From,

Date: 25.08.2025

Dr.Sumera Aluru,

Associate Professor

RVIM

To,

The Director,

RVIM

PAID & CANCELLED
Ch..... Dt..... Rs.....

Dear Sir,

Sub: **Request for Reimbursement of Registration Fee – 2nd AIRC – RVU on 24th and 25th April 2025**

I write to request the reimbursement of **Rs. 1507 (Rupees One Thousand and Seven only)** paid towards International Conference Registration Fee and presenting a research paper titled - **The Disruptive Role of AI in Gen Z Financial Decision Making- Meta Analysis of Literature.** Payment Receipt dated 03.04.2025 is enclosed for your reference and records.

Thanks and Regards,

Sumera

Dr.Sumera Aluru

Associate Professor

RVIM

Ch No..... Date 29/8/25
R V INSTITUTE OF MANAGEMENT
Head of A/c..... Registration fee
Passed for Rs..... ~~1507/-~~ 1,125/-
Rupees One thousand One hundred twenty five only
AORVIM Director

Enclosures:

1.2nd AIRC Conference Brochure

2. Payment Receipt dated 03.04.2025

3. Article –First Page

4. Article Acceptance

1900000401
1500000535

A/c
Approved
Pl. re-imburse
25/8

Reg fee 1500/-
Participants 4
375

RVIM staff 3 total Rs. 1,125/-

RV UNIVERSITY

Go, change the world

AN INITIATIVE OF RV EDUCATIONAL INSTITUTIONS

School of Business

Annual International Research Conference 2025

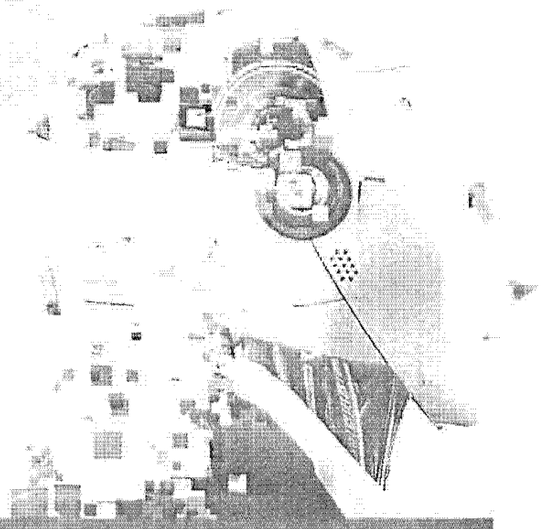
In collaboration with

coursera ACCA

(Hybrid)

Theme :

Disruptive Artificial Intelligence and its impact on Businesses, Consumer Culture & Society at large



Call for Paper

24-25 April 2025

Tracks

Accounting & Finance
Human Resource management
Marketing
Production and Operation Management
Information System management
Data Science and Machine Learning

Format

Research Papers
/Extended Abstract
View-point Papers
White Papers
Case Studies
Poster Presentation

The conference is open to Industry Experts, Faculty Members/Academia, Research Scholars and UG/PG Students

Registration Fee

Category	Indian participants (INR)	International participants ($)
Industry Experts, Faculty Members/Academia	1500	30
Research Scholars	1000	20
UG/PG Students	500	10
Participation only	500	10

Important Dates

Abstract Submission*
15 March 2025

Notification of Abstract Acceptance
Within 7 working days

Extended Abstract/ Full Paper Submission
20 March 2025

Notification of Paper Acceptance
5 April 2025

Registration Closes
9 April 2025

Submission Link

https://docs.google.com/forms/d/1hO6gPYmsmIVSFEADPXb1y7tev-7-6vRGp0s3esCZ7Ik/edit

For more information sob.arc@rvu.edu.in

We also invite reputed researchers as session chairs & keynote speakers. Please register using the following link:
https://docs.google.com/forms/d/1sKZXADciT044SbisRcPKRRYWEx36hLDyyzy-wQKonWo/edit

Patron

Prof. (Dr.) Sanjay Kumar
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Prof. (Dr.) Dwarika Prasad Uniyal
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Conference Convener

Dr. Jyoti Vidhani
jyotiv@rvu.edu.in | +91 81072 87669

The Disruptive Role of AI in Gen Z Financial Decision Making- Meta Analysis of Literature

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Abstract

This study examines the transformative impact of artificial intelligence on Generation Z's financial behaviors and decision-making processes through a comprehensive literature review and meta-analysis. Drawing on recent empirical research (2015-2024) across multiple disciplines, we analyze how AI-powered tools—including robo-advisors, automated budgeting applications, alternative credit scoring systems, and social commerce platforms—are reshaping financial practices among digital natives. Our meta-analysis reveals high adoption rates of AI financial tools among Gen Z (71%), with heterogeneous effects across financial domains. While AI demonstrates positive impacts on short-term outcomes like increased savings (31%) and portfolio diversification, our findings suggest potential concerns regarding long-term financial capability development, with evidence of decreased financial self-efficacy (-28%) among heavy users. The study identifies significant research gaps including limited longitudinal impact studies, insufficient intersectional analyses across socioeconomic backgrounds, inadequate regulatory frameworks, minimal cross-cultural comparisons, and underdeveloped financial literacy approaches for an AI-mediated landscape. These insights provide a foundation for future research directions and policy considerations as AI continues to disrupt traditional financial paradigms for emerging generations.

Key Words : Gen Z, Financial Decisions, Robo-Advisors, Algo-Investing, Meta-Analysis

Introduction

AIRC - Notification of Abstract Acceptance and Registration Process

SOB ARC

Dear Sumera Alim

Greetings from School of Business RV University!

We are delighted to inform you that your abstract AI [illegible] paper [illegible] has been accepted for presentation at Annual International Research [illegible] AIRC [illegible]

As a selected participant, you now have the opportunity to register your paper and confirm your participation in the event. Please use the link [illegible]

Payment link

[illegible] AIRC

Kindly take a screenshot of the payment receipt and upload it in the registration form provided below. Please complete all details in the registration form.

Transaction Successful

01:54 pm on 03 Apr 2025

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