



CHETANA'S



Indian Council of  
Social Science Research

**Chetana's**  
Ramprasad Khandelwal  
Institute of Management & Research  
Affiliated to University of Mumbai. Approved by DTE, AICTE New Delhi

**CHETANA ORGANISES ICSSR SPONSORED**

**Two Days International Research Conference**  
**On**  
**Digital Marginalization and AI Bias :  
Redefining Business and Society**

**(ICDMAI-BS 2026) Hybrid mode**

**27th & 28th February, 2026**



**Jointly Organized By**

**Chetana's Hazarimal Somani College of Commerce & Economics,  
Smt. Kusumtai Chaudhari College of Arts (Autonomous), Bandra (E) Mumbai.**

**&**

**Chetana's Ramprasad Khandelwal Institute of Management & Research, Bandra (E) Mumbai.**

**In Association With  
Indian Council of Social Science Research (ICSSR)**



**Collaborating Universities**



## ABOUT CHETANA COLLEGE

"Chetana" meaning "Consciousness - is the core of every living being", was started by Hon. Loksevak Ate Balasaheb Madhukaraoji Chaudhari (Former Speaker Maharashtra Legislative Assembly and Minister of Education, Finance and Revenue) with a noble intention of providing education to all. Through its glorious history of more than 50 years, the College has been nurturing dynamic leaders and innovative managers. The College is strategically located in Bandra East offering programmes like B.Com, BA, BMS, BAF, B.SC. IT, BBA Logistics, BAMMC, M.Com and Ph.D. The College also offers Programmes through Distance Learning for Working Students through the Yashwantrao Chavan Maharashtra Open University. The College has been granted Autonomous status by UGC, is affiliated to University of Mumbai and recognised by All India Council for Technical Education (AICTE). The College is also ISO Certified and recipient of 'Best College Award 20-21' by University of Mumbai.

## ABOUT CRKIMR

Chetana's Ramprasad Khandelwal Institute of Management & Research (CRKIMR) established in 1981 have been imparting quality management education programs to meet the industry requirements. CRKIMR is the 2nd oldest B- School affiliated to Mumbai University and AICTE approved program. The Institute have been consistently ranked amongst the Top-50 Private B-schools in India and amongst the Top-10 in Mumbai by The Economic Times, Corporate Dossier issue and The Week. CRKIMR have both been certified by ISO 21001:2018 for quality education. MMS program of CRKIMR has been accredited by NBA in 2023. CRKIMR also runs Ph.D. program.

## ABOUT WRC – ICSSR

The Indian Council of Social Science Research, an autonomous organisation, was established by the Government of India in 1969 and ever since, its role and functions have constantly been growing. The Council functions through a system of programme divisions at its headquarters in New Delhi and a network of six Regional Centres at Mumbai, Kolkata, Chandigarh, Hyderabad, New Delhi and Shillong. The Council has set up, in collaboration with respective state governments, six Regional Centres as part of its programme of decentralizing administration and broad-basing social science research. The Western Regional Centre was established with the approval of the Government of Maharashtra in January 1973 in collaboration with the University of Mumbai on the new campus of the University at Vidyanagar. The major objectives of the Centre are - the promotion of research in social sciences, the imparting of training in research methodology to those aspiring to undertake research and the exposure of young social scientists and researchers to the benefit of the expert knowledge of specialists not only from the western region but also from the rest of India and abroad.

## ABOUT THE CONFERENCE

The conference on "Digital Marginalization and AI Bias: Redefining Business and Society" aims to provide a multidisciplinary platform for academicians, researchers, policymakers, industry professionals, and students to critically examine the growing influence of Artificial Intelligence (AI) on business practices and societal structures. As AI systems increasingly shape decision-making in areas such as governance, public services, finance, healthcare, education, and employment, concerns around algorithmic bias, digital exclusion, and social inequality have become more prominent. This conference seeks to explore how AI-driven technologies, while enhancing efficiency and innovation, can also reinforce existing socio-economic disparities and create new forms of marginalization. Through keynote addresses, paper presentations, panel discussions, and interactive sessions, the conference will encourage dialogue on ethical AI, inclusive digital transformation, and responsible innovation. It aims to bridge the gap between technology, policy, and society by fostering critical reflection and collaborative solutions for building fair and trustworthy AI systems.

# ORGANISING COMMITTEE

## Our Patrons

### Prof. Ravindra D. Kulkarni

Hon. Vice Chancellor,  
University of Mumbai

### Pandit Shridatta Haldankar

Hon. President,  
Chetana Trust

### Shri. Shirish Chaudhari

Hon. Secretary  
Chetana Trust

### Dr. Madhumita Patil

CEO, CRKIMR and CIMR,  
Mumbai

## Conference Chairperson

**Dr. Sanjay Jagtap**  
Principal  
Chetana's H.S. College

**CA. Suhas Gharat**  
I/C Director, CRKIMR, Mumbai

## Conveners

**Ms. Niyomi Fonseca**  
Vice Principal,  
Chetana's H.S. College

**Dr. Kavita Khadse**  
Senior Academician & Ph.D.  
Research Guide,  
CRKIMR, Mumbai

## Organizing Secretaries

**Dr. Saravanan Reddy**  
Assistant Professor, Chetana's H.S. College  
(9967028547/7218914910)

**Dr. Balaji Sadavarte**

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Chetana's H.S. College

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**Kamalesh Raut**

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(Ex. Vice-Chancellor, University of Mumbai)

## **Prof. Sanjay Deshmukh**

(Ex. Vice-Chancellor University of Mumbai)

## **Prin. Ajay Bhambhani**

(Pro-Vice Chancellor, University of Mumbai)

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(Principal, Bunts Sangha College, Mumbai)

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(Professor, The Institute of Science, Homi Bhabha State University, Mumbai)

## **Dr. Srivaramangai R**

(Associate Professor and HoD Department of Information Technology, University of Mumbai)

## **Dr. Rukmani Krishnamurthy**

(Ex. Director, DFSL, Mumbai, Chairman, Helik Advisory Mumbai)

## **Dr. Sayantani Roy Choudhury**

(Professor -Praxis Tech School)

## **Mr. Amol Deshmukh**

(Faculty, Institute of Forensic Science, Mumbai)

## **Dr. Abhijit Bandyopadhyay**

(Principal, Raniganj Institute of Computer & Information Science, West Bengal India)

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(Director, ICSSR-WRC, Director Jamnalal Institute of Management Studies, Mumbai)

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(Director Alkesh Dinesh Mody Institute for Management Studies, Mumbai)

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(Professor IIM, Mumbai)

## **Prof (Dr.) Chandrahauns Chavan**

(Senior Professor & Former Director Jamnalal Bajaj Institute of Management Studies, University of Mumbai)

## **Dr. Ahmed Abu Hajar**

(Vice President of Maaref University of Applied Sciences for Scientific Affairs, Syria)

## **Dr. Mustafa Kayyali**

(Manager, Quality Assurance and Accreditation Center Maaref University of Applied Sciences for Scientific Affairs, Syria)

## **Dr. Abdullah M. Arachli**

(Al Shamal Private University, Syria)

## **Dr. Abdul Hamid Meygle**

(Al Shamal Private University, Syria)

## **Prof.(Dr.) Anil S Sutar**

(Professor and Dean of School of Research Methodology and Doctoral Students Office, TISS Mumbai)

## **Dr. Nandita Mishra**

(Director, Chetana's Institute of Management & Research (CIMR), Mumbai)

## **Prof.(Dr.) Pradeep Pendse**

(Professor Dean, L. N. Welingkar Institute of Management Development and Research Mumbai)

## **Dr. R K Shrivastava**

(Professor Emeritus, Head-Research Centre, Dalmia Institute of Management and Research, Mumbai)

## **Mr. Vivek Sawant**

(Chief Mentor, Maharashtra Knowledge Corporation Limited)

**Mr. Kamlesh Sanjnani**  
(MD -IMS Learning Resources)

## **Mr. Tarun Malkani**

(Entrepreneur and Investor)

## **Mr. Gaurav Somani**

(President, MasterSoft ERP Solutions)

## **Prof. Ajay Singh**

(Member of task force for, Implementation of Quantum safe ecosystem in India National Quantum Commission)

## **Publication Chair**

Dr. P.K. Paul, Executive Director (MCIS), Asst. Prof, Department of CIS & Information Scientist (Offg), Raniganj University, West Bengal India)

## NATIONAL SPEAKERS

**Shri. Suresh prabhu**  
Mumbai, India

Suresh Prabhu is a prominent Indian statesman and former Union Cabinet Minister recognized for holding key portfolios like Railways, Civil Aviation, and Commerce & Industry. A Chartered Accountant by profession, he has been part of the Prime Minister's Sherpa for G20/G7 summits, actively shaping India's policy in finance, energy, and infrastructure. A seasoned parliamentarian, he represented Maharashtra & Andhra Pradesh as a Member of Parliament (MP) and is recognized for driving reforms and digital transformation in important sectors.

**Mr.Vivek Sawant**  
Mumbai, India

Shri. Vivek Sawant is an ardent advocate on spreading computer literacy, e-learning, e-governance, and e-empowerment across all sections of society. At present he serves as the Chief Mentor of Maharashtra Knowledge Corporation Limited (MKCL), an organisation established by the Government of Maharashtra in 2001, to bridge the digital divide experienced by the common people. Mr. Vivek Sawant is credited for launching state wide initiatives to promote computer literacy through learning centres benefitting more than 20 million (2 crore) learners over the last 23 years. He has served important committees constituted for digital reforms by the Government.



**Dr.Parashram Patil**  
Mumbai, India

He is an international level expert in the field of agriculture and natural resources economics. He has formerly served as a consultant in Asian Development Bank, NABARD, Ministry of Commerce, Startup India to name a few. At present he is an expert with UN Framework Convention on Climate Change and is an advisor to Government and Corporates in the area of agribusiness, climate change and civil society.

**Dr.Aditya Abhyankar**  
Pune, India

A researcher in the field of signal and image processing, pattern recognition, wavelet analysis, biometric systems and bioinformatics, machine learning, computer vision, data analytics etc., he is the present Dean, Faculty of Technology at University of Pune and Professor, Department of Technology, University of Pune. He is also a Research Associate at Clarkson University, USA. He has in his name 8 US and 12 Indian patents and has received national and international awards.



**Dr.Narayan Bhosle**  
Mumbai, India

An expert in the application of AI for cyber protection and defense. He is presently working with at Indira Gandhi National Tribal University. He mentors students to become informed and ethical digital citizens which is integral to the growth and development of our nation.

**Wing Cdr Rohan Chandak (Retd)**  
Mumbai, India

He is presently the Program Director, at Technocraft Centre for Applied Artificial Intelligence at IIT Bombay. He has over 15 years of progressive leadership experience, specializing in software engineering and applied AI. He is an expert in leading the development and delivery of high-impact technology solutions across avionics and AI domains



**Dr.Dipankar Dutta**  
West Bengal, India

He is an expert in Computer Technology having industry and academic experience. At present he is an Associate Professor in the Computer Science and Engineering Department at the University Institute of Technology, University of Burdwan, West Bengal. He has keen interest in Data Mining, AI, and Soft Computing and has delivered lectures at various seminars and workshops.



## Hemant Gaule

Mumbai, India

Hemant Gaule as Senior Vice President – Growth & Development Initiatives at Adfactors PR, a leading PR Agency. He has trained over 3000 communications professionals globally on AI adoption & future readiness. He has co-founded a think tank focussed on upskilling and thought leadership in AI. He is the first Indian to be conferred as a Fellow Accredited Public Relations Practitioner by ASEAN PR Network



## Naresh Harale

Mumbai, India

At State Bank of India, as Senior Vice President and Head of the Information Security Department, his expertise is focused on fortifying digital assets and enhancing the resilience of critical infrastructures. His previous tenure at ReBIT as Vertical Head and CISO showcased a commitment to safeguarding the Reserve Bank of India's digital infrastructure. Across roles, his contributions have anchored on fostering innovation in risk management while balancing enterprise resilience with strategic outcomes.

## INTERNATIONAL SPEAKERS

### Nick Hutton

Singapore

At present he is leading MasterSoft, a leading Edutech software in Asia. Previously he has worked with Apple Computers and multiple global telecom companies. He was also the former CEO of Universitas 21 Global, a fully online Business School in Singapore. He is savvy about creating next gen online teaching and learning platforms to make education accessible.



### Dr. Mohammad Rami Al Jundi

AcademicStaffMember,FacultyofMechatronics,MaarefUniversity, Syria



Dr. Mohammad Rami Al Jundi is an Academic Staff Member in the Faculty of Mechatronics at Maaref University. His academic and research interests are rooted in applied sciences, with a strong emphasis on mechatronics engineering, intelligent systems, and technology-driven innovation. His work contributes to advancing interdisciplinary research and engineering education, particularly in the integration of modern technologies into practical applications.



### Dr. Ahmad Al Kurdi

ProfessorinInformatics,AlShamalPrivateUniversity, Syria



Dr. Ahmad Al Kurdi is an academic professional affiliated with Al Shamal Private University. His academic engagement lies within applied sciences and higher education, with interests spanning technology-driven learning, innovation, and research development. His contributions reflect a commitment to enhancing academic quality and fostering technological advancement within institutional and societal contexts.

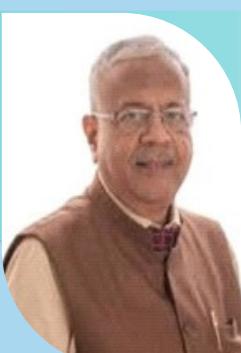


## INTERNATIONAL PANEL DISCUSSION ON AI IN RESEARCH

### Dr. R. K. Srivastava

ProfessorEmeritus. MumbaiUniversity

Head Research Center. Dlamia Institute of Management and Research, Mumbai India



Dr. R. K. Srivastava, Professor Emeritus, University of Mumbai, and Head of the Research Center at Dalmia Institute of Management and Research, has made significant contributions to management research and higher education. His academic interests engage with the ethical, structural, and governance dimensions of digital transformation. In the context of digital marginalization and AI bias, his perspective underscores the need for inclusive frameworks that ensure technology-driven business practices contribute to equitable societal outcomes.

## Prof (Dr). Ravi Dissanayake

Department of Marketing Management  
University of Kelaniya Sri Lanka



Prof. (Dr.) Ravi Dissanayake, Department of Marketing Management, University of Kelaniya, Sri Lanka, is an established academic in the field of marketing and consumer behavior. His research engages with digital marketing, analytics, and technology-enabled market systems. In the context of digital marginalization and AI bias, his work contributes to understanding how algorithmic decision-making and digital platforms influence consumer inclusion, fairness, and strategic marketing outcomes.

## Prof. (Dr.) Anil S Sutar

Professor and Dean School of Research Methodology  
and Doctoral Students Office, TISS Mumbai, India



Prof. (Dr.) Anil S. Sutar, Professor and Dean at the School of Research Methodology and Doctoral Students' Office, Tata Institute of Social Sciences, is a leading authority in research methodology and doctoral training. His work emphasizes rigor, ethics, and reflexivity in social science research. In the context of digital marginalization and AI bias, his perspective highlights the importance of methodological transparency and inclusive data practices in producing responsible and socially grounded knowledge.

## Dr Shad Ahmad Khan

Associate Professor ,Faculty of Business and Management American University of Phnom Penh ,  
Phnom Penh, Cambodia

Dr. Shad Ahmad Khan, Associate Professor at the Faculty of Business and Management, American University of Phnom Penh, Cambodia, engages in research on business strategy, digital transformation, and technology-led management. His scholarly perspective contributes to discussions on digital marginalization and AI bias by highlighting how strategic choices and governance frameworks shape equitable and responsible adoption of advanced technologies in organizations.



## Dr. Kyung Ki Eun

Adjunct Professor, Tongmyong University, Busan, South Korea

International Adjunct Professor at NSB(National School of Business at Bangalore)  
Machining(CNC Programming & Operation) and Certified Lead Auditor of Quality(ISO 9001), Environment(ISO 14001) & OHSAS Management(ISO 45001),  
Project Management(PMP, PRINCE2 Foundation & Practitioner), Six sigma Black Belt,  
Master of Process Management, Master of Production Management,Certified Professional  
Logistician



## NATIONAL PANEL DISCUSSION ON *(Theme to be announced)*

### Prof. Ajay Singh

Member of task force for, Implementation of Quantum safe ecosystem in India, National Quantum mission,  
Mumbai India



Prof. Ajay Singh is a Member of India's National Task Force on the Quantum-Safe Ecosystem, contributing to Post-Quantum Cryptography standards and policy. A former CEO of an award-winning fintech firm, he currently serves as a Professor of Practice and visiting faculty at leading institutions. He is also an accomplished author and Fellow of the Institute of Directors, actively shaping global technology and security discourse.



### Mr. Sanmesh Kalyanpur

Director – Programs & Communications, Finternet, Mumbai India

Sanmesh Kalyanpur is a dynamic leader in digital transformation and financial innovation, currently associated with Finternet. He brings strong expertise in fintech, technology strategy, and next-generation digital ecosystems. A National Bravery Award winner, he is also an active thought leader who shares insights on the future of finance and innovation.

*(Additional eminent speakers to join)*

## THEMES

### General Management

1. Strategic leadership challenges in an AI-driven and unequal digital economy
2. Organizational decision-making under algorithmic influence
3. Building ethical cultures in technology-intensive organizations
4. Balancing innovation, competitiveness, and social responsibility
5. Managing reputational and compliance risks in digital enterprises
6. Corporate governance for responsible and inclusive AI adoption

### Public Policy, Governance & Society

1. Accountability of public institutions using AI-enabled systems
2. Role of AI in improving access to public services
3. Trust, transparency, and ethics in government use of AI
4. Social change and inequality in India's digital transformation
5. Infrastructure gaps and uneven digital development across regions
6. Explainable and transparent algorithms in public decision-making
7. Data protection, privacy, and citizens' rights in the AI era
8. Technology-led inclusion of marginalized and underserved communities
9. Digital awareness and empowerment of citizens
10. Policy frameworks for safe, fair, and responsible AI deployment

### Finance

1. Technology-driven financial decision-making and its social impact
2. Digital lending models and access to credit for underserved groups
3. Automation and risk management in financial institutions
4. Ethical concerns in data-driven financial services
5. Trust and transparency in AI-supported financial systems
6. FinTech innovations for financial inclusion and sustainability

### Marketing

1. Data-driven consumer insights and ethical marketing practices
2. Personalization versus privacy in digital marketing strategies
3. Influence of algorithms on consumer choice and behavior
4. Market access challenges for digitally disconnected consumers
5. Responsible use of customer data in digital campaigns
6. Inclusive branding and communication in the AI era

### IT/Digital Business

1. Digital platforms and new forms of economic participation
2. Design of intelligent systems for fair business outcomes
3. Role of data governance in digital business success
4. Ethical challenges in large-scale digital transformation
5. Human-centered design in AI-enabled business systems
6. Accessibility, usability, and inclusion in digital products and services

### Operations

1. Smart operations and the changing nature of work
2. Digital transformation of supply chains and operational networks
3. Automation, efficiency, and workforce displacement
4. Data-driven planning and operational decision-making
5. Technology adoption challenges for small and medium enterprises
6. Sustainable and responsible operations in the digital age

### Human Resources (HR)

1. Transformation of talent management through digital technologies
2. Fairness and transparency in technology-enabled hiring processes
3. Employee experience in AI-supported workplaces
4. Workforce surveillance, ethics, and employee trust
5. Skills development and reskilling in an automated economy
6. Building inclusive workplaces through responsible HR technologies

## SUBMISSION GUIDELINES

- Include the full title, author(s) name, affiliation, email ID, and contact number in the abstract and paper.
- Abstract: Max 300 words with 5-7 keywords as per the format provided below.
- Paper: Max 3500 words
- Manuscript format: MS Word, A4 size, Times New Roman (12pt), 1.5 line spacing, 1-inch margins (left, top, bottom),  $\frac{1}{2}$  inch(right), Use APA citation style, attach a plagiarism report with a similarity index  $\leq 15\%$  Submissions must be original, unpublished, and not under Submission elsewhere, on acceptance, publishing rights get transferred to the editor.
- After acceptance E-mail, the full paper can be sent on the same E-mail Ids.

#### Conference Details:

- Abstract Submission Date 10th February 2026
- Full Paper Submission Date 20th February 2026
- Inaugural Session, Keynote Address, Panel Discussion and Research Paper Presentations 27th February 2026
- Panel discussion, Research Paper Presentations and Valedictory function 28th February 2026

#### On the spot registration at the venue can also be done.

- Kindly email the abstract on: conference@chetanacollege.in
- And send CC to: researchconference@crkimr.in

#### Award Categories:

- Best Research paper- Academic / Industry
- Best Research paper- Research Scholar
- Best Budding Researcher- Student

Registration Link: <https://institute.onfees.com/trainingModule?instituteId=447&insider=1&trainingId=188>

## REGISTRATION

#### ■ Publication Opportunities:

Selected research papers will be published in Scopus Indexed Journal and Publication cost will be borne by the authors.

#### ■ All selected papers will be published in:

- Journal "Shodh Chetana" having ISSN no. 2454-1877
- CRKIMR, Quest Research Journal of Management Research, Indexed in ProQuest, ISSN no. 0976-2000
- International Journal of Applied Science and Engineering, ISSN -2321-0745, E-ISSN-2322-0465
- International Journal of Information Science and computing ,ISSN- 2348-7437, E-ISSN-2454-9533
- And Many More...

#### ■ International Participants -\$ 50 USD

#### ■ Corporate Delegates -Rs.3,000

#### ■ Academicians -Rs.2,500

#### ■ Research Scholar & Students -Rs.750

#### ■ Online Participants -Rs.1000

#### ■ Fees include Conference Kit, Certificate and Working Lunch.

#### ■ Accommodation for outstation participants can be done on request at "Hotel Accord, SantaCruz, Mumbai.

(\*Separate charges to be paid by the participant)

#### ■ No provision for TA/DA

#### ■ AI Conference Participants

