment. It identifies specific areas for improvement—a winger's low dribbling effectiveness against a low block defense, or a midfielder's tendency to slow down the play in high-pressure situations. This allows coaches to design hyper-specific training drills to improve the player's performance curve, helping to nurture the next generation of talent with scientific precision.

The Future: A Data-Enhanced Intuition

Sports analytics is not a threat to the human drama of football; it is a powerful co-star. The numbers do not make the decisions—humans do. The coach still needs to inspire the team, the scout still needs to interview the player and the player still needs to execute a perfect strike. What data has done is remove ambiguity. It provides a more complete picture, allowing coaches to trust their intuition with an objective foundation and enabling players to understand their strengths and weaknesses with pinpoint accuracy.

The future of the beautiful game will be one where art and science are inseparable. The passion, skill and sheer human will that define football will always be paramount, but they will be continuously enhanced, sharpened and celebrated by the intelligent power of data. The goal is simple: to create a system where every player and every team is given the best chance to reach their full potential, proving that when the numbers are interpreted correctly, they tell the most compelling human story of all.





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Balancing Data and Drive: Reimagining Work-Life Balance in the Age of Hustle Culture through Business Analytics

In today's fast-paced corporate world, the concept of hustle culture has become synonymous with ambition and achievement. Professionals often showcase their overloaded calendars, late-night work sessions and constant busyness as signs of dedication. However, beneath this celebrated drive lies a growing issue – employee burnout, emotional exhaustion and declining creativity. What was once seen as a personal lifestyle preference, work-life balance, has now evolved into an organizational necessity.

Business analytics, when applied thoughtfully, offers a data-driven lens to understand and improve this balance. It allows companies to measure intangible factors such as motivation, stress and satisfaction, transforming them into actionable insights. By combining human understanding with analytical precision, organizations can design environments that nurture both performance and well-being.

The Rise of Hustle Culture

Hustle culture emerged alongside globalization and the rapid advancement of technology. As markets expanded and competition intensified, the belief that success demands constant effort became deeply rooted in professional identity. The technological revolution blurred boundaries between home and work, making professional responsibilities accessible around the clock. Social media platforms further intensified this narrative by glorifying “grind” culture – stories of people working late nights and sacrificing rest in pursuit of their dreams. Over time, this glorification created unrealistic benchmarks of success and productivity. However, the consequences of this culture are now visible. Research across various sectors shows that prolonged overwork leads to mental fatigue, absenteeism and decreased creativity. In fact, organizations are beginning to realize that while hustle culture may initially boost performance, it ultimately harms innovation and long-term efficiency.

The Strategic Importance of Balance

Organizations today understand that well-being and productivity are two sides of the same coin. Overworking employees leads to diminishing returns — after a certain point, putting in more hours no longer produces proportional output. Studies suggest that productivity per hour declines sharply once the workweek exceeds 50 hours. This makes balance not merely a personal ideal but a strategic requirement. From an analytical standpoint, achieving balance helps maintain consistent performance while protecting employee health. Workplace data can reveal patterns that traditional management overlooks.

How Business Analytics Reinvents Balance

The true strength of business analytics lies in its ability to quantify qualitative experiences. It translates emotions and behavioral patterns into measurable metrics that guide decision-making. Several analytical indicators help organizations evaluate and enhance work-life balance:

- **Performance-to-Hours Ratio (PHR):** Measures how effectively employees convert hours worked into output. A declining PHR can indicate inefficiency, fatigue, or burnout.
- **Employee Engagement Index (EEI):** Uses surveys, sentiment analysis and digital feedback to measure motivation and satisfaction.
- **Absenteeism and Retention Forecasts:** Predictive models identify departments or individuals at risk of burnout, allowing managers to intervene before performance drops.
- **Collaboration Fatigue Metrics:** Tracks the number of virtual meetings, emails and messages exchanged to measure cognitive fatigue.
- **Wellness Dashboards:** Combine data such as working hours, performance scores and well-being metrics to monitor organizational health.

Analytics as a Tool for Humanizing Work

Ironically, the very technologies that enabled hustle culture are now helping to dismantle it. Through people analytics, organizations can better understand their employees' needs and experiences. Companies such as Google, IBM and Microsoft use analytics to predict and prevent burnout, emphasizing psychological safety and empathy-driven leadership.

Beyond Data: Building a Culture of Balance

While analytics can illuminate the problem, cultural transformation is what truly sustains work-life balance. Organizations must challenge the deep-rooted idea that long hours equal loyalty. Leading companies like Unilever, Deloitte and Salesforce use analytics to support flexible work and well-being programs while maintaining transparency in data usage.

Lessons for MBA Students and Future Leaders

For MBA students preparing to lead in a data-driven economy, mastering analytics is vital—but understanding its human dimension is equally important. The ability to interpret data through an empathetic lens will distinguish tomorrow's leaders, who must integrate technology, emotion and ethics.

Redefining Success in the Age of Data

The hustle era has blurred the line between ambition and exhaustion. Yet business analytics offers a way to restore that balance. By using data to understand how people work best, organizations can redefine success around sustainability rather than intensity. Sustainable success is about smart work, not overwork.

Conclusion: Efficiency with Empathy

As the business world becomes increasingly data-centric, the challenge is to ensure that data serves humanity, not the other way around. Business analytics provides the tools to measure and manage performance, but its ultimate purpose must be human well-being. In the age of data and drive, success will no longer be defined by who works the hardest, but by who works the smartest – achieving harmony between ambition and awareness.





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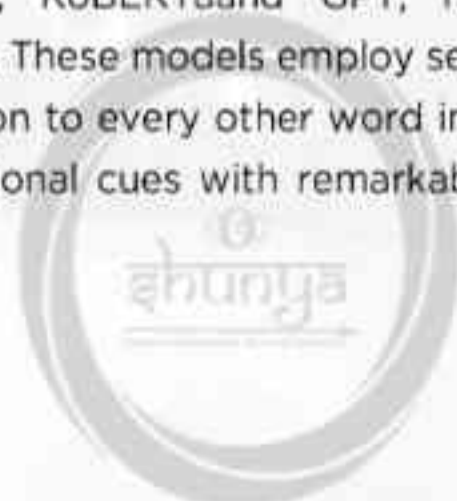
The Emotion Code: How Sentiment and Emotional Analytics Are Redefining Human Understanding

In the age of big data, understanding numbers has become second nature. But understanding feelings—that remains humanity's most intricate challenge. Today, that challenge is no longer exclusive to humans. Through the fusion of artificial intelligence, psychology and computational linguistics, machines are learning to detect, interpret and even predict emotional responses. This rapidly emerging discipline—known as Sentiment and Emotional Analytics—is reshaping how we read, respond to and design human experiences in the digital age.

As social interactions increasingly shift online, language and emotion have become our new digital fingerprints. Every review, message, or post carries an emotional undertone that reflects trust, frustration, excitement, or doubt. Sentiment and emotional analytics translate these unspoken cues into measurable insights, bridging the gap between statistical precision and human intuition. What was once a dream of science fiction—machines that can feel—is gradually becoming an everyday reality.

The Science of Emotion

At its foundation, sentiment and emotional analytics rely on Natural Language Processing (NLP) and machine learning systems that analyze human communication beyond literal meanings. Early sentiment analysis focused on simple polarity—classifying text as positive, negative, or neutral. While useful, this binary approach flattened the richness of human feeling. Modern AI, powered by transformer models such as BERT, RoBERTa and GPT, has revolutionized emotion detection by introducing context awareness. These models employ self-attention mechanisms, algorithms that evaluate each word in relation to every other word in a sentence, allowing them to detect sarcasm, irony and subtle emotional cues with remarkable precision.



This ability to recognize linguistic nuance has turned algorithms into sophisticated interpreters of human tone. For instance, when someone writes “I just love waiting in traffic,” older systems misread it as positive due to the word ‘love.’ Transformer-based models, however, decode the frustration behind it. AI is now able to perceive the emotional temperature of language, identifying when enthusiasm fades into irritation or when praise is laced with disapproval. This is not just linguistic progress—it’s emotional comprehension.

The Rise of Emotional Intelligence in Machines

While sentiment analysis began with text, the evolution toward multimodal understanding has expanded its reach far beyond words. Humans communicate emotion through voice, expression and physiology. Modern emotional analytics combines these cues through Multimodal Emotion Recognition (MER), integrating speech tone, facial micro-expressions and biometric signals like heart rate and skin conductance. The fusion of these inputs enables technology to interpret human emotion more accurately than ever before, often achieving recognition rates approaching 90 percent.

This advancement has given rise to emotionally intelligent machines—systems that not only understand instructions but also interpret intent. Customer service chatbots, for example, now detect irritation through sentence structure or vocal stress, automatically switching to empathetic language or escalating the interaction to a human agent. Similarly, learning platforms analyze engagement cues to adapt teaching pace and wellness apps assess stress patterns to recommend calming activities. These technologies no longer respond mechanically; they engage emotionally, creating digital environments that are responsive, compassionate and adaptive.

Why Feelings Matter in a Data-Driven World

Emotion drives human decision-making. Studies in behavioral economics and psychology consistently reveal that over 80 percent of our choices are influenced more by emotion than logic. Despite this, traditional analytics have long prioritized measurable metrics—clicks, conversions and ratings—while ignoring the emotional undercurrents that shape human experience. Sentiment and emotional analytics bridge this divide by giving data a human dimension, quantifying not just what people do, but why they do it.

From leadership communication to digital marketing, emotion analysis enables organizations to perceive intent behind behavior. It distinguishes polite agreement from genuine enthusiasm, momentary frustration from systemic dissatisfaction and superficial approval from true loyalty. In doing so, it helps businesses, educators and policymakers craft strategies grounded in empathy. Emotion is no longer intangible—it’s actionable intelligence.

The Fragility of Emotion in Algorithms

Yet the pursuit of machine empathy is not without pitfalls. Context remains the most persistent challenge. Words such as ‘fine’ or ‘great’ shift meaning entirely depending on delivery and cultural tone. Even the most advanced AI can struggle with sarcasm, humor and cultural idioms—those subtleties that make human expression endlessly complex.

Emotional analytics, for all its sophistication, still operates within the boundaries of data, not lived experience.

Bias compounds this issue. Many emotion-recognition models are trained on Western-centric datasets, inadvertently misinterpreting non-Western expressions. A calm demeanor in one culture might be viewed as disinterest in another, while passionate speech could be misclassified as aggression. To ensure fairness, emotional AI must be developed with inclusivity at its core—diverse data sources, ethical oversight and continuous validation across cultures.

The Ethics of Feeling Machines

The ability of machines to decode emotion presents both opportunity and danger. While emotion analytics can enhance communication and understanding, it also risks overreach when used without transparency or consent. Should technology have the right to interpret emotions we do not explicitly share? The question lies at the heart of the ethical debate surrounding emotional AI.

Regulatory bodies have begun addressing these concerns. The European Union's AI Act, for instance, classifies emotion recognition in workplaces, schools and surveillance systems as high risk, imposing strict compliance measures. The guiding principle is clear: emotional data should serve empathy, not exploitation. To build trust, developers must ensure transparency, informed consent and clear boundaries of use. Emotion AI should help humans understand themselves better, not allow institutions to manipulate their moods or decisions.

Toward Predictive Empathy

The next evolution in this field is predictive empathy—the ability of AI not just to recognize emotions but to anticipate them. By analyzing behavioral trends, tone and biometric signals, predictive models can foresee emotional shifts before they occur. Imagine technology that detects mounting stress before burnout, or identifies social isolation before depression sets in. The applications are endless, from mental health to education to customer care.

However, predictive empathy also demands responsibility. Anticipating human feeling must never become a means of control. The objective is to enable timely support and a deeper understanding, not to manipulate response. As technology advances, ethics and empathy must evolve alongside it, ensuring that AI remains a mirror to our emotions, not a master of them.

Feeling the Future

The future will likely see the rise of emotionally responsive ecosystems—interfaces that adjust to user mood, content that evolves with real-time feedback and devices that listen not just to what we say, but how we feel. Such advancements hold the power to humanize technology, creating systems that respond to us as individuals rather than data points. Yet their success will depend entirely on one thing: our ability to build machines guided by human values.



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The Loneliness Algorithm: Coded Connections in a Disconnected World

Loneliness isn't new — it's been part of the human story since ancient times. Once seen as a natural companion to solitude, today it feels more like an epidemic, even in a world buzzing with digital chaos. Now that AI can read faces and predict our moves, the big question is: can technology spot our loneliness — and maybe even heal it?

This is the focus of the "Loneliness Algorithm"—a developing interdisciplinary concept where artificial intelligence, psychology and data analysis intersect. Rather than being a single software product, this idea encompasses a framework for analyzing and understanding the persistent issue of social isolation in the digital age.

Loneliness as a Widespread Health Issue

Far more than a passing mood, loneliness is now identified as a significant health risk. The World Health Organization (WHO) equates its negative effects on health to those of heavy smoking. The aftermath of the pandemic has worsened this problem, as global studies reveal startling rates of loneliness. In the United States, most adults now experience these feelings.

The United Kingdom has undertaken official measures by creating a "Minister for Loneliness," and even in India's crowded cities, young people report deep isolation. This contrast—constant digital contact but increasing emotional separation—motivates the development of The Loneliness Algorithm.

How Technology Recognizes Loneliness

The Loneliness Algorithm relies on artificial intelligence to identify behavioural trends signalling loneliness. By analyzing large amounts of digital information, it uncovers subtle indicators of people's emotional states. Among the signs are:



- Patterns on social media, including lower engagement, late-night activity, or fewer positive expressions and emojis.
- Data from fitness devices, with changes in sleep, activity, or heart rhythms, hint at withdrawal. Communication on social media is detected by Natural Language Processing, such as shorter messages or emotionally subdued vocabulary.
- Digital consumption habits, like repeated listening to sad music or binge-watching comforting series.

Ultimately, this technology interprets not only what is said, but also the underlying silence in people's digital lives.

Navigating the Ethics: Empathy versus Oversight

Despite its potential, these capabilities raise tough ethical questions about privacy and autonomy. The powerful tools that can connect individuals to help could also be misused to monitor and exploit vulnerable people for profit. The debate centers on whether it is acceptable to quantify and share such a sensitive part of personal life— and if so, who would control and safeguard this information.

How the Loneliness Algorithm Can Help

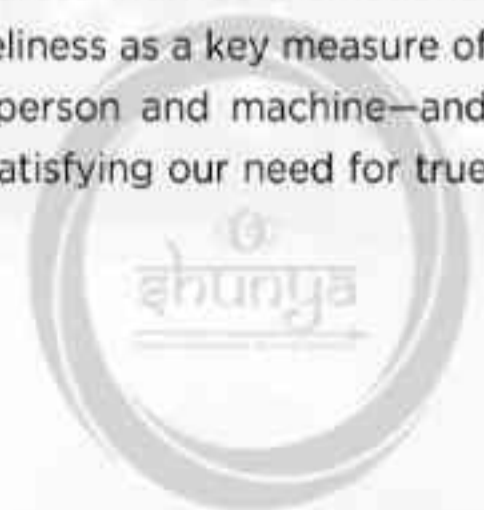
Despite ethical challenges, practical uses for this technology are broad:

- In healthcare, professionals could leverage loneliness metrics to anticipate issues like depression or cognitive decline and intervene early, particularly for seniors.
- AI-driven companions—like smart chatbots or social robots—are now being designed to offer support for isolated individuals, moving beyond basic assistance to more emotionally-aware interactions.
- In the workplace, digital tools could assist in recognizing lonely employees, prompting better inclusion and well-being strategies.
- Urban planners could use social data to develop spaces and programs that encourage real-life interaction.

Cultural Sensitivity and Future Prospects

It is also essential to understand that loneliness is experienced differently based on cultural context. In the West, it may be associated with personal separateness, while in more communal societies, it can result from phenomena like Japan's hikikomori. Effective algorithms must account for these nuances.

Looking to the future, the evolution of this field points towards increasingly personalized mental health support, with apps or systems that dynamically address individual emotional needs. Governments, schools and companies may one day treat loneliness as a key measure of well-being across populations, blurring the boundaries between person and machine—and raising deeper questions about the growing role of technology in satisfying our need for true human connection.



Final Thoughts: Technology Reflects and Empathy Heals.

In summary, the Loneliness Algorithm acts as a societal mirror, exposing both collective vulnerabilities and hopes. How it is used will determine whether it becomes a powerful force for improving well-being or simply another means of extracting and monetizing data. The wisest course is to use these tools to strengthen, not replace, human relationships—recognizing that understanding loneliness through data is only the first step and real healing requires empathy and direct social connection. Every digital signal ultimately represents a person and technology should strive to give voice to their needs, both spoken and unspoken.





MetriX Team

The MetriX Committee is the student-led body of the Business Analytics Department at N. L. Dalmia Institute of Management Studies and Research. Known for organizing the annual 24-hour Hackathon and hosting insightful sessions, the team is driven by passion, collaboration and innovation. Its members work together to bridge academics with real-world applications, fostering a strong culture of data-driven problem solving and leadership.



Meet The Team



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