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Navigating Consumer Trust in the Digital Age: Strategies for Ethical Business Practices and Sustainable Market Growth

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Abstract: As the digital marketplace develops, gaining and maintaining trust has become of utmost importance to consumers. With increased dependency on technological systems, organizations need to manage ethical dilemmas, legislative statutes, and shifting consumer sentiments for optimal business sustainability. The goal of this study is to devise methods for gaining and retaining consumer trust through ethical practices, transparency, and accountability. It studies how corporate behavior can be integrated with brand credibility to enable socially responsible corporate behavior and sustainable market growth. The research analyzes the impact of digital policies, data responsibility, and competition on consumer trust. It demonstrates the competitive advantage businesses can obtain through unethical advertising, consumer protection, and regulatory norm compliance. The study also looks into the economics of distrust, examining its effect on brand loyalty, market confidence, and corporate profit. This study attempts to analyze the gap created by applying business ethics, public policy, and market sustainability by relating them to consumer trust. It will utilize trust-building cases from different industries and outline the consequences of breaching ethical guidelines. The research recommends a mixed strategy which combines accountability, transparent governance, and economic feasibility that would build trust and enable sustainable growth for the business over the long term.

Keywords: Consumer Trust, Ethical Business Practices, Digital Economy, Market Sustainability, Regulatory Compliance.

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AI and Data Engineering for Healthcare: Real-World Applications and Case Studies

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ABSTRACT

AI is transforming the healthcare industry, specifically in diabetes management, by improving diagnosis, treatment, and monitoring of patients. This chapter analyses the theoretical, economic, and ethical aspects of using AI to manage diabetes, highlighting the cost reduction through ease of intervention, prediction, and complication avoidance. Machine Learning and continuous glucose monitoring as an AI system provide better decision accuracy by using enormous amounts of data, including insulin dosage alterations, glucose level predictive changes, and patient alert systems over time. Still, some issues like algorithmic bias, scant data, and overdependency of practitioners in health professionals' skills still persist. Furthermore, AI infrastructure financing is extremely challenging, particularly in undeveloped healthcare systems. This chapter discusses the integration of technologies into economics and healthcare policies, bearing in mind that Artificial Intelligence (AI) has the potential to positively impact diabetes management, but depends on the long-standing issues regarding its adoption and implementation. More attention should be on bridging the gap between diabetes AI systems and health policies in less developed healthcare systems through adequate and careful technological application.

TRANSFORMING EDUCATION WITH
ARTIFICIAL INTELLIGENCE:
FUTURE-READY STRATEGIES AND INSIGHTS



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CHAPTER

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Digital Payment Systems and the Economics of Financial Inclusion in Emerging Markets: Evidence from India

Ananya Swain*

ABSTRACT

The rapid proliferation of digital payment systems has redefined the financial landscape of emerging economies, fostering new pathways toward inclusive economic growth. This chapter examines the dynamic relationship between digital payment innovations and financial inclusion in India, drawing insights applicable to other emerging markets. Anchored in the theoretical frameworks of financial intermediation and technology diffusion, the study analyses how digital channels—such as the Unified Payments Interface (UPI), Aadhaar Enabled Payment System (AEPS), and RuPay—have transformed access to financial services. Using secondary data from the Reserve Bank of India, the World Bank's Global Findex Database, and the National Payments Corporation of India, the chapter evaluates the extent to which digital transactions enhance account ownership, credit access, and savings participation among underbanked populations. The analysis highlights that digital payment systems significantly contribute to lowering transaction costs, formalizing the

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