Financial Strategies in the Digital Age

E-ISBN: 978-93-6252-594-9 IIP Series, Chapter 13

AI IN EMPLOYEE WELL-BEING AND HEALTH MANAGEMENT

AI IN EMPLOYEE WELL-BEING AND HEALTH MANAGEMENT

Abstract

Considering the current trends of AI and innovation, most industries are moving towards AI and innovation to meet the competitive business requirement, which mainly focuses on adopting the new costeffective technology that will result in cost reduction with higher increase compared to the low-skilled and routine job and impact on employee well-being. This study explores how the use of AI in employee well-being and healthcare management has led to significant advancement in medical imaging, diagnostics, electronic health records, robotassisted surgery, disease prediction, drug discovery, virtual assistants, and precision medicine. The research investigates the role AI which permits more accurate diagnoses, streamlined data management, surgical precision, enhanced proactive interventions, accelerated drug discovery, personalized support, and remote patient monitoring. Overall, AI is paving the way for more efficient, precise, and patient-centric medical practices.

Keywords: Artificial intelligence and innovation, Employment opportunity, leadership drive, training and development, employee satisfaction, Health and safety, and Employee Well-being.

Authors

Miss. Shweta Sanjay Hirulkar

Research Student Sai Balaji International Institute of Management Sciences Nere Hinjewadi, Pune.

Miss. Bhavika Purshottam Nimodiya

Research Student Sai Balaji International Institute of Management Sciences Nere Hinjewadi, Pune.

E-ISBN: 978-93-6252-594-9

IIP Series, Chapter 13

AI IN EMPLOYEE WELL-BEING AND HEALTH MANAGEMENT

I. INTRODUCTION

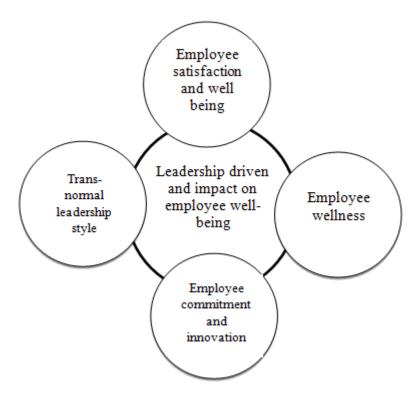
The modern workplace is increasing the importance of employee well-being and health management in driving productivity, job satisfaction, and overall organizational success. Artificial intelligence (AI) is transforming the approach to employee well-being enabling, proactive, data-driven interventions. This chapter explores AI's potential in employee well-being and health management, applications, benefits, and future direction.

What is AI?

Artificial intelligence is refers to the stimulation of human intelligence in machines enabling them to acknowledge the external data, learn from it and use what it has learned to achieve a specific aim or objectives through adaptation.

History

Artificial and Innovation are modern needs of every organization. We can see that the current Government is also focusing on the "Make in India" drive, which is based on AI & Innovation. If we go through the current trend of India on AI and Innovation, the revenue in India will stand at USD 12.3 billion in 2022. Over the past few years, Al has become the critical driver of Industrial Revolution 4.0. Some of the current status of A.1. & Employee satisfaction and well-being Leadership Driven and impact on transnormal Leaders hip style Innovation investment. Leadership—Driven AI and innovation and its impact on employee well-being.



Leadership-driven AI and innovation and its impact

Financial Strategies in the Digital Age

E-ISBN: 978-93-6252-594-9

IIP Series, Chapter 13

AI IN EMPLOYEE WELL-BEING AND HEALTH MANAGEMENT

Utilizing AI for monitoring employee health and well-being can enhance workplace productivity and foster a supportive environment. Here are some key approaches.

Wearable Technology

Tracking Vital Signs: Devices can monitor heart rate, sleep pattern, and activity levels, providing data on physical data on physical health.

Stress Management: Wearable can detect physiologist signs of stress, prompting interventions.

Mental Health Support

Sentiment Analytic: Monitoring communication channels (e.g. email, chat) to assess employee mood and detect signs of distress.

Predictive Analytic

Attendance and Productivity Pattern: Using historical data to predict burnout or health-related absences.

Personalized Wellness Programs

Tailored Recommendation: AI can analyze individual health data to suggest personalized wellness plans, including exercise routines, nutrition, and mental health resources.

Data-Driven Decision Making

Aggregate Health data: Analyzing overall employee health tends to inform company policies on work-life balance and wellness initiatives.

Anonymize Data Insights

Privacy-Centrist Monitoring: Utilizing AI to analyze health trends without compromising individual privacy, ensuring compliance with data protection regulations.

Health Integration

Virtual Consultation: AI can facilitate access to health services making it easier for employees to seek help without disrupting work.

Predictive analytic for employee wellness Programs

Data Collection

Health Metrics: Gather data on employee health metrics (e.g., BMI, cholesterol levels, physical activity).

Engagement Data: Track participation in wellness programs, surveys, and feedback.

Demographic Information: Collect age, gender, job role, and other relevant demographics.

Absenteeism and Presentism: Analyze patterns in attendance and productivity.

Financial Strategies in the Digital Age

E-ISBN: 978-93-6252-594-9

IIP Series, Chapter 13

AI IN EMPLOYEE WELL-BEING AND HEALTH MANAGEMENT

Identifying Key Indicators

Use statistical methods to identify indicators that correlate with health outcomes (e.g., stress levels, job satisfaction).

Determine which factors contribute to higher rates of absenteeism or lower engagement in wellness activities.

Predictive Modeling

Risk Scoring: Develop models to score employees based on their risk of health issues (e.g., diabetes, heart disease).

Engagement Prediction: Create models to predict which employees are likely to engage with wellness programs based on past behavior.

Intervention Strategies

Tailored Programs: Use predictive insights to design personalized wellness interventions (e.g., stress management workshops for high-risk employees).

Proactive Outreach: Identify employees who may benefit from early intervention and reach out with resources and support.

Monitoring and Evaluation

KPIs: Establish key performance indicators to measure the effectiveness of the wellness program (e.g., health outcomes, participation rates).

Continuous Improvement: Use feedback and analytic to refine programs over time, adapting to changing employee needs.

Enhancing Work-Life Balance through AI Solution

Challenges in Work-Life Balance in

Long working hours increase stress.

Imbalance between work and personal life.

Limiting flexibility affects mental and physical health.

AI Solutions for Work-Life Balance

Virtual Assistants: Schedule management, reminders, and task automation.

Predictive Analytic: Identify high-stress periods and suggest breaks.

Chat bots: Mental health support, resources, and referrals.

Time Management Tools: AI-driven scheduling, focus enhancement.

Personalized Wellness Platforms: Tailored self-care recommendations.

Financial Strategies in the Digital Age

E-ISBN: 978-93-6252-594-9

IIP Series, Chapter 13

AI IN EMPLOYEE WELL-BEING AND HEALTH MANAGEMENT

Implementation Strategies

Integrate AI solutions with existing HR systems.

Conduct employee feedback and sentiment analysis.

Develop AI-driven wellness programs.

Train managers to support work-life balance.

Monitor and evaluate AI effectiveness.

AI in employee well-being

Mental well-being

Mental Health Chat bots: AI-powered chat bots provide immediate support for mental health concerns.

Sentiment Analysis: AI-driven tools monitor employee sentiment and emotional well-being.

Stress Prediction: AI models predict employee stress levels, enabling proactive interventions.

Emotional Well-being

Emotional Intelligence Analysis: AI assesses emotional intelligence to improve teamwork and communication.

Social Support Networks: AI-powered platforms connect employees for social support.

Feedback and Recognition: AI-driven systems provide personalized feedback and recognition.

Work-life Balance

Predictive Analytic: AI identifies employees at risk of burnout and suggests work-life balance interventions.

Flexible Work Arrangements: AI optimizes scheduling and workload management.

Virtual Assistants: AI-power AI-powered virtual assistants manage work-related tasks and reminders.

Physical Well-being

Health Risk Assessment: AI-powered assessments identify employees at risk of chronic diseases.

Personalized Wellness Programs: AI-driven platforms offer tailored fitness and nutrition plans.

Wearable Integration: AI analyzes wearable device data to monitor physical activity and sleep.

Financial Strategies in the Digital Age

E-ISBN: 978-93-6252-594-9

IIP Series, Chapter 13

AI IN EMPLOYEE WELL-BEING AND HEALTH MANAGEMENT

AI to Boost Employee Wellness

The Role of AI in Employee Wellness

AI can play a significant role in boosting employee wellness by providing personalized solutions. For example, AI-powered wellness platforms can analyze employees' behavior patterns and provide recommendations for improving their physical and mental health. These platforms can offer suggestions for stress management exercise, nutrition, and sleep based on individual needs and preferences.

AI technology allows HR professionals to focus more on developing effective wellness strategies and programs that meet the specific needs of the employees.

Enhancing Employee Engagement with Al

AI can also enhance employee engagement by providing interactive tools and resources. For instance, AI-powered chat bots can offer real-time support and guidance to employees seeking wellness information. These chat bots can answer questions, provide resources, and even offer virtual counselling sessions, promoting a culture of well-being within the organization.

Here are Some Effective Strategies

Personalized Learning and Development: Use AI to analyze employees' skills and career aspirations, offering tailored training programs and growth opportunities.

Real-time Feedback: Implement AI-driven tools that provide instant feedback on performance, allowing employees to adjust and improve continuously.

Sentiment Analysis: Utilize AI to gauge employee sentiment through survey communication analysis, identifying areas needing attention.

Smart Scheduling: AI can optimize work scheduling based on employee preferences and productivity patterns, improving work-life balance.

Enhanced Communication: AI chat bots can facilitate communication, answer questions quickly, and free managers up to focus on more complex tasks.

Recognition Programs: AI can identify achievements and contributions, automating recognition and rewards to foster motivation.

Employee Well-being Monitoring: AI can suggest potential career paths within the organization, helping employees envision their future and stay engaged

How AI affect employee trends?

Skill Demand Shift: there's an increasing need for skills in AI, machine learning, and data science, alongside soft skills like creativity, critical thinking and emotional intelligence.

Financial Strategies in the Digital Age

E-ISBN: 978-93-6252-594-9

IIP Series, Chapter 13

AI IN EMPLOYEE WELL-BEING AND HEALTH MANAGEMENT

Industry Disruption: sectors like manufacturing, finance, and healthcare are being transformed by AI, leading to new business models and the potential decline of traditional roles.

Remote Work and Flexibility: AI tools enhance remote work capabilities, leading to more flexible job arrangements and changing how companies think about talent acquisition.

Efficiency Gains: businesses leverage AI to improve efficiency, which can lead to workforce reductions in some areas, but can also allow companies to expand and hire in others.

Gig Economy Growth: Ai facilitates gig work platforms, increasing opportunities for freelance and contract work, although this can lead to job insecurity.

Training and Reskilling Needs: workers are increasingly required to engage in continuous learning and reskilling to keep pace with technological changes.

Data-Driven Decision-Making: AI helps organizations analyze employee performance and engagement, leading to more informed decisions about promotions, training, and team dynamics.

Enhanced Recruitment: AI streamlines the hiring process by automating candidate screening and improving job matching, which can lead to more qualified hiring.

Essential Points

AI plays a transformational role in enhancing employee well-being and health management. Here are some key points when AI is making an impact

Personalized Health Recommendations: AI can analyze health data (e.g., biometric data, lifestyle choice) to offer personalized wellness recommendations, such as exercise routines or dietary suggestions tailored to each employee's needs

Mental Health Analytic for Health Risks: AI-powered chat bots and mental health apps can provide 24/7 support, offering coping strategies, mindfulness exercises, and resources for stress management and anxiety reduction.

Predictive Analytic for Health Risks: by analyzing trends in employee health data, AI can identify potential health risks early.

This allows organizations to implement preventive measures and targeted wellness programs.

Enhanced Employee Engagement: AI can facilitate anonymous surveys and feedback mechanisms to gauge employees well—enabling the organization to address concerns proactively and create a supportive work environment.

Work-life Balance Optimization: AI can help manage workload and schedules, ensuring employees have a balanced work-life dynamic, which is crucial for overall well-being.

Financial Strategies in the Digital Age

E-ISBN: 978-93-6252-594-9

IIP Series, Chapter 13

AI IN EMPLOYEE WELL-BEING AND HEALTH MANAGEMENT

Data-Driven Insights: Organizations can leverage AI to gather insights on overall employee health trends, guiding policy changes and health initiatives.

Virtual Health Service: AI-enhanced health services, making it easier for employees to access medical consultations and support without needing to leave work.

Health Risk Assessment: AI can assist in conducting health risk assessments, allowing for early identification of health issues and promoting preventive care.

II. CONCLUSION

In this study we analyzed that there is both good and bad impact on employment opportunity. Training and development found the significant factor because it directly affects corporate trust and employee self-efficiency, teamwork, individual job role and clarity AI. The demand for skills radically impacts employee well-being because the demand for highly skilled jobs increases and those in routine jobs. Jobs are constantly under threat of job insecurity. Skilled employees are always found under stress due to continuous updating of their existing skills. Soft skills are also impacted by stress due to fear of insecurity. By embracing AI-driven employee well-being and health management, organizations can create a supportive, inclusive and productive work employment.

REFERENCE

- [1] Makridis, C. A., & Mishra, S. (2022). Artificial Intelligence as a Service, Economic Growth, and Well-Being. .
- [2] Wu, Weilin, Wynne Chin, and Yide Liu. "Technostress and the smart hospitality employee." Journal of Hospitality and Tourism Technology (2022)
- [3] Peeters, Maria CW, and Judith Plomp. "For better or for worse: The impact of workplace automation on work characteristics and employee well-being." Digital Transformation. IntechOpen, 2022.
- [4] Knowledge-Hiding Behavior: The Mediating Role of Organizational Identification and the Buffering Role of Coaching Leadership." International Journal of Environmental Research and Public Health 19.23 (2022): 16017.
- [5] Kaakandikar, D. R. (2020). Financial statement analysis of Janaseva Bank. Zenodo. https://doi.org/10.5281/zenodo.13675324
- [6] Kaakandikar, D. R. (2020). Study of performance appraisal of employee. Zenodo. https://doi.org/10.5281/zenodo.13681608
- [7] Kaakandikar, D. R. (2020). A study of budgetary control. Zenodo. https://doi.org/10.5281/zenodo.13682208
- [8] Kaakandikar, D. R. (2020). A study of capital budgeting of Fountainhead Info Solutions Pvt. Ltd. Zenodo. https://doi.org/10.5281/zenodo.13682832
- [9] Kaakandikar, D. R. (2020). Analyzing consumer buying behaviour and preferences in the ice cream industry: Meridian Ice Cream. Zenodo. https://doi.org/10.5281/zenodo.13683490
- [10] Kaakandikar, D. R. (2020). Analyzing customer satisfaction and loyalty in the online eyewear retail industry: A focus on Lenskart. Zenodo. https://doi.org/10.5281/zenodo.13683509
- [11] Analyzing consumer preferences and market trends in the two-wheeler industry. (2020). XXVII(5). ISSN: 0975-802X.
- [12] Analyzing customer satisfaction and loyalty in the context of Wow Momo: A study of fast food preferences and experiences. (2020). XXVII(5). ISSN: 0975-802X.
- [13] Kaakandikar, D. R. (2020). Consumer preferences and market dynamics in the snack food industry: A study of Haldiram products. Zenodo. https://doi.org/10.5281/zenodo.13683657
- [14] Kaakandikar, D. R. (2020). Performance evaluation with the help of ratio analysis. Zenodo. https://doi.org/10.5281/zenodo.13683692

AI IN EMPLOYEE WELL-BEING AND HEALTH MANAGEMENT

- [15] Kaakandikar, D. R. (2020). Impact of artificial intelligence on our society. Zenodo. https://doi.org/10.5281/zenodo.13683725
- [16] Kaakandikar, D. R. (2024). Non-performing assets: A comparative study of SBI & HDFC Bank. Zenodo. https://doi.org/10.5281/zenodo.13683746
- [17] Kaakandikar, D. R. (2020). Role of insurance in personal financial planning. Zenodo. https://doi.org/10.5281/zenodo.13683760
- [18] Kaakandikar, D. R. (2020). Study of product branding with digital marketing. Zenodo. https://doi.org/10.5281/zenodo.13683782
- [19] Kaakandikar, D. R. (2020). The study on investor's attitude towards mutual fund. Zenodo. https://doi.org/10.5281/zenodo.13683791
- [20] Kaakandikar, D. R. (2020). To study the involvement of MNCs in international business. Zenodo. https://doi.org/10.5281/zenodo.13683814
- [21] Kaakandikar, D. R. (2020). Working capital management at Suzlon Energy Ltd. Pune. Zenodo. https://doi.org/10.5281/zenodo.13683847
- [22] Kaakandikar, D. R. (2020). A comprehensive analysis of Goods and Services Tax (GST) in India. Zenodo. https://doi.org/10.5281/zenodo.13683861
- [23] Kaakandikar, D. R. (2020). A project report on activity-based costing as a measure of improving the cost structure in Jay Laxmi Food Processing Pvt. Ltd. Zenodo. https://doi.org/10.5281/zenodo.13683872
- [24] Kaakandikar, D. R. (2020). A study of instrument used in trade finance at Suzlon Energy Ltd. Pune. Zenodo. https://doi.org/10.5281/zenodo.13683889
- [25] Kaakandikar, D. R. (2020). A study on credit risk management. Zenodo. https://doi.org/10.5281/zenodo.13683981
- [26] Kaakandikar, D. R. (2020). A study on financial analysis of Maruti Suzuki India Limited Company. Zenodo. https://doi.org/10.5281/zenodo.13684029
- [27] Kaakandikar, D. R. (2020). A study on job satisfaction of employees in an organization. Zenodo. https://doi.org/10.5281/zenodo.13684074
- [28] Kaakandikar, D. R. (2020). A study on working capital management with ratio analysis of Span Pump Pvt. Ltd. Zenodo. https://doi.org/10.5281/zenodo.13684096
- [29] Kaakandikar, D. R. (2020). Credit appraisal of home loan finance. Zenodo. https://doi.org/10.5281/zenodo.13684121
- [30] Kaakandikar, D. R. (2020). Financial health analysis with the help of different metrics. Zenodo. https://doi.org/10.5281/zenodo.13684144
- [31] Kaakandikar, D. R. (2020). Importance of training staff in the modern workplace era. Zenodo. https://doi.org/10.5281/zenodo.13684198
- [32] Kaakandikar, D. R. (2020). Study of news website for mortgage industries. Zenodo. https://doi.org/10.5281/zenodo.13684217
- [33] Kaakandikar, D. R. (2020). Study of performance appraisal system at Ieinfosoft, Pune. Zenodo. https://doi.org/10.5281/zenodo.13684245
- [34] Kaakandikar, D. R. (2020). Study of tax planning of individual assessee and HUF. Zenodo. https://doi.org/10.5281/zenodo.13684264
- [35] Kaakandikar, D. R. (2020). The study of SEO for organic branding of SMEs. Zenodo. https://doi.org/10.5281/zenodo.13684275
- [36] Kaakandikar, D. R. (2020). To study the challenges and opportunities of India's increased participation in the global economy. Zenodo. https://doi.org/10.5281/zenodo.13684308
- [37] Kaakandikar, D. R. (2020). To study the financial position of Maruti Suzuki India Ltd. using ratio analysis. Zenodo. https://doi.org/10.5281/zenodo.13684331
- [38] Kaakandikar, D. R. (2020). To study the import–export procedure and documentation with reference to Thermax Limited. Zenodo. https://doi.org/10.5281/zenodo.13684360
- [39] Kaakandikar, D. R. (2020). A comparative study of e-banking: Kotak and ICICI Bank. Zenodo. https://doi.org/10.5281/zenodo.13684386
- [40] Espinoza, M. C., Ganatra, V., Prasanth, K., Sinha, R., Montañez, C. E. O., Sunil, K. M., & Kaakandikar, R. (2021). Consumer behavior analysis on online and offline shopping during pandemic situation. International Journal of Accounting & Finance in Asia Pacific, 4(3), 75–87. https://doi.org/10.32535/ijafap.v4i3.1208
- [41] Sinha, R., Nair, R. K., Naik, V., Ganatra, V., Singri, P., Singh, P., Kamble, A. R., Kaakandikar, R., KJ, S., & Modawal, I. (2020). New norm in consumer buying pattern: Online shopping swing amid the Coronavirus pandemic.

IIP Series, Chapter 13

AI IN EMPLOYEE WELL-BEING AND HEALTH MANAGEMENT

- [42] Espinoza, M. C., Nair, R. K., Mulani, R., Kaakandikar, R., Quispe, A., & Riva, F. (2021). The effects of COVID-19 pandemic on tourism sector. International Journal of Tourism and Hospitality in Asia Pacific, 4(3), 115–121. https://doi.org/10.32535/ijthap.v4i3.1213
- [43] Ganatra, V., Kaakandikar, R., Izzuddin, M., Kee, D. M. H., Zainuddin, N. B., Bukhari, M. A. Z., Nurhakim, M. A., & Panwar, V. (2021). The impact of food delivery apps on customer perceived value among university students. Journal of the Community Development in Asia, 4(3), 68–78. https://doi.org/10.32535/jcda.v4i3.1182
- [44] G, L. S. (2017). A performance analysis of select public and private mutual funds. [Doctoral dissertation, SRTMUN]. http://hdl.handle.net/10603/194579
- [45] A study on the customer level of satisfaction towards Café Coffee Day product and service in Pune City. (2023, March 14). https://journals.kozminski.cem-j.org/index.php/pl_cemj/article/view/617
- [46] Shamout, M. D., Sivaprasad, R., Ramya, N., Pande, S., Kaakandikar, R., & Fahlevi, M. (2022). Optical flow-based tracking of vehicles using adaptive particle filter target tracking algorithm for accident prevention. In 2022 International Conference on Automation, Computing and Renewable Systems (ICACRS) (pp. 1-5). IEEE. https://doi.org/10.1109/icacrs55517.2022.10029204
- [47] Kaakandikar, R., & Rangade, A. (2019, November 9). A study on job satisfaction of employees in an organization. Think India Journal Vichar Nyas Foundation. https://thinkindiaquarterly.org/index.php/think-india/article/view/10355
- [48] Kaakandikar, D. R. (2024). Beyond reach: micro-influencers vs. celebrities A comparative analysis of engagement and brand sentiment in influencer marketing. In Beyond reach: micro-influencers vs. celebrities A comparative analysis of engagement and brand sentiment in influencer marketing (Vol. 21, No. 6). Zenodo. https://doi.org/10.5281/zenodo.13705742
- [49] Kaakandikar, R. (2022, November 1). A study of awareness and behavior towards equity and derivative market. Social Science Research Network (SSRN). https://papers.csmr.com/sol3/papers.cfm?abstract_id=4912797
- [50] Pérez-Restrepo, C., López, C. A., Singh, P., Ochoa, A. M. R., Ceballos, D. V., Tilekar, G. D., & Kaakandikar, R. (2021). Improving online customer satisfaction: A study on Biba. International Journal of Accounting & Finance in Asia Pacific, 4(3), 88–99
- [51] Poman, A., & Kaakandikar, R. (2022, August 11). Study & calculation of Goods and Service Tax (GST). Journal of Positive School Psychology. https://mail.journalppw.com/index.php/jpsp/article/view/10373
- [52] Kaakandikar, D. R. (2024). Embracing phygital transformation for sustainability: IKEA's journey. (Vol. 21, No. 6). Zenodo. https://doi.org/10.5281/zenodo.13705463
- [53] Kaakandikar, D. R. (2024). Cultural intelligence pedagogy in management education: Nurturing diversity-responsive leaders. In Cultural Intelligence Pedagogy in Management Education: Nurturing Diversity-Responsive Leaders (Vol. 44, No. 6). Zenodo. https://doi.org/10.5281/zenodo.13705855
- [54] Tiwari, P., Kaakandikar, R., Bhosale, S. S., Nirmala, K., & Kasar, B. (2024). A critical study of behavioural factors affecting mutual funds investors with special reference to Pune District. ES, 20(2), 47– 61. https://doi.org/10.69889/667gf640
- [55] Kaakandikar, R., Lembhe, Y., & Jiby, B. J. (2024). Unlocking spending trends: The behavioural impact of digital wallets on modern consumers. ES, 20(1), 127–143. https://doi.org/10.69889/sqj3vb23
- [56] Kaakandikar, R., Gawande, R. P., Deshmukh, V. A., Raskar, S., & Mulani, H. I. (2024). The strategic significance of artificial intelligence (AI) in HR operations and management. *European Economic Letters* (*EEL*), 14(3), 1424–1433. https://doi.org/10.52783/eel.v14i3.1907
- [57] Dr. Priya Tiwari, Dr. Rishikaysh Kaakandikar, Mr. Sahil Sachin Bhosale, Dr. K Nirmala, & Dr. Bharat Kasar. (2024). A Critical Study of Behavioural Factors Affecting Mutual Funds Investors with Special Reference to Pune District. In Economic Sciences (Vol. 20, Issue 2, pp. 47–61). STR Publication. https://doi.org/10.69889/667gf640
- [58] The Strategic Significance of Artificial Intelligence (AI) in HR Operations and Management. (2024). In European Economic Letters. Science Research Society. https://doi.org/10.52783/eel.v14i3.1907
- [59] KAAKANDIKAR, D. R., & GAWADE, R. (2024). The Fall and Rise of C-Mart. Zenodo. https://doi.org/10.5281/zenodo.13886924
- [60] Kaakandikar, R., Kaushik, K., Tiwari, P., & Ningule, S. S. (Eds.). (2024). Fintech, and Blockchains Trends in The Financial Sector. BENTHAM SCIENCE PUBLISHERS. https://doi.org/10.2174/97898152568331240101
- [61] KAAKANDIKAR, D. R. (2024). Decentralized Finance (DeFi) Solutions: A Computational Approach to Traditional Banking Systems. Zenodo. https://doi.org/10.5281/zenodo.14060433