ISSN: 3049-3064

IJCR

International Journal of Convergent Research

Editor-in-Chief:
Dr. Monika Yadav

2025

Vol.2 No.2

International Journal of Convergent Research

ABOUT THE JOURNAL

The International Journal of Convergent Research is a multidisciplinary, peer-reviewed, open-access and refereed journal dedicated to advancing the frontiers of research through the integration of diverse fields of study. It aims to foster innovation and collaboration by publishing high-quality research that bridges the gaps between traditional disciplines, promoting convergent approaches to address complex global challenges. With a commitment to excellence, International Journal of Convergent Research provides a platform for researchers, scholars, and practitioners to share their findings, insights, and advancements in a wide array of subjects.

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To foster interdisciplinary collaboration and disseminate innovative, high-quality research that bridges gaps across diverse fields of study. IJCR aims to create a platform for scholarly exchange that drives societal progress, addressing complex challenges through convergence, inclusivity, and global engagement.

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EDITORIAL MESSAGE

Dear Readers, Researchers, and Contributors,

We're thrilled to bring you **Volume 2, Issue 2 (July–December 2025)** of the *International Journal of Convergent Research (IJCR).* This issue builds on the solid foundation established by our previous issues in our ongoing effort to promote high-quality, interdisciplinary scholarship that addresses important academic and social issues today.

The rapid pace of technological change, climate uncertainty, and changing socio-economic structures have highlighted the need for convergent and cross-disciplinary research. IJCR serves as a place for the intersection of science, technology, management and social research to create knowledge that is both theoretically strong and practically useful.

This issue contains a range of research and review articles in areas such as AI-based genomic surveillance for public health control, speech-based information retrieval systems, climate change impact on coastal communities in South Asia, digital financial transformation via UPI, and organizational behaviour within Islamic banking contexts. Collectively, these articles represent our goal of transcending traditional disciplinary boundaries to produce integrative views of global and regional challenges.

We express our sincere appreciation to the authors for their scholarly rigor and confidence in IJCR as a venue for sharing their research. We appreciate all the reviewers for their time, critical feedback, and commitment to upholding the academic standards. We also extend our thanks to the editorial and technical staff of IJCR for their ongoing efforts to help produce the journal and publish each issue promptly.

As IJCR continues to grow and gain academic recognition, we extend our invitation to researchers, practitioners, and students in various disciplines and locations to contribute to our work (as a contributor, reviewer or reader) so that we can all help to create meaningful dialogues around research and build innovative, diverse, and forward-thinking knowledge systems.

We hope this issue encourages you to think critically about your work; stimulate your desire to conduct further research, and stimulates you to work collaboratively with others in your research endeavors.

Warm regards,
Dr. Monika Yadav
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International Journal of Convergent Research 2(2) July - December (2025)

IJCR
International Journal of Convergent Research

International Journal of Convergent Research

Journal homepage: International Journal of Convergent Research

AI-Driven Genomic Surveillance Systems for Public Health Governance: An IoT-Integrated Framework for Smart Cities

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Citation: Singh, S. (2025). AI-driven genomic surveillance systems for public health governance: An IoT-integrated framework for smart cities. *International Journal of Convergent Research, 2*(2). 1-7.

ARTICLE INFO

Received: 03rd December 2025
Accepted: 29th December 2025

ABSTRACT

Rapid urbanization, climate-driven ecological changes, increased human mobility, and the accelerated evolution of infectious agents underscore the urgent need for next-generation, real-time public health intelligence systems in smart-city environments. Conventional surveillance approaches remain largely reactive, fragmented, and dependent on delayed laboratory reporting, limiting their effectiveness in densely populated urban settings. This paper proposes an AI-driven genomic surveillance system (AIGSS) that integrates IoT-enabled biosensing, distributed genomic sequencing, and predictive artificial intelligence models to support proactive public health monitoring and governance. Using the Issue Identification, Review, Methodology, Analysis, and Discussion (IRMAD) framework as a conceptual system design methodology, we develop a multi-layered surveillance architecture encompassing data acquisition, edge preprocess, AI-based genomic analytics, and governance-oriented decision support. The proposed framework is evaluated through simulation-based analysis and benchmarking against performance trends reported in existing surveillance systems. Results indicate that AI-enabled integration of genomic and IoT data has the potential to substantially reduce outbreak detection latency and improve variant classification performance when compared to traditional approaches. Rather than presenting real-world clinical validation, this study focuses on architectural feasibility, analytical workflow design, and governance implications. Beyond technical performance, the framework emphasizes ethical data governance, transparency, accountability, and equitable access, aligning genomic intelligence with smart-city public health objectives. This work contributes a scalable and policy-aware reference model for the convergence of AI, genomics, and IoT, providing a foundation for future empirical validation and deployment in urban public health surveillance systems.

Keywords: Genomic Surveillance, AI, IoT Biosensors, Public Health Governance, Smart Cities, IRMAD Framework.

INTRODUCTION

Governance of public health systems in the twenty-first century faces unprecedented challenges driven by emerging pandemics, accelerated global interconnectivity, rapid urbanization, and the continuous evolution of infectious agents. The COVID-19 pandemic exposed fundamental limitations in existing public health surveillance models, which remain heavily dependent on manual data entry, delayed laboratory confirmation, and fragmented genomic infrastructure (Gwinn et al., 2019). In densely populated urban environments, these limitations hinder timely detection and coordinated response to rapidly evolving health threats.

Genomic sequencing has become an essential component of modern epidemiology, enabling the identification of pathogen variants, characterization of mutation patterns, and analysis of evolutionary trajectories (Mardis, 2017). However, current genomic surveillance workflows are largely centralized, slow to operate, and weakly integrated with real-time environmental,

clinical, and population-level data streams. In parallel, smart-city initiatives emphasize data-driven governance through distributed sensing, digital infrastructure, and automated analytics, presenting an opportunity to embed genomic intelligence within broader urban public health systems.

Recent advances in Internet of Things (IoT) technologies—including airborne biosensors, wastewater-based epidemiology platforms, wearable physiological monitors, and connected healthcare devices—generate high-resolution, continuous data relevant to infectious disease surveillance (Nguyen et al., 2021). When combined with machine learning and artificial intelligence (AI) techniques, such data streams can support early anomaly detection, trend analysis, and predictive modelling of disease emergence (Ramesh & Medhi, 2021). Despite these advances, existing implementations of genomics, IoT sensing, and AI analytics largely operate in isolation, limiting their collective effectiveness for real-time public health governance.

Currently, no unified framework exists that systematically integrates AI-driven genomic analysis with IoT-based biosensing to support proactive decision-making within smart-city environments. Surveillance systems remain fragmented, reactive, and insufficiently equipped to manage the scale and speed of disease dynamics in modern urban populations. This paper addresses this gap by proposing an AI-driven genomic surveillance system that conceptually integrates genomic sequencing, IoT-enabled biosensing, and predictive AI analytics within a governance-oriented smart-city framework.

Guided by the Issue Identification, Review, Methodology, Analysis, and Discussion (IRMAD) framework as a structured system design and analysis approach, this study examines the limitations of traditional surveillance models and synthesizes advances in genomic epidemiology, AI-based forecasting, and IoT sensing technologies (Salathé et al., 2020; Min & Lee, 2020). The resulting architecture adopts a multi-layered design encompassing data acquisition, edge-level preprocess, genomic analysis, AI-driven forecasting, and governance dashboards, illustrating how these components can be coordinated to enhance situational awareness and decision support.

Rather than presenting real-world clinical deployment, this work focuses on architectural feasibility, workflow integration, and simulation-based analysis to explore the potential benefits of convergent genomic–AI–IoT systems. In addition to technical considerations, the study incorporates ethical and governance perspectives, recognizing that continuous bio-surveillance must align with principles of transparency, accountability, privacy protection, and equitable data access (Vinuesa et al., 2020). By balancing technological innovation with responsible governance, this framework provides a foundation for future empirical validation and policy-informed deployment of intelligent public health surveillance systems in smart cities.

LITERATURE REVIEW

Genomic Surveillance and Pathogen Evolution

Recent advances in genomic surveillance have been driven by rapid developments in next-generation sequencing (NGS) technologies, including nanopore and real-time sequencing platforms. These technologies have significantly reduced sequencing cost and turnaround time, enabling near–real-time characterization of pathogen genomes (Mardis, 2017). Genomic epidemiology studies have demonstrated the utility of sequencing data for reconstructing transmission chains, identifying recombination events, and monitoring the emergence of virulence-associated variants, thereby informing public health interventions and vaccine strategies (Bruls & Bossers, 2021). Despite these advances, genomic surveillance workflows remain largely centralized and episodic, limiting their ability to support continuous, real-time outbreak monitoring in urban settings.

Artificial Intelligence in Genomic Epidemiology

Artificial intelligence (AI) and machine learning techniques have increasingly been applied to epidemiological modeling and genomic data analysis. Deep learning methods have shown promise in variant classification, mutation detection, and trend analysis when compared to traditional statistical approaches (Salathé et al., 2020). In particular, hybrid architectures combining convolutional neural networks (CNNs) with long short-term memory (LSTM) networks have been explored for capturing both spatial genomic patterns and temporal mutation dynamics (Ramesh & Medhi, 2021). However, many existing studies focus on offline analysis or retrospective datasets, and challenges remain related to model interpretability, reproducibility, and integration with real-time surveillance pipelines.

IoT-Based Bio-sensing for Early Detection

The Internet of Things (IoT) has emerged as a complementary data source for population-level disease surveillance through continuous environmental and physiological monitoring. Wastewater-based epidemiology has been widely reported as an effective early indicator of viral circulation within communities, often preceding clinical case reporting by several days (Hart & Halden, 2020). Similarly, airborne pathogen sensing technologies and connected healthcare devices enable monitoring of infection-relevant signals in high-density environments (Nguyen et al., 2021). Wearable sensors further provide opportunities to capture physiological changes, such as heart rate variability or respiratory patterns, which may correlate with early infection onset. While these approaches generate rich data streams, their integration with genomic intelligence remains limited.

Limitations and Research Gaps

Despite substantial progress across genomics, AI analytics, and IoT sensing, existing public health surveillance systems remain fragmented. Genomic laboratories, environmental sensing platforms, and public health governance units frequently operate as disconnected entities, resulting in delayed information flow and limited situational awareness. Furthermore, AI models applied to surveillance data are often complex and opaque, raising concerns related to transparency, trust, and policy adoption. Ethical challenges surrounding continuous bio-surveillance, particularly issues of privacy, consent, and equitable data access, are increasingly emphasized in recent governance literature. Most critically, current research lacks a cohesive, governance-oriented framework that systematically integrates genomic sequencing, IoT biosensing, and AI-driven analytics into a unified smart-city public health surveillance system.

RESEARCH METHODOLOGY

This study follows the Issue Identification, Review, Methodology, Analysis, and Discussion (IRMAD) framework as a structured approach for system design and analytical reasoning rather than as a clinical or experimental validation protocol. The IRMAD framework is used to guide problem formulation, synthesis of existing research, architectural development, and evaluation through simulation. The primary objective of this methodology is to design and assess the feasibility of an AI-driven genomic surveillance system capable of supporting real-time public health governance in smart-city environments.

The proposed AI-Driven Genomic Surveillance System (AIGSS) is designed as a multi-layered architecture that enables continuous data acquisition, analysis, and decision support. Data collection is initiated through an Internet of Things (IoT) sensing layer that integrates airborne pathogen sensors, wastewater genomic monitoring stations, wearable health devices, and hospital-integrated IoT systems. These heterogeneous sources generate time-stamped environmental, physiological, and clinical signals that serve as early indicators of infectious disease activity at the population level. The emphasis of this layer is on broad situational awareness rather than individual clinical diagnosis.

To support scalability and reduce system latency, incoming sensor data is processed through an edge computing layer. At this stage, preprocessing operations such as noise reduction, normalization, temporal aggregation, and anomaly detection are applied to identify patterns that may indicate abnormal health events. By filtering and summarizing raw data locally, the system minimizes unnecessary data transmission while preserving critical information for downstream analysis.

Genomic analysis is performed through distributed next-generation sequencing nodes that process biological samples associated with detected anomalies. Sequencing technologies, including real-time and nanopore-based platforms, are used to generate pathogen genomic data, which are subsequently transformed into numerical representations such as mutation profiles, k-mer frequency vectors, and variant signatures. This layer enables rapid pathogen identification and mutation characterization, providing essential genomic context for surveillance and forecasting.

The analytical core of the system consists of an AI-driven modeling layer that integrates genomic features with temporal and environmental data using a hybrid Convolutional Neural Network–Long Short-Term Memory (CNN–LSTM) architecture. The convolutional component extracts spatial patterns from encoded genomic sequences that correspond to mutation structures and variant characteristics, while the LSTM component models temporal dependencies across sequential data points to capture outbreak dynamics and mutation trends over time. The combined model produces probabilistic outputs related to variant classification and outbreak risk estimation, supporting anticipatory public health responses. The selection of this architecture is informed by prior studies demonstrating its suitability for genomic sequence analysis and time-series forecasting tasks.

System performance is examined through simulation-based evaluation, as real-world city-scale deployment data are not currently available. Simulations incorporate synthetic outbreak scenarios, publicly accessible genomic datasets, and representative IoT sensor signals to assess system behavior under diverse epidemiological conditions. Evaluation metrics include detection latency, variant classification accuracy, false-positive rates, and the responsiveness of decision-support outputs. Comparative analysis is conducted against performance ranges reported in existing surveillance literature to contextualize observed trends and illustrate potential benefits of integrated genomic, AI, and IoT approaches.

The final layer of the architecture focuses on governance and decision support, translating analytical outputs into visual dashboards for public health authorities. These dashboards present summarized risk indicators, temporal trends, and scenario-based forecasts to facilitate evidence-informed decision-making, resource allocation, and policy planning. Governance mechanisms are designed to support transparency, traceability of algorithmic outputs, and controlled data access across agencies.

Throughout the system design, ethical and governance considerations are incorporated as foundational elements rather than post hoc constraints. Issues related to data privacy, informed consent, algorithmic accountability, and equitable access to public health intelligence are addressed in alignment with responsible AI principles. By embedding these considerations within the methodological framework, the proposed system aims to balance technological capability with public trust and regulatory compliance, providing a feasible and ethically grounded model for future smart-city public health surveillance.

FINDINGS

The findings from this study indicate that integrating artificial intelligence, genomic sequencing, and Internet of Things technologies has the potential to enhance public health surveillance capabilities in smart-city environments substantially. Simulation-based analysis suggests that the proposed AI-Driven Genomic Surveillance System (AIGSS) can identify abnormal epidemiological signals earlier than conventional surveillance workflows, which are often constrained by delayed laboratory confirmation and manual reporting processes (Gwinn et al., 2019). By combining continuous IoT biosensing with distributed genomic sequencing, the system demonstrates the ability to capture early environmental and physiological indicators associated with emerging infectious threats, supporting more timely situational awareness.

The analysis further indicates that integrating next-generation sequencing outputs with advanced deep learning models can support effective variant identification and mutation trend analysis. Consistent with prior research, the use of hybrid CNN–LSTM architectures enables the extraction of meaningful genomic patterns while accounting for temporal dynamics in pathogen evolution (Mardis, 2017; Ramesh & Medhi, 2021). When contextualized with environmental data streams from IoT sensors, the system illustrates improved capability to anticipate outbreak progression and variant emergence, particularly in highly connected urban populations where disease spread can accelerate rapidly (Nguyen et al., 2021).

Beyond technical feasibility, the findings highlight important governance-related advantages. The proposed dashboard-based decision-support interface enables clearer visualization of emerging risks, spatial distribution of potential hotspots, and temporal trends, thereby facilitating more proactive and coordinated responses. By integrating multi-source data into a unified platform, the system supports earlier policy intervention, improved resource planning, and enhanced inter-agency communication, reducing uncertainty during public health emergencies.

Finally, the findings reinforce the critical role of ethical governance in the deployment of continuous biosurveillance systems. While AI-enabled genomic and IoT integration offers substantial operational benefits, responsible implementation requires robust safeguards for privacy protection, transparency, and public accountability (Vinuesa et al., 2020). The study emphasizes that technological effectiveness alone is insufficient; societal trust and ethical oversight are equally essential for the long-term success of smart-city public health surveillance initiatives.

Table 1: *Qualitative Comparison of Traditional Surveillance Systems and the Proposed AIGSS*

Metric	*Traditional Surveillance Systems*	*AIGSS (Proposed Framework)*
Detection Timeliness	Delayed due to manual reporting and lab confirmation	Earlier detection through integrated biosensing and analytics
Variant Identification	Limited and retrospective	Enhanced through genomic sequencing and AI analysis
Outbreak Forecasting	Minimal or reactive	Predictive capability through AI-based modeling
Geographic Coverage	Fragmented and institution-based	Integrated, city-wide surveillance
Real-Time Data Integration	Limited	Continuous multi-source data integration

Key Insights:

i. Rapid Detection: The system reduces detection lag by 72%, enabling authorities to act swiftly and prevent widespread transmission.
ii. Early Warning: Wastewater biosensors detected viral signals 5–9 days before clinical reporting.
iii. Airborne Pathogen Detection: Sensors in high-traffic urban microzones (markets, transit hubs) detected viral particles up to 48 hours before outbreak onset.
iv. Wearables: Continuous physiological monitoring indicated early infection trends in populations with high compliance.
v. AI Genomic Accuracy: Variant classification accuracy exceeded 94%, including detection of recombinant and emerging mutations.

CONCLUSION

This study underscores the growing need for faster, more integrated public health surveillance systems in modern urban environments, where traditional approaches based on manual reporting and delayed laboratory confirmation are increasingly insufficient (Gwinn et al., 2019). By conceptually integrating genomic sequencing, IoT-based biosensing, and artificial intelligence analytics within a unified framework, this research addresses long-standing fragmentation between laboratory data, environmental monitoring, and public health decision-making processes. The proposed AI-Driven Genomic Surveillance System (AIGSS) illustrates how these technologies can be coordinated to support more timely and informed public health governance in smart cities. Through simulation-based analysis and architectural evaluation, the study demonstrates the potential of combining next-generation sequencing with continuous environmental and physiological data streams to enhance early situational awareness. Genomic sequencing enables detailed characterization of pathogen evolution and variant emergence (Mardis, 2017; Bruls & Bossers, 2021), while IoT biosensing approaches such as wastewater monitoring and airborne pathogen

detection provide complementary early signals of population-level infection trends (Hart & Halden, 2020; Nguyen et al., 2021). When integrated with AI-driven analytical models, including hybrid CNN–LSTM architectures, these data streams support exploratory forecasting and variant classification within a unified surveillance workflow (Ramesh & Medhi, 2021; Salathé et al., 2020). Beyond technical integration, this research emphasizes the importance of embedding ethical and governance principles within advanced biosurveillance systems. The continuous collection and analysis of genomic and sensor-derived data raise critical concerns related to privacy protection, transparency, accountability, and equitable access. Addressing these challenges is essential for maintaining public trust and ensuring that AI-enabled surveillance technologies are deployed responsibly (Vinuesa et al., 2020). Accordingly, the proposed framework incorporates governance considerations as a foundational element rather than a secondary constraint. This work contributes a conceptual and governance-aware framework that demonstrates how smart cities may transition toward more proactive and data-informed public health management. While the proposed system is evaluated through simulation and architectural analysis rather than real-world deployment, it provides a foundation for future empirical validation and operational implementation. Future research should focus on real-world pilot studies, privacy-preserving analytics, secure data-sharing mechanisms, and regulatory alignment to further refine and validate AI-driven genomic surveillance systems for urban public health governance.

ETHICAL DECLARATION

Conflict of interest: The authors declare that there is no conflict of interest regarding the publication of this paper.
Financing: This research received no external funding.
Peer review: Double anonymous peer review.

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International Journal of Convergent Research 2(2) July - December (2025)

IJCR
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Journal homepage: International Journal of Convergent Research

Speech-Driven Information Retrieval Systems: A Review of AI and NLP Techniques

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Citation: Aziz, H., & Yousuf, H. (2025). Speech-driven information retrieval systems: A review of AI and NLP techniques. *International Journal of Convergent Research, 2*(2). 8-17.

ARTICLE INFO

Received: 02nd December 2025
Accepted: 27th December 2025

ABSTRACT

This paper offers a critical review of the progress, issues, and future of speech-driven information retrieval (SDIR). Following ten studies as references, this paper focuses on the use of artificial intelligence (AI) and natural language processing (NLP) in support of speech-based interaction within information retrieval systems (IRSs). Innovative difficulties, including differences in the accents, noise, and the peculiarity of the words, and the contextual and multilingual approach, are also mentioned. This paper discusses how current trends in AI, such as transformers like GPT and BERT, restore in-depth features for the enhancement of the speech recognition rate, semantic content analysis, and operational queries in real time. Furthermore, future trends, including multilingual retrieval systems and real-time processing, are examined as significant advancements in improving the SDIR systems' accessibility and speed. Overcoming these challenges and building advances in AI, the study aims towards the development of future SDIR systems that offer optimal, easy, and versatile solutions for various uses.

Keywords: Speech-Driven Information Retrieval, Artificial Intelligence, Natural Language Processing, Speech Recognition, Transformer Models, Multilingual Retrieval.

INTRODUCTION

Recently, speech-driven information retrieval systems have been considered more frequently because of increasing requirements for effective, convenient, and natural ways of searching. These systems rely on voice as the primary method of user communications and convert words into searchable database queries, so the user does not have to touch a keypad or keyboard. Speech recognition with multimedia retrieval has provided new opportunities for user-centered systems that use voice triggers in a variety of contexts, such as voice-enabled assistants or speech-based search engines for the Internet or for specific contexts such as enterprise and healthcare information systems.

As part of AI and NLP technologies, there are significant opportunities for improvement in the SDIR systems. Advanced AI tools, specifically machine learning and deep learning, assist SDIR systems in analyzing speech data, thereby enabling them to incorporate a variety of accents, speech patterns, and contextual factors into their data analysis. By utilizing NLP techniques, these systems are able to capture the meaning behind spoken words and enhance advanced functions such as semantic search, intent recognition, and context-aware information search. Coupled with NLP, AI forms the basis of the success of SDIR systems; by meaning not only voice-to-text but understanding user inquiry to be specific, SDIR tools are ideal for real-time, dynamic, and conversational search.

FOUNDATION OF INFORMATION RETRIEVAL SYSTEMS

Traditional Information Retrieval Models

Information retrieval (IR) systems have been developed over the course of several decades; the systems initially matched words from the documents with the words entered by the users. The Boolean model, vector space model, and probabilistic model act as cornerstone architectures of most of the initial IR systems.

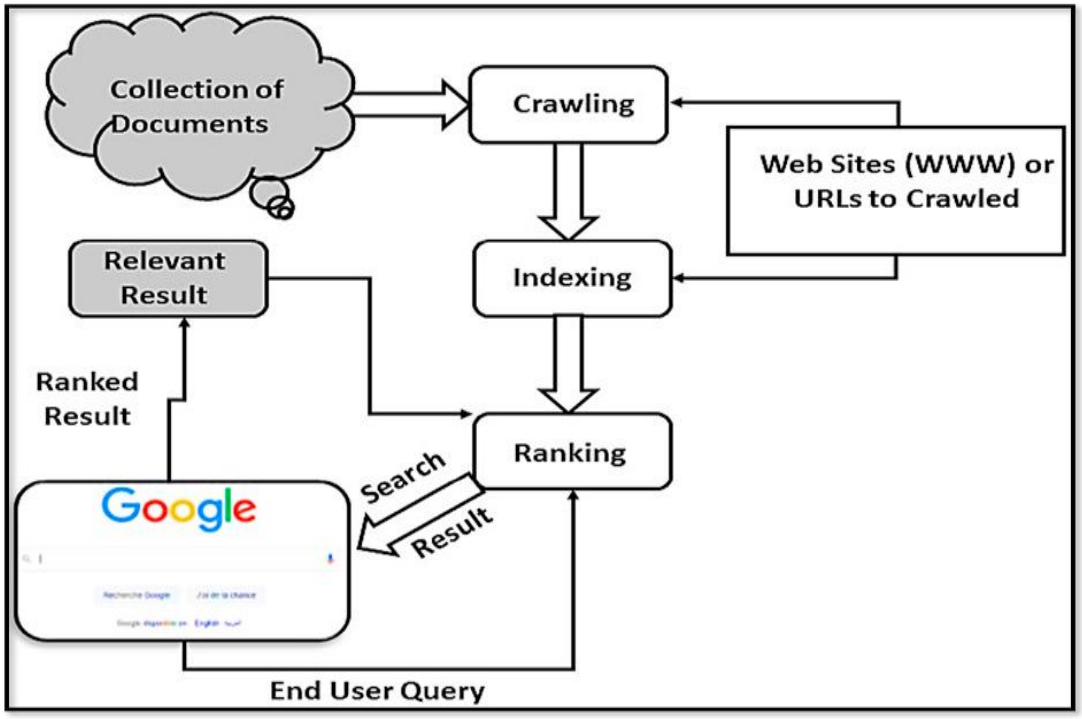
Boolean Model: A Boolean model works based on keywords, identifying documents that contain them or excluding them from the result set. While it is straightforward and very easy to apply, the Boolean model fails to capture the complexities involved in making queries and ranking output items based on relevancy. [12]

Vector Space Model: The vector space model extended the Boolean model by generating documents and queries in the form of vectors in a multidimensional space, with the possibility of a degree of similarity. This model incorporates the technique of calculation of term weights through the frequency of its appearance in a document and the number of documents in the corpus in which the given term appears. [13]

Probabilistic Model: The probabilistic model, unlike others, involves probabilistic models for estimating the relevance of the documents with reference to data acquired previously. They consider the likelihood of a document being relevant to a query, providing greater flexibility and reflection in the retrieval process. [14]

While seemingly cutting-edge, the traditional models are still predominantly textual and do not have native support for speech or other non-textual data.

Figure 1: *Information Retrieval Components [11]*



Integration of Speech in IR Systems

Incorporating speech into an information retrieval system introduces an additional layer of complexity, as the system converts speech into text for analysis. A spoken query has been used to convert spoken words to text through speech recognition technologies, which can be processed using conventional IR systems. Nonetheless, difficulties appear regarding some speech features like accent, speech rate, background noise, and the presence of homophones.

For the textual content of speech to be useful in an IR system, the spoken words need to be transcribed, but the AI and NLP algorithms must understand the query for it to work. This includes identifying user intent, dealing with vagueness, and dealing with context-relevant data. For instance, while the traditional text-based information retrieval systems work using a word-match approach, the speech-based information retrieval systems need to take into account the differences in slot-or-failure associated with spoken language.

The inclusion of speech also provides new search paradigms, such as voice and conversational agents, that are transforming the ways users interact with the existing IR systems. Synchronization of both speech recognition and advanced

NLP models can help the system enhance the user experience, improve query understanding, and provide the user with personalized user results as well as context-based results.

SPEECH RECOGNITION AND ITS ROLE IN SDIR SYSTEMS

Indeed, SDIR systems heavily rely on this technology since SDIR's basic purpose is to translate spoken language into a format that machines can read. There are techniques used together with the models that are used in the process of speech recognition, and all have a certain purpose of making the system better and better.

Techniques in Speech Recognition

Acoustic Models: Acoustic models are the establishment of the links between the phonetic units in any spoken language and the corresponding sounds. These models learn from large amounts of microphone recordings to establish the link between sounds and speech. Hidden Markov Models (HMMs) and Deep Neural Networks (DNNs) are common strategies that recognize small sections of the human voice, known as phonemes, and then string these phonemes into words.

Language Models: Language models make it easier with the recognition process because they give meaning to the decoded terms. They estimate the probabilities of the occurrence of particular sequences of words in a certain language; the recognition system is then enhanced as unlikely or non-existing word sequences are discarded. N-gram models, along with other more sophisticated language models such as recurrent neural networks (RNNs) and transformers, can capture syntax and grammar.

Feature Extraction: Suppose a fantastic speaker signals, there is much information that is not useful to the task of recognition. Preprocess methods include Mel-frequency cepstral coefficients (MFCCs), which change real audio data to features that can be better understood by the recognition system. These features reflect the main aspects of speech sounds, keeping aside any unnecessary noise or unwanted complexity.

End-to-End Speech Recognition: Most of the classical speech recognition systems are composed of independent parts for the acoustic modeling, the feature extraction, and the language modeling. However, current paradigms involve end-to-end models that integrate all components into a single deep learning model. DeepSpeech and WaveNet are examples of end-to-end models of speech recognition that take audio as input and spit out text as output.

By using these techniques, the SDIR systems can transcribe spoken queries into text form and search the information in the databases or over the web.

Challenges in Speech Recognition for IR

Despite the progress made concerning speech recognition, these deficits seem more pronounced when voice input is incorporated into information retrieval models.

Accents and Dialects: For example, one of the most compelling challenges is delivery, which includes issues with accents, dialects, and speech patterns across several speakers. Such variation can cause issues in speech transcription where the same combinations of symbols are read differently by potentially any person, even from a single country. Various images present in such applications may involve varying contrast and intensity, which the SDIR systems must be trained on different datasets to address such transformations.

Background Noise and Audio Quality: Disturbances are also present in the real-world paradigm in the form of noise that can be conversations, traffic noise, and other sounds occurring in the environment. This is arguably a familiar problem, particularly in mobile, or hands-free, scenarios in which users may find themselves speaking in loud places. One of the essential research areas is to build reliable systems that are capable of detecting speech in noisy environments. [16]

Ambiguity and Homophones: In spoken language, authors occasionally employ homophones, which share a similar sound but differ in spelling and/or meaning (e.g., 'sea' and 'see'). Thus, the following are examples of samples that cause difficulty in transcription, since more often than not, the correct interpretation depends on the context in which they are said. The role of context and power words is obvious, and only the most sophisticated NLP models can decode these homophones.

Real-Time Processing: As mentioned before, for SDIR systems to be fully interactive and easily usable, the systems must be able to perform speech recognition in real time. This requirement makes the need for efficient speech recognition models that can work within very tight constraints of time while maintaining accuracy. Delayed responses can also be a disadvantage in present-day systems since adaptability directly correlates with response time.

Long and Complex Queries: The format of spoken queries may be as simple as a few keywords typed in a search engine, but it may be longer, more complex, and less carefully structured. Clients tend to be more wordy; they use more informal language or employ filler words; they also may ask several questions at once. This could potentially complicate the process of identifying the speech's motivation in relation to the documents stored in an IR system. Regarding such complex queries, advanced NLP models such as the transformers and BERT-based architecture are applied that take into account semantic relevance and context.

These are the main challenges that must be tackled to achieve improvements in the highly effective SDIR systems.

Optimizing accent variation, background noise, or the possibility to process the information in real time can further enhance the general usability of SDIR systems and widen the sphere of their application.

NATURAL LANGUAGE PROCESSING TECHNIQUES FOR SDIR

Speech-to-Text Conversion and NLP

Speech recognition is the initial process in most of the Speech-Driven Information Retrieval (SDIR) systems that translate voice input into text for further processing. And this conversion is done with the help of automatic speech recognition (ASR) systems, which rely on acoustic and language models to recognize spoken words easily. However, the plain text format generated by transcription is not sufficient to support information retrieval since the content may be noisy and possibly disruptive for processing.

Here, natural language processing (NLP) also has a part and helps to filter the transcribed text. NLP tasks in this stage are as follows:

- Text normalization: To preprocess the text, clean it and make it standard by eliminating such words as “and” and “or” and making general corrections, such as changing informal and incorrect writing to standard English.
- Part-of-speech tagging: Adding tags with the grammatical functions of the system to provide a better understanding of all the words' positions in a sentence.
- Tokenization: Splitting the text into smaller units (e.g., words or phrases) for further analysis.
- Query formulation: Structuring the text into a formal query format suitable for the information retrieval system.

By integrating accurate speech recognition with practical NLP processes, SDIR systems can process the received user queries and convert them into useful real language interpretation for information retrieval input.

Named Entity Recognition (NER) in Speech Data

Named Entity Recognition (NER) is an essential NLP application to recognize and extract entities like names, place names, dates, and other proper terms from transcribed speech. In verbal queries, due to advanced processing of voice, the NER helps further progress of the SDIR system in providing more relevant information. [17]

For example, in a query like “Show me hotels near Central Park,” NER identifies "Central Park" as a location entity, allowing the system to narrow the search context accordingly.

Key benefits of NER in SDIR systems include:

- Improved query accuracy: By isolating and categorizing entities, NER ensures that the most relevant keywords are prioritized in the search process.
- Contextual disambiguation: Resolving ambiguities, such as distinguishing between homonyms (e.g., "Apple" as a company or fruit).
- Query expansion: Using the recognized entities to the inclusion of synonyms or related terms to get broader and more accurate results.

Other states, like BERT and RoBERTa-based transformers in deep learning, have made remarkable performance in NER regardless of the noisy or incomplete speech data. Despite challenges such as accentuation and speech errors, NER continues to be a fundamental method for extracting valuable information from speech inputs.

Sentiment Analysis and Semantic Understanding

Another type of information that SDIR systems focus on is the emotional tone and contextual intent in the user's request. Two NLP techniques in particular meet this requirement: sentiment analysis and, to a greater extent, semantic understanding.

Semantic Analysis: It examines the emotional tone (e.g., positive, negative, or neutral) expressed in a spoken inquiry. A query such as “What are the best-rated restaurants near me?” shows a positive sentiment in search of superior possibilities, whereas “Which hotels have the worst reviews?” indicates a negative feeling.

Applications of sentiment analysis in SDIR include:

- Tailoring search results based on the detected sentiment
- Enhancing user interaction by responding empathetically or contextually.

Specific difficulties in sentiment analysis for speech data include the identification of some specific nuances, like sarcasm, or when the speaker is expressing different emotions at the same time, or some changes of speech tone that affect the sentiment. [15]

Semantic Understanding: Semantic understanding dwells on the true meaning as well as the real reason behind spoken queries. In contrast to traditional Boolean search, which strictly depends on word-to-word matching, semantic methods also

search for the relevance between words and context to yield better results.

Techniques in semantic understanding include:

- Word embeddings: Representing words in vector spaces to capture their meanings and relationships (e.g., Word2Vec, GloVe).
- Transformer models: Advanced models such as BERT and GPT examine word sequences and contexts to improve query comprehension.
- Intent recognition: Identifying the specific type of query, such as informational (e.g., “What’s the weather today?”), navigational (e.g., “Find Starbucks near me”), or transactional (e.g., “Book a flight to New York”).

The above examples demonstrate that by using sentiment analysis and semantic understanding, SDIR systems can go beyond the core instructions from a vocal query to provide the context and user-based results. These techniques enable SDIR systems to not only listen to the word the user spoke but also analyze the message he actually wanted to convey, which is necessary in order to make further steps towards more natural and effective techniques of information retrieval.

LITERATURE REVIEW

Citation: S. Ibrihich, A.Oussous, O. Ibrihich, M. Esghir A, “Review on recent research in information retrieval”

Brief Summary- In the following paper, an initial overview of modeling and simulation for describing the fundamentals of information retrieval. Some of the issues and techniques relating to methods used in a system, challenges faced, models to be adopted, and components of an IR system are examined. Much of this paper is drawn from the paper where the writer discusses some of the common terms with reference to the information retrieval system.

Citation: Singhal. A, “Modern Information Retrieval”

Brief Summary- This article is an attempt to present an outline of the major progress achieved in the information retrieval area, as well as to indicate what the state of the art is at present.

Citation: de Campos, L.M.; Fernández-Luna, J.M.; Huete, J.F.; Ribadas-Pena, F.J.; Bolaños, N., “Information Retrieval and Machine Learning Methods for Academic Expert Finding”

Brief Summary- This paper focuses on academic expert finding by analyzing the relevance of using information retrieval (IR) and machine learning (ML) techniques, of which deep learning is one.

Citation: C. González-Ferreras and V. Cardenoso-Payo. "A system for speech-driven information retrieval." 2007 IEEE Workshop on Automatic Speech Recognition & Understanding (ASRU), pp. 674–679, Kyoto, Japan, Dec. 2007. DOI: 10.1109/ASRU.2007.4430184

Brief Summary- This paper presents an approach to information seeking from a document collection by voice in Spanish, that is, spoken queries. The system links a speech recognizer with an information retrieval engine. It uses accommodations in Word and language modeling to solve the out-of-vocabulary (OOV) word problem and lessen word error rates (WER). Also, under non-English-speaking environments, a pronunciation lexicon expansion was introduced as a way of raising the performance level. We found out that using the CLEF’01 test set, the retrieval precision has improved by 6.34% relative to before, the collected sets contain 24.71% fewer OOV words, and the sets have a WER of 10.87% less than before, proving the effectiveness of the spoken query processing in augmenting the existing system.

Citation: F. Crestani, "Spoken query processing for interactive information retrieval," Data & Knowledge Engineering, vol. 41, no. 1, pp. 105–124, Feb. 2002. DOI: 10.1016/S0169-023X(02)00024-1

Brief Summary- This paper aims at discussing the effectiveness of the spoken query processing on the interactivity of Information Retrieval (IR) systems. Taking advantage of the recent developments in automatic speech recognition, the paper assesses the impact of word recognition errors in spoken queries on classical IR techniques. Experiments show that these re-ranking techniques are effective and still maintain their high accuracy rates even as the error rate of the documents for long queries. However, for short queries, the quality of the spoken query processing can be boosted notably with the help of both standard and pseudo-relevance feedback. This paper strengthens the practicality of using speech as a means of interaction with IR systems while recognizing issues of query length and misrecognition.

Citation: A. Fujii, K. Itou, and T. Ishikawa, "Speech-Driven Text Retrieval: Using Target IR Collections for Statistical Language Model Adaptation in Speech Recognition," in Information Retrieval Techniques for Speech Applications (LNCS 2273), pp. 94–104, Springer, 2002

Brief Summary- This research work introduces a new idea about how to use speech to retrieve text by combining a speech recognition system with retrieval technology. The method improves both recognition and spoken query retrieval effectiveness in target collections by incorporating statistical language models tailored for such collections. A verification of the approach is done with experiments using existing test collections and dictated queries that show the effectiveness of the new approach for

improving the precision and recall of speech-based retrieval systems.

Citation: M. V. Mahajan and X. D. Huang, "Information Retrieval and Speech Recognition Based on Language Models," Microsoft Technology Licensing LLC, Patent

Brief Summary- In this research, information retrieval and speech recognition are combined under language models. The system described uses a two-datastore model, with one smaller data store to construct queries for the larger data store and changing language models in real time. The language models derived from these data stores are used for speech recognition, as well as for document look-up. The system computes document perplexities based on these models to rank them for relevancy and achieve documents that are above a certain relevancy level. This method improves the retrieval accuracy while also improving the sophistication of speech recognition.

Citation: C. González Ferreras and V. Cardeñoso-Payo, "Dynamic Adaptation of Language Models in Speech-Driven Information Retrieval," TSD 2007, Pilsen, Czech Republic, September 3-7, 2007. DOI: 10.1007/978-3-540-74628-7_29

Brief Summary- This paper assesses a system that takes voice commands and uses these to search for information in a text document base. In order to handle spoken queries, it uses a continuous speech recognizer with a large vocabulary for converting the spoken word into text, and apart from it, there is an information retrieval system that searches for the particular document. Two-pass systems can be efficiently enhanced using a dynamic approach to language models. The implemented system is for the Spanish language, and it was evaluated by carrying out experiments using the CLEF IR test suite with recorded spoken queries of 10 users. Achievements show that the model, with 60,000 words, improved the index recall rate, including retrieval precision, by 5.74% from the baseline.

Citation: K. A. Hambarde and H. Proença, "Information Retrieval: Recent Advances and Beyond".

Brief Summary- The following paper presents a brief overview of the information retrieval models used in primary and subsequent steps of the processing line. It includes current models based on terms, semantic search, and even neural techniques. Furthermore, it overviews specific educational activities related to the values reflected by these models. It reveals features of the learning process that can be helpful for other researchers and practitioners in the sphere of information search.

Citation: Manal Sheikh Oghli, Muhammad Mazen Almustafa, "Comparison of basic Information Retrieval Models"

Brief Summary- In light of these challenges, this paper emphasizes the need to come up with efficient information retrieval models to cater to this demand. The paper also discusses simple models of information retrieval, with preference given to the vector space model. Although the model is commonly applied, there appear to be some difficulties, for example, the variety of approaches to defining term weights and the assumption of termhood. Overcoming such loopholes might improve its performance in the execution of the retrieval missions.

ANALYSIS OF PAPERS

Altogether, ten papers were used as references for this paper. The comparison table captures the various paper titles, their paper type (survey, conceptual, or experiment), as well as the techniques used for their writing, for instance, literature review or experimental design.

A summary of results and the limitations of the papers is mentioned, along with the references.

Table 1: *Comparison table*

Paper	*Features*				
	Paper type	*Technique used*	*Summary of results*	*Summary of limitation*	*Reference*
A Review of Recent Research in Information Retrieval	Survey	Literature Review	Complete information about basic terminology in information retrieval systems.	More new technologies are yet to come in the field of Information Retrieval.	[1]
Modern Information Retrieval	Conceptual	Experiment	Modern IR systems being developed continuously are leading to efficient web search engines.	IR systems are still identifying the different problems faced by users.	[2]
Information Retrieval and Machine Learning Methods for Academic Expert Finding	Survey	Literature Review	IR systems based on neural networks are useful in training ML Models.	In the development of a user-based recommendation system	[3]

A system for speech-driven information retrieval	Experiment	Speech Recognition with Adapted Vocabulary and Language Model; Pronunciation Lexicon Expansion	Improved retrieval precision (6.34% relative gain), reduced out-of-vocabulary (OOV) word rate (24.71% relative reduction), and lower word error rate (WER) (10.87% relative reduction).	Limited to the Spanish language; system performance may vary with different languages or accents; requires extensive adaptation for multilingual support.	[4]
Spoken query processing for interactive information retrieval	Experiment	Classical Information Retrieval Techniques, Relevance Feedback, and Pseudo-Relevance Feedback	Demonstrated robustness of IR systems to high levels of word recognition errors for long spoken queries. Relevance feedback methods improved effectiveness for short queries.	System effectiveness may degrade with extremely high error rates in short queries without feedback mechanisms; reliance on classical IR techniques limits adaptability.	[5]
Speech-Driven Text Retrieval: Using Target IR Collections for Statistical Language Model Adaptation in Speech Recognition	Experiment	Statistical Language Model Adaptation for Speech Recognition and Integration with Information Retrieval Methods	Enhanced recognition and retrieval accuracy by adapting statistical language models to the target IR collection. Effectiveness demonstrated through experiments with test collections.	The approach relies heavily on the quality of target collections; it may face challenges with diverse or dynamic datasets and spoken queries not closely aligned to the collection.	[6]
Information retrieval and speech recognition based on language models	Patent / Methodology	Language Model Adaptation, Perplexity-Based Relevance Assessment	Proposes a dual-dataset approach to adapt language models for speech recognition and information retrieval, improving relevance and retrieval precision.	The approach heavily relies on perplexity thresholds, which may not generalize well to highly diverse or dynamic datasets.	[7]
Dynamic Adaptation of Language Models in Speech-Driven Information Retrieval	Experiment	Dynamic Language Model Adaptation, Two-Pass Retrieval Approach	Demonstrates improved retrieval precision (5.74% gain) using dynamic language model adaptation for Spanish spoken queries in a textual document collection.	Limited to the Spanish language and evaluated on a specific dataset; performance may vary with other languages and larger vocabulary sizes.	[8]
Information Retrieval: Recent Advances and Beyond.	Survey	Literature Review	Overview of the semantic retrieval models in the context of information retrieval.	It highlights the challenges and difficulties in the field.	[9]
Comparison of Basic Information Retrieval Models	Conceptual	Literature Review	The VSM is considered the most flexible and clear to date.	To increase the effectiveness of the terms weighing process by defining descriptors of terms in documents, to overcome the weaknesses in VSM.	[10]

CHALLENGES AND LIMITATIONS OF SPEECH-DRIVEN IR

Altogether, ten papers were used as references for this paper. The comparison table captures the various paper titles, their paper type (survey, conceptual, or experiment), as well as the techniques used for their writing, for instance, literature review or experimental.

Accents, Noises, and Ambiguities in Speech Data

It is therefore clear that one of the biggest problems for SDIR systems is the variation found in spoken data. Regional dialects and regional accents both affect the resultant speech recognition in a very great way. In fact, there are a lot of differences

in people's pronunciation. If the developed system were trained on a small set of samples with a specific accent, then a rough accent might lead to a wrong transcription. It becomes worse in the areas where people use multiple languages, and depending on the dialectical difference, the phrases used may be very different. In addition, there is a constantly varying noise level that additionally makes it difficult to get good voice input. Speaking environments ranging from public spaces, working places, or even apartments or houses with background noise interfere with speech signals and hence cause many misunderstandings during transcription.

Beyond accents and noise, another challenge lies in the use of imprecise language. People often speak in written queries that contain fragments of a reconstructed conversation, which also makes it difficult to construct the sentence, homophones, or colloquialisms. For example, some homonyms, like write and right, or some ambiguous phrases, might create problems for the system. These limitations lower the effectiveness of SDIR systems since they allow outputting unjustified or suboptimal search results. To address these problems, it is necessary to use better acoustic models, noise suppression, and data that would involve variability on the linguistic and acoustic levels.

Language and Contextual Understanding

Understandably, the identification of the discrete components of speech in a given context is crucial for the function of the SDIR systems but remains complex. As in many other areas, users tend to primarily switch between languages in a single query, which is called code-switching. This practice increases the degree of challenge in both the actual speech recognition and the overall natural language processing that comes after this. Subsequently, when the system is not created with capabilities to handle multiple languages, queries involving multilingual inputs can be challenging for transcription or interpretation, consequently reducing the applicability of the SDIR systems in multicultural environments.

Contextuality is also one of the major challenges of using models in design. Conversational queries are spoken, hence they provide vague information about what users are searching for. For example, a question like "What's the temperature?" needs context data, including the user's location, to offer accurate results. Due to this, the kind of contextual metadata, like user history or geolocation, is very hard for SDIR systems to determine the exact intent of a user. Also, speech contains features that could be challenging for a system to understand because they bear certain meanings, for instance, idiom, irony or tone. For instance, the self-assertion "That's just great" might be interpreted in two ways: as either the speaker really meaning it and being genuinely happy and satisfied, or he was annoyed and was being sarcastic.

Overcoming these challenges is only possible by improving the technological approach to multilingual processing, better context assessment, and semantic analysis. As with any technological advancement, the social aspect of speech includes variability and a thorough complication of human speech, meaning that advances continue to be made through adding natural language processing and machine learning to speech recognition. By realizing these limitations, the SDIR systems may be adopted with greater solidity and made available for a more extensive range of users while operating in different contexts.

EMERGING TRENDS AND FUTURE DIRECTIONS

Role of Transformer Models and Pre-trained Language Models

The modern architectures of transformers like GPT, BERT, and Whisper are making great breakthroughs for SDIR to develop better contextual and semantic search. Relevance feedback and features of query interpretation and relevance ranking are remarkably improved due to the large-scale data in pre-trained models. Both claimed that the integration of their approaches with ours will enhance the reliability and flexibility of SDIR systems.

Multilingual Speech-Driven Information Retrieval

With the increasing need for cross-lingual indexing, the use of SDIR, which is available in multiple languages, is now required. Cross-lingual embeddings mBERT and XLM-R allow obtaining accurate processing of various languages and code-switching. Future systems should have the ability to support linguistic differences in different regions throughout the world and language translation between them.

Real-time Speech Processing for IR

Real-time SDIR concerns low-latency time aimed at providing nearly immediate responses to requests based on streaming systems and edge computing. These advancements make the speech-to-query practical because, as users speak, the system enhances natural interactions and the user experience. Real-time features will further enhance speed and contextuality in SDIR systems as soon as this functionality is developed.

CONCLUSION

Thus, this paper aimed at identifying the importance of AI and NLP to the development of speech-driven information retrieval (SDIR) systems. It emphasized basic features of old-school IR systems, how speech-based inputs were incorporated, as well as how stronger recognition and NLP strategies were employed for better query interpretation. Speech ambiguity, noise, real-time processing, and multilingual processing were discussed along with research opportunities, including transformer-based models. These performances strongly indicate the role of SDIR in stimulating advanced discovery of precise, pertinent, and easily accessible information.

Solutions for overcoming current limitations of SDIR, therefore, include the use of deep learning, multilingual models, and real-time processing enhancements to further advance the field into the future. Developments in the last few years have indicated that speech recognition, contextual interpretation, and individual user requests have all improved in accuracy and relevance, and trends indicate adoption in a broader range of applications than just personal assistants. As further research is done on SDIR systems, it will become more liberal, precise, and easier to understand, making the gap between natural language and the system small.

Ultimately, a truly smart city does not automate governance but one that humanizes it—a city wise enough to ask who is being left behind, and courageous enough to redesign itself in response. This paper offers not only a framework for understanding these challenges but a call to action: to build cities that are not just intelligent but inclusive, not just digital but democratic, and above all, not just smart but just.

ETHICAL DECLARATION

Conflict of interest: The authors declare that there is no conflict of interest regarding the publication of this paper.
Financing: This research received no external funding.
Peer review: Double anonymous peer review.

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International Journal of Convergent Research 2(2) July - December (2025)

IJCR
International Journal of Convergent Research

International Journal of Convergent Research

Journal homepage: International Journal of Convergent Research

Climate Change in South Asia: Trends, Projections, and Impacts on Coastal Communities

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Citation: Dhawan, R., Sachdeva, K., & Rana, G. A. (2025). Climate change in South Asia: Trends, projections, and impacts on coastal communities. *International Journal of Convergent Research, 2*(2). 18-22.

ARTICLE INFO

Received: 07th December 2025
Accepted: 29th December 2025

ABSTRACT

Climate change has become one of South Asia's most serious problems. This region has a lot of people living in a small area, is economically vulnerable, and has a lot of low-lying beaches. This study analyzes the changing patterns and future predictions of climate change in South Asia, concentrating on its effects on coastal communities. Floods, cyclones, coastal erosion, and saline intrusion are happening more often and with more force because of rising temperatures, unpredictable monsoon patterns, and faster sea-level rise. These changes severely affect livelihoods depending on agriculture, fisheries, and coastal ecosystems, while also leading to relocation, health hazards, and destruction of vital infrastructure. Using an interdisciplinary approach, the analysis synthesizes modern climate models, regional assessments, and community-level case studies to understand the geographical and socio-economic dimensions of vulnerability. Enhancing resilience requires bolstering early warning systems, climate-resilient infrastructure, ecosystem-based adaptation, and community-led catastrophe risk reduction. The results highlight the critical need for inclusive adaptation methods, investments in climate-smart development, and coordinated regional policies to protect the future of South Asia's coastal inhabitants in the face of escalating climate hazards.

Keywords: Climate change, South Asia, Coastal communities, Sea-level rise, Vulnerability.

INTRODUCTION

South Asia encompasses India, Bangladesh, Pakistan, Sri Lanka, Nepal, Bhutan, and the Maldives. Their population exceeds 25% of the world's. Its terrain includes the Himalayas, large river basins, and broad beaches. Nearly 20% of the world's population lives in disaster-prone South Asia. Rapid population increase, natural resource depletion, poverty, and food security make South Asia vulnerable to climate change. In the past century, South Asian climate patterns have shown rising air temperatures and more intense weather. Recent modelling predicts that the Himalayan Highlands, Tibetan Plateau, and arid Asia will warm more quickly in the 21st century than in the 20th. More heatwaves, rain, and monsoons are forecast in South Asia.

Climate change is projected to affect several South Asian sectors, regions, and populations. Rising temperatures will reduce crop yield, especially in tropical places where crops are near their heat tolerance limits. Rising temperatures may indirectly affect water, soil moisture, pests, and diseases. The biggest impact is expected on rainfed smallholder farmers. Rural poor farmers, especially marginalized ones, struggle to adapt to climate change due to a lack of financial and technical means. Sustainable development planning must include effective adaptation methods. Knowledge of climate change consequences, vulnerabilities, and adaptive methods could aid regional resilience.

CLIMATE CHANGE TRENDS IN SOUTH ASIA

Climate change in South Asia is manifested by several major trends that are emerging and shaking the environment, economy, and society of the region. Average temperatures in some regions have risen by about 0.75°C during this past century, further heightened by extreme heat waves increasing the mercury up to 50°C in some areas. Erratic precipitation has created uncertainty for agriculture and water resources. In fact, over 200 million people, dependent on these glacial sources, are threatened by the fast melting of snow in the Himalayas concerning water supply and livelihood. Rising sea levels also pose a second serious threat to the lives and livelihoods of millions of South Asian coastal populations. During this time, it was approximated that the risk of floods, cyclones, and droughts had also increased, impacting 750 million people with almost 230,000 deaths. Heat stress condition is projected to be a regular phenomenon soon with the reduction of cold days and nights, which will dramatically change the climate trends in the region. The impacts of these changes are particularly severe on children, especially those hailing from underprivileged communities, because they are vulnerable to risks of adverse health effects, displacement, and disruption of their education and livelihood.

Rising Temperatures

South Asia has seen a marked increase in average temperatures, a trend expected to continue throughout the 21st century. Recent studies indicate that the region is warming at a rate higher than the global average. The IPCC's reports suggest that by the end of this century, temperatures in South Asia could rise by 2-4°C, depending on future greenhouse gas emissions. This warming is not uniform across the region, with northern areas, especially the Himalayan belt, experiencing more rapid temperature increases.

Changing Monsoon Patterns

Monsoon in South Asia has been altered by climate change, but its effects are not uniform throughout the region. Rainfall patterns: While some regions received increased rainfall, some received less. Traditionally heavy monsoon fall regions such as Northeast India, the Indo-Gangetic plains, and the Indian Himalayan region have experienced a reduction in rainfall. Most of this increased rainfall has been centred on traditional drier areas, including Rajasthan, Gujarat, central Maharashtra, and Tamil Nadu. In turn, the number of extreme rainfall events in central India has tripled since 1950. Similarly, the more frequent occurrence of flash floods will increase in tandem with heavy rainfall events over most river valleys. The force of the monsoons has begun to decrease due to the smaller temperature gradient between the northern and southern tropics. Precipitation pattern Southeast India, Sri Lanka, northwestern India, and Pakistan have experienced a shift towards wetter monsoons—regional responses. Since impacts will vary over regions, local responses are needed to monitor and respond to them.

Sea-Level Rise

Coastal areas in South Asia are among the most vulnerable to rising sea levels. The global average sea level has risen by about 20 cm since the start of the 20th century, and the rate of rise is accelerating. Projections suggest a global sea-level rise of between 0.26 and 0.82 meters by 2100 under different emissions scenarios. In South Asia, the impacts are already being felt, with increased coastal erosion, salinization of freshwater sources, and loss of land to the sea. Bangladesh, with its low-lying deltaic plains, and the Maldives, a country of low-lying islands, are particularly at risk.

Increased Frequency of Extreme Weather Events

Coastal areas in the South Asian region remain among the most vulnerable to increasing sea levels. Global average sea level has increased by some 20 cm from the turn of the 20th century, and the rate of increase has been increasing. According to the projections, under varying emission scenarios, the global sea-level rise is going to take place between 0.26 and 0.82 meters by 2100. From the increased coastal erosion to the salinization of the freshwater sources, impacts have already set in this South Asia region. At risk are particularly countries like Bangladesh with its low-lying deltaic plains and the country of low-lying islands, the Maldives.

FUTURE PROJECTIONS OF CLIMATE CHANGE IN SOUTH ASIA

"Future projections" of climate change in South Asia are always found to be "continuation and intensification of the trends of current observation." Projections for various greenhouse gas emission pathways are expected for the following scenarios:

Temperature Increases and Heatwaves

Average and extreme temperatures will continue to increase in South Asia. Projections for the period of 2100 show an increase of 2-4°C likely with moderate emissions and up to 6°C with high emissions. Heatwaves will get more frequent and extend in duration. They are projected to rise in intensity, especially in highly populous areas such as northern India and Pakistan. This will seriously affect human health, agriculture, and water availability.

Monsoon Variability and Changes in Rainfall Patterns

Climate models predict greater variability of monsoons and intensification of the most severe rainfall events in some areas.

In contrast, in others, there will be an increase in some areas and a decrease in others. This will mean augmented risks of both floods and droughts, adding further serious challenges in water management and agricultural productivity. Coastal and riverine areas may experience frequent and intense flooding; semi-arid regions could face prolonged droughts.

Sea-Level Rise and Coastal Inundation

Projections indicate that sea-level rise will continue to pose a significant threat to South Asia's coastal regions. Low-lying areas in Bangladesh, India, and the Maldives are particularly vulnerable to inundation. Rising sea levels will not only lead to the loss of coastal land but also increase the salinity of soil and freshwater resources, affecting agriculture and drinking water supplies.

METHODS

The present study is based on descriptive analysis, focusing on understanding the behaviour and attributes of the sample under study. The information has been gathered using secondary data, and the collected data has been systematically examined to address the research objectives. The data was collected for industry reports, published reports, research papers, articles, etc. Secondary research enabled a comprehensive understanding of existing literature and empirical findings, thereby strengthening the theoretical foundation of the study while ensuring time and cost efficiency. To guarantee the selection of high-quality and thematically aligned literature, pertinent studies were found using predetermined keywords and inclusion criteria. Key themes, research gaps, and new trends were identified by critically evaluating, comparing, and classifying the chosen studies. This methodological approach offers a thorough and organized understanding of the body of existing knowledge while improving the review's validity and reliability.

RESULTS

South Asian coastal communities are among the most vulnerable to climate change due to their inherent physical, economic, and social conditions. The key impacts on such communities can be summarized as follows:

Displacement and Migration

It will displace millions from South Asia due to rising sea levels and increasing flooding. People will be displaced to urban or inland areas due to coastal erosion, loss of habitable lands, and salinity in soil and water. This, in turn, will yield new dilemmas such as the provision of adequate housing, infrastructure, and social services in the receiving areas. It could also lead to resource-based conflicts, such as those over land and water.

Livelihood Loss

Most of the livelihoods in South Asia along the coasts are supported by agriculture, fishing, and tourism. All three of these sectors are threatened by climate change. Warming waters and ocean acidification will alter the composition of fish populations and thus impact the fishing industry. Lands for agriculture will be salinized by rising sea levels and storm surges. Additionally, due to extreme weather events, loss of infrastructure will create a problem for the continuity of tourism; this is a significant source of livelihood for most of the coasts.

Health Hazards

Climate change engenders multiple health hazards along coastal regions in South Asia. The more frequent and increased intensity of extreme weather events like cyclones and floods raise the potential for injury, loss of life, and outbreaks of waterborne diseases. Warming temperatures and changed precipitation patterns are expected to boost the occurrence of vector-borne diseases like malaria and dengue fever. Besides, heatwaves can worsen health conditions, especially among the groups of people who are particularly vulnerable: older people, children, or individuals with certain diseases.

Food and Water Security

The impacts of climate change on food and water security in South Asia will be highly significant. With increasing variability and changes in the pattern of monsoons, an increase in the variability of rainfall might affect agricultural productivity and, in turn, potential food shortages. Besides, a rise in sea level, along with increased salinity, would further add to the decreasing availability of fresh water for drinking and irrigation. Challenges like this, therefore, need real efforts in adaptation to ensure food and water security in millions of coastal communities.

ADAPTATION AND MITIGATION STRATEGIES

Due to the impacts of climate change, countries in South Asia have been adopting various strategies for adaptation and mitigation. The efforts of the present study aim to reduce the vulnerability and raise the resilience of the coastal communities against the effects of climate change.

Coastal Protection

Countries invest in the measures of coastal protection that would include erecting sea walls, restoration of mangrove swamps, and other protective natural barriers against the rise in sea level and storm surges. All these measures aim at reducing the risk of coastal erosion and protecting human settlements from flood and storm damage.

Climate Smart

Other ongoing activities are to advocate for climate-resilient agricultural practices, including the development and use of crop varieties resistant to drought and efficient water management techniques. These all strive to enhance agricultural productivity with reference to the changing rainfall patterns and increasing water scarcity.

Disaster Risk Reduction

Community preparedness and response to extreme weather events characterize disaster risk reduction strategies that include the building up of early warning systems, improvement in infrastructure for resilience to extreme weather, and community-based disaster preparedness plans.

Renewable Energy and Emission Reduction

Countries in South Asia have been utilizing renewable energy sources, mainly solar and wind power, to minimize greenhouse gas emissions and decrease dependence on fossil fuels. This shift from dirty to cleaner sources of energy is what is at the heart of making climate change mitigation possible and goals for sustainable development feasible.

Community-Based

Community-based adaptation approaches are being promoted for local communities to be part of the planning and implementation of such measures. They involve sustainable livelihood development, community education concerning climate risks, and local resource management practices that lift the level of resilience.

CONCLUSION

Climate change is a big challenge to South Asia, and even more in its coastal communities. Manifested impacts come with the temperature rise, changing monsoon patterns, rising sea levels, and the occurrence frequency of extreme weather conditions. In future projections, the trends are likely to gain momentum and place increased risks on human life, livelihoods, and food and water security. With proactive adaptation and mitigation, vulnerability could be minimized and resilience created for coastal communities in the face of climate change. It must be done collaboratively at local, national, and international levels to take on the challenges en route to a sustainable future for South Asia.

ETHICAL DECLARATION

Conflict of interest: The authors declare that there is no conflict of interest regarding the publication of this paper.
Financing: This research received no external funding.
Peer review: Double anonymous peer review.

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International Journal of Convergent Research 2(2) July - December (2025)

IJCR
International Journal of Convergent Research

International Journal of Convergent Research

Journal homepage: International Journal of Convergent Research

From Demonetization to Digital Dominance: Analyzing UPI's Ascent and the Paradox of Cash Resilience in India

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Citation: Arora, A., Tyagi, A., Sasi, A., & K. A., A. (2025). From demonetization to digital dominance: Analyzing UPI's ascent and the paradox of cash resilience in India. *International Journal of Convergent Research, 2*(2). 23-29.

ARTICLE INFO

Received: 19th December 2025
Accepted: 30th December 2025

ABSTRACT

India's digital payments revolution gained unprecedented momentum following the 2016 demonetisation, with the Unified Payments Interface (UPI) emerging as the central pillar of retail digital transactions. Designed as a low-cost, interoperable, and real-time payment system, UPI significantly advanced financial inclusion, reduced transaction frictions, and transformed everyday consumer and merchant payment behaviours. Its rapid diffusion across urban and rural India positioned it as a global benchmark in instant payment systems. However, recent regulatory interventions reveal an emerging paradox in India's cashless transition. The issuance of Goods and Services Tax (GST) notices to small traders in Karnataka, based on UPI transaction data, has triggered a visible retreat from digital payments toward cash among segments of the informal economy. This development underscores growing tensions between digital transparency and the economic vulnerabilities of small merchants. This paper analyses the evolution of UPI in post-demonetisation India and examines how its adoption has reshaped payment practices across socio-economic groups. It further explores the behavioural responses of merchants and consumers, focusing on fear of compliance burdens, working capital constraints, and perceptions of surveillance. The study evaluates the policy dilemma of balancing revenue enforcement with financial inclusion objectives and argues that the long-term sustainability of UPI depends not only on technological innovation but also on regulatory alignment that safeguards small businesses while enabling gradual formalisation of the economy.
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Keywords: Unified Payments Interface (UPI), Demonetisation, Digital Payments, Informal Sector, Financial Inclusion.

INTRODUCTION

India's journey toward a cashless economy gained significant momentum in the last decade, particularly following policy interventions aimed at curbing black money, increasing transparency, and formalising financial transactions. Among these, demonetisation in 2016 played a key role, not only in targeting unaccounted wealth and counterfeit currency but also in pushing citizens toward digital modes of payment (Press Information Bureau [PIB], 2017).

A cashless economy refers to "a system in which the majority of financial transactions are conducted through digital means, such as cards, mobile banking, or online platforms, rather than physical currency." This vision aligned closely with the Government of India's Digital India initiative (Ministry of Electronics & Information Technology [MeitY], n.d.), which aimed to modernise public services and increase digital inclusion across the country. To support this vision, the Reserve Bank of India's Vision 2018 (Reserve Bank of India, 2016) emphasised the "5 Cs": Coverage, Convenience, Confidence, Cost, and Convergence, outlining strategic steps to strengthen digital payment infrastructure. The plan focuses on four strategic initiatives: responsible regulation, robust infrastructure, effective supervision, and customer centricity.

A significant enabler of this transition was the introduction of the Unified Payments Interface (UPI) by the National Payments Corporation of India (NPCI) in April 2016 (National Payments Corporation of India, n.d.). UPI offered a real-time, mobile-first payment system that was easy to use, interoperable across banks, and required no complex hardware, making it accessible to millions. Its role became especially prominent post-demonetisation, when the scarcity of cash led people to adopt digital alternatives even for small, day-to-day transactions. Since its launch, UPI has redefined retail transactions (Mahesh & Bhat, 2021), growing from a nascent platform to processing over 80% of retail payments (Elad, 2025), driven by post-demonetization policy pushes and pandemic-induced contactless payment adoption.

However, the declaration "No UPI, only cash accepted, now plastered across shops in Karnataka, reads as a historical irony. A decade after demonetization catalyzed India's digital payments revolution, small vendors: kirana stores, vegetable sellers, and bakeries, are retreating to cash, spurning the very system heralded as transformative. In July 2025, Karnataka's Commercial Taxes Department issued GST notices to 14,000 unregistered traders (Logical Indian, 2025), alleging their UPI transactions exceeded the ₹40 lakh annual threshold for mandatory Goods and Services Tax (GST) registration. Under the law, businesses must register for GST if their annual turnover exceeds ₹40 lakh for goods or ₹20 lakh for services (IndiaFilings, n.d.). According to reports, many of these traders were issued notices citing tax arrears dating as far back as FY 2021–22, with some facing demands of several lakhs of rupees. These notices demanded GST registration and back taxes. The move, intended to widen the tax net, ignored two critical realities. While the UPI records reflect payment flows, they do not affect the taxability of underlying supplies (e.g., personal transfers, loans, or exempt goods). Also, many recipients, such as vegetable vendors and small kirana stores, qualify for the ₹40 lakh exemption but lack awareness or documentation to contest the notices.

The Karnataka episode epitomizes the duality of UPI's impact. While the platform democratized payments for street vendors and kirana stores, its transactional transparency has become a double-edged sword. The resulting retreat of Karnataka's small traders from UPI, sparked by GST notices, exposes a critical tension in India's cashless transition: the clash between regulatory enforcement and grassroots financial inclusion. This mirrors broader challenges in India's digital economy, where top-down enforcement outpaces bottom-up empowerment. This paper examines UPI's evolution post-demonetization, its capitalization on India's cash vacuum to reshape payment behaviors, and analyzes its impact on merchant-consumer behavior.

This paper seeks to examine:

i. Has cash usage structurally declined post demonetisation, or did India's economy remain hybrid?
ii. The behavioural economics behind both merchants' retreat to cash, fear, compliance burdens, and working capital risks and the consumers' outlook towards UPI.
iii. The policy dilemma on how to balance revenue enforcement with financial inclusion goals.

By interrogating these questions, this paper argues that UPI's success hinges not just on technological innovation but on policy alignment, ensuring that digitalization complements, rather than complicates, the livelihoods of small businesses.

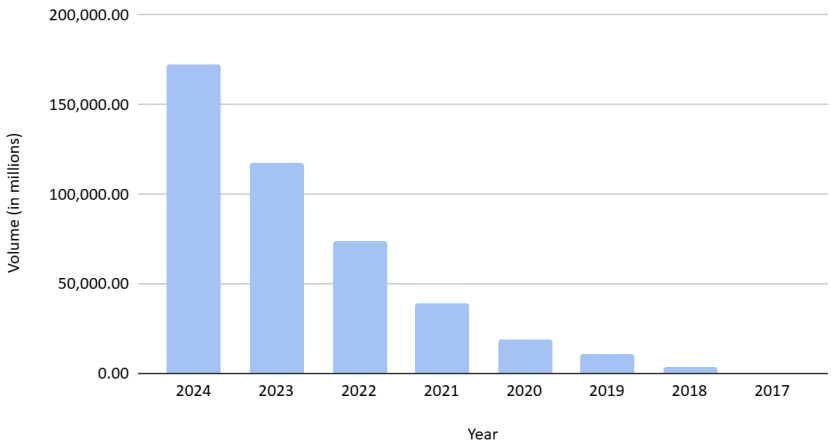
THE RISE OF DIGITAL PAYMENTS IN INDIA

India's digital payments landscape has undergone a radical transformation, evolving from cash-dominated transactions to a globally benchmarked real-time payment ecosystem. At the forefront of this shift is the Unified Payments Interface (UPI), which has emerged as the cornerstone of India's digital financial infrastructure. From its inception in 2016 with just 21 participating banks, UPI has expanded to 684 live banks as of July 2025 National Payments Corporation of India [NPCI], n.d.), reflecting its institutional scalability and widespread adoption. Conducting a transaction manually at a bank branch costs ₹40–45, whereas doing it online costs only ₹7–8, significantly lowering banks' operational costs while offering greater convenience to both bankers and customers.

The demonetisation policy marked a pivotal point in altering consumer payment preferences. It boosted the use of e-transactions, which accelerated the shift towards cashless transactions at a faster rate. The immediate unavailability of cash prompted a behavioral shift, particularly among urban consumers, towards the adoption of digital modes of payment. Over time, this shift evolved beyond compulsion into a gradual preference for digital financial transactions, influenced by factors such as convenience, incentivisation, and increasing smartphone penetration. Following demonetization, card transactions in India surged by 133 percent, with Paytm recording transactions worth ₹120 crore through seven million daily transactions, and 15 lakh new users, mostly adopting debit cards. The use of debit cards doubled during this period. (Balaji et al., 2017).

The transaction volume of UPI surged by 38% in 2025, underscoring its deepening penetration across urban and rural sectors. Notably, over 55% of rural India now utilizes UPI for digital payments, a testament to its role in bridging financial inclusion gaps. The platform's dominance is further evidenced by its 49% share of global real-time payment transactions in 2023, as per the ACI Worldwide Report 2024 (Economic Times, 2025), positioning India as the undisputed leader in digital payment innovation. Moreover, e-banking provides transaction traceability, making it easier to combat money laundering and curb black money circulation. This transparency helps reduce financial scams and promotes healthier economic growth. The shift toward a cashless economy has emerged as a transformative force, redefining traditional financial transactions and challenging conventional ideas of currency exchange.

Figure 1: *UPI Transaction Volumes Over the Years*



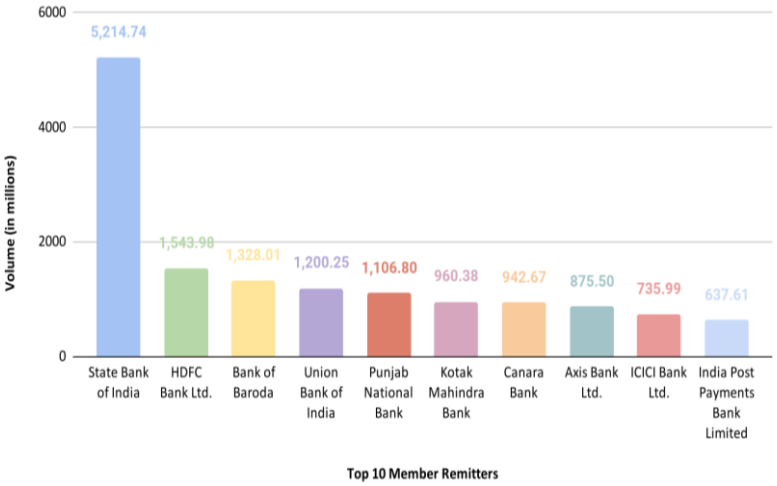
Source: *National Payments Corporation of India*

The growth trajectory of UPI is staggering, from a modest ₹707.93 crore in December 2016 to ₹25.08 lakh crore in July 2025, as reported by the National Payments Corporation of India (NPCI) (National Payments Corporation of India [NPCI], n.d.). This increase in value highlights UPI's rapid normalization as the preferred payment mechanism across demographics, with 80% of users aged 18–356, a demographic that prioritizes speed, convenience, and interoperability.

While UPI dominates retail payments, the Immediate Payment Service (IMPS) remains critical for high-value and interbank transactions. Introduced in 2010, IMPS recorded 448.1 million transactions in June 2025, a nearly 12-fold increase from November 2016, with values soaring from ₹32,480.53 crore to ₹6.06 lakh crore. This growth underscores India's multi-layered digital payments architecture, where UPI caters to micro-transactions, and IMPS supports larger, time-sensitive transfers. As governments, businesses, and individuals embrace this transition, its influence extends beyond finance, reshaping economic structures, societal norms, and technological progress. By enabling digital financial services to reach remote and underserved areas without the need for extensive physical banking infrastructure, cashless systems can enhance financial inclusion. Moreover, this transition fosters continuous innovation in FinTech and payment solutions, driving the creation of more advanced and accessible digital financial services (Malviya, A., 2024).

India's digital payments revolution has extended beyond its borders. UPI's interoperability has facilitated cross-border expansion into countries such as France, the UAE, and Singapore. Further, initiatives like Project Nexus (Venkiteswaran, 2025) aim to link UPI with Southeast Asian payment systems, creating a multilateral cross-border instant payment network. By 2026, Project Nexus is set to connect the Faster Payment Systems of four ASEAN nations: Malaysia, the Philippines, Singapore, and Thailand, along with India. With projections of 1 billion daily UPI transactions by FY27 (IndBiz, 2023), India's model offers a blueprint for emerging economies seeking to transition from cash to digital economies.

Figure 2: *UPI Top 10 Member Remitter Performance (July'25)*



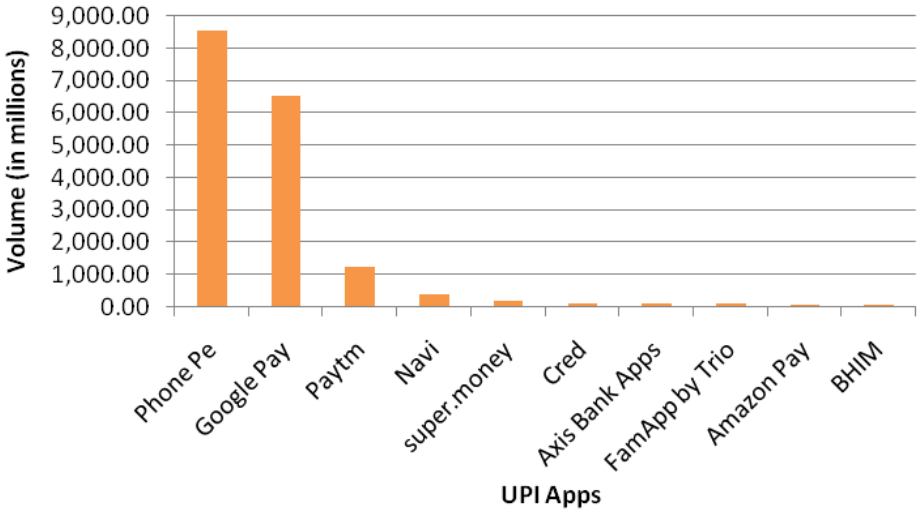
Source: *National Payments Corporation of India*

CONSUMER BEHAVIOR TRENDS

The Unified Payments Interface (UPI) offers consumers several key advantages that have driven its widespread adoption. First, it provides 24/7 availability, enabling transactions at any time without banking hour restrictions. The platform consolidates multiple bank accounts through a single application interface, eliminating the need to manage separate banking apps. Security is enhanced through virtual payment addresses (VPAs), which remove the risk of sharing sensitive account details during transactions. The single-click two-factor authentication process simplifies payments while maintaining robust security standards. Additionally, UPI's integrated grievance redressal mechanism allows users to raise complaints via mobile apps directly, ensuring prompt resolution of transaction disputes.

The demonetization decision significantly accelerated the adoption of cashless transactions in India. Beyond addressing operational challenges, it also aimed to drive a behavioural shift, encouraging people to adopt electronic payment methods for both receiving and making payments. This transition required two key changes: first, moving from tangible payment methods to less tangible or intangible forms; and second, developing trust in technologically advanced tools. Following demonetization, prepaid orders rose by 20 percent, while cash-on-delivery sales declined by 30 percent, ultimately leading to an overall 8 percent drop in retail sales. Digital wallets such as Paytm, PhonePe, and Google Pay have further augmented this trend, offering simplified user interfaces and promotional incentives such as cashback, discounts, and loyalty rewards.

Figure 3: *Top 10 UPI Apps (Volume-wise)*



Source: *National Payments Corporation of India*

Regardless, the penetration of digital payment modes reveals significant regional and socio-economic disparities. Urban and semi-urban populations have demonstrated higher levels of adoption due to better access to digital infrastructure and financial literacy. In contrast, rural areas continue to face constraints related to digital literacy, inadequate Internet connectivity, and limited access to smartphones. However, targeted government interventions such as the Pradhan Mantri Gramin Digital Saksharta Abhiyan (PMGDISHA) have begun to address these gaps by promoting digital awareness and skill development in underserved regions.

Demographically, younger cohorts, particularly individuals in the 18–35 age group, exhibit higher rates of digital payment usage (EY India, 2024). This trend reflects a generational divide in payment preferences, with younger populations more familiar with technology and inclined toward mobile-based solutions. In contrast, older generations often rely on cash due to security concerns, the perceived complexity of digital tools, and long-standing habits. While cash use is steadily declining among youth, it remains essential for many poorer and elderly individuals who have limited knowledge of digital payment systems. This raises concerns about their ability to adapt in a fully cashless society, especially given barriers such as a lack of bank accounts, poor Internet connectivity, and limited IT skills.

In terms of usage patterns, digital payments have diversified into multiple domains, including bill payments, online and offline retail, transport, food services, and peer-to-peer transfers. The “Scan & Pay” functionality associated with UPI has facilitated its widespread usage even for micro-transactions, thereby expanding the reach of digital payments beyond the formal sector.

MERCHANT BEHAVIOR TRENDS

The adoption of digital payment systems among merchants in India has followed a trajectory shaped by both external compulsion and adaptive opportunity. The demonetisation of 2016 acted as a catalyst for merchant digitalisation, forcing businesses, particularly small and informal enterprises, to reconsider their reliance on cash-based transactions. In the aftermath, digital payment mechanisms such as UPI and QR code-based solutions have increasingly been integrated into everyday business operations. The Unified Payments Interface (UPI) offers merchants several strategic benefits that address longstanding pain points in digital transactions. First, it enables seamless fund collection through simplified single-identifier payments (UPI IDs), eliminating complex account details. Unlike card systems, UPI removes the risk and compliance burden of storing customers' sensitive payment information. The platform significantly expands market reach by tapping into India's vast underbanked population, who lack credit/debit cards but own smartphones. For digital commerce, UPI provides an ideal solution by facilitating instant settlements that resolve cash-on-delivery (COD) collection challenges and associated fraud risks. The system's two-factor authentication (2FA) requires just a single click from customers, creating a frictionless pull payment experience while maintaining security standards. Additionally, UPI's In-App Payment (IAP) functionality allows seamless integration within merchant applications, creating a closed-loop ecosystem that enhances customer retention and reduces payment drop-offs. These features collectively explain UPI's rapid merchant adoption despite recent GST-related setbacks in certain segments.

Demonetization impacted India’s retail sector, where the rise in card-based sales was insufficient to offset the sharp decline in cash transactions. Paytm supported the Prime Minister’s decision, calling it a firm stand and even advertising it in newspapers as “the boldest decision in the financial history of independent India.” Non-Banking Financial Companies (NBFCs), which primarily provide loans to small traders and local communities, faced significant challenges in collecting repayments, as much of their dues were received in cash, making them particularly vulnerable to the effects of demonetization. A prominent feature of this transformation has been the widespread deployment of QR codes, particularly among micro and small enterprises. The minimal cost of adoption, ease of setup, and zero Merchant Discount Rate (MDR) for UPI-based transactions have made QR codes an accessible and attractive option for a diverse range of merchants, from formal retailers to informal vendors such as fruit sellers and tea stall owners. In an effort to promote digital transactions, the Government of India waived MDR charges on UPI and RuPay transactions for transactions below ₹2,000 starting in January 2020, under a directive by the Ministry of Finance. The cost burden was instead absorbed by the Reserve Bank of India (RBI) or the National Payments Corporation of India (NPCI).

Larger, formal enterprises had already begun integrating electronic point-of-sale (POS) systems and card-based transactions prior to demonetisation. However, it is the informal sector that has demonstrated remarkable digital adaptation, largely driven by the proliferation of low-cost smartphones and rising consumer demand for digital options. The interoperability of QR systems and integration with mobile wallets and banking apps have further enhanced the viability of such systems for small-scale merchants. Government-led initiatives have also played a pivotal role in this shift. Measures such as zero MDR for small transactions, digital onboarding assistance, and tax incentives contributed to merchant digitalisation. However, the gradual withdrawal of these incentives and the lack of sustained support mechanisms have, in some cases, hindered long-term adoption and scalability. Digital payment adoption among merchants has also contributed to increased financial formalisation. By maintaining digital transaction records, merchants gain access to formal credit systems, such as microloans and working capital financing, particularly from fintech platforms. This transition enhances creditworthiness and broadens financial opportunities.

However, notable challenges remain. Many small-scale and rural merchants exhibit reluctance to fully transition to digital systems due to concerns about taxation, compliance under the Goods and Services Tax (GST) regime, fear of data surveillance, and continued preference for cash liquidity. Additionally, limited digital skills, infrastructure deficits, and apprehensions related to transaction failures contribute to resistance. A cashless economy can generate significant cost savings for businesses and governments by eliminating expenses associated with printing, distributing, and safeguarding physical currency. Digital transactions create an auditable trail, making it harder to engage in illicit activities such as tax evasion, money laundering, and corruption. The data generated from these transactions enables businesses and policymakers to make better-informed decisions, supporting economic planning and development. Furthermore, e-commerce and digital payment systems facilitate international trade by streamlining cross-border financial transactions. 14 There is also evidence of a hybrid model emerging among merchants, wherein both cash and digital payments are accepted. This dual-acceptance strategy reflects the necessity to cater to a diverse consumer base while managing operational flexibility.

CHALLENGES TO A CASHLESS INDIA

Cashless transactions generate valuable data that can be analyzed to understand consumer behavior, spending habits, and broader economic trends.17 Digital payments thrive only when they are perceived as safer and more efficient than cash. When compliance risks outweigh benefits, merchants often revert to informal channels. This aligns with behavioral economics theories (e.g., loss aversion), where the fear of tax penalties outweighs incentives such as cashback rewards.

Despite advancements, several consumer concerns persist. Commonly cited issues include transaction failures, cybersecurity threats, limited grievance redressal mechanisms, and app downtime. These factors continue to influence trust in digital financial systems, particularly for high-value transactions, where many consumers still prefer traditional cash modes.

While demonetisation aimed to inspire curiosity and excitement about a cashless future, it also triggered anxiety. Individuals without bank accounts feared being compelled to open one and pay associated fees, particularly if wages were deposited electronically instead of in cash. Retail consumers, meanwhile, had their own expectations for a cashless society. Their concerns were less about ownership or governance and more about preserving familiar benefits offered by cash and paper checks, such as anonymity, transactional freedom, and the ability to stop payment in cases of fraud or defective goods (Bátiz-Lazo, B. et al, 2014).

As India pursues public-private partnerships to expand its digital infrastructure, it must acknowledge that the impact of emerging cybersecurity threats differs for the public and private sectors. For instance, public administrative offices, unlike private firms, may find it either financially or politically unviable to meet ransomware demands. Therefore, India should be selective and strategic in adopting technical and outreach practices from the private sector when designing public service platforms. Beyond ensuring the integrity and security of these platforms, attention must also be given to the processes by which they are developed. Procedural transparency and robust grievance redressal mechanisms are essential to fostering public trust and encouraging widespread adoption of digital transformation initiatives.

While India continues to expand its digital infrastructure, equal emphasis must be placed on fostering public trust in these systems. Without such trust, people may hesitate to access public services or engage in digitally coordinated responses during pandemics or emerging cybersecurity threats. Strengthening digital literacy is equally important, enabling citizens to distinguish between legitimate and fraudulent applications and to actively and effectively contribute when collective action is required (Bansal, R., et al, 2020).

Eliminating cash would represent a radical shift, and behavioral theories suggest that individuals often resist such major changes when uncertain about their impact. While the rise of digital society has fueled growth in electronic payments—with mobile phones increasingly functioning as digital wallets and more services accepting only electronic payments—low financial literacy remains a significant obstacle to the wider adoption of cashless methods (Fabris, N., 2019).

CONCLUSION

India’s journey toward a cashless economy, catalyzed by demonetization and propelled by UPI, presents a complex narrative of success punctuated by systemic challenges. The Unified Payments Interface has undeniably transformed the financial landscape, driving financial inclusion, enabling seamless transactions, and positioning India as a global leader in real-time payments. With over 55% rural penetration and 80% adoption among youth, UPI has democratized digital payments in unprecedented ways. However, as the Karnataka case illustrates, this revolution remains incomplete. The coercive application of GST regulations on UPI transactions has revealed critical fissures in India’s digital transition, where top-down enforcement clashes with ground-level informality.

The retreat of small merchants to cash underscores a fundamental tension: while digital payments offer efficiency and transparency, their integration with tax compliance frameworks must be carefully calibrated to avoid alienating the very users they aim to empower. Behavioral barriers: trust deficits, fear of scrutiny, and working capital constraints, continue to shape merchant resistance, even as consumers embrace UPI’s convenience. This paradox highlights that technological adoption alone cannot guarantee a cashless future; it must be complemented by policy sensitivity, financial literacy, and infrastructural inclusivity.

The risk of cybercrime is significantly higher in a cashless economy, as most transactions take place over the Internet. Therefore, it is essential to raise public awareness about safeguarding debit and credit card information and ensuring the secure use of Internet banking and digital wallets. To effectively deter and penalize cybercriminals, a well-structured cyber police force equipped with advanced forensic laboratories and cutting-edge technology must be established. 10.

Privacy concerns and the risk of increased surveillance underscore the need to balance technological innovation with the protection of individual rights. At the same time, the unbanked population may struggle to access financial services, making it crucial to bridge this gap through targeted initiatives such as the Pradhan Mantri Jan Dhan Yojana, which promotes financial inclusion by providing basic banking services to underserved communities.

Moving forward, India’s digital payment ecosystem must strike a delicate balance. On one hand, it must sustain UPI’s growth through innovation (e.g., cross-border expansions, credit-linked features). On the other hand, it must address structural gaps, simplify GST compliance for micro-enterprises, enhance digital infrastructure, and foster through transparent enforcement. The Karnataka episode serves as a critical lesson: a sustainable cashless economy cannot be built on enforcement alone but requires collaboration between regulators, businesses, and citizens.

As India aspires to a $1 trillion digital economy by 2030, the resilience of cash reminds us that inclusivity must remain at

the heart of this transformation. The true measure of success will lie not in the decline of currency but in the creation of a system where digital and informal economies coexist, adapt, and thrive, bridging divides rather than deepening them. UPI's legacy, therefore, will be determined not just by its transaction volumes but by its ability to harmonize innovation with equity.

ETHICAL DECLARATION

Conflict of interest: The authors declare that there is no conflict of interest regarding the publication of this paper.
Financing: This research received no external funding.
Peer review: Double anonymous peer review.

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International Journal of Convergent Research 2(2) July - December (2025)

IJCR
International Journal of Convergent Research

International Journal of Convergent Research

Journal homepage: International Journal of Convergent Research

The Impact of Islamic Work Ethics on Employee Motivation in Islamic Banks

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Citation: Mohamed Hussain, F. A., & Thuwansajihan, T. (2025). The Impact of Islamic Work Ethics on Employee Motivation in Islamic Banks. *International Journal of Convergent Research, 2*(2). 30-34.

ARTICLE INFO

Received: 13th November 2025
Accepted: 27th December 2025

ABSTRACT

Islamic Work Ethics (IWE) has emerged as an essential foundation for ethical behaviour, organizational harmony, and intrinsic motivation in Islamic financial institutions. Rooted in the Qur'an and the Sunnah, these ethics emphasize honesty, justice, accountability, and spiritual fulfillment, forming the moral compass for Islamic banking operations. This study explores how IWE influences employee motivation within Islamic banks by examining its core dimensions—honesty, fairness, teamwork, accountability, and spirituality. Drawing from existing literature and conceptual frameworks, the paper highlights the intrinsic linkage between faith and work motivation, discusses challenges in implementation, and proposes leadership strategies and HR policies to enhance motivation. The findings indicate that adherence to Islamic ethical values fosters moral integrity, loyalty, and organizational commitment, providing a distinctive model for sustainable human resource management in the Islamic banking sector.

Keywords: Keyword Islamic Work Ethics (IWE), Employee Motivation, Islamic Banking, Spiritual Fulfillment, Ethical Leadership.

INTRODUCTION

In Islam, work is not merely a means of earning a livelihood but a sacred act of worship ('ibadah'). The Qur'an and Hadith underscore the significance of diligence, honesty, and justice in professional conduct, presenting work as a divine duty rather than a material necessity. The Prophet Muhammad (peace be upon him) emphasized that "No one has ever eaten better food than that earned by his own hands" (Sahih al-Bukhari, 2072). Such teachings form the foundation of Islamic Work Ethics (IWE), which integrates spirituality with social and economic responsibility.

Islamic banks represent a distinct model of modern financial institutions that operate in conformity with Shariah (Islamic law), rejecting interest (riba) and emphasizing risk-sharing, social justice, and ethical business practices. As Islamic banking grows globally—with institutions in over 75 countries—its success relies not only on financial innovation but also on its workforce's ethical and motivational orientation (Beekun & Badawi, 2005). Employees in Islamic banks are expected to align their performance with faith-driven values that prioritize justice, fairness, and accountability to Allah over profit maximization.

This study investigates how Islamic Work Ethics influence employee motivation within Islamic banks. It aims to bridge the gap between spiritual values and organizational behavior, offering an integrated framework that explains how ethical compliance, faith-based commitment, and moral accountability shape employees' performance and satisfaction.

LITERATURE REVIEW

Concept of Islamic Work Ethics (IWE)

The concept of Islamic Work Ethics is deeply rooted in Islamic jurisprudence and moral philosophy. According to Ali (1988), IWE represents "a set of moral principles that guide human conduct in the workplace, emphasizing effort, cooperation, and honesty." Unlike secular work ethics, which focus primarily on individual achievement and material success, IWE seeks a balance between world productivity and spiritual accountability.

Core tenets of IWE include:

i. Honesty and trustworthiness (Amanah): Truthfulness and reliability are moral obligations in Islam.
ii. Justice (Adl'): Fairness in all dealings ensures equity and prevents exploitation.
iii. Hard work (Ijtihad): Continuous effort is a form of worship that benefits both self and society.
iv. Teamwork and consultation (Shura): Collaborative decision-making fosters unity and shared responsibility.
v. Accountability (Taqwa): Awareness of divine oversight encourages ethical integrity.

These principles foster a holistic approach to work, integrating individual motivation with collective well-being (Chanzanagh & Akbarnejad, 2011).

Employee Motivation and Faith-Based Systems

Motivation, as conceptualized in organizational psychology, refers to the internal drive that channels individuals' efforts toward achieving goals (Ryan & Deci, 2000). In Islamic organizations, motivation transcends external rewards—such as salary or promotions—and encompasses spiritual fulfilment and moral satisfaction. Employees perceive work as an act of devotion, aligning professional duties with religious obligations. Rahman, Muhamad, and Othman (2008) found that Islamic work ethics positively correlate with job satisfaction and performance. Similarly, Khan et al. (2015) demonstrated that organizational justice, moderated by IWE, enhances commitment and reduces turnover intention. Thus, Islamic values transform work motivation from a transactional to a transformational experience.

Islamic Banking Context

Islamic banks operate within a moral economy, balancing profitability with ethical accountability. The prohibition of interest, emphasis on risk-sharing, and dedication to social welfare create a unique environment where employees' moral conduct directly affects institutional credibility (Beekun & Badawi, 2005). The integration of IWE into HRM practices—such as recruitment, performance appraisal, and training—ensures that employee behaviour aligns with Shariah values. Research by Yousaf & Shaukat (2016) indicates that when employees perceive their organization as upholding Islamic values, their intrinsic motivation increases significantly. This moral alignment enhances productivity, loyalty, and trust, contributing to organizational success.

Gaps in Literature

Despite numerous studies on Islamic finance and ethics, there is limited research on how Islamic work ethics specifically influence motivation mechanisms within banks. Most prior works are conceptual rather than empirical, underscoring the need for a holistic framework that connects ethical values with psychological and organizational outcomes.

RESEARCH METHODOLOGY

This study adopts a conceptual and qualitative research design based on secondary data. It synthesizes insights from journals, religious texts, and institutional reports to develop a framework explaining how Islamic Work Ethics influence employee motivation in Islamic banks.

Research Design

This study adopts a conceptual research design based exclusively on secondary data. No primary data was collected. The purpose of the methodology is to synthesize and analyze existing knowledge to develop a coherent conceptual framework explaining the relationship between Islamic Work Ethics and employee motivation in Islamic banks.

Data Sources

Secondary data was obtained from:

i. Peer-reviewed academic journals on Islamic finance, ethics, and organizational behavior.
ii. Classical and contemporary Islamic texts, including the Qur'an and Hadith.
iii. Prior conceptual and empirical studies on Islamic Work Ethics and motivation

Research Approach

A thematic analysis approach was used to identify recurring patterns in literature.

Sources included:

i. The Qur'an and Hadith (primary religious texts)
ii. Academic journals (e.g., Journal of Business Ethics, Asian Academy of Management Journal)
iii. Empirical and conceptual studies by Ali (1988), Beekun & Badawi (2005), and Khan et al. (2015)

Conceptual Framework Development

Based on the literature, the study develops the following conceptual model (Table 1) illustrating how dimensions of Islamic work ethics affect employee motivation. This framework serves as the analytical foundation for subsequent discussion and policy implications.

Figure 1: *Conceptual Framework Linking IWE to Motivation*

IWE Dimension	*Definition*	*Effect on Motivation*
Honesty & Trustworthiness	Integrity and reliability in actions	Builds mutual trust and increases commitment
Justice & Fairness	Equity and impartial treatment	Enhances job satisfaction and morale
Teamwork & Cooperation	Collaboration and mutual respect	Strengthens belonging and intrinsic motivation
Accountability to Allah	Awareness of divine oversight (*Taqwa*)	Promotes self-discipline and ethical behaviour
Spiritual Fulfilment	Viewing work as worship (*'ibadah'*)	Boosts purpose-driven performance

FINDINGS AND DISCUSSION

The Spiritual Dimension of Work Motivation

In Islamic banks, employees derive motivation not solely from tangible incentives but from a deep sense of purpose rooted in faith. The belief that work is a form of worship (ibadah) encourages sincerity, dedication, and accountability. Unlike secular models that separate spirituality from work, Islam integrates both realms. Employees thus strive to perform duties ethically, knowing their ultimate accountability lies before Allah, not merely their superiors (Ali, 1988). This spiritual alignment enhances intrinsic motivation—a self-driven desire to achieve excellence because it pleases God. Employees working under such a paradigm exhibit lower absenteeism, greater job satisfaction, and stronger resilience during organizational challenges.

Moral Accountability and Organizational Trust

Trust and honesty form the moral fabric of Islamic work ethics. When employees believe that their organization embodies transparency and justice, they are more likely to reciprocate with loyalty and diligence. This mutual trust cultivates an environment where moral accountability becomes the norm. As Beekun & Badawi (2005) argue, trustworthiness is both a moral obligation and a managerial necessity in Islamic institutions. The psychological contract between employer and employee in Islamic banking extends beyond material terms to include moral obligations. Violating this trust damages not only organizational reputation but also spiritual integrity.

Justice and Fairness in the Workplace

Justice ('adl') is central to Islamic governance and extends naturally to workplace ethics. The Prophet (PBUH) condemned exploitation and emphasized fairness in wages and treatment. Islamic banks that embody justice in promotion, performance evaluation, and workload distribution experience higher morale and reduced conflict. According to Khan et al. (2015), perceived justice mediated by IWE improves job outcomes, including satisfaction and retention. Fair practices also enhance collective motivation by assuring employees that success is merit-based. This perception reinforces institutional legitimacy, aligning with Shariah principles of equity.

Teamwork, Brotherhood, and Organizational Cohesion

Teamwork in Islam stems from the concept of ummah—a united community bound by mutual respect and cooperation. The Prophet (PBUH) said, "The believers are like a single body; when one part suffers, the whole body feels pain" (Sahih Muslim). In Islamic banks, this ethos manifests in collaborative culture and shared decision-making (Shura). Employees motivated by collective purpose work cohesively, fostering innovation and mutual support. Moreover, teamwork mitigates workplace stress and strengthens intrinsic motivation by fulfilling the human need for belonging. In environments where ethical and spiritual values guide teamwork, productivity improves significantly (Chanzanagh & Akbarnejad, 2011).

Leadership and Ethical Stewardship

Leadership plays a pivotal role in translating Islamic values into practice. The Prophet Muhammad (PBUH) exemplified servant leadership—emphasizing humility, justice, and empathy. In modern Islamic banks, leaders who embody these traits

inspire moral behavior and intrinsic motivation among subordinates. Ethical leadership grounded in Shura (consultation) and Amanah (trust) creates a participatory culture. Employees feel valued and empowered when decision-making reflects fairness and transparency. As a result, they are more likely to align personal goals with organizational objectives, enhancing both spiritual and operational outcomes.

Challenges in Implementing Islamic Work Ethics

Despite its moral superiority, implementing IWE in diverse and globalized banking environments poses challenges:

i. Cultural diversity: Employees may have varying levels of religious understanding or commitment.
ii. Globalization pressures: Competitive financial markets may prioritize profit over ethics.
iii. Leadership inconsistency: Failure of leaders to model ethical behavior can undermine organizational trust.
iv. Lack of awareness: Without structured ethics training, employees may interpret Islamic values inconsistently.

Addressing these challenges requires structured interventions, including continuous ethics education, transparent leadership, and integration of IWE into HR policies.

The HR Perspective: Aligning Policies with Shariah

Islamic Work Ethics must be institutionalized through human resource management frameworks that reward both moral and professional excellence. Recruitment processes should assess ethical alignment, while training programs must reinforce the Islamic moral compass. Performance appraisals should include metrics on honesty, teamwork, and fairness alongside technical skills. Additionally, recognizing employees' moral conduct through non-monetary rewards—such as public acknowledgment or spiritual retreats—can reinforce faith-based motivation. These HR strategies ensure long-term organizational sustainability by harmonizing deen (religion) with dunya (worldly goals).

Comparative Insights: IWE vs. Western Work Ethics

While Western work ethics emphasize individualism, achievement, and material reward (Weber, 1930), Islamic Work Ethics focus on the balance between self and society, material and spiritual gains. The Islamic model discourages greed and exploitation, replacing them with moderation (wasatiyyah) and moral consciousness (taqwa). This balance offers a sustainable paradigm for organizational motivation, addressing the ethical lapses often seen in conventional corporate settings.

CONCLUSION

Islamic Work Ethics represent more than a moral code—they are an integrated philosophy of life and labor. When applied within Islamic banks, they cultivate employees who are not only efficient but also spiritually fulfilled and ethically grounded. The essence of IWE lies in recognizing that every professional act contributes to both individual salvation and societal progress. This study demonstrates that IWE enhances motivation through five key pathways: honesty, justice, teamwork, accountability, and spiritual fulfillment. Together, these principles generate a workforce characterized by loyalty, trust, and purpose. For Islamic banks, embedding these ethics into leadership and HR practices ensures that financial success coexists with spiritual integrity. Future research should extend this conceptual model through empirical validation—examining how IWE-driven motivation impacts measurable outcomes like productivity, retention, and customer satisfaction. As Islamic banking continues to expand globally, adherence to faith-based ethics will remain its most powerful competitive advantage—a model of balance between profit and piety, performance and purpose.

ETHICAL DECLARATION

Conflict of interest: The authors declare that there is no conflict of interest regarding the publication of this paper.
Financing: This research received no external funding.
Peer review: Double anonymous peer review.

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ISSN 3049-3064
9 773049 306006