ISSN: 3048-815X(Online) || Impact Factor (Cosmos: 6.262 & I2OR: 3.585)

Exploresearch

(An International Quarterly Multidisciplinary Peer Reviewed Refereed Journal)

Volume 03 | No. 03 | July – September, 2026

Contents

1	Acceptance and Uptake of Digital Credit by Owner-Managed Micro, Small, and Medium-sized Enterprises (MSMEs) at La Nkwantanang-Madina Municipality ***David Yaw Mordey, Bismark Stephen Kumah, Toby Nana Kwasi Afosah-Nyarko, Joseph Kofi Mensah & Karl Mark Arhin***	01-15
2	An Extensive Survey of Data Mining Methods and their New Applications in Loan Default Detection: Challenges and Future Research Directions ***Shama Rani***	16-24
3	Tourists' Perception and Experience towards Fairs and Festivals in Himachal Pradesh: An Empirical Study ***Arpna Devi, Dr. Jyoti Thakur & Dr. Rajat Sharma***	25-35
4	Utility and Applicability of Green Synthesized ISATIN Derivatives with Active Methylene Heterocycles ***Prakash Chandra Dhabas***	36-43
5	Analysis of Volatility Patterns in Selected NSE-Listed Stocks using the Rogers–Satchell Drift-Independent Estimator ***Logeshwari M & Dr. Kabirdoss Devi***	44-50
6	Transforming Payments, Transforming Welfare: UPI as Digital Public Infrastructure (A Public Economics Cost-Benefit and Comparative Analysis) ***Usha Goyal & Priya Goyal***	51-61
7	Deconstructing Corruption: From Psycho-Ethical Perspective of Yoga Philosophy ***Ms. Ujwala Bhagwat***	62-67
8	Sustainable Silver Nanoparticle Synthesis via Euphorbia Caducifolia: Exploring their Potential Application ***Renu Dhetarwal, Ashok K. Kakodia, Kumud Tanwar, Suchitra Manjhu & Siddhi Jain***	68-79

9	AI Chatbots in Indian Banking: How Artificial Intelligence Helps Banks and Customers ***Mahima Sharma & Dr. Maneesha Kaushik***	80-89
10	Sustaining Entrepreneurial Intention Beyond the Founding Threshold: A Desirability–Feasibility–Legibility Framework from Operating Founders in India ***Ms. Monika Gupta, Prof. (Dr.) Vaishali Sharma & Prof. (Dr.) Namita Rajput***	90-103
11	Cultural Challenges and Adjustment among Students Experiencing Inter-State Mobility in India ***Dr. Latha R & Dr. Devika***	104-109
12	Consent Under Constraint: Women's Accounts of Postpartum Contraceptive Governance in an Urban Village in Delhi ***Aparna Misra***	110-121
13	Disaggregating Digital Financial Inclusion: Credit Card, Debit Card, and ATM Channels as Drivers of CAMEL-Based Bank Performance in India ***Dr. Ankita Chaturvedi & Roop Laxmi Saini***	122-134
14	Dimensions of Consumer Apprehensions Predicting Endorsement of Ayurveda and the Intent to Consult: A Study in an Urban Indian Sample ***Sucheta Joshi & Chinmay Bapat***	135-146
15	Advancing Green Finance through Artificial Intelligence for Sustainable Investment Decision-Making ***Ms. Shivangi Agrawal & Dr. Neha Sarin***	147-157
16	The Impact of Social Media Marketing Activities on Brand Experience, Brand Equity and Consumers' Purchase Intention of Luxury Fashion Brands ***Ravi Kumar***	158-173
17	Comparative Study of Work-Life Balance among Government and Private Sector Medical Practitioners in Rajasthan ***M. Asreen & Dr. Hemant Singh Panwar***	174-181

Cont.....