



## The Growing Trend of Gen Z Investing in Fractional Shares and Small Ticket Investments in Ahmedabad and Bhavnagar City

Krish Kakdiya<sup>1\*</sup>, Krish Sutariya<sup>2</sup>, Jignesh Vidani<sup>3</sup>

L.J University

**Corresponding Author:** Krish Kakdiya, [kakdiyakrish5@gmail.com](mailto:kakdiyakrish5@gmail.com)

---

### ARTICLE INFO

Keywords: Gender Differences, Investment Behavior, Fractional Investing, FinTech, Behavioral Finance

*Received* : 11 September

*Revised* : 23 October

*Accepted* : 30 November

©2025 Kakdiya, Sutariya, Vidani: This is an open-access article distributed under the terms of the [Creative Commons Attribution 4.0 International](https://creativecommons.org/licenses/by/4.0/)



### ABSTRACT

The present study investigates the relationship between gender and investment behavior among young investors in India, focusing on factors such as saving habits, familiarity with fractional investing, FinTech usage, confidence in independent investment decisions, and influence of social media on financial choices. The study analyzed data collected from 194 respondents, primarily aged between 18 and 25 years, residing in Ahmedabad and Bhavnagar. Using statistical tools such as frequency analysis, chi-square tests, and reliability testing (Cronbach's Alpha = 0.914), the study aimed to identify whether gender plays a significant role in shaping investment attitudes and participation. The findings revealed that gender has a statistically significant association with certain aspects of investment behavior, particularly saving habits, preference for small-ticket investments, influence from social media financial advice, and belief in investing from a young age. However, no significant gender differences were observed in FinTech usage, familiarity with fractional investing, or confidence in independent investment decisions. These results suggest that while the gender gap in traditional investment behavior persists to some extent, digital platforms and financial awareness initiatives are helping to reduce disparities. The study contributes to the growing body of behavioral finance literature by providing empirical insights into gender-based financial behavior in India's emerging digital economy. It also offers valuable implications for policymakers, financial educators, and FinTech companies to design more inclusive, accessible, and gender-sensitive financial engagement strategies.

## **INTRODUCTION**

India's financial environment has evolved due to changes in demographics, legislative reforms, and advancements in technology. One notable development is the emergence of fractional share trading (Sharma & Vidani, 2023). This trend, which gained popularity in the United States, allows investors to purchase a fraction of expensive stocks, making the market accessible to individuals with limited funds (Vidani, 2015). With the help of platforms like Groww and Zerodha, a growing number of Generation Z investors – those born from the late 1990s to the early 2010s – are turning to fractional and small-value securities in Indian cities such as Ahmedabad and Bhavnagar (Vidani & Solanki, 2015).

Due to their intuitive interfaces and zero-commission models, these platforms enable young investors to start investing with just ₹100 (Saxena & Vidani, 2023). These features resonate with Gen Z's preference for digital solutions and financial versatility, allowing them to enter the investment space earlier than previous generations (Vidani, 2015). The advent of fractional trading has already influenced market traits such as liquidity, volatility, and investor behavior (Pradhan, Tshogay, & Vidani, 2016). As seen in the instances of meme stocks, retail investors in India are gaining influence and sometimes intensifying their speculative actions, mirroring trends observed globally (Vidani, 2016).

Financial independence, technological skills, and the ambition to build wealth are key factors shaping Gen Z's investment choices (Vidani, Das, Meghrajani, & Chaudasi, 2023). Research indicates that these investors exhibit confidence through personal investigation, yet they also face challenges such as fear of missing out (FOMO) and groupthink (Solanki & Vidani, 2016). Young investors are increasingly exploring various assets, including fractional shares, systematic investment plans (SIPs), and digital gold in cities like Ahmedabad, known for its vibrant entrepreneurial scene, and Bhavnagar, which is experiencing enhancements in internet connectivity and financial literacy (Modi, Harkani, Radadiya, & Vidani, 2016).

The regulation of fractional trading in India remains ambiguous, leading to concerns about potential fraud and market manipulation, even as interest grows (Bhatt, Patel, & Vidani, 2017). The absence of clear guidelines poses difficulties for both investors and regulators, such as SEBI, who need to reconcile innovation with oversight (Vidani, Meghrajani, & Siddarth, 2023). To address the knowledge gap regarding how local influences shape Gen Z's financial behaviors and investment decisions, this research seeks to investigate regional trends in tier-2 and tier-3 cities (Niyati & Vidani, 2016).

### **Research Objectives**

1. To examine the saving and investment habits of Gen Z and assess their awareness and understanding of fractional share investing (Achieved through Questions 6 and 7 of the Questionnaire)
2. To explore Gen Z's investment preferences, focusing on diversification through small-ticket investments and their willingness to invest more if fractional shares become widely available. (Achieved through Questions 8 and 12 of the Questionnaire)
3. To evaluate the usage of FinTech platforms by Gen Z investors in Ahmedabad and Bhavnagar and their confidence in making independent

investment decisions.(Achieved through Questions 9 and 10 of the Questionnaire)

4. To analyze the influence of social media and financial influencers on the investment behavior of Gen Z.(Achieved through Question 11 of the Questionnaire)
5. To assess Gen Z's understanding of investment risks and their perception of the importance of early investing for long-term financial growth.(Achieved through Questions 13, 14, and 15 of the Questionnaire).

## **LITERATURE REVIEW**

### **India's Generation Z, Fractional Shares and Microinvesting**

Due to innovations in fractional shares and microinvesting, younger investors, particularly from Generation Z, are revolutionizing their engagement with the financial markets (Vidani, 2016). These advancements, driven by fintech, have reduced barriers that once restricted market involvement and enhanced accessibility for investors (Sukhanandi, Tank, & Vidani, 2018).

#### **Fractional Shares and Microinvesting**

By allowing investors to purchase portions of high-priced stocks, fractional share trading significantly improves market accessibility. Research in the U.S. indicates that fractional trading can influence market volatility and liquidity, particularly with micro stocks and initial public offerings (Vidani J. N., 2016). Studies by Zhi Da et al. suggest that small, off-exchange transactions can impact stock prices during critical events, leading to trading surges (Singh, Vidani, & Nagoria, 2016). Indian platforms have not fully embraced fractional shares yet, although mutual funds and exchange-traded funds (ETFs) offer some alternative options. Efforts by the Securities and Exchange Board of India (SEBI) to facilitate portfolio building with lower capital requirements are attracting Gen Z to digital platforms, especially in smaller cities such as Ahmedabad and Bhavnagar (Mala, Vidani, & Solanki, 2016).

#### **Financial Psychology and Behavior Patterns of Generation Z**

One prominent trait of Generation Z is that they have started investing earlier than previous generations and often utilize online platforms such as Acorns, Robinhood, and Stash (Dhere, Vidani, & Solanki, 2016). A significant percentage (56%) have made investments before reaching the age of 21, and many of them prefer robo-advisors, fractional shares, and short-term trading (Pathak & Vidani, 2016). Their primary sources for investment advice include social media platforms like Instagram, YouTube, and TikTok (Singh & Vidani, 2016). A notable behavioral trend is FOMO (Fear of Missing Out), as nearly half of Gen Z investors admit it influences their investment decisions. This tendency leads to impulsive trading in the short term, particularly in volatile markets like cryptocurrencies (Vidani & Plaha, 2016). Despite this, Generation Z is increasingly aware of ESG (Environmental, Social, and Governance) factors and emphasizes ethical and sustainable investment practices (Solanki & Vidani, 2016).

## **The Regional and Regulatory Environment**

SEBI's initiatives in India, such as ₹250 SIPs, aim to make investment accessible to everyone, particularly in smaller towns (Vasveliya & Vidani, 2019). To support investments in these regions, mobile technology – like UPI and other digital payment solutions – has become vital. In tier-2 and tier-3 cities such as Ahmedabad and Bhavnagar, Generation Z is influenced by a mix of modern technological tools and traditional values (Vidani, 2016). While there is a lack of academic research in these areas, emerging trends suggest that young investors are cautious, tech-savvy, and rely heavily on readily available investment options (Odedra, Rabadiya, & Vidani, 2018).

Fractional shares and micro-investing present significant opportunities for inclusivity, shaping investment behaviors both globally and in India (Vidani, Chack, & Rathod, 2017). These trends empower young investors while highlighting the importance of financial literacy and regulatory safeguards for sustaining long-term market stability (Vidani, 2018).

### **Research Gap**

Despite the considerable amount of research on financial decision-making and investment behavior, there is limited knowledge regarding how gender affects investment patterns in India, particularly among younger individuals. Previous studies have primarily focused on traditional investment options such as mutual funds, savings accounts, and fixed deposits, overlooking the rising FinTech revolution and the expansion of fractional and small-ticket investments. The factors influencing the gender-specific adoption and engagement with digital financial platforms remain poorly understood, even as these platforms continue to gain popularity.

Additionally, there is a lack of empirical research from Tier-II Indian cities such as Ahmedabad and Bhavnagar, even though studies conducted globally have revealed differences in financial confidence and risk appetite between genders. There is seldom a comprehensive investigation into the social and cultural factors influencing how young men and women perceive and participate in investing. Moreover, much of the existing research overlooks the influence of digital financial education and social media on modern investing behaviors; this study aims to address that gap.

Another important gap is the lack of quantitative research that explores the connections between gender and specific investing attitudes using dependable statistical methods like chi-square and correlation techniques. While there are general observations, only a few studies provide statistical backing for these behavioral patterns. Consequently, by empirically investigating the relationship between gender and various facets of investment behavior – such as saving habits, FinTech usage, and fractional investing – among young investors in India, this research addresses a crucial gap and enhances our understanding of behavioral finance in the digital age.

### **Hypothesis**

1. There is a significant relationship between Gender and regularly saving or setting aside money for investments.
2. There is a significant relationship between Gender and familiarity with the concept of fractional share investing.

3. There is a significant relationship between Gender and preference to invest small amounts in multiple assets.
4. There is a significant relationship between Gender and usage of FinTech apps (e.g., Zerodha, Groww, INDmoney).
5. There is a significant relationship between Gender and confidence in making independent investment decisions.
6. There is a significant relationship between Gender and influence by social media financial advice.
7. There is a significant relationship between Gender and willingness to invest more if fractional shares are available for Indian stocks.
8. There is a significant relationship between Gender and motivation by small-ticket investment options (₹100–₹500).
9. There is a significant relationship between Gender and understanding of investment risks.
10. There is a significant relationship between Gender and belief in investing from a young age for long-term financial growth.

**Table 1. Validation of Questionnaire**

Statements	Citation from JV citation file (You can add more than 1 citation)
I regularly save or set aside money for investments.	(Vidani & Solanki, 2015)
I am familiar with the concept of fractional share investing.	(Vidani, 2016)
I prefer to invest small amounts in multiple assets instead of a large amount in a single asset.	(Bhatt, Patel, & Vidani, 2017)
I have used mobile apps or FinTech platforms (e.g., Zerodha, Groww, INDmoney) for investing.	(Vidani & Plaha, 2016)
I am confident in making independent investment decisions.	(Vidani, 2018)
I am influenced by financial advice from social media influencers or online content.	(Patel, Chaudhary, & Vidani, 2023)
I would invest more if fractional shares were more easily available for Indian stocks.	(Saxena & Vidani, 2023)
The option to invest small-ticket amounts (₹100–₹500) motivates me to start or continue investing.	(Vidani & Pathak, 2016)
I understand the risks involved in investing in stocks and mutual funds.	(Sachaniya, Vora, & Vidani, 2019)
I believe investing from a young age is important for long-term financial growth.	(Solanki & Vidani, 2016)

Source: Author's Compilation

## METHODOLOGY

Table 2. Research Methodology

<b>Research Design</b>	Descriptive
<b>Sample Method</b>	Non-Probability - Convenient Sampling method
<b>Data Collection Method</b>	Primary method
<b>Data Collection Method</b>	Structured Questionnaire
<b>Type of Questions</b>	Close ended
<b>Data Collection mode</b>	Online through Google Form
<b>Data Analysis methods</b>	Tables
<b>Data Analysis Tools</b>	SPSS and Excel
<b>Sampling Size</b>	<b>194</b>
<b>Survey Area</b>	<b>Ahmedabad and Bhavnagar</b>
<b>Sampling Unit</b>	Students, Private and government Job employees, Businessmen, Home maker, Professionals like CA, Doctor etc.

Source: Author's Compilation

### Demographic Summary

The study sample consisted of 194 respondents, with a majority being male (77.3%) and the remaining female (22.7%). Most participants (97.9%) were between the ages of 18 and 25, indicating a predominantly young demographic. In terms of residence, 55.7% were from Ahmedabad, while 44.3% were from Bhavnagar. The majority of respondents were students (79.9%), followed by individuals with jobs (10.3%), businessmen (8.2%), and professionals (1.5%). Regarding education, nearly half (48.5%) were postgraduates, 39.2% were graduates, and a small number held doctorates (2.1%) or had completed only HSC (10.3%). In terms of monthly income, 48.5% reported having no personal income, while 21.6% earned less than ₹5,000, and smaller proportions earned in higher income brackets.

### Cronbach Alpha

The case processing summary for Cronbach's Alpha indicates that all 194 responses (100.0%) were valid and included in the analysis, with no cases excluded. This suggests complete data was available for the reliability assessment, ensuring the results are based on the full sample without any missing values.

**RESULT**

Table 3: Results of Hypothesis Testing

Sr. No	Alternate Hypothesis (H <sub>1</sub> )	Result (p =)	p >/< 0.05	Accept / Reject Null Hypothesis	R Value	Relationship
1	There is a significant relationship between Gender and regularly saving or setting aside money for investments.	0.032	< 0.05	Reject Null Hypothesis	0.165	Weak Positive
2	There is a significant relationship between Gender and familiarity with the concept of fractional share investing.	0.491	> 0.05	Accept Null Hypothesis	0.009	No Relationship
3	There is a significant relationship between Gender and preference to invest small amounts in multiple assets.	0.035	< 0.05	Reject Null Hypothesis	0.211	Weak Positive
4	There is a significant relationship between Gender and usage of FinTech apps (e.g., Zerodha, Groww, INDmoney).	0.934	> 0.05	Accept Null Hypothesis	0.031	No Relationship
5	There is a significant relationship between Gender and confidence in making independent investment decisions.	0.148	> 0.05	Accept Null Hypothesis	0.104	Very Weak Positive
6	There is a significant relationship between Gender and influence by social media financial advice.	0.042	< 0.05	Reject Null Hypothesis	0.158	Weak Positive
7	There is a significant relationship between Gender and willingness to invest more if fractional shares are available for Indian stocks.	0.036	< 0.05	Reject Null Hypothesis	0.120	Very Weak Positive
8	There is a significant relationship between	0.004	< 0.05	Reject Null Hypothesis	0.234	Weak Positive

	Gender and motivation by small-ticket investment options (₹100–₹500).					
9	There is a significant relationship between Gender and understanding of investment risks.	0.222	> 0.05	Accept Null Hypothesis	0.117	Very Weak Positive
10	There is a significant relationship between Gender and belief in investing from a young age for long-term financial growth.	0.044	< 0.05	Reject Null Hypothesis	0.174	Weak Positive

Source: Author's compilation.

## DISCUSSION

The current research aimed to examine the connections between gender and various behaviors and attitudes related to investment among participants. A total of 194 valid responses were gathered, which included 150 males (77.3%) and 44 females (22.7%). The demographic analysis indicated that a significant majority of participants (97.9%) were in the 18–25 age range, suggesting that the study primarily represents young adults and students. Most respondents were from Ahmedabad (55.7%) and Bhavnagar (44.3%). The occupational breakdown showed that 79.9% were students, 10.3% were employed, 8.2% were entrepreneurs, and only 1.5% held professional positions. In terms of education levels, 48.5% of participants were postgraduates, followed by 39.2% who were graduates, while a smaller fraction had completed HSC (10.3%) or obtained a doctorate (2.1%). Regarding income, nearly half (48.5%) reported no personal income, aligning with the large representation of students, whereas 21.6% earned under ₹5,000, and 11.3% had monthly earnings exceeding ₹30,000.

The reliability analysis demonstrated a strong level of internal consistency and reliability for the scale measuring investment perceptions and behaviors, yielding a Cronbach's Alpha value of 0.914 for the ten attitude-based items. This suggests that the items on the questionnaire were coherent and reasonable in assessing respondents' views on investments.

To explore the relationship between gender and various investing attitudes, chi-square tests were conducted. Significant associations were identified in several areas. The correlation between gender and saving habits was found to be statistically significant ( $\chi^2 = 10.543$ ,  $p = 0.032$ ), indicating that saving or investing practices differ between men and women. Furthermore, the inclination for diverse small investments also showed a significant relationship with gender ( $\chi^2 = 10.331$ ,  $p = 0.035$ ), suggesting that gender influences how individuals allocate their funds across different asset types. Additionally, the analysis revealed a significant correlation between gender and the impact of financial advice from social media ( $\chi^2 = 9.903$ ,  $p = 0.042$ ), suggesting that men and women may respond differently to online financial influencers when making investment decisions.

The relationship between gender and the willingness to invest if fractional shares were available displayed a notable correlation ( $\chi^2 = 10.299$ ,  $p = 0.036$ ), implying that access to fractional shares may motivate different genders in unique ways. Additionally, the strongest association was observed between gender and interest in small-ticket investments (₹100–₹500) ( $\chi^2 = 15.422$ ,  $p = 0.004$ ), indicating that certain gender groups may be particularly attracted to smaller investment options. Finally, a significant connection was identified between gender and the belief in investing from a young age ( $\chi^2 = 9.812$ ,  $p = 0.044$ ), suggesting that different genders hold varying views on long-term financial planning.

Nonetheless, several factors did not show statistically significant relationships with gender, including awareness of investment risks ( $p = 0.222$ ), the utilization of FinTech platforms ( $p = 0.934$ ), confidence in making independent investment choices ( $p = 0.148$ ), and knowledge of fractional share investing ( $p = 0.491$ ). This suggests that the degrees of risk awareness, financial literacy, and technology adoption among respondents are similar for both men and women.

The findings indicate that gender significantly influences certain attitudes, such as saving habits, investment preferences, and the interest in small-scale investments, although it does not impact every aspect of investment behavior. While financial limitations may restrict actual investment participation, most young respondents indicate that youth, especially students, are becoming increasingly aware of financial matters. The strong reliability of the data helps to reinforce the study's conclusions. To foster broader financial inclusion, financial institutions and FinTech companies should leverage these insights to develop investing tools that are sensitive to gender and targeted at young people, emphasizing accessibility and affordability.

### **Theoretical Implications**

The conclusions of the study offer important theoretical insights into gender-related financial decision-making, investment psychology, and behavioral finance, especially concerning young Indian investors. By demonstrating how gender influences cognitive, motivational, and social factors that shape investment behaviors, the results enhance existing theories such as **Behavioral Finance Theory** and the **Theory of Planned Behavior** (Ajzen, 1991).

A significant discovery that aligns with the Theory of Planned Behavior is the notable connection between gender and regular saving habits. This theory suggests that social norms, attitudes, and perceived control can all impact financial behaviors. The research indicates that men might show a slightly greater tendency to save and invest consistently, possibly due to societal pressures or a stronger sense of financial control. This adds to earlier studies by suggesting that psychological aspects related to gender may play a role in the financial discipline of young investors.

The idea of **mental accounting** (Thaler, 1999), where individuals categorize money for specific purposes, is further elaborated in this research. The inclination of certain gender groups towards fractional and small-scale investments suggests that psychological ease and a sense of affordability play significant roles in investment choices. These behaviors illustrate the irrational elements of financial actions influenced by perceived accessibility.

Additionally, the influence of financial influencers and social media on investment decisions aligns with **\*\*Social Learning Theory\*\*** (Bandura, 1977). Social cues and information available online seem to affect female respondents more significantly than their male counterparts, indicating that digital platforms are altering traditional financial decision-making processes. Interestingly, there were no noticeable differences in FinTech usage, risk awareness, or investment confidence between genders. This suggests that the gender gap in financial literacy is narrowing, likely due to equal access to digital tools and information. Overall, by integrating modern elements such as digital finance, microinvesting, and youth behavior, the research enhances behavioral finance theory and offers a new perspective on gender-specific investment habits in developing nations like India.

### **Practical Implications**

The findings of the study have important implications for financial institutions, lawmakers, educators, and FinTech companies aiming to enhance investment participation across genders. By examining gender-specific differences in investment choices, saving patterns, and reactions to digital financial tools, more inclusive financial strategies can be developed.

Firstly, the observed variations in saving behaviors underline the importance of gender-sensitive financial solutions. Financial institutions can implement automated systems or tailored saving plans that encourage regular saving, particularly for women who may benefit from goal-driven planning and financial education that builds confidence.

To begin with, the preference of certain groups for fractional and smaller investments illustrates the growing significance of microinvesting. FinTech companies can capitalize on this trend by offering frequent, low-entry investment options that specifically cater to novice or risk-averse investors. Achieving greater financial inclusion is possible by simplifying access and reducing the perceived costs associated with investing. Additionally, the influence of social media on investment decisions underscores the power of digital communication. Marketers, educators, and financial influencers should focus on developing trustworthy, informative content. Campaigns that highlight credible voices over mere promotional messaging can foster trust, particularly among women who prioritize social validation in their financial decision-making.

The report highlights the importance of early financial education. Basic investment knowledge should be included in government programs, educational institutions, and schools to encourage sound decision-making from an early age and increase confidence in both men and women. Furthermore, it is promising to observe that gender does not significantly influence the use of FinTech or investment confidence. This suggests that digital finance is helping to close the gender gap. Prioritizing accessibility, security, and relevant local content will empower all users even further. Ultimately, the report advises that India's evolving financial landscape should be shaped with a focus on behavioral and gender considerations.

### **CONCLUSION**

A total of 194 young adults aged 18 to 25 from Ahmedabad and Bhavnagar took part in this research, which examined the relationship between gender and

various aspects of investment behavior. The findings reveal significant differences based on gender regarding perceptions of early investing, the impact of social media, and preferences for smaller or fractional investments. Women showed a growing interest in easily accessible and flexible solutions through FinTech platforms, whereas men tended to be more consistent savers and were knowledgeable about a range of investment tools.

Furthermore, the research revealed no significant differences between genders regarding FinTech usage, understanding of fractional shares, or confidence in making financial decisions independently. These results suggest that financial education and digital finance are contributing to narrowing the gender divide. Robust findings are backed by high instrument reliability (Cronbach's Alpha = 0.914).

The results indicate that while gender disparities are diminishing, there remains a critical need for targeted financial education programs, especially aimed at women. This research contributes to the field of behavioral finance in India and underscores the significance of inclusive, technology-driven approaches in promoting equal financial engagement.

## **RECOMMENDATION**

The present research offers important insights into the investment behaviors of young investors, particularly in relation to gender differences, FinTech adoption, fractional investing, and small-ticket investments. However, several areas warrant further exploration. Firstly, future studies should feature a larger and more diverse participant group. The generalizability of this study was restricted due to its concentration on students aged 18 to 25 from Ahmedabad and Bhavnagar. Including working professionals, entrepreneurs, and senior citizens from various geographic and socioeconomic backgrounds would enable a more thorough understanding of investment behavior across different life stages.

Additionally, aside from gender, various other factors such as financial literacy, willingness to take risks, income security, and personality characteristics should be explored in later research. Investigating the impact of social norms, emotional intelligence, or cognitive biases could yield a deeper insight into investment decisions. Analyzing the connection between gender and financial literacy may also clarify if behavioral differences arise from disparities in education.

Third, longitudinal studies can track shifts in investment perspectives over time, especially in response to changes in policy, technological developments, or economic fluctuations. These research efforts would be beneficial in assessing how individuals move from saving to investing and how their long-term engagement is influenced by digital platforms.

Fourth, by highlighting how cultural norms and accessibility impact financial behavior, cross-cultural and regional comparative studies would offer greater insight. By examining differences between urban and rural settings or between states, localized challenges and opportunities for financial inclusion can be identified.

Finally, research that focuses on interventions assessing the effectiveness of FinTech solutions or financial education efforts can help in identifying tangible impacts. The outcomes of such studies can serve as a guide for policymakers and educators in developing targeted initiatives. To sum up, additional research can enhance understanding and encourage inclusive financial behaviors in India's evolving digital economy.

## **REFERENCES**

- Bansal, A., Pophalkar, S., & Vidani, C. (2023). A Review of Ed-Tech Sector in India. *International Journal of Management Analytics (IJMA)*, 1(1), 63-84.
- Bhatt, V., Patel, S., & Vidani, J. N. (2017, February). Start-Up India: A Rough Diamond to be Polished. *National Conference on Startup India: Boosting Entrepreneurship* (pp. 61-67). Pune: D.Y. Patil University Press.
- Biharani, S., & Vidani, J. N. (2018). Entrepreneurship: Career Opportunity has no Gender Discrimination. *Compendium of Research Papers of National Conference 2018 on Leadership, Governance and Strategic Management: Key to Success* (pp. 101-104). Pune: D. Y Patil University Press.
- Chaudhary, N., Patel, V., & Vidani, C. J. (2023). A Review of Non-Technical Training Programmes Conducted by Corporate Trainers for IT Companies. *International Journal of Management Analytics (IJMA)*, 1(1), 85-110.
- Dhere, S., Vidani, J. N., & Solanki, H. V. (2016, November). A Survey on the Towards Satisfaction Level of the Customer Shopping Mall's: An Analytical Study. *International Multidisciplinary Journal Think Different*, 3(24), 45-50.
- Mahajan, H., & Vidani, J. (2023). Packaging strategies: Outlook on consumer buying behaviour for FMCG products. *Journal of Management and Entrepreneurship*, 17(4), October - December 2023.
- Mala, Vidani, J. N., & Solanki, H. V. (2016, November). Green Marketing-A New Way of Marketing: A Review Approach. *International Multidisciplinary Journal Think Different*, 3(24), 40-44.
- Modi, R., Harkani, N., Radadiya, G., & Vidani, J. N. (2016, August). Startup India: Even Diamonds start as Coal. *International Journal for Innovative Research in Multidisciplinary Field*, 2(8), 111-116.
- Niyati, B., & Vidani, J. N. (2016, July). Next Generation Children: Smarter or Faster. *International Journal for Innovative Research in Multidisciplinary Field*, 2(7), 110-114.
- Odedra, K., Rabadiya, B., & Vidani, J. (2018). An Analysis of Identifying the Business Opportunity in Agro and Chemical Sector - with Special Reference to African Country Uganda. *Compendium of Research Papers of National*

Conference 2018 on Leadership, Governance and Strategic Management:  
Key to Success (pp. 96-100). Pune: D.Y Patil University Press.

- Patel, V., Chaudhary, N., & Vidani, C. J. (2023). A Study on Awareness of Various Non-Technical Training Programmes Conducted by Corporate Trainers for IT Companies in Ahmedabad. *International Journal of Management Analytics (IJMA)*, 1(1), 111-132.
- Pathak, K. N., & Vidani, J. N. (2016). A Survey on the Awareness Satisfaction as Well Asto Know the Levelof of the Online Shopping Among the People of Ahmadabad City. *Governance in E-commerce: Contemporary Issues & Challenges* (pp. 261-275). Ahmedabad: GTU.
- Pradhan, U., Tshogay, C., & Vidani, J. N. (2016, July). Short Messages: Its Effect on Teenager's Literacy and Communication. *International Journal For Innovative Research In Multidisciplinary Field*, 2(7), 115-120.
- Rathod, H. S., Meghrajani, D. I., & Vidani, J. (2022, December). Influencer Marketing: A New Marketing Communication Trend. *Shodhsamhita*, VIII(12(II)), 155-167.
- Sachaniya, C., Vora, H., & Vidani, J. (2019). A Study on Identifying the Gap between Expected service and Actual Service with Special Reference to Suk Sagar Gir Resort, Sasan. In P. Rijwani, S. Shome, & D. Danak (Ed.), *Business, Economy and Environment: Corporate Perspectives* (pp. 162-169). Ahmedabad: Himalaya Publishing House Pvt. Ltd.
- Saxena, M., & Vidani, J. (2023). MBA Chai Wala. In M. R. Dixit, S. Bist, & S. Shah, *Searching Alternativies* (pp. 22-32). Ahmedabad: Routledge - imprint of Taylor & Francis group.
- Sharma, S., & Vidani, C. J. (2023). To Study the Consumer Attitude Towards Purchase Intention of Online Courses on Udemy Using Co-Relation with Reference to English Speaking and Excel Among Gen-Z in Ahmedabad. *International Journal of Management Analytics (IJMA)*, 1(1), 193-212.
- Sharma, S., & Vidani, C. J. (2023). To Study the Consumer Attitude Towards Purchase Intention of Online Courses on Udemy Using Regression with Reference to English Speaking and Excel Among Gen-Z in Ahmedabad. *International Journal of Management Analytics (IJMA)*, 1(2), 213-234.
- Singh, P. K., & Vidani, J. N. (2016, November). Problems and Prospects of Agriculture Marketing In India. *International Multidisciplinary Journal Think Different*, 3(22), 9-16.

- Singh, P. K., Vidani, J. N., & Nagoria, V. S. ( 2016, July-September). Waste Management: Inspire Today for A Better Tomorrow. *Journal of Basic and Applied Engineering Research*, 3(10), 921-926.
- Solanki, H. V., & Vidani, J. N. (2016, November). A New Era of E-Vyapar In 21st Century: A Review Approach. *International Journal of Multidisciplinary Educational Research*, 5(11(2)), 61-77.
- Solanki, N., & Vidani, J. N. (2016, January). The Study Legal Aspects of Trade in Ethiopia. *Zenith International Journal of Multidisciplinary Research*, 6(1), 226-284.
- Sukhanandi, S., Tank, D., & Vidani, J. N. (2018). Analysis of te Impact of Work Life Balance On Working Women Leader In India. *National Conference 2018 on Leadership, Governance and Strategic Management: Key to Success* (pp. 77-80). Pune: D.Y.Patil University Press.
- Vasveliyya, M., & Vidani, J. (2019). A Study on Analyzing Gap between Expected and Actual Customer Satisfaction Regarding Royal Enfield's Features and Services. In P. Rijwani, S. Shome, & D. Danak (Ed.), *Business, Economy and Environment: Corporate Perspectives* (pp. 79-85). Ahmedabad: Himalaya Publishing House Pvt. Ltd.
- Vidani, J. N. (2015, December ). The Study of Investment Pattern of the People of Bhavnagar District. *The Indian Writer's e - Journal*, 1(1), 1-26.
- Vidani, J. N. (2015, December). "The Study of the Concepts of Personality Traits, Values, Skills and Perception of Dr.Manmohansingh. *The Indian Writer' s e - Journal*, 1(1), 1-14.
- Vidani, J. N. (2015, December). The Study of Pestle Analysis in Kerala State. *Zenith International Journal of Multidisciplinary Research*, 5(12), 33-50.
- Vidani, J. N. (2015, Novemmber). Self Aid Group - A Preeminent way for Bucolic Female Empowerment. *International Journal of Advance Engineering and Research Development*, 2(11), 351-360.
- Vidani, J. N. (2016). Is Entrepreneurship A Gender Blind (PART II). *Indian Journal of Technical Education (IJTE) - Special Issue for ICWSTCSC-2016*, 25-33.
- Vidani, J. N. (2016, December ). Roles of a Bhartiya Nari Vyapari: A Case study review Approach. *International Journal of Management, IT & Engineering*, 6(12), 328-341.

- Vidani, J. N. (2016, November). Fake Opportunities and Real Challenges of an Indian Women Entrepreneurs: A Review Approach. *International Journal of Multidisciplinary Educational Research*, 5(11(3)), 224-237.
- Vidani, J. N. (2016, September). Rural Women Entrepreneurship: "Nari Bani Vyapari". *International Journal of Management and Research*, 1, 208-213.
- Vidani, J. N. (2018). *Export and Import Procedures (Vol. 1)*. Online: Educreation Publishing .
- Vidani, J. N. (2018). Merger and Aquisitions: A Case from Indian Telecom Sector Vodafone & Idea. *Compendium of Research Papers of National Conference 2018 on Leadership, Governance and Strategic Management: Key to Success* (pp. 105-108). Pune: D.Y Patil University Press.
- Vidani, J. N. (2018). Overview of Opportunities and Challenges in Marketing Strategies of Ecopreneurs for their Eco-Prenrurial Products in the Markets of Saurashtra Region. In B. UNNY, D. N. BHATT, & D. S. BHATT (Ed.), *Transformation Through Strategic and Technological Interventions* (pp. 159-167). Ahmedabad: McGraw Hill Education (India) Private Limited.
- Vidani, J. N. (2019). Influencer Marketing: A New Trend. *Nafional Conferenee on "Multidisciplinary Research in Socelal Seienes & Management Studies*. 6, pp. 344-353. Pune: D.Y Patil Institute of Management Studies.
- Vidani, J. N. (2020). Role of Women in Agriculture Sector of India. In P. (. Mateen, *Women Empowerment & Economic Development* (pp. 32-47). Kanpur: International Publications.
- Vidani, J. N. (2022). *Digital Marketing for Business in #hashtag era (Vol. 1)*. Delhi, India: Publishing Expert.
- Vidani, J. N., & Das, D. S. (2021, August). A Review on Evolution of Social Media Influencer Marketing: Reflection on Consumer Behaviour and Consumer's Decision-Making Process. *Turkish Online Journal of Qualitative Inquiry (TOJQI)*.
- Vidani, J. N., & Dholakia, A. (2020). An Introspective Study on Retail Sector The Current Scenario in Gujarat and India. In R. B. Chauhan, *Management and Innovation: Research Study* (pp. 1-15). Kanyakumari: Cape Comorin Publisher.
- Vidani, J. N., & Pathak, K. N. (2016). A Survey on Awareness and Satisfaction Level of the Consumers of Online Gifting with Special Reference to Ahmadabad City. *Governance in E-commerce: Contemporary Issues & Challenges* (pp. 121-135). Ahmedabad: GTU.

- Vidani, J. N., & Plaha, N. G. (2016, November). Swachh Bharat: Csr Initiative by Indian Corporates. *International Multidisciplinary Journal Think Different*, 3(22), 44-50.
- Vidani, J. N., & Plaha, N. G. (2017). Agripreneurship: A Reincarnation of Indian Agricultural Sector. *Proceedings of the International Conference on Enhancing Economic Productivity and Competitiveness through Financial and Monetary Reforms* (pp. 154-159). Ahmedabad: GTU.
- Vidani, J. N., & Singh, P. K. (2017). To study the effect of marketing on awareness and the use of contraceptive pills in the rural areas with special Reference to Ahmedabad District. *Services in Emerging Markets* (pp. 254-265). Ahmedabad: Emerald.
- Vidani, J. N., & Solanki, N. (2015, December). The Study Of Fundamental Concepts of Management Focusing on Posdcorb Analysis - Parle India Pvt. Ltd. *Excel International Journal of Multidisciplinary Management Studies*, 5(12), 45-56.
- Vidani, J. N., Chack, P. K., & Rathod, D. N. (2017, February). Startup India: A Challenging Way of Thrones. *National Conference on startup India: Boosting Entrepreneurship* (pp. 111-118). Pune: D. Y. Patil University Press.
- Vidani, J. N., Das, S., Meghrajani, I., & Singh, G. (2023, August). Influencer Marketing and Gendered Consumer Behavior: An Analysis of Clothing Purchases across Different Fashion Categories. *Sodhsamhita*, 137-157.
- Vidani, J. N., Meghrajani, I., & Siddarth, D. (2023, May). Unleashing the Power of Influencer Marketing: A Study on Millennial Consumer Behaviour and its Key Antecedents. *Journal of Education: Rabindra Bharati University*, XXV(6), 99-117.
- Vidani, J., Das, S., Meghrajani, I., & Chaudasi, C. (2023). Unveiling the Influencer Appeal: A Gender-Centric Exploration of Social Media Follower Motivations. *Rabindra Bharati Journal of Philosophy*, 182-203.
- Vidani, J., Jacob, S., & Patel, M. (2019, July - September). Mental Health Start-Up: Moodcafe. *Economic Challenger: An International Journal*, 21(84), 35-42.