

INDEX

Sr. No.	Title & Author	Page No.
1	From Cash to Clicks: Assessing the Role of Fintech in Enhancing Financial Inclusion – A Case Study of the KDMC Region. <i>Vedika Patil, Ankita Mishra, Bhoomika Sonawane, Neha Metta & Dr. Chandra Hariharan Iyer</i>	1
2	The Study on Student Awareness and Perception of Startup Ecosy <i>Mr. Sangale Rushikesh Pritam, Mr. Bande Nishant Ramu & Dr. Rajwani Rinky Rurharam</i>	15
3	The Impact of Artificial Intelligence on Brand Safety and Consumer Trust: A Study of Target Audience Perception <i>Rutuja Ganesh Deshmukh</i>	23
4	ARIA: Adaptive Rectified Integrated Attention — A Theoretically Grounded Multi-Stream Transformer Architecture Resolving Systemic Instabilities for Secure Common Intent Orchestration in Scalable Language Modeling <i>Lakshya Singh, Akriti Vishwakarma, Arpita Yadav & Aditya Naikwadi</i>	29
5	A Cross-Cloud Study of Cold Start Detection in Azure and Gcp Serverless Environments <i>Ms. Asmi Jadhav, Ms. Pratibha Dhamane & Ms. Vandana Maurya</i>	37
6	An Analysis of Financial Institutional Support in Enhancing the Operational Capacity of NGOs- KDMC Area <i>Dr. Madhu Shukrey, Vaishnavi Sawant, Palak Gupta, Darsheel Gupta & Nandini Kok</i>	46
7	Mitigating the AI Water Crisis Through Eco-Adaptive Spatio-Temporal Workload Scheduling <i>Pareek A., Gayke A., Shingole A. & Chandani B.</i>	56
8	A Study of Skill Development & Employability Training among Youth <i>Ms. Sneha Mhatre, Ms. Madhu Rajesh Pawar, Ms. Monali Madhukar Thukrul, Ms. Bhoomi Rajendra Kud & Ms. Riddhi Adinath Ubale</i>	64
9	Digital Twin for Sustainable Development <i>Diksha Sandeep Thakur, Sneha Naresh Landge, Neha Shivshankar Kushwaha & Pradnya Pramod Mhatre</i>	77
10	AI In Xenotransplantation: Reshaping the Future of Organ Transplantation <i>Hitesh Mahadev Bhagat</i>	84
11	MYCOVOGUE: An Effective Fabrication of Bio Leather by Up-Cycling	101

	Mushroom Paddy Waste <i>Suraj Sharma, Pankaj Yadav, Nitin Verma & Dr. Mugdha Pathak</i>	
12	Integrating Engineering Solutions with Legal and Regulatory Compliance for Sustainable IT Infrastructure <i>Radha S. Lunge & Vidya S. Lunge</i>	114
13	Vulnerability Propagation in Informal Labor Networks: A Graph-Theoretic Framework for Detecting and Disrupting exploitation in the Gig Economy <i>Kalpesh A. Gaikwad & Dr. Abhijeet Rawal</i>	123
14	Adoption of Digital Wallets among Young Adults: A Study on Digital Payment Behaviour <i>Karn Shreya Rajesh Mamta, Wadekar Kumudh Ravindra, Singh Chauhan Aaditya Pratap Rakesh, Kene Mayuri Santosh & Mrs. Jyoti Tupe</i>	135
15	Deep Tech for Social Impact: for Sustainable Healthcare and Education <i>Tanmay Karde, Omkar Phadnis, Kushal Banerjee & Sarthak Pande</i>	148
16	Impact of AI-Based Decision Support Systems on Managerial Effectiveness in Project Management <i>Mr. Varadvinayak Aute & Mr. Vaibhav Karande</i>	155
17	AI As A Catalyst in the Emergence of New Crimes <i>Dixit Vaishnavi Pradeep, Parashar Isha Ajay & Ms. Navya Premdarsh</i>	166
18	Governing Autonomous Business Systems: Ethical Challenges and Responsible AI Frameworks <i>Sudalai Krishnan, Bandi Reshma Balaji, Chaitanya Mahesh Mhande & Kashish Rajiv Nishad</i>	174
19	Off Grid SOS IoT Communication System <i>Omkar Sunil Patil, Ms. Mistri Rajeshwari & Mr. Aryan Manwacharya</i>	183
20	Digital-Based Anti-Bogus Voting System for Enhancing Security and Transparency in Indian Elections <i>Vighnesh Sushil Rane & Hemangi Rane</i>	190
21	Spectral Matrix Methods for Social Influence and Community Formation in Complex Networks <i>Kalpesh A. Gaikwad</i>	200
22	The Impact of Government Led Skill Enhancement Initiatives on Youth Employability: A Case Study of Project Implementation Agencies, A Public – Private Partnership Model in Mumbai <i>Ruhee Shaikh, Dr. Jasmine Rai & Mr. Sandeep Kulkarni</i>	203
23	The Quantum-Converged Edge Cloud Architecture: A Zero-Latency Distributed Ledger <i>Asst. Prof. Rajeshwari Mistri & Sanskar Gaikwad</i>	222

24	A Study on Future of Green Logistics: Analyzing Student Perspectives on AI as A Driver for Sustainable Startup Operations <i>Manoj Sachin Pawar, Aditya Rajendra Pawar, Rahul Sohanlal Lohar, Aashutosh Satish Shinde & Dr. Revati Hunswadkar</i>	230
25	Karmaforge Finance - A “Made in India” Culturally Embedded Green Fintech Digital Synergy Platform <i>S. Hannah Jessica, K. Aditya Khade, S. Anuj Prajapati & Mr. Jaikumar Dinani</i>	242
26	A Study on the Relationship Between Mood Variability and Impulsive Spending Behavior among BNPL Users <i>Samiksha Shashi Singh, Shruti Awadhesh Tripathi, Mahek Nalin Mishra, Om Shahaji Galave & Asst. Prof Navya Premdarsh</i>	250
27	A Study on the Impact of Youth Participation in Stock Market and Cryptocurrency. <i>Ritesh Vasant Patil, Pranjal Ajay Mishra, Karan Narayan Dhule, Hulgamma Shivram Tupdol & Dr. Revati Hunswadkar</i>	261
28	From Market Noise to Rational Choice: A Technology-Enabled Decision Support Framework for Retail Investors <i>Ananya Chakrapani Chaubey, Jay Samanta, Sneha Bengani & Vaidehi Deolalkar</i>	274
29	A Survey on Edge Computing and its Role in Shaping the Future of Cloud Computing <i>Deepesh Patil</i>	284
30	A Study on Consumer Susceptibility in AI Driven Personalized Retailing <i>Asst. Prof. Soniya Lakhyani, Srijan Singh, Dinky Khemnani, Samruddhi Angre & Kirti Ramesh Deshmukh</i>	288

Copyright © 2026 The Author(s): This is an open-access article distributed under the terms of the Creative Commons Attribution 4.0 International License (CC BY-NC 4.0) which permits unrestricted use, distribution, and reproduction in any medium for non-commercial Use Provided the Original Author and Source Are Credited.