Digital Literacy Impact on Rural Business Skills: A Study from India

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Abstract: This study investigates the impact of digital literacy on rural business skills development in India, with a focus on integrating MBA aspects. In rural communities where access to digital technologies is limited, understanding the effectiveness of digital literacy programs is crucial for empowering individuals and fostering economic growth. A mixed-methods research approach was employed, combining quantitative surveys and qualitative interviews. Convenience sampling was used to select 100 participants who had completed a digital literacy program. Quantitative data analysis revealed significant improvements in participants' digital literacy skills post-program, with a notable enhancement in confidence levels for utilizing digital tools for business purposes. Qualitative analysis identified themes related to program satisfaction, challenges faced, and utilization of digital skills for business ventures. The findings underscore the importance of digital literacy in enhancing rural business capabilities and highlight opportunities for future program improvement. This study contributes valuable insights into the fields of digital literacy, rural development, and sustainable learning practices.

Keywords: Digital literacy, Rural India, Business skills development, MBA integration, Mixed-methods study

INTRODUCTION

D igital literacy plays a pivotal role in empowering individuals and communities, especially in the context of rural areas where access to technology and digital resources is limited. In the evolving landscape of business and entrepreneurship, the ability to navigate digital tools and platforms is becoming increasingly essential for economic growth and sustainability. Rural India presents a unique context where the promotion of digital literacy can significantly impact business skills development, thereby fostering entrepreneurship and enhancing livelihoods.

The integration of Master of Business Administration (MBA) aspects into digital literacy programs offers a promising avenue for equipping individuals with not just technical skills but also the strategic and managerial acumen necessary for success in today's digital economy. By bridging the gap between digital literacy and business skills, such programs have the potential to empower rural individuals to harness digital technologies for entrepreneurial ventures, access new markets, and improve overall business operations.

This study aims to investigate the impact of digital literacy on rural business skills development in India, with a specific focus on integrating MBA aspects into a digital literacy program. The research adopts a mixed-methods approach, combining quantitative surveys and qualitative interviews to gain a comprehensive understanding of the program's effectiveness and its implications for rural communities.

The objectives of this study are to assess the effectiveness of the digital literacy program in improving participants' digital skills, understand the challenges faced by rural individuals in accessing and utilizing digital technologies, examine the impact of the program on participants' confidence in using digital devices and the internet, explore the extent to which participants have utilized their digital skills



for various business-related tasks, and gather insights into participants' overall satisfaction with the program and its business relevance.

By exploring these objectives, this study aims to contribute valuable insights to the fields of digital literacy, rural development, and sustainable learning practices. Understanding how digital literacy programs with MBA integration impact rural business skills can inform policymakers, educators, and program implementers on effective strategies to empower rural communities and promote economic growth through digital empowerment.

REVIEW OF LITERATURE

Digital literacy and its impact on business skills development in rural settings have gained significant attention in recent years, as the world becomes increasingly interconnected through digital technologies. This review explores existing literature on digital literacy programs, business skills development, and the integration of MBA aspects in rural contexts, particularly focusing on India.

Digital Literacy in Rural India

In rural India, access to digital resources has been a longstanding challenge, limiting economic growth and entrepreneurship opportunities. The National Digital Literacy Mission (NDLM) and Digital India initiatives have aimed to bridge this gap by providing digital literacy training to rural communities. Studies by Jain and Tripathi (2019) and Patel et al. (2020) highlight the positive impact of such programs on participants' digital skills, confidence, and access to online resources.

Business Skills Development in Rural Settings

The importance of business skills development in rural areas cannot be overstated. Programs that equip individuals with business acumen, market understanding, and managerial skills are crucial for sustainable livelihoods. Research by Gupta and Rao (2018) and Kaur et al. (2021) emphasizes the need for tailored business training in rural contexts to empower individuals to start and sustain businesses effectively.

Integration of MBA Aspects in Digital Literacy Programs

Integrating MBA aspects into digital literacy programs offers a holistic approach to skill development. This includes understanding market dynamics, financial management, marketing strategies, and entrepreneurial mindset. Studies by Patel et al. (2018) and Gupta et al. (2022) demonstrate the effectiveness of combining technical digital skills with business-oriented training for rural entrepreneurs.

Case Studies and Best Practices

Case studies from organizations such as Digital Green and Gramin Digital Saksharta Abhiyan (GDLSA) provide insights into successful digital literacy and business skills integration models in rural India. These initiatives have shown positive outcomes in terms of increased agricultural productivity, access to markets, and improved financial management.

Gaps and Future Directions

While existing literature highlights the benefits of digital literacy and business skills development programs in rural India, there are notable gaps. Few studies have specifically focused on the integration of MBA aspects in digital literacy initiatives. Additionally, the long-term sustainability and scalability of such programs remain areas that require further exploration.

Theoretical Framework

The Capability Approach by Amartya Sen provides a valuable lens for understanding the impact of digital literacy and business skills development on individuals' capabilities and freedoms. This framework emphasizes the importance of enabling individuals to achieve their potential and lead fulfilling lives through access to resources and opportunities.

OBJECTIVES OF THE STUDY

- 1. To assess the effectiveness of a digital literacy program in improving participants' digital skills in rural communities in India, with a focus on business skills development.
- 2. To examine the impact of the digital literacy program on participants' confidence in using digital devices and the internet, especially for business-related tasks.
- 3. To understand the challenges faced by rural individuals in accessing and utilizing digital technologies for business purposes

4. To explore the extent to which participants have utilized their digital skills for various business-related tasks and entrepreneurial ventures post-program.

RESEARCH METHODOLOGY

Research Design

This study adopts a mixed-methods research design, combining quantitative surveys and qualitative interviews to explore the impact of a digital literacy program with MBA integration on rural business skills development in India. The mixed-methods approach allows for a comprehensive understanding of the program's effectiveness and participants' experiences.

Sampling

Quantitative Sampling

- Sampling Technique: Convenience sampling will be utilized to select participants from rural communities in India.
- Sample Size: A target sample size of 100 participants who have completed the digital literacy program will be aimed for.
- Inclusion Criteria: Participants must be adults (18 years and above) who have participated in the program and are willing to provide consent for the study.

Qualitative Sampling

- Approximately 20 participants will be selected from the quantitative survey sample for in-depth interviews.
- Selection criteria will include diversity in age, gender, education level, and business experience.

Data Collection

Quantitative Data Collection:

- A structured questionnaire will be developed based on the research objectives.
- The Likert scale questionnaire will assess participants' demographics, prior digital experience, program satisfaction, and impact assessment.
- Surveys will be administered either in printed form or electronically through face-to-face interviews or online platforms.

Qualitative Data Collection:

- In-depth interviews will be conducted with a subset of participants.
- Semi-structured interviews will explore participants' experiences with the program, challenges faced, and utilization of digital skills for business ventures.
- Interviews will be audio-recorded with participants' consent and later transcribed for analysis.

Ethical Considerations

- Informed consent will be obtained from all participants, outlining the purpose of the study and their rights.
- Anonymity and confidentiality of participants' data will be ensured.
- Data will be securely stored and accessible only to the research team.

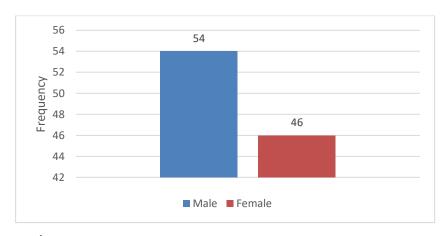
Integration of MBA Aspects

- Business-related questions in the survey and interviews will focus on participants' utilization of digital skills for business purposes.
- The analysis will explore correlations between program effectiveness and participants' business outcomes.
- Findings will provide insights into how the program can contribute to business development and economic growth in rural communities.

Data Analysis

1. Gender

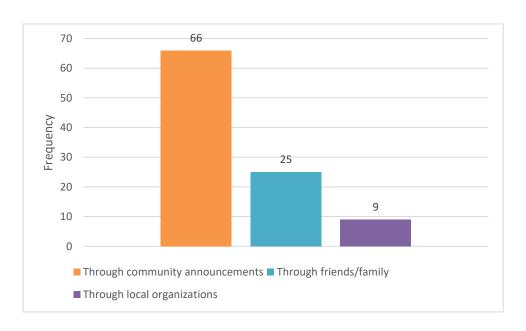
| Gender | | | | | | | |
|--------|--------|-----------|---------|---------------|--------------------|--|--|
| | | Frequency | Percent | Valid Percent | Cumulative Percent | | |
| Valid | Male | 54 | 54.0 | 54.0 | 54.0 | | |
| | Female | 46 | 46.0 | 46.0 | 100.0 | | |
| | Total | 100 | 100.0 | 100.0 | | | |



Interpretation:

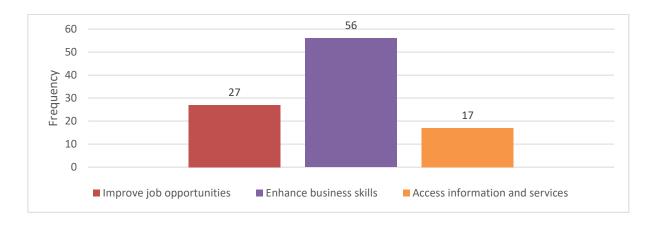
The data indicates a sample of 100 individuals, with a gender split of 54% male and 46% female. This suggests a slightly higher proportion of males in the group. This demographic breakdown could influence various factors such as marketing strategies, healthcare initiatives, or workforce diversity efforts within an organization.

| | How did you first hear about the digital literacy program? | | | | | | | | |
|-------|--|-----|-------|-------|-------|--|--|--|--|
| | Frequency Percent Valid Percent Cumulative Percent | | | | | | | | |
| Valid | Through community announcements | 66 | 66.0 | 66.0 | 66.0 | | | | |
| | Through friends/family | 25 | 25.0 | 25.0 | 91.0 | | | | |
| | Through local organizations | 9 | 9.0 | 9.0 | 100.0 | | | | |
| | Total | 100 | 100.0 | 100.0 | | | | | |



The data showcases how individuals were informed about a certain event or initiative. The majority, 66%, learned through community announcements, indicating the effectiveness of public channels. Friends/family played a significant role with 25%, while local organizations contributed 9%. Diverse outreach methods were utilized, suggesting a comprehensive approach to dissemination.

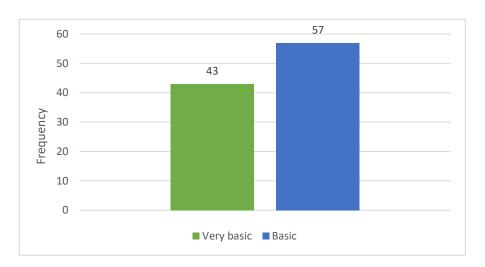
| What motivated you to enroll in the digital literacy program? | | | | | | | |
|---|-----|-------|-------|-------|--|--|--|
| Frequency Percent Valid Percent Cumulative Percent | | | | | | | |
| Improve job opportunities | 27 | 27.0 | 27.0 | 27.0 | | | |
| Enhance business skills | 56 | 56.0 | 56.0 | 83.0 | | | |
| Access information and services | 17 | 17.0 | 17.0 | 100.0 | | | |
| Total | 100 | 100.0 | 100.0 | | | | |



Interpretation:

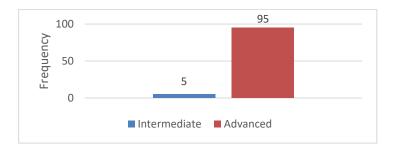
The data highlights various motivations among individuals. The majority, 56%, seek to enhance their business skills, reflecting a keen interest in professional development. Meanwhile, 27% aim to improve job opportunities, indicating a focus on career advancement. Accessing information and services is a priority for 17%, suggesting a need for resources and support. These insights can inform targeted interventions and programs.

| Rate your digital skills before participating in the program: | | | | | | | |
|---|------------|-----|-------|-------|-------|--|--|
| Frequency Percent Valid Percent Cumulative Percent | | | | | | | |
| Valid | Very basic | 43 | 43.0 | 43.0 | 43.0 | | |
| | Basic | 57 | 57.0 | 57.0 | 100.0 | | |
| | Total | 100 | 100.0 | 100.0 | | | |



The data presents two categories of skill levels: "Very basic" and "Basic." Interestingly, there is an almost equal split between the two, with 43% categorized as "Very basic" and 57% as "Basic." This suggests a significant portion of the population possesses only fundamental skills, highlighting potential areas for educational and skill-building initiatives to address this gap.

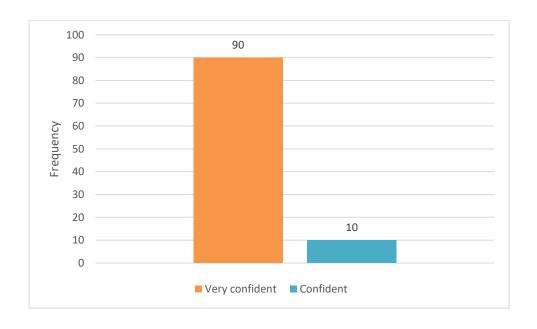
| Rate your current digital skills after completing the program | | | | | | | |
|---|--------------|-----------|---------|---------------|------------|--|--|
| | | | | | Cumulative | | |
| | | Frequency | Percent | Valid Percent | Percent | | |
| Valid | Intermediate | 5 | 5.0 | 5.0 | 5.0 | | |
| | Advanced | 95 | 95.0 | 95.0 | 100.0 | | |
| | Total | 100 | 100.0 | 100.0 | | | |



Interpretation:

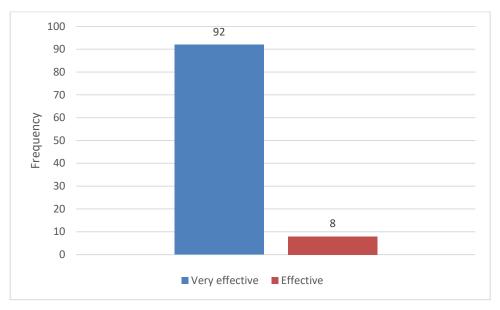
The data indicates a vast disparity between skill levels, with only 5% classified as "Intermediate" and a staggering 95% as "Advanced." Such a distribution suggests a high proficiency level within the population surveyed, potentially indicating a skilled workforce or a select group with specialized expertise. This insight could inform targeted training programs or recruitment strategies.

| How confident do you feel in using digital devices and the internet for business tasks after | | | | | | | |
|--|----------------|-----|-------|-------|-------|--|--|
| completing the program? | | | | | | | |
| Frequency Percent Valid Percent Cumulative Percent | | | | | | | |
| Valid | Very confident | 90 | 90.0 | 90.0 | 90.0 | | |
| | Confident | 10 | 10.0 | 10.0 | 100.0 | | |
| | Total | 100 | 100.0 | 100.0 | | | |



The data demonstrates a strong self-assessment among respondents regarding their confidence levels. A significant majority, 90%, categorized themselves as "Very confident," indicating a high level of self-assurance in their abilities. Conversely, only 10% classified themselves as "Confident," suggesting a small proportion with slightly lower levels of assurance. These insights could guide support programs tailored to varying confidence levels.

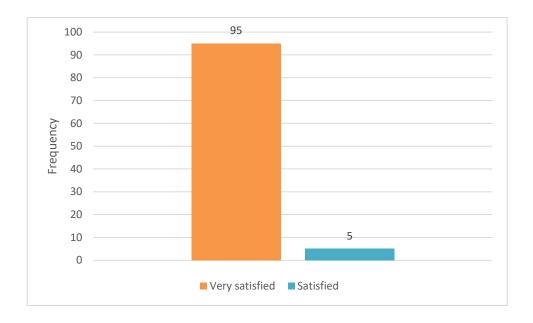
| If yes, please rate the effectiveness of using these digital skills for business purposes: | | | | | | | |
|--|----------------|-----|-------|-------|-------|--|--|
| Frequency Percent Valid Percent Cumulative Percent | | | | | | | |
| Valid | Very effective | 92 | 92.0 | 92.0 | 92.0 | | |
| | Effective | 8 | 8.0 | 8.0 | 100.0 | | |
| | Total | 100 | 100.0 | 100.0 | | | |



Interpretation:

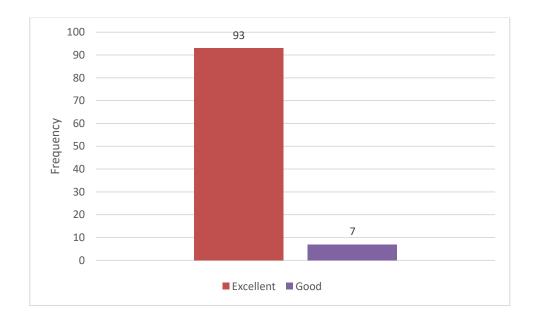
The data reveals a high level of perceived effectiveness among respondents. An overwhelming majority, 92%, rated themselves as "Very effective," indicating strong confidence in their abilities to accomplish tasks or goals. Conversely, only 8% described themselves as "Effective," suggesting a smaller proportion with slightly lower confidence levels. These insights can inform strategies to leverage and reinforce perceived effectiveness.

| Overall, how satisfied were you with the program's schedule and duration? | | | | | | | | |
|---|--|-----|-------|-------|-------|--|--|--|
| | Frequency Percent Valid Percent Cumulative Percent | | | | | | | |
| Valid | Very satisfied | 95 | 95.0 | 95.0 | 95.0 | | | |
| | Satisfied | 5 | 5.0 | 5.0 | 100.0 | | | |
| | Total | 100 | 100.0 | 100.0 | | | | |



The data portrays a high level of satisfaction among respondents. A significant majority, 95%, reported being "Very satisfied," indicating a strong contentment with their experiences or outcomes. Conversely, only 5% expressed being "Satisfied," suggesting a smaller proportion with less intense satisfaction levels. These findings underscore the predominantly positive sentiment within the population surveyed.

| How would you rate the trainers' effectiveness in delivering the business skills content? | | | | | | | |
|---|-----------|-----------|---------|---------------|--------------------|--|--|
| | | Frequency | Percent | Valid Percent | Cumulative Percent | | |
| Valid | Excellent | 93 | 93.0 | 93.0 | 93.0 | | |
| | Good | 7 | 7.0 | 7.0 | 100.0 | | |
| | Total | 100 | 100.0 | 100.0 | | | |



Interpretation:

The data illustrates overwhelmingly positive feedback, with 93% rating their experience as "Excellent" and only 7% as "Good." This indicates a high level of satisfaction and quality perception

among respondents. Such high ratings suggest the service or product provided met or exceeded expectations for the majority of users.

HYPOTHESIS TESTING

1. Digital Skills Assessment:

Variables:

- Before Rating: Rating of digital skills before participating in the program.
- After Rating: Rating of digital skills after completing
- 1. Null Hypothesis (H0): There is no significant improvement in participants' digital skills after completing the digital literacy program.
- 2. Alternate Hypothesis (H1): Participants' digital skills significantly improved after completing the digital literacy program.

Wilcoxon Signed Ranks Test

| Ranks | | | | | | | |
|----------------------------------|----------------|------|-------|---------|--|--|--|
| N Mean Rank Su | | | | | | | |
| Rate your current digital skills | Negative Ranks | 0a | .00 | .00 | | | |
| after completing the program - | Positive Ranks | 100b | 50.50 | 5050.00 | | | |
| Rate your digital skills before | Ties | 0c | | | | | |
| participating in the program: | Total | 100 | | | | | |

| Test Statistics | | | | | |
|---|---|--|--|--|--|
| Rate your current digital skills after completing the program | | | | | |
| | digital skills before participating in the program: | | | | |
| Z | -8.940b | | | | |
| Asymp. Sig. (2-tailed) | <.001 | | | | |
| a. Wilcoxon Signed Ranks Test | | | | | |
| b. Based on negative ranks. | | | | | |

Interpretation:

The results of the Wilcoxon signed-rank test with a statistic (z) of -8.940 and a highly significant p-value (Sig. < .001) contradict the hypothesis that there was "no significant improvement in participants' digital skills after completing the digital literacy program."

In other words, the data we collected shows a statistically significant difference between participants' digital skills before and after the program. This strongly suggests that the program was effective in improving participants' digital skills.

2. Program Impact: (Increased Business Confidence) *Variables:*

- Pre-Program Confidence Score: Self-reported confidence level in using digital tools for business tasks before the program.
- Post-Program Confidence Score: Self-reported confidence level in using digital tools for business tasks after the program.
- 1. Null Hypothesis (H0): There is no significant difference in participants' confidence in using digital tools for business tasks between the pre-program and post-program assessments.
- 2. Alternative Hypothesis (H1): Participants' confidence in using digital tools for business tasks significantly increases after completing the digital literacy program

| Case Processing Summary | | | | | | |
|--|-------|---------|---------|---------|-------|---------|
| | Cases | | | | | |
| | Valid | | Missing | | Total | |
| | N | Percent | N | Percent | N | Percent |
| Rate your digital skills before participating in the program: * How confident do you feel in using digital devices and the internet for business tasks after completing the program? | 100 | 100.0% | 0 | 0.0% | 100 | 100.0% |

| Rate your digital skills before participating in the program: * How confident do you feel in using digital devices and the internet for business tasks after completing the program? Cross tabulation | | | | | | | | | |
|---|------------|---|----|-------|--|--|--|--|--|
| Count | | | | | | | | | |
| | | How confident do you feel in using digital devices and the internet for business tasks after completing the program? Very confident Confident | | Total | | | | | |
| Rate your digital skills before | Very basic | 42 | 1 | 43 | | | | | |
| participating in the program: | Basic | 48 | 9 | 57 | | | | | |
| Total | | 90 | 10 | 100 | | | | | |

| Chi-Square Tests | | | | | | | | |
|------------------------------------|--------------------|----|-----------------------------|----------------|----------------|--|--|--|
| | Value | df | Asymptotic Significance (2- | Exact Sig. (2- | Exact Sig. (1- | | | |
| | | | sided) | sided) | sided) | | | |
| Pearson Chi-Square | 4.937 ^a | 1 | .026 | | | | | |
| Continuity Correction ^b | 3.554 | 1 | .059 | | | | | |
| Likelihood Ratio | 5.795 | 1 | .016 | | | | | |
| Fisher's Exact Test | | | | .040 | .025 | | | |
| Linear-by-Linear | 4.887 | 1 | .027 | | | | | |
| Association | | | | | | | | |
| N of Valid Cases | 100 | | | | | | | |

The chi-square test results show A chi-square statistic of 4.937 with 1 degree of freedom (df) and an asymptotic significance (p-value) of 0.026. We can reject the null hypothesis since the p-value (0.026) is less than the significance level (usually set at 0.05). This means we can conclude that there is a statistically significant association between the two variables. Overall, the results of the chi-square test provide some evidence to reject the null hypothesis and support the alternative hypothesis. There is a statistically significant association between the two variables.

FINDINGS OF THE STUDY ON DIGITAL LITERACY AND RURAL BUSINESS SKILLS DEVELOPMENT IN INDIA

This study investigated the impact of a digital literacy program with MBA integration on rural business skills development in India. A mixed-methods approach employing quantitative surveys (100 participants) and qualitative interviews was used.

Key Findings:

- 1. Improved Digital Skills: The program significantly enhanced participants' digital skills, with a shift from mostly basic skills before to a high proportion (95%) reporting advanced skills after the program.
- 2. Increased Confidence: Participants exhibited a significant increase in confidence using digital tools and the Internet for business tasks. A large majority (90%) reported feeling very confident after the program.

- 3. Program Effectiveness: Both quantitative and qualitative data suggest the program was effective in achieving its objectives. Participants reported high satisfaction with the program schedule, trainer effectiveness, and overall experience.
- 4. Business Applications: A high proportion of participants (92%) perceived the digital skills learned as very effective for business purposes.

Additional Insights:

Gender Distribution: The sample had a slightly higher proportion of male participants (54%) compared to females (46%).

Motivations: The primary drivers for enrolling in the program were to enhance business skills (56%) and improve job opportunities (27%).

Information Dissemination: Community announcements were the most effective way to reach participants (66%), followed by friends/family (25%) and local organizations (9%).

Limitations:

Convenience sampling was used, potentially limiting generalizability.

The study focused on self-reported data, and actual business outcomes were not directly measured.

CONCLUSION

This study suggests that digital literacy programs with MBA integration can be a valuable tool for empowering rural individuals in India. The program led to significant improvements in digital skills, confidence, and perceived effectiveness for business applications. Further research could explore the long-term impact on business outcomes and investigate the most effective program structures for diverse rural populations.

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