

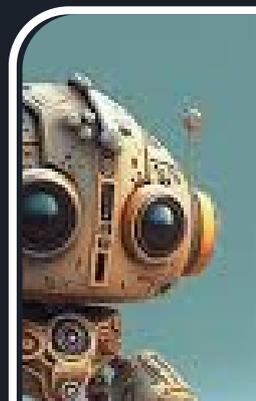
AMBALIKA INSTITUTE OF MANAGEMENT AND TECHNOLOGY

MINDBUZZ

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DEPARTMENT OF MBA

(JANUARY-2026)

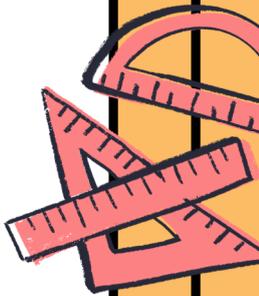




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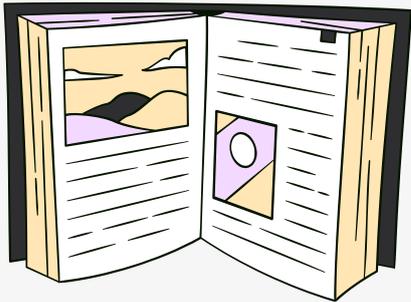
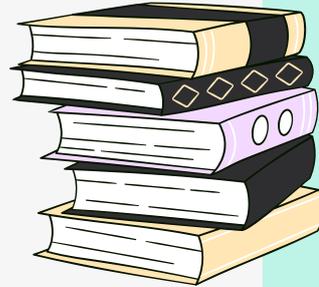
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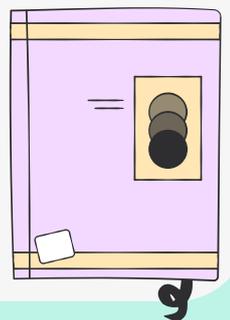
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FROM EDITOR'S PEN

'Every experience, no matter how bad it seems, holds within it a blessing of some kind; the goal should be to find it.

A warm and hearty welcome to this december edition. It is our immense pleasure to present before you this edition which is characterized by both ebullience and singularity. 'MINDBUZZ', the name of the magazine, not only suggests, but also aptly justifies its distinctive, unique and exceptional contents.

Mind buzz means Brainstorming by great brains', and what better way of brainstorming other than the literary association of highly experienced Teachers and hardworking students. The highest level of creativity occurs when inspiration is accompanied by right action and proper implementation of ideas. Inspiration of a teacher and right action by a student always works wonders. This magazine delves into the nuances of life, and the creations or wonders that fill it with awe.

My heartiest appreciation goes out to all the authors of the articles in this magazine. The ingenuity and fecundity of these budding authors in the literary field combined with the revamping and customization provided by the highly efficient editorial team has made this magazine possible.

'MINDBUZZ', a magazine extraordinaire, to fruition.

I hope you relish its company, and soak in its informative content.

Thank You All!

**Ms MANSI SRIVASTAVA
ASSISTANT PROFESSOR**



Strengthening Financial Inclusion for Poverty Reduction and Growth

Financial inclusion, defined as providing individuals and businesses with access to affordable and useful financial products and services, is a cornerstone of economic development and poverty reduction. In underserved areas, where traditional banking infrastructure is often limited, achieving financial inclusion is a critical step toward empowering communities and fostering sustainable growth.

One of the primary benefits of financial inclusion is its role in reducing poverty. In underserved areas, many individuals lack access to basic financial tools such as savings accounts, credit, and insurance. This exclusion prevents them from safeguarding their income, investing in education or businesses, and protecting themselves from economic shocks. By offering access to these financial services, people can build assets, smooth consumption, and plan for the future, breaking the cycle of poverty.

Financial inclusion also promotes entrepreneurship and economic growth. In many underserved areas, small and medium-sized enterprises (SMEs) are the backbone of the local economy. However, these businesses often struggle to secure financing due to inadequate credit histories or collateral. Expanding access to microfinance, digital banking, and mobile money solutions enables entrepreneurs to obtain the capital they need to start and grow businesses. This, in turn, creates jobs and stimulates economic activity within the community.

The rise of technology has been a game-changer in bridging the financial gap in underserved areas.

Mobile banking and digital wallets have made financial services accessible to people who were previously excluded due to geographic or infrastructural barriers. Platforms like M-Pesa in Kenya and Paytm in India have demonstrated how technology can transform financial landscapes, allowing users to save, transfer money, and even access loans through their smartphones. Such innovations are critical in rural areas where physical bank branches are sparse.

Women, who often face additional barriers to financial access, stand to benefit significantly from financial inclusion. When women have control over their finances, they invest more in their families and communities, driving better health, education, and economic outcomes. Tailored financial products and gender-sensitive policies are crucial to ensuring that women in underserved areas are not left behind.

Despite these advancements, challenges remain. Limited financial literacy is a significant barrier, as individuals in underserved areas may lack the knowledge to use financial tools effectively.

Additionally, inadequate infrastructure, high transaction costs, and regulatory hurdles can impede progress. Addressing these challenges requires collaboration between governments, financial institutions, non-governmental organizations, and technology providers. Policy interventions such as promoting digital identity systems, offering incentives for financial service providers, and improving connectivity can pave the way for greater inclusion.

In conclusion, financial inclusion is more than just providing access to banking services; it is about empowering individuals and communities to participate fully in the economy. Bridging the gap in underserved areas requires innovative solutions, targeted policies, and a commitment to inclusivity. By ensuring that everyone has the tools they need to manage their finances, we can create a more equitable and prosperous world where no one is left behind.



Ms. MANSI SRIVASTAVA
ASSISTANT PROFESSOR
AIMT



Corporate Social Responsibility: Driving Ethical and Sustainable Growth

Corporate Social Responsibility (CSR) has evolved into a powerful tool for addressing global challenges, making it an integral part of modern business strategies. By prioritizing social, environmental, and ethical considerations, businesses can drive meaningful change while creating long-term value for stakeholders. .Corporate Social Responsibility has evolved into a powerful tool for addressing global challenges, making it an integral part of modern business strategies. By prioritizing social, environmental, and ethical considerations, businesses can drive meaningful change while creating long-term value for stakeholders.

CSR refers to the practices and policies that businesses adopt to address social and environmental challenges. It involves going beyond profit motives to improve the lives of stakeholders—including employees, customers, and communities—while protecting the planet. By prioritizing CSR, businesses demonstrate their commitment to a sustainable and equitable future. CSR dimensions i.e. social, economical and environmental are not only the obligations which businesses have to practice but in real terms some organisations are working on it to achieve sustainability in social and environmental change.

CSR is really a major driving force to social change. As it is :

Promoting Social Equity- Through initiatives such as inclusive hiring practices, education programs, and community development projects, companies address inequalities and empower marginalized groups. For instance, programs that offer scholarships or vocational training enable individuals to improve their economic prospects.

Advancing Environmental Sustainability- Environmental responsibility is a central pillar of CSR. Companies like Google and Apple have set ambitious goals to achieve carbon neutrality and invest in renewable energy. These efforts not only mitigate climate change but also inspire other organizations to adopt sustainable practices.

Fostering Ethical Practices-By ensuring fair wages, safe working conditions, and transparent supply chains, businesses uphold human rights and ethical standards. This approach builds trust with consumers and promotes global social justice.

Conclusion-For businesses, CSR is not just about compliance; it's about creating value for society and addressing critical global issues. By embracing CSR, companies become agents of change, inspiring innovation, fostering trust, and contributing to a better world. As consumers and future professionals, supporting organizations with strong CSR values amplifies this impact, making social change a shared mission for all. Corporate Social Responsibility is a testament to the power of businesses to act as agents of change. By embedding sustainability and social equity into their operations, companies not only address pressing global issues but also build trust and loyalty among stakeholders. For consumers and professionals, supporting CSR-driven organizations is a way to contribute to a more equitable, sustainable future. As CSR continues to evolve, it remains a vital driver of progress and innovation in our interconnected world.



**Ms. ARUNIMA SINGH
ASSISTANT PROFESSOR
AIMT**

The Strategic Impact of Generative AI on Investment and Business Operations

London office partner Iliia Bakhtourine believes there may be a surge in private equity deals as funds pursue transactions focused on generative AI opportunities.

“They can leverage generative AI both organically and inorganically,” he says. “For example, they can target the leading adopters of generative AI, buy these companies, and disseminate their skills and capabilities across the portfolio of the private equity fund. Or they can encourage one of their portfolio companies to quickly adopt generative AI solutions, make this company a center of excellence, and again, transplant all those capabilities and skills across the portfolio.”

Bakhtourine also recognizes the region’s strengths, and believes that if Europe can foster collaboration, organize its efforts, and align in these areas, it can not only compete with the United States and China—it can become the global gen AI leader.

“For Europe to become a leader in the adoption of generative AI, it needs to make sure talent, science, tech, and regulation all work towards the same goal—to make Europe as productive as possible and lead on productivity gains globally,” he says.

Generative AI’s Impact across the operations value chain

In terms of generative-AI’s transformative potential across the operations value chain, associate partner in London Marie El Hoyek stresses it must be used as a tool for impact, instead of a technological showpiece. “Gen-AI, just like any other technology, has to serve a business purpose,” she says. “It has to be business-driven, not just technology-driven. Otherwise, we are talking about a fun toy to play with. But within our businesses—whatever we choose to invest in and really apply it thoroughly—it has to help us reach those targets.”

She adds: “If asked about the impact and potential of generative AI, I’d say one, it’s so refreshing and really game-changing. Two, it can serve a company’s purpose, if we do it thoughtfully and purposefully. And three it’s an agent for renewal, because we are boosting excitement again, and the ability to dream and learn.”

That is not to say generative AI does not include inherent risks European business leaders will need to grapple with. In the short-term, these will include gen AI-produced hallucinations and the need to protect IP. In the medium-term, these efforts could be more focused on building trust in an environment where seeing is not necessarily believing.



**Ms NIKHAT FIRDOOSH
ASSISTANT PROFESSOR
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CORPORATE IDENTITY AS A STRATEGIC MARKETING ASSET

Recognition is a crucial precursor to trust and purchase. When a consumer is familiar with a company's identity, they are more likely to choose its products over competitors', especially in categories where differentiation is minimal. For instance, Proctor & Gamble distinctive color scheme and logo are instantly recognizable, making it easier for consumers to spot their product on the shelves. A strong corporate identity helps create a mental association between the company and its products, which is key to driving sales

1. Differentiation from rivals:

Businesses can set themselves apart from rivals by establishing a corporate identity. A strong brand helps a business stand out in the marketplace by showcasing its values and unique selling propositions (USPs). Customers are more inclined to buy a product when they believe it to be distinct or different from others on the market.

2. Establishing an emotional connection:

A company's corporate identity encompasses more than simply its products; it also includes how it makes its clients feel. The consistency and messaging of a company's identity have a significant impact on the psychological bond that is developed between a brand and its consumers. Trust, enthusiasm, nostalgia, and enjoyment are just a few of the feelings that a brand's identity can arouse, and these feelings can all be significant influences on consumer choices.

Customers are greatly moved by Nike's "Just Do It" tagline and its athletic, empowering brand imagery, which inspire feelings of drive and resolve. Because of this, consumers embrace the concept and way of life that Nike stands for rather than merely purchasing Nike merchandise. By fostering a devoted clientele, this emotional bond dramatically increases product sales.

3. Increasing credibility and trust

Any purchasing decision must include trust, and company brand is crucial to fostering that trust. Customers get the sense that a business is trustworthy and legitimate when it presents a consistent and polished image throughout all marketing collateral, product packaging, and customer interactions. On the other hand, a poorly thought out or inconsistent corporate identity can cause hesitancy, mistrust, and confusion.

Consider high-end labels such as Louis Vuitton or Rolex. Through elegant logos, opulent packaging, and distinctive branding, their upscale and sophisticated corporate identity upholds their premium image and fosters confidence in the caliber of their goods. Their high pricing is subsequently supported by this trust, which also helps them achieve good sales results.

4. Assisting with marketing tactics

The implementation of marketing tactics also heavily relies on corporate identity. A unified corporate identity makes ensuring that all marketing campaigns, whether they be new advertising campaigns, special promotions, or product launches, are in line with the mission and basic values of the company. This consistency in marketing materials increases the likelihood that consumers will connect with the product and, ultimately, make a purchase.

To ensure that their messages are constant, companies such as McDonald's, for instance, use a uniform visual identity throughout all media, from TV ads to billboards. The brand's presence is reinforced and clients are encouraged to select its products by the instantly recognizable red and yellow color scheme and golden arches.

5. Long-term business growth:

By bolstering brand equity—the value a brand has in the eyes of consumers—a strong corporate identity eventually has a big effect on product sales. A brand's products gain value over time as a result of the brand connection as its identity gets deeply embedded in consumers' perceptions. Even under difficult market situations, this enables businesses to retain expansion, command higher pricing, and have a competitive edge.

For example, a strong and recognizable corporate identity is the foundation of the reputation of luxury brands like Mercedes-Benz and Chanel. Even as new competitors appear, they are able to maintain their premium pricing for their products because of their reputation.

Ultimately, it can be said that by using corporate identity components consistently and strategically, companies may stand out in a crowded market, increase client loyalty, and foster long-term growth. Companies are therefore better positioned to thrive in a global market that is becoming more and more competitive if they invest in creating a strong and unified corporate brand.



Mr ABHISHEK SRIVASTAVA
ASSISTANT PROFESSOR
AIMT

Breaking Structural Bias: Women and Workplace Inequality

In the modern era, workplaces are heralded as spaces of progress and equal opportunity. However, beneath this veneer lies a deeply entrenched system of oppression that continues to stifle women's potential. Systematic oppression in the workplace is not merely an echo of historical gender inequality but an enduring structure sustained by biases, policies, and cultural norms that disadvantage women in tangible and intangible ways.

One of the most glaring manifestations of this oppression is the gender wage gap. Despite advancements, women globally earn less than their male counterparts for the same roles, reflecting not only discrimination but also the undervaluation of traditionally "feminine" professions. Compounding this, women are less likely to be promoted to leadership positions, a phenomenon often referred to as the "glass ceiling." This invisible barrier is fortified by stereotypes that question women's competence, emotional resilience, or ability to balance work and family.

Moreover, workplaces often remain hostile environments for women. Sexual harassment, microaggressions, and exclusion from informal networks of power undermine their confidence and sense of belonging. Policies surrounding maternity leave and caregiving responsibilities disproportionately affect women, forcing them to make difficult choices between career advancement and familial obligations. These systemic issues are not isolated instances but are interwoven into the fabric of corporate and organizational cultures.

Addressing systematic oppression requires transformative change. Companies must actively implement equitable policies, ensure transparency in hiring and pay practices, and foster inclusive environments where women's contributions are valued. Education plays a vital role, challenging societal norms and equipping individuals to recognize and dismantle biases.

The journey toward workplace equity is not just a women's issue but a collective imperative. Empowering women unleashes a reservoir of talent and innovation, benefitting organizations and society alike. By confronting and eradicating systematic oppression, we take a crucial step toward building workplaces that are not only fair but truly reflective of human potential.



Ms UNNATI SHUKLA
STUDENT
AIMT

The Role of Entrepreneurship in Shaping Modern Economies

Entrepreneurship is the lifeblood of innovation and economic growth. It is a journey that transforms ideas into impactful realities, pushing boundaries and redefining industries. At its core, entrepreneurship is about identifying opportunities, taking calculated risks, and creating value for society.

The Entrepreneurial Mindset

An entrepreneur's journey begins with a mindset—a willingness to embrace challenges, learn from failures, and constantly adapt. Entrepreneurs possess a unique blend of creativity, resilience, and resourcefulness. They see possibilities where others see obstacles and have the determination to turn dreams into tangible outcomes.

Entrepreneurs drive societal progress by creating jobs, improving living standards, and fostering technological advancement. Startups and small businesses are often the backbone of economies.

The path of entrepreneurship is fraught with challenges, including securing funding, managing competition, and navigating regulatory hurdles. However, overcoming these obstacles builds resilience and sharpens business acumen.

Nurturing the Next Generation of Entrepreneurs

Education and mentorship play pivotal roles in fostering entrepreneurship. By equipping aspiring entrepreneurs with the right skills and resources, societies can cultivate a culture of innovation and self-reliance. Governments and organizations can further support entrepreneurship through policies, funding programs, and infrastructure development.

Entrepreneurship is more than a career choice; it's a way of life. It embodies the pursuit of passion, the courage to innovate, and the drive to create meaningful change. In a world that constantly evolves, entrepreneurs remain at the forefront, shaping the future with their ideas, determination, and unwavering spirit.



Ms CHAVVI CHAUBEY
STUDENT
AIMT

From Unemployment to Unemployability: A Growing Concern for Management Graduates

In current competitive job market, many discussions focus on unemployment—the lack of job opportunities. However, a more pressing and often overlooked challenge is unemployability. For management students, who are poised to shape the future of businesses, understanding this concept is essential.

Unemployability refers to the inability of individuals to secure or retain employment, not due to lack of job opportunities but because they lack the skills, knowledge, or professional readiness demanded by employers. Unlike unemployment, which is typically influenced by external factors such as economic cycles, unemployability stems from internal deficiencies.

Root causes of unemployability among graduates:

1. The disconnect between academia and industry.
2. Limited industry exposure.
3. Soft-skills deficiencies.
4. Overdependence on degrees.
5. Attitudinal barriers.

This phenomenon is especially concerning in countries like India, where the paradox of educated yet unemployable graduates persists.

Strategies for management students to overcome unemployability:

1. **Prioritize holistic skills development:**
 - a) Technical proficiency.
 - b) Soft skills, Communication, teamwork.
2. **Embrace lifelong learning:**
 - a) Stay informed about industry trends.
 - b) Cultivate adaptability by learning skills like data analytics, artificial intelligence, and digital strategy.
3. **Maximize industry exposure:**
 - a) Actively pursue internships/case study and live projects.
 - b) Network with industry professionals.
4. **Adopt a growth mindset:**
 - a) View challenges as opportunities for learning and improvement.
 - b) Regularly seek feedback and refine your abilities.
5. **Engage in extra-curricular activities:**
 - a) Participate in leadership programs.
 - b) Develop interpersonal and problem-solving skills.

**Mr RISHABH SHARMA
STUDENT
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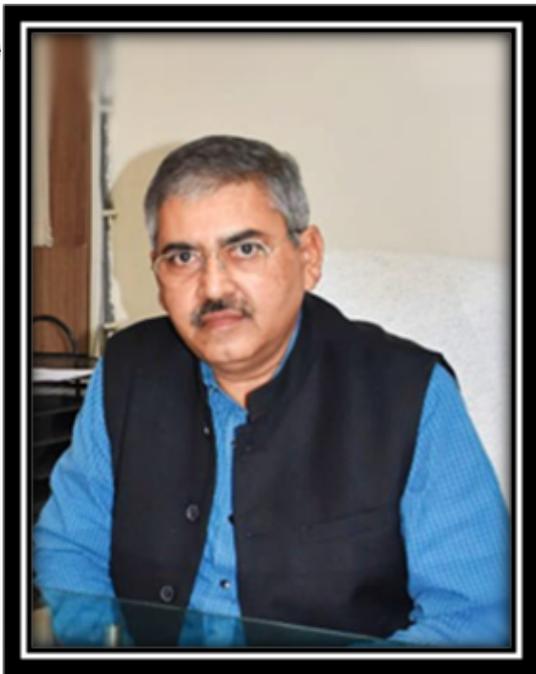


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