



ISSN : 2581-7930, Impact Factor by Cosmos: 7.270
Publication Impact Factor by I2OR: 5.010

**INTERNATIONAL JOURNAL OF
ADVANCED RESEARCH IN COMMERCE, MANAGEMENT &
SOCIAL SCIENCE (IJARCMSS)**

An International Quarterly Multidisciplinary Open Access Double Blind Peer Reviewed Refereed Journal

Volume 09

No. 03(II)

July-September, 2026

Contents

1.	Essential Commodities and Household Adaptation: Framing Family Economy Rhythm Therapy as a Coping Paradigm <i>Dr. Balagopal MK</i>	01-14
2.	Role of Policy and Finance for Green Economy <i>Dr. Vinita Parashar & Dr. Archana Dwivedi</i>	15-22
3.	Beverage Consumer Preference and Conscious Consumption: Research on Adults <i>Ms. Anshika Mittal, Dr. Nupur Gosain, Ms. Shambhavi Saxena & Prof. N.K Chadha</i>	23-34
4.	The FinTech Revolution in India: Innovation, Inclusion, and Regulation <i>Mr. Kshitij Khare & Dr. Kailash Patel</i>	35-38
5.	Impact of Pradhan Mantri Jan-Dhan Yojana (PMJDY) Participation on the Financial Inclusion of Small Vendors in Chennai <i>Leethiyal Margaret J. & Dr. Kabirdoss Devi</i>	39-46
6.	Clicks, Control and Comfort: A SPAR-4-SLR Approach to Digital Financial Literacy, Self-Regulation and the Financial Well-Being of Digitally Enabled Retail Investors <i>Anjali S.</i>	47-57
7.	Entrepreneurship and Start-Ups: Ease of doing Start-Up's Business in India <i>Balvir Kumar & Prof. (Dr.) S.S Sodha</i>	58-62
8.	The Impact of Gamification on Student Engagement in Online Learning Platforms: The Moderating Role of Learning Motivation <i>Magesh P & Dr. Kabirdoss Devi</i>	63-69
9.	Working Conditions and Career Growth of Nurses in Barak Valley, Assam: A Literature-Based Assessment <i>Sanjibon Das, Sani Das, Nayan Chanda & Sanchita Debnath</i>	70-77
10.	Financial Precarity in the Platform Economy: An Empirical Analysis of Algorithmic Strain, Earnings Volatility and Financial Well-Being among Gig Workers <i>Dr. Mamta Jain & Sheetal Vijayvargiya</i>	78-84
11.	Factors Influencing Customer Choice of Logistics Service Providers: An Empirical Study <i>Naveen Kumar R & Dr. Kabirdoss Devi</i>	85-91

12.	Factors Influencing Consumer Purchase Intention towards Natural Food Products <i>Sreya .M & Dr. Kabirdoss Devi</i>	92-97
13.	An Empirical Investigation of Equity Returns using the Fama–French Five-Factor Model <i>Kamalesh G Baskar & Dr. Kabirdoss Devi</i>	98-105
14.	Emerging Need to Integrate Artificial Intelligence, Experiential Pedagogy and Innovation to Redefine Entrepreneurial Higher Education Ecosystem for Sustainable Economic Development <i>Dr. Nikita Suresh Aurange</i>	106-110
15.	Business Failure, Human Resource Management Practices, and Business Resilience: A Comparative Study of Literate and Illiterate Women Entrepreneurs in Chennai City <i>Ms. K.M. Indra & Dr. S.Jayakani</i>	111-120
16.	A Study on Organizational Policies and their Impact on Employee Retention in IT Companies <i>Saniya, Dr. Inamur Rahaman & Dr. Abhishek Kumar Singh</i>	121-126
17.	Evaluating Investment Decisions and Project Efficiency in the Real Estate Industry <i>Deva Ananth Prabhu A & Dr. Sudha S</i>	127-135
18.	Technology-Driven Cost Accounting Practices and their Impact on Operational Efficiency in Audit Firms <i>Divya M & Dr. Sudha S</i>	136-145
19.	A Study on Customer Relationship Management (CRM) and its Impact on Customer Satisfaction at Darling Showroom <i>Johnson X & Dr. Anitha Kumari D</i>	145-151

Cont....