

SURVEY

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From The Editor's Desk

It is with considerable satisfaction that we present the latest issue of SURVEY: A Management Research Journal of IISWBM. This issue continues our commitment to disseminating rigorous and impactful scholarship that advances the frontiers of management research and practice. The journal seeks to integrate theoretical insights with empirical validation, thereby contributing to evidence-based management and informed decision-making.

SURVEY is a peer-reviewed quarterly publication dedicated to fostering high-quality academic discourse across a wide spectrum of management-related domains. These include, but are not limited to, business management, human resource management, data science, public systems, commerce, economics, sports management, law, and social welfare. By maintaining a multidisciplinary orientation, the journal facilitates cross-fertilization of ideas and encourages the development of integrative frameworks that address complex organizational and societal challenges.

A defining characteristic of the journal is its openness to diverse methodological approaches and epistemological perspectives. Both quantitative and qualitative inquiries as well as mixed-methods research are welcomed, provided they demonstrate analytical rigor and conceptual clarity. In this context, SURVEY serves as an intellectual platform for the generation, validation, and dissemination of knowledge that is both theoretically robust and practically relevant.

The articles featured in this issue reflect a broad array of contemporary themes in management science offering nuanced analyses and innovative perspectives. Collectively, they contribute to a deeper understanding of emerging trends, managerial effectiveness and policy implications in a dynamic and evolving environment.

We express our sincere appreciation to the contributing authors for their scholarly efforts and to the reviewers for their critical evaluations and constructive feedback, which have been instrumental in maintaining the academic integrity of this publication. We also extend our gratitude to our readers for their continued engagement and support. We encourage them to actively participate in this ongoing dialogue by sharing their insights and perspectives on the issues discussed herein.

Looking ahead, we invite researchers and practitioners to contribute original, methodologically sound and conceptually innovative work to future issues of SURVEY, thereby strengthening its role as a leading forum for management research and intellectual exchange.



Prof. (Dr.) K. M. Agrawal
Editor-in-Chief, SURVEY &
Director, IISWBM, Kolkata

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Exploring the Entrepreneurial Intentions of Business Students: Insights from Select HEIs of Kolkata

S. Kavitha¹ and Abhik Kumar Mukherjee²

ABSTRACT

This study explores the entrepreneurial intentions of undergraduate and postgraduate students in business-related disciplines at select higher education institutions (HEIs) in Kolkata, a major educational hub in eastern India, through the lens of Ajzen's (1991) Theory of Planned Behaviour. It examines the role of three key components-attitude towards entrepreneurship, subjective norms, and perceived behavioural control-in explaining students' entrepreneurial intentions. Additionally, it examines differences in entrepreneurial intentions based on gender and family business background. Data for the study were collected using a structured questionnaire based on the Entrepreneurial Intention scale of Linan & Chen (2009) and analysed using Partial Least Squares Structural Equation Modelling (PLS-SEM).

The findings reveal that attitude towards entrepreneurship was the most significant contributor, followed by perceived behavioural control, in shaping students' intentions, whereas subjective norms had no statistically significant impact on intentions. Attitude towards entrepreneurship strongly predicts entrepreneurial intentions for both students of both genders, with a stronger impact on male students. Notably, perceived control significantly and positively influences entrepreneurial intentions solely among female students. Both attitude and perceived control significantly shape entrepreneurial intentions, regardless of students' family-business background. This research provides useful insights into factors shaping entrepreneurial intentions in Kolkata, a prominent hub in eastern India's educational ecosystem, and offers implications for HEIs and policymakers.

The study is limited to a specific geographic location and is cross-sectional, which limits the generalisability of the results. Future research could employ mixed-methods to explore entrepreneurial intentions across different academic disciplines and employ longitudinal designs to provide a more comprehensive understanding.

Keywords: Entrepreneurial Intention; Theory of Planned Behaviour; Higher Education Institutions; Entrepreneurship Education; Kolkata

¹Doctoral Scholar, Department of Business Administration, The University of Burdwan, West Bengal

²Assistant Professor, Department of Business Administration, The University of Burdwan, West Bengal

The Impact of the Behavioural Factors on the Impulsive Food and Grocery Purchasing Activities of the Shoppers: An Empirical Research of the Organized Retail Formats of Kolkata

Arindam Roy¹ and Gairik Das²

ABSTRACT

The study attempts to identify some of the behavioural elements responsible for impulsive buying activities by the shoppers while buying different food and grocery products in different organized retail formats of Kolkata city. Further the study intends to examine the impact of the major behavioural related factors for purchasing different food and grocery products impulsively. This study was conducted using the primary data collected by distributing structured questionnaires among the respondents visiting organized retail format of Kolkata city. Data were analyzed by using appropriate statistical tools. The results shows that impulsive purchasing of food and grocery products was associated with the three behavioural factors such as shoppers' self control failure, shoppers' emotional state and shoppers' impulsive buying tendency. The research categorizes shoppers' self control failure, shopper's emotional state and shoppers' impulsive buying tendency as three latent predictors which positively and significantly influence impulsive purchasing activities while performing Structural Equation Modeling.

Keywords: self-control failure, impulsive buying tendency, behavioural factors, organized retail food and grocery outlets, survey

¹Assistant Professor, Kingston School of Management Science, West Bengal

²Professor, IISWBM, Kolkata

GST and the Banking Sector: A Critical Review of Existing Literature

Sutrishna Sarkar¹ and Tanima Ray²

ABSTRACT

The Goods and Services Tax (GST), one of independent India's most ambitious fiscal reforms, has redefined the landscape of indirect taxation. While conceptualized as a "One Nation, One Tax" policy, its implementation has had profound ramifications across sectors, most notably in banking-a vital service backbone of the Indian economy. This article synthesizes a decade of academic and industry research on GST's impact on the Indian banking sector, providing a nuanced examination of compliance burdens, registration issues, input tax credit (ITC) mechanisms, operational challenges, digital reform, inter-branch complexities, customer service implications, and profitability. The review spans studies from the inception of GST in 2015 to the transformative reforms of 2024, drawing on peer-reviewed literature, policy documents, and sector analyses. Important research gaps are noted, and forward-looking future recommendations are put forth academic inquiries and policy fine-tuning, with particular attention to comparative dynamics with NBFCs, technological integration, and regulatory evolution. Throughout, this paper highlights the evolving nature of GST's impact as India moves toward continued economic formalization, digital compliance, and a more streamlined tax regime.

Keywords: Indian Banking Sector, Compliance Burden, Service Tax, Input Tax Credit (ITC), Multistage Registration, Place of Supply Rules, Regulatory Impact, Inter Branch Transaction, Public Vs Private Banks, Empirical Analysis.

¹SACT - I, Seth Anandram Jaipuria College, Kolkata, West Bengal

²Professor and Head- MBA Dept. IISWBM, Kolkata

Artificial Intelligence Applications for Sustainable Energy Management: A Review

Dipanjan Bose¹

ABSTRACT

The ongoing evolution of power systems, driven by the large-scale adoption of renewable energy resources, distributed generation technologies, and increasing electrification, has created a growing need for advanced and intelligent energy management strategies (EMS). Artificial Intelligence (AI) has appeared as an intriguing strategy to tackle these challenges by enabling data-driven analysis, predictive modelling and intelligent control of energy systems. This paper reveals a strategic review of AI-based approaches for sustainable energy management within modern smart grid infrastructures. Various AI methodologies, including machine learning, deep learning, and reinforcement learning, are examined with respect to their applications in load demand forecasting, renewable energy prediction, demand-side management, microgrid control, and battery energy storage optimization. A comparative assessment of recent studies demonstrates the significant advantages of AI-driven techniques in enhancing grid flexibility, improving operational efficiency, and facilitating higher penetration of renewable energy sources. In addition, the review highlights the importance of supporting technologies such as big data analytics, Internet of Things (IoT) platforms, and cloud computing in enabling intelligent energy management frameworks. Key challenges associated with AI deployment in energy systems, including data quality limitations, cybersecurity concerns, model transparency, and computational requirements, are also discussed. Finally, future research opportunities are outlined to aid in the growth of robust, intelligent, and sustainable energy infrastructures. Overall, the findings indicate that AI-powered energy management systems have considerable potential to improve forecasting performance, enhance system reliability, and optimize operational efficiency in next-generation smart grids.

Keywords: Artificial Intelligence; Smart Grid; Energy Management Systems (EMS); Renewable Energy Integration; Load Forecasting; Demand Response; Energy Storage Optimization

¹Assistant Professor, Department of Energy Management, IISWBM, Kolkata

Assessing Regional Disparities in Universal Health Coverage in West Bengal: A District-Level Composite Index Analysis

Jayanta Das¹ and K.M. Agrawal²

ABSTRACT

Reducing regional disparities is crucial for achieving Universal Health Coverage in India. The sub-state level variations in service delivery, disease burden and financial protection are not well documented in West Bengal.

The purpose of this study is to create a District-level composite index for comparing the performance of health systems and estimating regional variations in coverage, service capacity, and financial protection by districts in West Bengal.

A composite index was developed based on the indicators at the district level and grouped into four domains: reproductive, maternal, newborn and child health (RMNCH), infectious diseases, non-communicable diseases (NCD) and service capacity and access, as well as financial protection indicators. Indicators were rescaled using the min-max approach with the reverse approach used for negative indicators (e.g. out-of-pocket expenditure). Scores for each district were calculated based on the average values of normalized indicators, and then aggregated into an overall composite score for each district. The composite index values were used to categorize districts on performance.

There were considerable inter-district differences with the composite index ranging from about 0.32 to 0.71. High performing districts were Birbhum, Jalpaiguri, Darjeeling, South 24 Parganas and Cooch Behar while Purba Medinipur, Paschim Bardhaman, Hooghly, Purulia and Paschim Medinipur were among the poor performing districts. Disparities in service capacity, the level of RMNCH coverage, NCD management, and financial protection were substantial drivers of disparities at the district level. High OOP and low insurance coverage were identified as a significant aspect of financial protection, contributing to inequality.

There was a significant inter-district variation in composite index scores which ranged from 0.32 to 0.71. The top-performing districts were Birbhum, Jalpaiguri, Darjeeling, South 24 Parganas and Cooch Behar while the worst districts were Purba Medinipur, Paschim Bardhaman, Hooghly, Purulia and Paschim Medinipur. The most heterogeneity was found in the areas of financial protection and service capacity, which are likely to be major contributors to district-level inequality. One of the factors that contribute to inequality is financial protection, specifically linked to high OOP and low insurance coverage. The results for the northern and deltaic districts were better than the western districts.

The outcome shows that there are considerable differences in performance of health systems at the district level across West Bengal. Increasing service capacity, improving RMNCH use, strengthening NCD services, and strengthening financial protection mechanisms is a must to address inequities and accelerate progress towards UHC.

Keywords: Universal health coverage; Composite index; Health inequality; District-level analysis; West Bengal

¹State RMNCHA Coordinator, West Bengal State Technical Support Unit, State Family Welfare Bureau, Swasthya Bhawan, W.B

²Director, IISWBM, Kolkata

Corporate Environmental Disclosure and Circular Economy Practices: An Evidence from Select Indian Companies

Anandi Sarkar Pyne¹

ABSTRACT

The research explores the extent to which Indian businesses reveal about their environmental activities while following circular economy principles during their operations. The study draws its foundation from legitimacy theory together with stakeholder and institutional and agency theories to analyse how businesses present their sustainability efforts about resource management and waste disposal and environmental protection in developing market environments. The research depends on existing corporate documentation to build an Environmental Disclosure Index which uses Global Reporting Initiative-based indicators to show vital aspects of circular economy implementation. The study uses Tobit regression analysis because the disclosure index operates within fixed boundaries which determine its range of values. The research team confirmed their data analysis results through diagnostic assessments which proved their data set contained no multicollinearity problems and heteroskedasticity issues before they started their estimation work. The research shows that bigger companies tend to produce more environmental disclosure information because they actively create sustainability reports and circular economy practices. The study results show that companies in India's developing ESG framework use environmental disclosure to achieve better transparency while they build trust with their stakeholders and achieve their sustainability objectives. The research establishes a direct link between disclosure analysis and circular economy elements through its development of an appropriate methodological approach which uses censored regression techniques. The research results provide essential information which helps both government officials and business leaders to create sustainable reporting systems that produce consistent data for all users.

Keywords: Environmental Disclosure, ESG, Firm Size, India, Sustainability Reporting

¹Assistant Professor, Amity College of Commerce & Finance, Amity University Kolkata



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Call for Paper and Guidelines for Submission

Editorial Policy:

SURVEY, a Journal of Management and Welfare Studies is published by IISWBM, Kolkata with an endeavor to promote and disseminate knowledge and ideas in the complex multi-disciplinary management field. The Journal encourages theoretical and empirical research papers and articles of relevance to academia and industry/corporate houses. In addition, the Journal invites manuscripts covering application of theory to real life management activities where findings would be of interest to researchers, executives, academicians and management students. SURVEY, a Peer Reviewed Quarterly Journal does not require any publication charges.

The Journal publishes articles in the key functional area of management viz. marketing, finance & accounting, human resource, information technology, transportation & logistics, energy, environment, healthcare & hospital, retail, production & supply chain and other related areas. Articles reflecting diversity, cross-functional nature of management and emerging concerns are also considered for publication.

Guidelines for Authors:

- 1) Manuscript should normally be of 3,000 to 7,000 words may be of 12-20 typed pages including figures and tables, typed in 1.5 space in 12-point font Times New Roman on A4 size paper in MS-Word format.
- 2) The manuscript should be arranged in the following order:
 - a. Title page containing the title of the paper, author's name, designation, official address, contact phone/fax number, e-mail address and a brief biographical sketch of the author(s).

- b. Abstract of not more than 300 words in italic font type along with the key words.
- 3) The Papers may contain the following broad headings and structure
 - a) Title
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 - c) Introduction
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 - e) Objective
 - f) Methodology
 - g) Material and methods
 - h) Results
 - i) Discussion (Results and discussion can be combined in one section)
 - j) Conclusion
 - k) References in APA 7 style (in case of website reference, specify website detail (URL) including the date of accessing the site.
- 4) The author(s) should send a declaration stating that the paper is an original work and it has neither been published nor will it be submitted elsewhere till the editorial decision has been communicated.
- 5) The author(s) should submit a plagiarism report from any Standard Plagiarism check platform and similarity should not exceed 10%.
- 6) Authors should submit the papers by email only at **editor.survey@iiswbm.edu**
- 7) The contributions sent for publication will be referred for blind review. Correspondence and proofs for correction, if required, will be sent to the first named author unless otherwise indicated. Corrected proofs should be returned within 15 days.
- 8) The final decision on the acceptance or otherwise of the paper rests with the Editorial Board and it depends entirely on its standard and relevance. The final draft may be subjected to editorial amendment to suit the Journal's requirements. The decision about acceptance or otherwise of the paper will be conveyed to author by email only within 60 days.
- 9) Each author will receive a complimentary copy of the journal after publication.
- 10) The copyrights of the contributions published in the journal lie with the publishers of the journal - IISWBM, Kolkata.

About IISWBM

The Indian Institute of Social Welfare and Business Management (IISWBM), Kolkata, stands as a pioneering institution in the history of management education in India. Established on 25th April 1953 through a resolution of the University of Calcutta, IISWBM holds the distinction of being India's first institute to offer formal management education. The institution was founded through the collective vision of the Government of West Bengal, the Government of India, the University of Calcutta, and leading industrialists of the country. Dr. Bidhan Chandra Roy, the legendary Chief Minister of West Bengal, served as its Founder-President, while Pandit Jawaharlal Nehru laid the foundation stone of the Institute, making IISWBM an institution deeply rooted in the nation's educational and developmental history.

Over the decades, IISWBM has built a rich legacy of academic excellence, professional integrity, and social responsibility. True to its name, the Institute has consistently emphasized the integration of business management with social welfare, creating managers who are not only professionally competent but also socially conscious and ethically responsible. This unique philosophy continues to distinguish IISWBM among management institutions in India.

The Institute actively collaborates with government bodies, industries, professional organizations, and research institutions to address contemporary socio-economic challenges. Through research, consultancy, management development programmes, and community-oriented initiatives, IISWBM continues to contribute to nation-building and public welfare.

With more than seven decades of legacy, IISWBM continues to nurture future leaders and remains a symbol of academic distinction, innovation, and societal contribution in the field of management education.



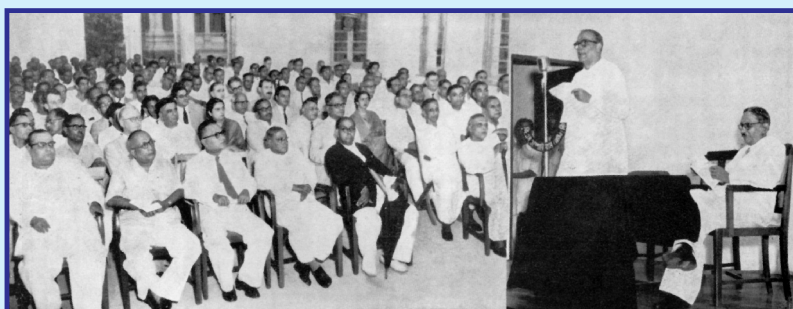
Pandit Jawaharlal Nehru laying the Foundation Stone of the Academic Block-1958



Dr. B. C. Roy,
Chief Minister of West Bengal (1948-1962) &
the Founder President Board of Governors



Professor D. K. Sanyal,
the Founder Director



Inauguration of the First Business Management course in India (PGDBM) on 5th July, 1954
(Dr. B. C. Roy addressing the gathering : Dr. J. C. Ghosh,
Vice-chancellor of University of Calcutta, sitting)



Commemoration of 50th Anniversary of
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Indian Institute of Social Welfare and Business Management

Management House, College Square (West)

Kolkata - 700 073, India

www.iiswbm.edu

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