



# A Study on Post Purchase Behaviour of Customer Towards Mahindra Saptagiri Motors Kalaburagi

**BHADRAPPA HARALAYYA**

PROFESSOR AND HOD

DEPARTMENT OF MBA

LINGARAJ APPA ENGINEERING COLLEGE BIDAR-585403

[bhadrappabhavimani@gmail.com](mailto:bhadrappabhavimani@gmail.com)

Orcid id-0000-0003-3214-7261

## How to Cite this Article:

HARALAYYA, B. (2026). A Study on Post Purchase Behaviour of Customer Towards Mahindra Saptagiri Motors Kalaburagi. International Journal of Creative and Open Research in Engineering and Management, <i>02</i>(6). <https://doi.org/10.55041/ijcope.v2i6.071>

## License:

This article is published under the terms of the Creative Commons Attribution 4.0 International License (CC BY 4.0), which permits unrestricted use, distribution, and reproduction in any medium, provided the original author(s) and the source are credited.

© The Author(s). Published by International Journal of Creative and Open Research in Engineering and Management.



<https://doi.org/10.55041/ijcope.v2i6.071>

## ABSTRACT

The advancement of human edge brings us faster experience, altogether not so much experience but rather more imperative accommodating flexibility reliably. After this development, people managed business undertaking sports recollecting improvement for mechanical assessments. What is absolutely behind this improvement of vehicle is the end, the necessities, the satisfied irregularity of people the use of this wheel-controlled vehicle which impacts our lives in more than one course. Different assessments and investigates are being driven by and large around the overall to redesign a piece of the pieces of the auto, I. E. The soil that causes vehicle contamination in the city or the advancement of motor wounds and their causes, engine development, and elective medications. Regardless many issues that really require interest, exhaustive of the components that spur you to search for a vehicle.. Today, the vehicle business is the best gainful. Traveler vehicle deals expanded at a yearly pace of 2.6% in contrast with the previous year because of rising profit in both the provincial and substantial areas and the association's humble speculation. Further obstruction is elevating in the stage with various new members and brands like Audi, BMW and Panther Mercedes all set into the Indian market.

## INTRODUCTION

The gander at of client lead goes before the assurance to buy things and commitments through purchasers, which consolidate every one of the approaches to acting clients show in entering, buying, checking out, and discarding things and organizations to be achieved exclusively to get their necessities. For instance, the set may be baffled with the auto open entryway, perhaps considering tireless issues in help. They might their dissatisfaction and automatically give their friend permission to buy the car. They may similarly guarantee that they will at absolutely no point ever from now on purchase the unclear transformation in the future, appropriately fending off fate charging decisions. Each reasonable discipline of client disillusionment after the getting has critical effects for vehicle business visionaries who need to develop a post-obtainment approach into their restricted time exhibiting exertion. As well as focusing on customer clients and post-buy appraisals of



bought things, client experts are furthermore interested by how people coordinate their new purchases. Sponsors ought to pick who they need to place their undertakings into propelling, the purchaser or the client. For different items, they need to sort out who is most answerable for impacting results— not the client or the individual.

## LITERATURE REVIEW

**According to "Strydom" (2000), (Advancing The leaders fourth model):** "Directly following searching for a thing, clients will see that there's a level of pride or dissatisfaction. Displaying individuals truly do at absolutely no point in the future stop when the thing is purchased, yet hold to look for time. The delight or frustration of clients will convince the purchaser's lead, who will buy again and again from others, have an unquestionable response, or embrace some part of view on the overall action".

**As shown by "Sheep" (2004), (supporter lead):** "While buying a thing, the purchaser desires to achieve explicit benefits from the purchase. How those suspicions were met and what acknowledgment of joy or dissatisfaction has the purchase made".

**As demonstrated by Kotler and Armstrong (2004), (Advancing Standard):** Post-buy lead is a phase inside the client's choice technique wherein the client takes correspondingly improvements after the purchase, considering satisfaction and dissatisfaction".

## OBJECTIVES OF THE STUDY

- To see client lead directly following shopping a Mahindra vehicle
- To understand the climate is content with the assistance.
- Focusing on client comments resulting to buying a Mahindra vehicle
- To know the momentous after-bargains commitments introduced by the Mahindra affiliation
- To research the impact of the above assessment on future arrangements

## DATA ANALYSIS AND INTERPRETATION

**Table No.1- SHOWING DATA ABOUT MAHINDRA SAPTAGIRI BICYCLES**

Particular	No. of Respondents	Percentage (%)
Friends	38	38%
Advertisement	14	14%
Relatives	12	12%
News papers	36	36%
<b>Total</b>	<b>100</b>	<b>100%</b>

**INTERPRETATION:** The chart above shows that out of 100 percent, 08% of respondents have attempted Nyoba, 21% of respondents have Figo, 13% of respondents have Celebration and fifty 8% of respondents have Eco diversion.

**Table No. 2- I HAVE A MAHINDRA Vehicle WHICH I OWN**

Particular	No. of Respondents	Percentage (%)
Endeavour	8	08%
Figo	21	21%
Fiesta	13	13%
Ecosports	58	58%
<b>Total</b>	<b>100</b>	<b>100%</b>

**INTERPRETATION:** The above graph shows that out of 100%, 08% of the respondents have Attempt, 21% of the respondents have Figo, 13% of the respondents have Festivity and fifty eight% of the respondents have Eco game.

**Table No. 3- CLIENTS LIKE MOST NOTEWORTHY ABOUT MAHINDRA MOTORS**

Particulars	No. of Respondents	Percentage (%)
Style	38	38%
Comfort	36	36%
Brand	26	26%
Service	00	00%
<b>Total</b>	<b>100</b>	<b>100%</b>

**INTERPRETATION:** As per the chart above, 38% of respondents loved the style, 36% preferred the solace, 26% enjoyed the logo, and 0% preferred the help.

**Table No. 4-SHOW A DISTINCTION OF DIFFERENT MOTORS OPEN ACCESSIBLE.**

Particulars	No. of Respondents	Percentage (%)
Durability	04	04%
Brand	43	43%
Sound quality	08	08%
Fuel efficiency	45	45%
<b>Total</b>	<b>100</b>	<b>100%</b>

**INTERPRETATION:** The above graph shows that 04% of respondents experience fitting about the durability, 43% of respondents feel quite a bit improved about the logo, 08% of respondents sense brilliant about the sound first class and forty five% of respondents have a sensible point of view toward the gas viability.

**Table No. 5-HOWING THE STYLE AND PLAN OF THE MAHINDRA SAPTAGIRI CRUISER**

Particulars	No. of Respondents	Percentage (%)
Excellent	48	48%
Good	44	44%
Poor	0	00%
Better	8	08%
<b>Total</b>	<b>100</b>	<b>100%</b>

**INTERPRETATION:** The top line demonstrates that out of a hundred%, 48% of respondents think Heavenly, 44% of respondents think Great, 00% of respondents expect Unpleasant and 08% of respondents guess Better.

**Table No. 6- SHOWS HOW LONG PASSED SOONER THAN SOMEONE ON SOCIAL EVENT OF WORKERS COMES**

Particular	No. of Respondents	Percentage (%)
Excellent (2-4 Minutes)	53	53%
Good (3-5 Minutes)	25	25%
Fair (5-8 Minutes)	16	16%
Poor (above 10 Minutes)	06	06%
<b>Total</b>	<b>100</b>	<b>100%</b>

**INTERPRETATION:** The above graph shows that of a hundred%, 53% of respondents say Commonly incredible (2-4 minutes), 25% of respondents say Perfect( three-five mins), sixteen% of respondents say Ordinary( five-8 minutes) and 06% of respondents say Horrible( North of 10 minutes).

## CONCLUSION

Shockingly by means of the use of the above appraisal and results, the member has nowadays entered the city commercial center. With a couple of additional idea, the affiliation need to fixture into the plant business local area for additional new companies. The above review will assist the purchasers with bettering get Mahindra Saptagiri Engines and will likewise help Mahindra Engine with the guide of diminishing the metropolitan and commonplace business sectors.

## REFERENCES

1. Basha, Jeelan and Haralayya, Dr. Bhadrappa, Performance Analysis of Financial Ratios - Indian Public Non-Life Insurance Sector (April 30, 2021). Available at SSRN: <https://ssrn.com/abstract=3837465>.
2. Haralayya, Dr. Bhadrappa, The Productive Efficiency of Banks in Developing Country With Special Reference to Banks & Financial Institution (april 30, 2019). Available at SSRN: <https://ssrn.com/abstract=3844432> or <http://dx.doi.org/10.2139/ssrn.3844432>
3. Haralayya, Dr. Bhadrappa, Study on Performance of Foreign Banks in India (APRIL 2, 2016). Available at SSRN: <https://ssrn.com/abstract=3844403> or <http://dx.doi.org/10.2139/ssrn.3844403>
4. Haralayya, Dr. Bhadrappa, E-Finance and the Financial Services Industry (MARCH 28, 2014). Available at SSRN: <https://ssrn.com/abstract=3844405> or <http://dx.doi.org/10.2139/ssrn.3844405>



5. Haralayya, Dr. Bhadrappa, E-payment - An Overview (MARCH 28, 2014). Available at SSRN: <https://ssrn.com/abstract=3844409> or <http://dx.doi.org/10.2139/ssrn.3844409> .
6. Bhadrappa Haralayya . "Customer Satisfaction at M/s Sindol Bajaj Bidar" Iconic Research And Engineering Journals, Volume 4 ,Issue 12, June 2021, Page 157-169 Available at: <https://irejournals.com/formatedpaper/1702792.pdf>
7. Bhadrappa Haralayya . "Ratio Analysis at NSSK, Bidar" Iconic Research And Engineering Journals, Volume 4, Issue 12,June 2021, Page 170-182 Available at: <https://irejournals.com/formatedpaper/1702793.pdf>
8. Bhadrappa Haralayya . "Financial Statement Analysis of Shri Ram City Union Finance" Iconic Research And Engineering Journals, Volume 4, Issue 12,June 2021, Page 183-196 Available at: <https://irejournals.com/formatedpaper/1702794.pdf>
9. Bhadrappa Haralayya . "Employee Job Satisfaction at Big Bazaar" Iconic Research And Engineering Journals, Volume 4, Issue 12, June 2021, Page 197-206 Available at: <https://irejournals.com/formatedpaper/1702795.pdf>
10. Bhadrappa Haralayya . "Effect of Branding on Consumer Buying Behaviour at Vijay Bharat Motors Pvt Ltd, Bidar" Iconic Research And Engineering Journals, Volume 4, Issue 12, June 2021, Page 207-222 Available at: <https://irejournals.com/formatedpaper/1702796.pdf>
11. Bhadrappa Haralayya . "Study on Customer Perceptions Guru Basava Motors, Bidar" Iconic Research And Engineering Journals, Volume 4, Issue 12,June 2021, Page 223-231 Available at: <https://irejournals.com/formatedpaper/1702797.pdf>
12. Bhadrappa Haralayya . "Study on Loans and Advances for DCC Bank Main Branch Nayakaman, Bidar" Iconic Research And Engineering Journals, Volume 4, Issue 12, June 2021, Page 232-242 Available at: <https://irejournals.com/formatedpaper/1702798.pdf>
13. Bhadrappa Haralayya . "Work Life Balance of Employees at Karanja Industries Pvt Ltd, Bidar" Iconic Research And Engineering Journals, Volume 4, Issue 12, June 2021, Page 243-254 Available at: <https://irejournals.com/formatedpaper/1702799.pdf>
14. Bhadrappa Haralayya . "Working Capital Management at TVS Motors, Bidar" Iconic Research And Engineering Journals, Volume 4, Issue 12, June 2021, Page 255-265 Available at: <https://irejournals.com/formatedpaper/1702800.pdf>
15. Haralayya, Dr. Bhadrappa, Testing Weak Form Efficiency of Indian Stock Market – An Empirical Study on NSE (April 30, 2021). Emerging Global Strategies for Indian Industry (ISBN: 978-81-910118-7-6), 2021, Available at SSRN: <https://ssrn.com/abstract=3837488>
16. Haralayya, Dr. Bhadrappa, Top 10 Ways to Improve the Communication Skills (JUNE 20, 2016). Available at SSRN: <https://ssrn.com/abstract=3844410> or <http://dx.doi.org/10.2139/ssrn.3844410>
17. Haralayya, Dr. Bhadrappa, Multi-Inter-Trans Disciplinary Research Towards Management and Commerce (July 25, 2016). Available at SSRN: <https://ssrn.com/abstract=3847404>
18. Bhadrappa Haralayya . "Advertising Effectiveness With Reference to Big Bazaar" Iconic Research And Engineering Journals, Volume 5, Issue 1, July 2021, Page 101-110 Available at: <https://irejournals.com/formatedpaper/1702831.pdf>
19. Bhadrappa Haralayya . "Analysis of Non Performing Asset on Urban Cooperative Bank in India" Iconic Research And Engineering Journals, Volume 5, Issue 1,July 2021, Page 111-121 Available at: <https://irejournals.com/formatedpaper/1702832.pdf>
20. Bhadrappa Haralayya . "Ration Analysis With Reference to DCC Bank" Iconic Research And Engineering Journals, Volume 5, Issue 1, July 2021, Page 122-130 Available at: <https://irejournals.com/formatedpaper/1702833.pdf>
21. Bhadrappa Haralayya . "Consumer Buying Behavior With Reference to Bajaj Auto Ltd" Iconic Research And Engineering Journals, Volume 5, Issue 1, July 2021, Page 131-140 Available at: <https://irejournals.com/formatedpaper/1702834.pdf>
22. Bhadrappa Haralayya . "Sales Promotion With Reference to Yamaha Motor" Iconic Research And



- Engineering Journals, Volume 5, Issue 1, July 2021, Page 141-149 Available at: <https://irejournals.com/formatedpaper/1702835.pdf>
23. Bhadrappa Haralayya . "Financial Statement Analysis Using Common Size on Mahindra Sindol Motors" Iconic Research And Engineering Journals, Volume 5, Issue 1, July 2021 , Page 150-159 Available at: <https://irejournals.com/formatedpaper/1702836.pdf>
  24. Bhadrappa Haralayya . "Loans And Advances with Reference to PKGB Bank" Iconic Research And Engineering Journals, Volume 5, Issue 1, July 2021, Page 160-170 Available at: <https://irejournals.com/formatedpaper/1702837.pdf>
  25. Bhadrappa Haralayya . "Study on Trend Analysis at John Deere" Iconic Research And Engineering Journals, Volume 5, Issue 1, July 2021, Page 171-181 Available at: <https://irejournals.com/formatedpaper/1702838.pdf>
  26. Haralayya B, Aithal PS. Study on Cost Efficiency in Indian and Other Countries Experience. Journal of Advanced Research in HR and Organizational Management 2021; 8(1&2): 23-30.
  27. Haralayya B, Aithal PS. Study on Theoretical Foundations of Bank Efficiency. . Journal of Advanced Research in Operational and Marketing Management 2021; 4(2): 12-23.
  28. Haralayya B, Aithal PS. Study on Profitability Efficiency in Indian and Other Countries Experience. Journal of Advanced Research in Quality Control and Management 2021; 6(2): 1-10.
  29. S. Vinoth, Hari Leela Vemula, Bhadrappa Haralayya, Pradeep Mangain, Mohammed Faez Hasan, Mohd Naved, Application of cloud computing in banking and e-commerce and related security threats, Materials Today: Proceedings, 2021,ISSN 2214-7853, [https://doi.org/10.1016/j.matpr.2021.11.121.\(https://www.sciencedirect.com/science/article/pii/S2214785321071285\)](https://doi.org/10.1016/j.matpr.2021.11.121.(https://www.sciencedirect.com/science/article/pii/S2214785321071285)).
  30. Haralayya B, Jeelan BV, Vibhute NS. Capital Structure and Factors Affecting Capital Structure. J Adv Res Eco Busi Mgmt 2021; 4(2): 4-35.
  31. Vibhute NS, Haralayya B, Jeelan BV. Performance Evaluation of Selected Banks using Ratio Analysis. J Adv Res Eco Busi Mgmt 2021; 4(2): 36-44
  32. Jeelan BV, Haralayya B, Vibhute NS. A Study on Empirical Analysis of Relationship between FPI and NIFTY Returns. J Adv Res Acct Fin Mgmt 2021; 3(2): 3-22
  33. Jeelan BV, Haralayya B, Vibhute NS. A Study on Performance Evaluation of Initial Public Offering (IPO). J Adv Res Pub Poli Admn 2021; 3(2): 12-26.
  34. Basha VJ, Haralayya B, Vibhute NS. Analysis of Segment Reporting with Reference to Selected Software Companies. J Adv Res Entrep Innov SMES Mgmt 2021; 4(2): 9-26.
  35. Jeelan BV, Haralayya B, Vibhute NS. Co-Movement and Integration among Stock Markets: A Study of 10 Countries. J Adv Res Acct Fin Mgmt 2021; 3(2): 23-38.
  36. Jeelan BV, Haralayya B, Vibhute NS. A Comparative Study on Selected Foreign Currencies. J Adv Res Eco Busi Mgmt 2021; 4(2): 45-5
  37. Bhadrappa Haralayya . "A Study on Customer Satisfaction at TVS Vanish Motors Bidar" Iconic Research And Engineering Journals Volume 5 Issue 9 2022 Page 117-127
  38. Bhadrappa Haralayya . "Consumer Buying Behavior at Kailash Motors Bidar" Iconic Research And Engineering Journals Volume 5 Issue 9 2022 Page 128-137
  39. Bhadrappa Haralayya . "Credit Risk of Canara Bank Bidar" Iconic Research And Engineering Journals Volume 5 Issue 9 2022 Page 138-149
  40. Bhadrappa Haralayya . "Effect of Branding on Consumer Buying Behaviour in Bharat Ford Bidar" Iconic Research And Engineering Journals Volume 5 Issue 9 2022 Page 150-159
  41. Bhadrappa Haralayya . "Employee Engagement at Kharanja Industry Pvt Ltd Humanbad" Iconic Research And Engineering Journals Volume 5 Issue 9 2022 Page 160-170
  42. Bhadrappa Haralayya . "Employee Performance Appraisal at Sri Veerabhadreshwar Motors Bidar" Iconic Research And Engineering Journals Volume 5 Issue 9 2022 Page 171-183
  43. Bhadrappa Haralayya . "Employees Training and Development at Mgssk Ltd Bhalki" Iconic Research



And Engineering Journals Volume 5 Issue 9 2022 Page 184-196

44. Bhadrappa Haralayya . "Impact of Financial Statement Analysis on Financial Performance in Lahoti Motors Bidar" Iconic Research And Engineering Journals Volume 5 Issue 9 2022 Page 197-206
45. Bhadrappa Haralayya . "Impact of Ratio Analysis on Financial Performance in Royal Enfield (Bhavani Motors) Bidar" Iconic Research And Engineering Journals Volume 5 Issue 9 2022 Page 207-222
46. Bhadrappa Haralayya . "Sales Promotion at Keshva Enterprise Bidar" Iconic Research And Engineering Journals Volume 5 Issue 9 2022 Page 223-232
47. Bhadrappa Haralayya . "The Impact of Safety and Health Measures of Employees at KJD Pharma Bidar" Iconic Research And Engineering Journals Volume 5 Issue 9 2022 Page 233-242
48. Bhadrappa Haralayya . "Comparative Analysis of Mutual Funds in Geojit Financial Services Ltd Gulbarga" Iconic Research And Engineering Journals Volume 5 Issue 9 2022 Page 243-251
49. Bhadrappa Haralayya . "Cost Analysis at MGSSK Bhalki" Iconic Research And Engineering Journals Volume 5 Issue 9 2022 Page 252-258
50. Bhadrappa Haralayya . "Employee Compensation Management at Vani Organic Pvt Ltd Bidar" Iconic Research And Engineering Journals Volume 5 Issue 9 2022 Page 259-266
51. Bhadrappa Haralayya . "Employees Performance Appraisal of Chettinad Cement Gulbarga" Iconic Research And Engineering Journals Volume 5 Issue 9 2022 Page 267-277
52. Bhadrappa Haralayya . "Ratio Analysis in Muthoot Finance Ltd Aurad" Iconic Research And Engineering Journals Volume 5 Issue 9 2022 Page 278-284
53. Bhadrappa Haralayya . "Study on Promotion Mix Strategy Towards Big Bazaar Bidar" Iconic Research And Engineering Journals Volume 5 Issue 9 2022 Page 285-291
54. Bhadrappa Haralayya . "Study on Sales Promotion Techniques Used by VKG Bajaj at Kalaburagi" Iconic Research And Engineering Journals Volume 5 Issue 9 2022 Page 292-298
55. Bhadrappa Haralayya . "Working Capital Management in Hyundai Showroom Bidar" Iconic Research And Engineering Journals Volume 5 Issue 9 2022 Page 299-308
56. Bhadrappa Haralayya "Study on Performance Evaluation of Mutual Funds" Iconic Research And Engineering Journals Volume 5 Issue 10 2022 Page 29-36
57. Bhadrappa Haralayya . "The Performance of Mutual Fund Schemes in The Framework of Risk and Return" Iconic Research And Engineering Journals Volume 5 Issue 10 2022 Page 37-44
58. Bhadrappa Haralayya . "Risk And Return Analysis of Mutual Funds with Reference to Banks" Iconic Research And Engineering Journals Volume 5 Issue 10 2022 Page 45-55
59. Bhadrappa Haralayya . "Comparative Study on Performance Evaluation of Mutual Funds with Reference to Banking Funds" Iconic Research And Engineering Journals Volume 5 Issue 10 2022 Page 56-64
60. Bhadrappa Haralayya, Mamta "Review on Mutual Funds in Financial Services" Quest Journal of Research in Business and Management ,Volume 10,Issue 5 2022 Pages 77-82.
61. HARALAYYA, BHADRAPPA. "An Exploratory Investigation On Implications Of Corporate Governance On Financial Performance In India." Journal of Positive School Psychology 6.8 (2022): 633-647.
62. HARALAYYA, BHADRAPPA. "CHANGE IN CONSUMER BUYING BEHAVIOR: INCLINATION TOWARD E-COMMERCE COMPANIES." International Journal of Early Childhood Special Education 14.5 (2022): Pages 6025-3030.
63. Haralayya Bhadrappa, "Financial Management" KD Publication ,2022
64. Gowriswari, S., Raman, R., Haralayya, B., & Vibhute, N. S. (2022, October). Medical image learning by integrating image grade and kernel processing into feature extraction. In AIP Conference Proceedings (Vol. 2519, No. 1, p. 030012). AIP Publishing LLC.
65. Prasad, V., Haralayya, B., Jayashree, R. A., Prabavathy, A. K., & Selvarasu, S. (2023, January). Creating a cost-effective network of operational resources for wireless networks. In AIP Conference Proceedings (Vol. 2523, No. 1, p. 020087). AIP Publishing LLC.
66. V. S. Kumar, A. Alemran, S. K. Gupta, B. Hazela, C. K. Dixit and B. Haralayya, "Extraction of SIFT



- Features for Identifying Disaster Hit areas using Machine Learning Techniques," *2022 International Conference on Knowledge Engineering and Communication Systems (ICKES)*, Chickballapur, India, 2022, pp. 1-5, doi: 10.1109/ICKECS56523.2022.10060037.
67. M. Sakthivel, S. Kant Gupta, D. A. Karras, A. Khang, C. Kumar Dixit and B. Haralayya, "Solving Vehicle Routing Problem for Intelligent Systems using Delaunay Triangulation," *2022 International Conference on Knowledge Engineering and Communication Systems (ICKES)*, Chickballapur, India, 2022, pp. 1-5, doi: 10.1109/ICKECS56523.2022.10060807.
  68. V. S. Kumar, A. Alemran, D. A. Karras, S. Kant Gupta, C. Kumar Dixit and B. Haralayya, "Natural Language Processing using Graph Neural Network for Text Classification," *2022 International Conference on Knowledge Engineering and Communication Systems (ICKES)*, Chickballapur, India, 2022, pp. 1-5, doi: 10.1109/ICKECS56523.2022.10060655.
  69. S. Tahilyani, S. Saxena, D. A. Karras, S. Kant Gupta, C. Kumar Dixit and B. Haralayya, "Deployment of Autonomous Vehicles in Agricultural and using Voronoi Partitioning," *2022 International Conference on Knowledge Engineering and Communication Systems (ICKES)*, Chickballapur, India, 2022, pp. 1-5, doi: 10.1109/ICKECS56523.2022.10060773.
  70. V. S. Kumar, M. Sakthivel, D. A. Karras, S. Kant Gupta, S. M. Parambil Gangadharan and B. Haralayya, "Drone Surveillance in Flood Affected Areas using Firefly Algorithm," *2022 International Conference on Knowledge Engineering and Communication Systems (ICKES)*, Chickballapur, India, 2022, pp. 1-5, doi: 10.1109/ICKECS56523.2022.10060857.
  71. Haralayya, B. 5. The Impact of AI on Consumerism.
  72. Khan, B., Kumar, P., Soubhari, T., Haralayya, B., & Priya, U. "DATA PERFORMANCE ON COMPARATIVE STUDY OF PUBLIC SECTOR AND PRIVATE SECTOR BANKS IN INDIA" *Manager – The British Journal of Administrative Management*, Volume 58, Issue 156, 2022 Pages 109-122
  73. Bhanu, M. V. V., Khan, B., Haralayya, B., Khan, S. A., Magdaline, J. M. S., & Jafersadhiq, "A. SERVICE QUALITY AND CUSTOMER SATISFACTION FOR BANKING SYSTEM" . *Manager – The British Journal of Administrative Management*, Volume 58, Issue 156, 2022 Pages 123-130.
  74. Dr. P. Vamsi Krishna Dr. Swapna Datta Khan, Dr. Sachin Wankhede, Dr. Chadalavada Lakshmi Nath, Dr. Bhadrappa Haralayya, Bhola Khan "A STUDY ON SERVICE QUALITY DIMENSIONS AND FACTORS AFFECTING CUSTOMER SATISFACTION IN E-BANKING FUNCTIONALITY" *Korea Review Of International Studies*, Volume 15, Issue 41, 2022 Pages 119-133.
  75. Dr. Parvez alam khan M. Harish Behin, Dr. C. L. Jeba Melvin, Dr. Bhadrappa Haralayya, Bhola Khan, Rohit Mishra "TECHNICAL IMPACT OF E-BANKING ON OPERATIONAL PERFORMANCE SERVICE QUALITY ON CUSTOMER SATISFACTION IN PRIVATE AND PUBLIC BANK" *Korea Review Of International Studies*, Volume 15, Issue 41, 2022 Pages 134-145.
  76. Dr. Priyanka Kaushik Dr. A. Balamurugan, Dr. M. Vamsi Krishna, Dr. Rajib Bhattacharya, Dr. Shariq Mohammed, Dr. Bhadrappa Haralayya "ROBOTIC PROCESS AUTOMATION (RPA) IN ACCOUNTING AND AUDITING OF BUSINESS AND FINANCIAL INFORMATION" *Manager – The British Journal Of Administrative Management*, Volume 58, Issue 157, 2023 Pages 127-142
  77. HARALAYYA, B., & AITHAL, P. S. (2022). BANKS AND FINANCIAL INSTITUTION.
  78. Dr. Santosh Jagtap Dr. Rashmi B H, Dr. Raghavendra Kulkarni ,Dr Bhadrappa Haralayya, (2023). MACHINE LEARNING BASED FINANCIAL MANAGEMENT.
  79. A. Kishore Kumar, A. Alemran, D. A. Karras, S. Kant Gupta, C. Kumar Dixit and B. Haralayya, "An Enhanced Genetic Algorithm for Solving Trajectory Planning of Autonomous Robots," *2023 IEEE International Conference on Integrated Circuits and Communication Systems (ICICACS)*, Raichur, India, 2023, pp. 1-6, doi: 10.1109/ICICACS57338.2023.10099994.
  80. R. Bhattacharya, Kafila, S. H. Krishna, B. Haralayya, P. Nagpal and Chitsimran, "Modified Grey Wolf Optimizer with Sparse Autoencoder for Financial Crisis Prediction in Small Marginal Firms," *2023*



*Second International Conference on Electronics and Renewable Systems (ICEARS)*, Tuticorin, India, 2023, pp. 907-913, doi: 10.1109/ICEARS56392.2023.10085618.

81. Dr. Bhadrappa Haralayya . "Review on Effect of Branding on Consumer Buying Behaviour" *Iconic Research And Engineering Journals* Volume 6 Issue 10 2023 Page 81-91
82. Dr. Bhadrappa Haralayya ; Dr. Mamta Mallikarjun . "Review of Financial Statement Analysis on Financial Performance" *Iconic Research And Engineering Journals* Volume 6 Issue 10 2023 Page 92-103
83. Dr. Bhadrappa Haralayya ; Dr. Mamta Mallikarjun . "Review on Consumer Buying Behavior" *Iconic Research And Engineering Journals* Volume 6 Issue 10 2023 Page 104-111
84. Dr. Bhadrappa Haralayya . "Review on Cost Management" *Iconic Research And Engineering Journals* Volume 6 Issue 10 2023 Page 112-121
85. Dr. Bhadrappa Haralayya . "Review on Credit Risk" *Iconic Research And Engineering Journals* Volume 6 Issue 10 2023 Page 122-134
86. Dr. Bhadrappa Haralayya ; Dr. Mamta Mallikarjun . "Review on Employees Job Satisfaction" *Iconic Research And Engineering Journals* Volume 6 Issue 10 2023 Page 135-143
87. Dr. Bhadrappa Haralayya . "Review on Employees Training and Development" *Iconic Research And Engineering Journals* Volume 6 Issue 10 2023 Page 144-151
88. Dr. Bhadrappa Haralayya ; Dr. Mamta Mallikarjun . "Review on Promotion Mix Strategy" *Iconic Research And Engineering Journals* Volume 6 Issue 10 2023 Page 152-161
89. Dr. Bhadrappa Haralayya ; Dr. Mamta Mallikarjun . "Review on Ratio Analysis of Financial Performance" *Iconic Research And Engineering Journals* Volume 6 Issue 10 2023 Page 162-171
90. Dr. Bhadrappa Haralayya . "Review on Ratio Analysis" *Iconic Research And Engineering Journals* Volume 6 Issue 10 2023 Page 172-181
91. Rohit Kumar Dr Manish Kumar Jaisal,Raman R Tirpude,Dr Bhadrappa Haralayya,Dr. Priyanka Agarwal,Dr. Shweta Rani "ENVIRONMENT AND SUSTAINABLE DEVELOPMENT A THEORITICAL FRAMEWORK" *European Chemical Bulletin* ,Volume 12, Issue 5,2023,Pages 362-372
92. S. K. Gupta, W. Ahmad, D. A. Karras, A. Khang, C. K. Dixit and B. Haralayya, "Solving Roulette Wheel Selection Method using Swarm Intelligence for Trajectory Planning of Intelligent Systems," *2023 International Conference on Recent Trends in Electronics and Communication (ICRTEC)*, Mysore, India, 2023, pp. 1-5, doi: 10.1109/ICRTEC56977.2023.10111861.
93. S. K. Gupta, V. S. Kumar, A. Khang, B. Hazela, N. T and B. Haralayya, "Detection of Lung Tumor using an efficient Quadratic Discriminant Analysis Model," *2023 International Conference on Recent Trends in Electronics and Communication (ICRTEC)*, Mysore, India, 2023, pp. 1-6, doi: 10.1109/ICRTEC56977.2023.10111903.
94. S. K. Gupta, A. Alemran, P. Singh, A. Khang, C. K. Dixit and B. Haralayya, "Image Segmentation on Gabor Filtered images using Projective Transformation," *2023 International Conference on Recent Trends in Electronics and Communication (ICRTEC)*, Mysore, India, 2023, pp. 1-6, doi: 10.1109/ICRTEC56977.2023.10111885.
95. S. K. Gupta, S. Saxena, A. Khang, B. Hazela, C. K. Dixit and B. Haralayya, "Detection of Number Plate in Vehicles using Deep Learning based Image Labeler Model," *2023 International Conference on Recent Trends in Electronics and Communication (ICRTEC)*, Mysore, India, 2023, pp. 1-6, doi: 10.1109/ICRTEC56977.2023.10111862.
96. Dr Manish Kumar Jaisal,Raman R Tirpude,Dr Bhadrappa Haralayya,Dr. Priyanka Agarwal,Dr. Shweta Rani Rohit Kumar " Environment And Sustainable Development A Theoretical Framework , *European Chemical Bulletin*, Volume 12,,Issue 5,Pages 362-372
97. Dr Bhadrappa Haralayya, Dr. Parveen Roja M, Dr. Mona Sinha, Rikhi Yadav, Dr.Premasish Roy Alok Suresh Shah "Challenges And Impact Of Artificial Intelligence On Sustainable Development And E-Markets, *European Chemical Bulletin* ,Volume 12,,Issue 5,Pages 609-621
98. Haralayya, Bhadrappa. "A Study on Duration Gap Method and Interest Rate Risk Management." *Journal of Survey in Fisheries Sciences* 10.1S (2023): 5674-5685.



99. Dr Bhadrappa Haralayya A Study On Liquidity Risk Management European Chemical Bulletin ,Volume 12, Issue 4,Pages 6114-6125
100. Dr. Bhadrappa haralayya. (2023). An Empirical Investigation In Anlysing The Critical Factors Of Machine Learning Towards Risk Management In Banks Using Multivariate Analysis Of Variance (Manova). CEMJP, 31(2), 989–996. <https://doi.org/10.57030/23364890.cemj.31.2.102>
101. BHADRAPPA HARALAYYA , P.S.AITHAL , PERFORMANCE AFFECTING FACTORS OF INDIAN BANKING SECTOR: AN EMPIRICAL ANALYSIS, George Washington International Law Review, Vol.- 07 Issue -01, April-June 2021, PAGE No : 607-621, Available at: <http://archive-gwilr.org/wp-content/uploads/2021/06/Bhadrappa-Haralayya.pdf>
102. BHADRAPPA HARALAYYA , P.S.AITHAL , TECHNICAL EFFICIENCY AFFECTING FACTORS IN INDIAN BANKING SECTOR: AN EMPIRICAL ANALYSIS, Turkish Online Journal of Qualitative Inquiry (TOJQI), Vol.- 12 Issue -03, June 2021, PAGE No : 603-620, Available at: <https://www.tojq.net/index.php/journal/article/view/791/242>
103. BHADRAPPA HARALAYYA , P.S.AITHAL , IMPLICATIONS OF BANKING SECTOR ON ECONOMIC DEVELOPMENT IN INDIA, George Washington International Law Review, Vol.- 07 Issue -01, April-June 2021, PAGE No : 631-642  
Available at: <http://archive-gwilr.org/wp-content/uploads/2021/06/Bhadrappa-Haralayya-1.pdf>
104. BHADRAPPA HARALAYYA , P.S.AITHAL ,STUDY ON PRODUCTIVE EFFICIENCY OF BANKS IN DEVELOPING COUNTRY, International Research Journal of Humanities and Interdisciplinary Studies ([www.irjhis.com](http://www.irjhis.com)) ,Volume: 2, Issue: 5, May 2021, Page No :184-194. Available at : <http://irjhis.com/paper/IRJHIS2105025.pdf>
105. Bhadrappa Haralayya ; P. S. Aithal . "Study on Model and Camel Analysis of Banking" Iconic Research And Engineering Journals ,Volume 4 ,Issue 11 ,May 2021 Page 244-259. Available at <https://irejournals.com/paper-details/1702750>
106. Bhadrappa Haralayya and Aithal, P. S.. “Analysis of cost efficiency on scheduled commercial banks in India”. International Journal of Current Research, Volume 13, Issue 06, June 2021, pp 17718-17725  
Available at: <https://www.journalcra.com/sites/default/files/issue-pdf/41580.pdf>
107. Bhadrappa Haralayya and P. S. Aithal, “A Study On Structure and Growth of Banking Industry in India”, International Journal of Research in Engineering, Science and Management ,Volume 4, Issue 5, May 2021. Page no 225–230. Available at: <https://www.journals.resaim.com/ijresm/article/view/778/749>.
108. Bhadrappa Haralayya, Retail Banking Trends in India ,International Journal of All Research Education and Scientific Methods (IJARESM), Volume: 9, Issue: 5, Year: May 2021, Page No : 3730-3732. Available At [http://www.ijaresm.com/uploaded\\_files/document\\_file/Bhadrappa\\_Haralayyaqscw.pdf](http://www.ijaresm.com/uploaded_files/document_file/Bhadrappa_Haralayyaqscw.pdf)
109. BHADRAPPA HARALAYYA, P.S.AITHAL, FACTORS DETERMINING THE EFFICIENCY IN INDIAN BANKING SECTOR : A TOBIT REGRESSION ANALYSIS", International Journal of Science & Engineering Development Research ([www.ijedr.org](http://www.ijedr.org)), Vol.6, Issue 6, June-2021, page no.1 - 6, , Available :<http://www.ijedr.org/papers/IJEDR2106001.pdf>
110. BHADRAPPA HARALAYYA , P.S.AITHAL , IMPLICATIONS OF BANKING SECTOR ON ECONOMIC DEVELOPMENT IN INDIA, flusserstudies, Volume 30, June 2021,Page No:1068-1080, Available at: <https://flusserstudies.org/archives/801>
111. BHADRAPPA HARALAYYA, P.S.AITHAL, STUDY ON PRODUCTIVE EFFICIENCY OF FINANCIAL INSTITUTIONS, International Journal of Innovative Research in Technology, Volume 8, Issue 1, June-2021 ,Page no: 159 – 164, Available: [http://ijirt.org/master/publishedpaper/IJIRT151514\\_PAPER.pdf](http://ijirt.org/master/publishedpaper/IJIRT151514_PAPER.pdf)
112. BHADRAPPA HARALAYYA , STUDY OF BANKING SERVICES PROVIDED BY BANKS IN INDIA, International Research Journal of Humanities and Interdisciplinary Studies ([www.irjhis.com](http://www.irjhis.com)), Volume: 2, Issue: 6, Year: June 2021,Page No :06-12, Available at : <http://irjhis.com/paper/IRJHIS2106002.pdf>.
113. BHADRAPPA HARALAYYA, P.S.AITHAL , ANALYSIS OF BANK PERFORMANCE USING



- CAMEL APPROACH", International Journal of Emerging Technologies and Innovative Research (www.jetir.org | UGC and issn Approved), Vol.8, Issue 5, May-2021, page no 305-314, Available at : <http://www.jetir.org/papers/JETIR2105840.pdf>
114. BHADRAPPA HARALAYYA, P.S.AITHAL, ANALYSIS OF BANK PRODUCTIVITY USING PANEL CAUSALITY TEST, Journal of Huazhong University of Science and Technology, Volume 50, Issue 6, June-2021 , Page no: 1 – 16, Available at: <https://app.box.com/s/o71lh776opeypauvzucp9esntjwur9zf>
  115. BHADRAPPA HARALAYYA, P.S.AITHAL, INTER BANK ANALYSIS OF COST EFFICIENCY USING MEAN, International Journal of Innovative Research in Science, Engineering and Technology (IJIRSET), Volume 10, Issue 6, June-2021 ,Page no: 6391-6397, Available at: [http://www.ijirset.com/upload/2021/june/97\\_INTER\\_NC1.pdf](http://www.ijirset.com/upload/2021/june/97_INTER_NC1.pdf)
  116. BHADRAPPA HARALAYYA, P.S.AITHAL , ANALYSIS OF TOTAL FACTOR PRODUCTIVITY AND PROFITABILITY MATRIX OF BANKS BY HMTFP AND FPTFP, Science, Technology and Development Journal, Volume 10, Issue 6, June-2021, Page no: 190-203, Available at: <http://journalstd.com/gallery/23-june2021.pdf>
  117. BHADRAPPA HARALAYYA, P.S.AITHAL , ANALYSIS OF BANKS TOTAL FACTOR PRODUCTIVITY BY AGGREGATE LEVEL, Journal of Xi'an University of Architecture & Technology, Volume 13, Issue 6, June- 2021 ,Page no: 296-314, available at: <https://www.xajzkjdx.cn/gallery/28-june2021.pdf>
  118. Bhadrappa Haralayya, P S Aithal, "ANALYSIS OF BANKS TOTAL FACTOR PRODUCTIVITY BY DISAGGREGATE LEVEL", International Journal of Creative Research Thoughts (IJCRT), Volume.9, Issue 6, June 2021, pp.b488-b502, Available at :<http://www.ijcrt.org/papers/IJCRT2106187.pdf>
  119. Haralayya B. Importance of CRM in Banking and Financial Sectors Journal of Advanced Research in Quality Control and Management 2021, 6(1): 8-9
  120. Haralayya B. How Digital Banking has Brought Innovative Products and Services to India. Journal of Advanced Research in Quality Control and Management 2021; 6(1): 16-18
  121. Haralayya B. Top 5 Priorities That will Shape The Future of Retail Banking Industry in India. Journal of Advanced Research in HR and Organizational Management 2021; 8(1&2): 17-18.
  122. Haralayya B. Millennials and Mobile-Savvy Consumers are Driving a Huge Shift in The Retail Banking Industry. Journal of Advanced Research in Operational and Marketing Management 2021; 4(1): 17-19
  123. Haralayya B. Core Banking Technology and Its Top 6 Implementation Challenges. Journal of Advanced Research in Operational and Marketing Management 2021; 4(1): 25-27
  124. Nitesh S Vibhute ; Dr. Chandrakant B. Jewargi ; Dr. Bhadrappa Haralayya . "Study on Non-Performing Assets of Public Sector Banks" Iconic Research And Engineering Journals Volume 4, Issue, 12 June 2021, Page 52-61 Available at <https://irejournals.com/formatedpaper/1702767.pdf>
  125. Haralayya, Dr. Bhadrappa and Saini, Shrawan Kumar, An Overview on Productive Efficiency of Banks & Financial Institution (2018). International Journal of Research, Volume 05 Issue 12, April 2018, Available at SSRN: <https://ssrn.com/abstract=3837503>
  126. Haralayya, Dr. Bhadrappa, Review on the Productive Efficiency of Banks in Developing Country (2018). Journal for Studies in Management and Planning, Volume 04 Issue 05, April 2018, Available at SSRN: <https://ssrn.com/abstract=3837496>
  127. Sharma, N., William, P., Kulshreshtha, K., Sharma, G., Haralayya, B., Chauhan, Y., & Shrivastava, A. (2023). Human Resource Management Model with ICT Architecture: Solution of Management & Understanding of Psychology of Human Resources and Corporate Social Responsibility. Journal for ReAttach Therapy and Developmental Diversities, 6(9s (2)), 219-230.
  128. . Tripathi, N., William, P., Sharma, G., Haralayya, B., Maheswari, K., & Kulshreshtha, K. (2023). Is Digital Business Growth in a Green Economy with Environmental Sustainability Accelerate the Organizational Positive Thinking and Potential. Journal for ReAttach Therapy and Developmental Diversities, 6(9s (2)), 209-218.



129. Manoj B Pandey Dr Bhadrappa Haralayya, Sunil Kumar Vohra, Smiley Gandhi E-COMMERCE AND ITS IMPACT ON GLOBAL BUSINESS, 2023 ,Volume-1, Pages 1-201
130. Srivastava, A. K., John, E. P., Haralayya, B., Sharma, G., Deshmukh, R., & Thamaraiselvi, G. (2023). Regression and Correlation Analysis on Profitability of Working Capital (WC) and its Psychological Impacts on Entrepreneur & Employees. *Journal for ReAttach Therapy and Developmental Diversities*, 6(10s (2)), 257-269.
131. Vohra, S. K., Kumar, V. S., Krishnamoorthy, R., Mahesh, P., Haralayya, B., Soni, N., & Gupta, S. K. (2024). Original Research Article The 5G revolution: Tackling challenges in smart cities and intelligent transportation systems. *Journal of Autonomous Intelligence*, 7(2).
132. Haralayya, B., Mishra, A., Singh, M., & Muda, I. (2024). A Study on the Performance of the Banking Industry During the COVID-19 Crisis. In *Advancements in Business for Integrating Diversity, and Sustainability* (pp. 82-87). Routledge.
133. Rao, M. K., Haralayya, B., Mishra, A., & Muda, I. (2024, March). Credit Risk Assessment in Banking Industry Using Optimization Based ML Algorithm. In *Advancements in Business for Integrating Diversity, and Sustainability: International Analytics Conference 2023| IAC 2023 February 2& 3, 2023| Virtual Conference* (p. 93). Taylor & Francis.
134. Yadav, B. S., Haralayya, B., Kumar, V., & Muda, I. (2024, March). Analysis on the Impact of Mediating role of Human Capital on the HR Management Practices. In *Advancements in Business for Integrating Diversity, and Sustainability: International Analytics Conference 2023| IAC 2023 February 2& 3, 2023| Virtual Conference* (p. 116). Taylor & Francis.
135. Gupta, S. K., Haralayya, B., Kumar, V., & Muda, I. (2024, March). Prediction of Customer Default in E-commerce based on Spider Monkey Optimized Scalar Random Forest Algorithm. In *Advancements in Business for Integrating Diversity, and Sustainability: International Analytics Conference 2023| IAC 2023 February 2& 3, 2023| Virtual Conference* (p. 57). Taylor & Francis.
136. Vohra, S. K., Haralayya, B., Gangwar, V. P., & Muda, I. (2024). Analysis of the Integration of Digital Marketing and the Business Strategy of the Organization. In *Advancements in Business for Integrating Diversity, and Sustainability* (pp. 98-103). Routledge.
137. Maheswari, K., Kumar, A., Humnekar, T. D., Prabhakar, A., Haralayya, B., & Kumar, M. (2024). Impact Of AI And Blockchain Technology In The Growth Of Digital HRM Transformation As A Function Of Management. *Educational Administration: Theory And Practice*, 30(4), 1685-1693.
138. Narendran, M. S., Jaiswal, R., Rai, M. P., Haralayya, B., Yadav, A. S., & Mishra, A. K. (2024). Exploring The Impact Of Emotional Intelligence On Leadership Effectiveness: A Meta-Analysis In Management Studies. *Educational Administration: Theory And Practice*, 30(4), 1668-1673.
139. Muda, I., Vohra, S. K., Gangwar, V. P., Haralayya, B., Singh, P., Pandey, A. K., & Abate, G. W. (2024). Evaluation of economic, environmental, and social impacts of COVID on rural tourism. *Environment, Development and Sustainability*, 1-15.
140. Garg, S., Haralayya, B., Maguluri, L. P., Szeberényi, A., & Sameen, A. Z. THE IMPACT OF ARTIFICIAL INTELLIGENCE ON MANAGEMENT PRODUCTIVITY AND EFFICIENCY.
141. Dsouza, J. J., Deeja, S., Bajpai, A., Haralayya, B., Mishra, P., & Yadav, M. A. (2024). Effects Of Asset Liability Management On The Profitability And Liquidity Of Particular Indian Commercial Banks. *Educational Administration: Theory and Practice*, 30(4), 7084-7088.
142. Haralayya, B. (2024). CORPORATE GOVERNANCE AND FINANCIAL PERFORMANCE: A LONGITUDINAL ANALYSIS OF THE IMPACT OF BOARD STRUCTURES. *International Development Planning Review*, 23(1), 1649-1663.
143. Haralayya, B. (2024). Behavioral Finance In Personal Investment: Analyzing The Role Of Psychological Factors In Decision-Making. *Educational Administration: Theory and Practice*, 30(5), 181-191.
144. Haralayya, B., Krishnakumar, P., Naik, S., & Reddy, D. H. (2024). An Extensive Analysis Of The Arbitrage Efficiency And Risk Return Dynamics Of Investment Strategies In The Indian Equity Derivative Market. *Educational Administration: Theory and Practice*, 30(5), 577-583.



145. Haralayya, B. (2024). Fintech Disruption: Evaluating The Implications For Traditional Financial Institutions And Regulatory Frameworks. *Educational Administration: Theory And Practice*, 30(5), 6783-6792.
146. Panda, P., Nayak, I., Thilaka, S., Veena, R. S., Haralayya, B., & Ramasamy, R. (2024). Women's Right to Land: A Step towards a Sustainable World Order. *Library Progress International*, 44(3), 13337-13347.
147. Sirisha, M. G. (2024). Project Management Methodologies: A Comparative Analysis of Agile and Waterfall Approaches. *Library Progress International*, 44(3), 17237-17246.
148. Lopez, S., Vani Sarada, D. R., Pandey, A., Khuntia, M., & Haralayya, B. (2024). Artificial intelligence challenges and role for sustainable education in india: Problems and prospects. *Library Progress International*, 44(3), 18261-18271.
149. Tripathi, M. A., Goswami, I., Haralayya, B., Roja, M. P., Aarif, M., & Kumar, D. (2024). The Role of Big Data Analytics as a Critical Roadmap for Realizing Green Innovation and Competitive Edge and Ecological Performance for Realizing Sustainable Goals. In *Advanced Technologies for Realizing Sustainable Development Goals: 5G, AI, Big Data, Blockchain, and Industry 4.0 Application* (pp. 260-269). Bentham Science Publishers.
150. Elkady, G., Sayed, A., Priya, S., Nagarjuna, B., Haralayya, B., & Aarif, M. (2024). An Empirical Investigation into the Role of Industry 4.0 Tools in Realizing Sustainable Development Goals with Reference to Fast Moving Consumer Foods Industry. In *Advanced Technologies for Realizing Sustainable Development Goals: 5G, AI, Big Data, Blockchain, and Industry 4.0 Application* (pp. 193-203). Bentham Science Publishers.
151. Kaur, C., Al Ansari, M. S., Rana, N., Haralayya, B., Rajkumari, Y., & Gayathri, K. C. (2024). A Study Analyzing the Major Determinants of Implementing Internet of Things (IoT) Tools in Delivering Better Healthcare Services Using Regression Analysis. In *Advanced Technologies for Realizing Sustainable Development Goals: 5G, AI, Big Data, Blockchain, and Industry 4.0 Application* (pp. 270-282). Bentham Science Publishers.
152. Rani, B., et al. "Benefits of on boarding as an approach to sustaining human resources in organizations." Bhadrappa and S., Deeja and Chinthamu, Narender, Benefits of on Boarding as an Approach to Sustaining Human Resources in Organizations (November 10, 2024). *Accountancy Business and the Public Interest* | Theme 2 (2024).
153. Praveen, RVS and Mutya, Brahma and Manikonda, Lokesh and Khan, Mohammad Ahmar and Haralayya, Dr. Bhadrappa and Chinthamu, Narender, Challenge and Impact of National Education Policy 2020 on Higher Education Systems (November 17, 2024). *European Economic Letters* | Vol 14, Issue 4 (2024),
154. Dipti Sharma, Sovik Mukherjee, Renuka Deshmukh, RVS Praveen, Biswo Ranjan Mishra, Bhadrappa Haralayya. (2025). The Impact of Digital Currencies on Traditional Banking: A Comparative Study of Emerging Markets. *European Economic Letters (EEL)*, 15(1), 1013–1025. <https://doi.org/10.52783/eel.v15i1.2483>.
155. Mayank Malviya, Deepak Kumar Adhana, RVS Praveen, Biswo Ranjan Mishra, Pardhasaradhi Madasu, Bhadrappa Haralayya. (2025). Adaptation to Integration A Review on the Indian Accounting Standards (Ind AS) in Global Financial Reporting Convergence. *European Economic Letters (EEL)*, 15(1), 1003–1012. <https://doi.org/10.52783/eel.v15i1.2482>
156. Munikrishnaiah Sundararamaiah, Thiyagarajan Mani Chettier, Rutul Shah, Piyush Mathurkar, Bhadrappa Haralayya, Navjyot Raval (2025). Knowledge Management Systems in the Digital Age: Enhancing Collaboration and Decision-Making in Organizations *Journal of Information Systems Engineering and Management*, 10 (11s), 281-288. <https://doi.org/10.52783/jisem.v10i11s.1586>.
157. B. Haralayya, S. Petikam, S. Hatole, S. G. Shinde, D. Patel and S. T. Jagtap, "IoT-Enabled Educational Management Systems: Enhancing Efficiency and Accessibility," *2024 Second International Conference Computational and Characterization Techniques in Engineering & Sciences (IC3TES)*, Lucknow, India, 2024, pp. 1-5, doi: 10.1109/IC3TES62412.2024.10877470.



158. Haralayya, B., Kushnoor, A., & Shetkar, S. (2025, February). Impact of Cryptocurrency on Global Financial Stability: Analyze Regulatory Responses and Their Effectiveness in Managing Risks Associated with Cryptocurrencies. In 2025 International Conference on Computational, Communication and Information Technology (ICCCIT) (pp. 767-775). IEEE.
159. Haralayya, B. (2025, February). The Challenges and Opportunities of Blockchain in Financial Systems: A Deep Dive Into Decentralized Finance (DeFi) and its Impact on Traditional Banking. In 2025 International Conference on Technology Enabled Economic Changes (InTech) (pp. 1325-1330). IEEE.
160. Haralayya, B., & Sripalreddy, P. (2025, February). Advancing Economic Analysis: Machine Learning-Driven Insights into the Impact of E-Commerce on National Growth and Current Trends. In 2025 International Conference on Technology Enabled Economic Changes (InTech) (pp. 1146-1150). IEEE.
161. Haralayya, B., & Sripalreddy, P. (2025, February). Leveraging AI and Regression for Strategic Financial Management Insights and Advancements. In 2025 International Conference on Technology Enabled Economic Changes (InTech) (pp. 920-923). IEEE.
162. Haralayya, D. B., & Kukkala, N. C. (2025). Digital Leadership in the Era of AI: Transforming Workforce Productivity and Innovation. Available at SSRN 5252706.
163. Raj, R., Aarif, M., Haralayya, B., Jaff, N. A., Gogoi, M., & Vijayalakshmi, B. A. (2025, March). Enhancing Third-Party Product Marketing with Reinforcement Learning Techniques. In 2025 International Conference on Next Generation Information System Engineering (NGISE) (Vol. 1, pp. 1-5). IEEE.
164. Sharma, R., Haralayya, D. B., Maria H, H., Murthy, B. S. R., & Vadisetty, R. (2025). Corporate governance and AI ethics: A strategic framework for ethical Decision-Making in business. *Corporate Governance and AI Ethics: A Strategic Framework for Ethical Decision-Making in Business* (February 27, 2025).
165. Akbar, M. C., Pulungan, A. F., Nasution, D., & Haralayya, B. (2025). Time Management as a Foundation for Ethics, Integrity, Competence, Professionalism, and Communication in Higher Education Discipline. *Jurnal Ilmu Sosial dan Ilmu Politik (JISIP)*, 14(2), 306-315.
166. Muda, I., Vohra, S. K., Gangwar, V. P., Haralayya, B., Singh, P., Pandey, A. K., & Abate, G. W. (2025). Evaluation of economic, environmental, and social impacts of COVID on rural tourism. *Environment, Development and Sustainability*, 27(12), 29565-29579.