Agenda for SDGs (2030), 147 Agriculture industry, 208	Asian financial crisis, 220 Asthma, 22
Aichi Biodiversity, 144–145	Auditing process, 126
Air pollution, 192	Automobile emission, 196
AQI, 196–197	
literature review, 193–194	Balance of payments, 212
measures to control, 198	Bank behaviour
primary contaminants in air, 195-196	effect of bank behaviour on credit
repercussions of pollutants on	cycles and crises, 223
homo sapiens health, 196	research on effect of bank
research methodology, 194	behaviour and activity
Air pollution tolerance index (APTI),	on economic performance,
192	223
Air Quality Index (AQI), 196	research on effect of economic
way to calculate, 197	factors on bank behaviour
Algorithms, 138, 140	and performance, 220-222
algorithm-based auto-learning	in response to unfavourable
mechanism, 133	economic events, 222
code, 138	Bank of America, 147
Analytical software, 21	Banks, 148, 217
Antitrust provisions, 228	importance of banks for economic
Arabian Travel Market (ATM), 117	research, 218–219
Area under the curve (AUC), 138	managerial discretion, 223
Artificial intelligence (AI), 25, 34, 42,	regulation, 221–222
72, 182	research on effect of economic
AI-backed technologies, 45	factors on bank
AI-backed tools, 45	performance, 220–222
AI-enabled job posting review	Bartlett's test, 10
technology, 40	Bhagwad Gita, 92, 97
AI-powered tools, 45	Bhartiya
diversity and inclusion, 39-41	concepts, 95
emotional intelligence, 44–47	model of WPS, 90, 98
employees mental health, 47–48	Bibliometric analysis, 154
onboarding, 37–38	Big data, 50
role in HRM, 37	Biodiversity, 144
simulations, 46	conservation, 148
for social media, 60–61	preservation, 148
tools, 42, 49–50	Biodiversity Finance initiative
work engagement, 41–44	(BIOFIN), 146

Biodiversity financing	Cancer treatment (CC), 21
discussion of policies pertaining to	Carbon monoxide (CO), 195–196
biodiversity financing, 146	Cash Flows, 213–214
green finance as innovation	Central Bank Digital Currency
financial mechanism,	(CBDC), 180
147–148	Central European Free Trade
market mechanism and	Agreement (CEFTA),
organisation involved in	228–229
biodiversity financing, 146	Chartered Accountants of Sri Lanka
status of, 145	(CA Sri Lanka), 203
Biometric data, 45	Chatbots, 38, 49
Bitcoin, 181–185, 187	Chi-square test, 8–9
future of, 187–188	Chief Finance Officers (CFOs), 205
revolution, 181	Civil Aviation Authority, The, 117
Blockchain, 124	Classification algorithms, 135
ledger, 188	Cluster analysis, 135
Scalability Trilemma, 129	Clustering, 135
technology, 125, 129, 181, 188	Coefficient of determination, 77 (see
Burnout (BO), 89, 98	also R-square)
WPS and, 96–97	Colombo Stock Exchange (CSE), 214
Business and Sustainable	in Sri Lanka, 205
Development Commission	Communication and Work
(BSDC), 73	Engagement, 42
Business performance of Sri Lankan	Community, sense of, 94
Firms	Company, The, 211
impact of COVID-19 on businesses	Compassion satisfaction (CS), 98
operations, 205–210	Competition rules, 228
impact of COVID-19 on financial	Confusion Matrix, 138
condition, 210–214	Conservation of biodiversity, 144,
effects of pandemic on businesses	146–147
operation, 204	Constitution of the Republic of
effects of pandemic on financial	Kosovo, The, 228
condition, 204–205	Continuity of business, 59
findings, 205	Convenience sampling strategy, 76
implications of study, 215	Conventional financial system, 185
literature review, 203	Corporate income tax (CIT), 221
research methodology, 205	Correlation coefficient, 137
Business Source Ultimate (EBSCO),	Costa Rica, 145
36	Costa Rica National Biodiversity
Businesses, 202	Strategy, The, 145
disruption, 206–207	COVID-19, 42, 58, 75, 205, 213
profitability, 210–211	AI for social media, 60-61
Businesses operations	balance of payments, 212
impact of COVID-19 on, 205-210	business disruption, 206-207
effects of pandemic on, 204	business profitability, 210-211

cash flows, 213–214 impact of COVID-19 on businesses operations, 205 impact of COVID-19 on financial condition, 210 entrepreneurship and women entrepreneurs, 59–60	no refund or cancellation policy, 187 objective, 182 significance of study, 181 transaction costs, 184 types of, 182
global supply chains, 208–209 liquidity problems, 211–212	Cryptographic mechanism, 128
literature review, 59–61	Data analysis, 77–81
material problems, 206	Data analytics, 51
methodology, 61	tools, 40
NPL position, 209–210	Data collection process, 113
occupancy, 210	Data sources, 141
outbreak, 75, 202	Decentralisation
pandemic, 202–204	benefits of, 183
restriction of potential foreign	cross-border payments, 185
investors, 209	deflation hedging, 185
results, 61–67	diversification of holdings, 185
sales volumes, 207–208	incredible safety, 183–184
working capital, 212–213	industrial expansion, 184
Credit cycles and crises, effect of bank	
behaviour on, 223	low fees and fast processing, 184
Cronbach's alpha value, 6	secured transactions, 184–185
Cross-border Payments, 185	simple transactions, 183
Crowdfunding, 6	Decentralised computer networks, 180
Crypto ecosystem, 185	Decentralised cryptocurrencies, 183
Cryptocurrency, 180	Deflation hedging, 185
asset class, 185	Dell Technologies, 41
benefits of decentralisation,	Deloitte Global Human Capital
183–185	Trends Survey (2020), 34
bitcoin, 182–183 challenges, 186–187	Demographic profile, 174 Demoralization, 210
environmental harmful effects of	Dependent variable, 136
cryptocurrency mining,	Destination management
187–188	organisations, 109
ethereal, 183	Dharma concept, 96
financial system, 185–186	Diabetes care, 22
finding, 186	Diabetes Mellitus (T1D), 21
future of bitcoin, 187–188	Digital Currency, 180–181
hackable, 187	Digital money
lite coin, 183	benefits of decentralisation, 183–185
literature review, 181–182	challenges, 186–187
market formed between 2010 and	financial system, 185–186
2014, 181–182	finding, 186–188

literature review, 181	Economy, 223
market formed between 2010 and	of Kosovo, 228
2014, 181–182	Emotional intelligence, 44–47
methodology, 182	Employees
objective, 182	financial well-being, 177
significance of study, 181	mental health, 47–48
Digital technology, 72, 76	pulse surveys, 48
Digital tokens, 182	retention, 50
Diversification, 118	Energy Community Treaty (ECT),
Diversity, 39–41	228–229
Double entry accounting system, 126	Energy-intensive process, 187
Double entry system, 123	Entertainment Tax, 154
differences between triple entry	Entrepreneurship, 59–60
system and, 127	Environment, 192
	Environmental development, 147
Eco-tourism, 109	Environmental service system, 146
Economic agents, 217	Ethereal, 183
Economic Outlook Report, 116	Ethereum, 183, 187
Economic performance, research on	Ethical Instructions on AIR
effect of bank behaviour	Reliability, 18
and activity on, 223	European Commission's
Economic policy uncertainty, 221	Collaboration Plan, 18
Economic research in banking, 218	European Parliament (2018), 110
bank behaviour in response to	Exclusion criteria, 155–156, 194
unfavourable economic	Exploratory data analysis (EDA), 137
events, 222	Exploratory data analysis (EDA), 137
effect of bank behaviour on credit	Factor loading, 114
cycles and crises, 223	Fair compensation and work
bank managerial discretion, 223	engagement, 44
bank regulation, 221–222	False Negative rate (FN rate), 138
change in Fiscal Policy, 221	False Positive rate (FP rate), 138
change in monetary policy	Feature engineering, 137
variables, 220–221	Federal Deposit Insurance
change in oil prices, 220	Corporation (FDIC), 219
financial crises, 220	Federal Reserve Board, 219
importance of banks for economic	Feedback and Work Engagement,
research, 218–219	42–43
research on effect of bank	Female entrepreneurs, 61
behaviour and activity on	Female-owned businesses, 60
economic performance, 223	Female-possessed firms, 60
research on effect of economic	Film marketing, 154–155
factors on bank behaviour	Film tourism, 163
and performance, 220–222	Films marketing research
rising economic policy uncertainty,	analysis of overall growth trend, 157
2.7.1	aumorship battern, 139

data analysis, 157–164	research design, 5
database selection, 155	research methods, 76–77
highly cited articles on film	results, 6–12, 81–82
marketing, 161–164	review of literature, 75
inclusion or exclusion criteria,	role of SME to achieve SDGs
155–156	through involvement of
influential research journals, 159	women, 72–73
keyword analysis, 161	sample, 6
limitations, 165	sampling design, 76
methodology, 155	SDGs and MSME, 74
productive authors, 158–159	social implication, 82
publishing countries, 157–159	software and statistical techniques,
search query, 155	76–77
Finance, 8	special indirect impact, 79
Financial awareness, 76	statement of problem, 74
Financial condition	for sustainable development in
impact of COVID-19 on, 210-214	India, 73
effects of pandemic on, 204–205	theory, 76
Financial crises, 220	variables for study, 6
Financial freedom, 186	Financial transactions, 180
Financial institutions (FI), 64	Financial well-being (FWB), 171
Financial literacy, 74	conceptual model, 172–174
Financial regulators, 147	data analysis, 173
Financial services sector, 127	demographic profile, 174
Financial system, 185	future recommendation, 177
financial freedom, 186	hypotheses, 172
Financial technology (FinTech), 2,	hypothesis testing, 174–177
9, 76	literature review, 171
adoption worldwide, 3–4	methodology, 173
analysis, 80–81	objectives, 171
application of FinTech in MSMEs,	questionnaire design, 173
4–5	reliability of data, 173
conceptual framework, 74-75	results, 174
data analysis, 6	sample size, 173
data analysis and statistical testing,	Financing, 144
77–81	biodiversity, 146
data collection, 6	Fiscal policy, change in, 221
design of research, 76	Flydubai, 117
final survey, 7	Food technology aggregators, 3
instrument, 6	
literature review, 3	G20 AI Guidelines, 18
methodology, 5	G20 General Principles for
objectives of research, 5	Humankind, 18
pilot survey, 6–7	Gadgets using IOT in health care, 21–22
questionnaire, 76	Gaming tools, 48, 50

Genesis Block, 181	start-up system, 3
Global financial crisis (2007/2008), 222	tourism industries employees in, 171
Global Goals, 74	Indian banks, 148
Global supply chains, 208–209	Indian Film Industry, The, 154
Government of Kosovo, 229	Indian Media and Entertainment
Government of Sri Lanka, The	industry, The (M&E), 154
(GOSL), 209	Indian philosophy, 92
Green finance, 147	Industry 4. 0, 4
market, 147	Information and communication
Gulf Cooperation Council (GCC),	technology, 180
109, 114–115	Information comparability, 130
,	Innovative approach, 59
Health, 192	Institute of Chartered Accountants of
health-related mobile apps, 26	Sri Lanka, The, 203
Health care	Institutional aspects of regulation of
challenges of IOT in, 22–25	State Aid in Kosovo, 230–233
industry, 26	Insurance Aggregator, 3
IoT and, 19–21	Integration process, 3
sector, 25	International Biodiversity Financing,
unique gadgets using IOT in, 21–22	144
Hindi Film Industry, 154	International Financial Reporting
Homo Sapiens health	Standards, 124
literature review, 193–194	International Labor Organization
primary contaminants in air, 195–196	(ILO), 58
repercussions of pollutants on, 196	Internet of Things (IoT), 18
research methodology, 194	challenges of IOT in health care,
Human resource management	22–25
(HRM), 32	data management, 24–25
articles eligible for study, 37	and Health Care, 19–21
aspects of, 34	IoT-connected medical equipment, 25
inclusion and exclusion criteria, 36	IoT-enabled monitoring system, 25
managerial implication, 50	monitoring health challenges,
organizational outcomes of AI in	23–24
HRM, 48–49	revolution in massive data sets, 25–26
research methodology, 35	technical challenges, 23
role of AI in, 37–48	unique gadgets using IOT in health
selection of keywords, 37	care, 21–22
strategy for searching, 36	carc, 21–22
	Journal of Cultural Economics, 159,
Hybrid electric automobile (HEV), 198	
ICAEW 124	164, 166
ICAEW, 124	IZ NI - 4 NI ' 11 - (IZNINI) 120 140
Inclusion, 39–41	K-Nearest Neighbour (KNN), 138, 140
criteria, 155–156, 194	Kaiser–Meyer–Olkin test (KMO
Independent variables, 136	test), 10
India	Karm Yog, 92, 97
Iron and Steel industry, 2	Karma concept, 96

Law on State Aid, 230	Multinational organisations (MNCs), 51
Lee Hedges Investments Limited, 208 Lee Hedges PLC, 208	Multiple Linear Regression, 11
Legal aspects of regulation of State	National Action Plan on Climate
Aid in Kosovo, 230–233	Change (NAPCC), 146
Lenskart, 3	National Capital Region (NCR), 203
Lite Coin, 183	National Strategy for Tourism
Logistic Regression, 138–140	(2040), 108
Loksangrah, 94	Natural language processing (NLP), 43, 45, 49, 51, 60
Machine learning, 42–43, 50, 133	Negative emotions, 45
algorithm code, 138	Net Working Capital (NWC), 212
challenges in machine learning, 141	Nishkam Karm, 92–93
identifying potential customers, 138	Nitrogen dioxide (NO _x), 196
KNN, 140	Nongovernmental organisation, 149
logistic regression, 139–140	Non–profit organisations (NPOs),
process of model training, 136–138	88, 93
reinforcement learning, 136	dimensions of WPS, 92–95
semi-supervised learning, 135	findings, 92–99
supervised learning, 134–135	future research directions, 101
types of, 134–136	managerial implication, 100–101
unsupervised learning, 135	outcomes of WPS, 96–99
Market economy, 228	research methodology, 90–91
Market mechanism in biodiversity	theoretical foundation of model, 90
financing, 146	NPL position, 209–210
Mckinsey & Company, 32	
Mean absolute error (MAE), 138	Official development assistance
Memorandum of Association (MOU),	(ODA), 146
117	Oil prices, change in, 220
Mental health, 47–48	Oman
Micro, Small and Medium Enterprises	data collection and analysis, 113
(MSME), 2, 74	economic challenges resulted in
application of FinTech in, 4–5	overcrowded tourism in,
Micro Steel Enterprises, 2, 9	114–116
Micro-and small enterprises (MSEs), 58	exploratory factor analysis, 113–114
Minsitry of Heritage and Tourism in	future implications, 119–120
Oman, 117	government, 108
Model training process, 136–137	hypothesis development, 112
data preparation, 137	limitations, 119
evaluation, 138	literature review, 109
feature engineering, 137	methodology, 111
problem formulation, 136–137	research gap analysis, 111
Moksha concept, 96	research objectives, 112
Monero, 185	research problem, 111
Monetary policy variables, change in,	results, 113–114
220–221	sampling technique, 112

significant impact of sustainable	Pollutants on homo sapiens health,
strategies or framework(s)	repercussions of, 196
to overcome overtourism in	Pollution, 192
Oman, 118–119	Post-COVID-19 pandemic, 47
study design and procedure, 112	Post-traumatic stress symptoms
sustainable strategies or framework	(PTSS), 98
to overcome overtourism in Oman, 117–118	Potential customers, identifying, 138–140
Onboarding process, 37–38, 49	Potential foreign investors, restriction
One-way ANOVA, 173–174	of, 209
Organisation for Economic	Predictive analysis, 51
Co-operation and	Preferred Reporting Items for
Development (OECD), 58, 73	Systematic Reviews and Meta-Analysis (PRISMA),
Organisations, 51 (see also Non-profit	194
organisations (NPOs))	Primary contaminants in air, 195–196
involved in biodiversity financing,	Principal Component Analysis, 10
146	Private entities, 118
Organizational outcomes of AI in	Product placement, 154, 161, 165
HRM, 48–49	•
decreases cost, 48-49	Qualitative method, 205
employee retention, 48	Qualitative study design, 112
increases productivity, 49	Quantitative research approach, 113, 172–173
OTT platforms, 154 Overtourism, 108–110	
significant impact of sustainable	Questionnaire design, 173
strategies or framework(s)	D square 77 78
to overcome, 118–119	R-square, 77–78 Radio frequency identification
sustainable strategies or framework	(RFID), 18
to overcome, 117–118	Random sampling technique, 112
Ozone (O ₃), 196	Raosoft calculator, 112
Ozone (O_3) , 190	Receiver operating characteristic
P2P lending, 6	(ROC), 138
Pandemic on businesses operation,	Red-tapism, 116
effects of, 204	Regression
Pandemic on financial condition, effects of, 204–205	algorithm, 134 analysis, 11
Parasparam Bhavyantaha, 94	Regressor, 134
Particulate matter, 196	Regulation of State Aid in Kosovo,
Payments, balance of, 212	legal and institutional
Personal assistant robots (PAR), 45, 50	aspects of, 230–233
Personalised medical treatments, 20	Regulation of the Ministry of
Plantation industry, 209	Finance, 232
Policies pertaining to biodiversity	Reinforcement Learning, 136
financing, 146	Repercussions of pollutants on homo
Policy Bazaar, 3	sapiens health, 196

D 111 5 77	220
Research design, 5, 76	measures, 230
Research gap analysis, 111	methodology and data
Research methods, 76–77	specification, 230
Resilience, WPS and, 97–99	State Aid Commission, 230, 232
Resources, 130	State Aid Law (2011), 231–232
Risk of Mortality/Morbidity due to	Statements, 15
Air Pollution (Ri-MAP), 193	Statistical Packages for Social Sciences
Root mean square error (RMSE), 138	(SPSS), 7
Route coefficient, 78–79	Statistical techniques, 76–77
,	Statistical testing, 77–81
Sampling design, 76	Steel production, 2
Sampling process, 6, 112	Structural equation modeling (SEM),
Scalabilty, 129	77
Science direct, 36	Sulphur oxides (SOX), 196
Self-abnegation, 93	Sultanate of Oman, The, 114–115
Semi-administered learning, 135	Supervised learning, 134 (see also
Semi-supervised Learning, 135	Unsupervised learning)
Sense of coherence (SOC), 98	classification, 135
Sense of community, 94	regression, 134
Severe acute respiratory syndrome	Sustainability, 147
coronavirus-2 (SARS-	of tourism sector, 109
CoV-2), 170	Sustainable business models, 4
Single pollutant sub-indices, 197	Sustainable development goals (SDG),
	74, 146
Smartphone applications, 21	, , , , , , , , , , , , , , , , , , ,
SMART-PLS, 77	role of SME to achieve SDGs
SME role to achieve SDGs through	through involvement of
involvement of women,	women, 72–73
72–73	Sustainable economic strategies, 114
Social media, 65	Sustainable management of resources,
AI for, 60–61	130
Social workers, 89	Sustainable strategies, 108
Software techniques, 76–77	or framework to overcome
Solutions, 24	overtourism in Oman,
Spirituality, 88, 91, 95	117–118
Spirituality at the workplace (SAW), 98	significant impact of sustainable
SPSS-22, 173	strategies or framework(s)
Sri Lanka, 206, 210	to overcome overtourism in
impact of COVID-19 on businesses	Oman, 118–119
in, 203	Swadharm, 93
Stabilisation-Association Agreement, 228	Swiggy, 3
State Aid, 229	T-test analysis, 174
in Kosovo, 229	Tax exemption, 231
legal and institutional aspects of	Technology Acceptance Model
regulation of, 230–233	(TAM), 74
literature review, 229–230	Topic Field (TF), 155

Tourism, 108, 116 industry, 108, 170 in Oman, 111 sector, 171 Triple entry accounting, 124–128	Virtual reality, 48, 49–51 Visual feedback lidar scanning system, 43 Volatile organic compounds (VOCs), 196
benefits of triple entry accounting, 127–128 concerns and challenges, 129–130 differences between double entry system and triple entry system, 127 system, 126	Wearable technology, 21 Wearables, 21 Web-based entertainment, 66 Women, role of SME to achieve SDGs through involvement of, 72–73
True Negative rate (TN rate), 138 True Positive rate (TP rate), 138	Women entrepreneurs, 58–60, 63, 66 Women-based industry, 73 Work engagement, 41
UDHR, 24 UN Convention on Biological Diversity, The (CBD), 144, 146	communication and, 42 fair compensation and work engagement, 44
UN Global Compact, The, 74 Undertourism, 109	feedback and work engagement, 42–43
Unfavourable economic events, bank behaviour in response to, 222	training and development and work engagement, 43
United Nations Summit on Biodiversity, The, 144	Work-from home (WFH), 32 Working capital, 212–213
United Nations World Tourism Organization (UNWTO), 170	Workplace Intelligence, 47 Workplace spirituality (WPS), 88–89, 91 and burnout, 96–97
United Theory of Acceptance and Use of Technology (UTAUT), 72, 74, 76, 80	dimensions of, 92–95 meaningful work, 92 outcomes of, 96–99
Unsupervised learning, 135 association, 135 clustering, 135	and resilience, 97–99 World Bank, The, 203 World Health Organisation (WHO), 192, 202
Vehicle emissions, 193 Vehicle pollutants, 198 Virtual currency, 180	Yoga, 97
Virtual entertainment, 61	Zomato, 3