St. Joseph's College of Commerce
(Autonomous)
#163 Brigade Road, Bengaluru, Karnataka - 560 025.

INTAGLIO

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READING THE PAST TO WRITE THE FUTURE
Lit. Review

Turning insight into impact at
NUDGEATHON

TRIBES'25 CONFERENCE

The culmination of behavioural science and artificial intelligence

RESEARCH TOPIC
The first event of B.Sc.'s very own research forum

Bold Ideations

NOVEMBER & DECEMBER 2025
VOLUME 4 | ISSUE NUMBER 3

ABOUT SJCC

St. Joseph's College of Commerce (SJCC), formerly a part of St. Joseph's College, established in the year 1882, is managed by the Bangalore Jesuit Educational Society (BJES). The BJES is a unit of the Catholic religious order called the Society of Jesus founded by St. Ignatius of Loyola in 1540. The Department of Commerce was established at St. Joseph's College in the year 1949 which later became an independent college with its own building on Brigade road in the year 1972. The college has in its vision a model for higher education which encourages individuals to dream of a socially just world and in its mission a strategy to empower individuals in realising that dream.

With an objective to impart quality education, the college has been innovating in all aspects of higher education. These innovations were further bolstered with the granting of autonomous status to the college by UGC in September, 2005. From then on, the college has taken a lead in reforming curriculum and syllabi, examination and evaluation pattern, and teaching and learning processes through the Board of Studies, the Academic Council, and the Governing Council composed of eminent academicians, industry experts, and notable alumni. The college has undergone four cycles of NAAC accreditation starting from the year 2000 in which it secured 'five stars'. The college was graded an 'A', in the year 2007 and 2012, and in February 2021 the college was re-accredited with an 'A++' grade and a CGPA of 3.57/4. SJCC is one of the first colleges in Karnataka and the very few institutions in the country to have secured A++ grade in the fourth cycle under the Revised Accreditation Framework (RAF). In 2010, the college was declared a 'College with Potential for Excellence'. In 2011, SJCC was recognised as a Research Centre by Bengaluru City University. The college is ranked among the top 100 colleges in the National Institutional Ranking Framework (NIRF) ratings of the Ministry of Education, Government of India in 2025. Since its inception, the college has offered diverse programmes in Commerce and Management and recently, in Humanities and Science.

ABOUT THE PROGRAMME

The B.Sc. programme has been designed to provide a cutting-edge expertise in mainstream economics, mathematics and data analytics. This programme aims to develop analytical, creative and critical thinking skills for problem solving and decision making. It aims at better understanding of social, economic and political issues and explores the full spectrum of the programme.

The transferable skills attained through the deep specialisation in Economics are highly sought after by employers and increase the employability quotient of students in various dynamic fields. A student could be an economist, a government advisor, financial consultant, econometrician, banker, data analyst, mathematician and also look forward to different government positions after successful completion of the programme. The programme integrates different fields like Finance, Operations Research, History, Politics, Environmental Studies and Model Building with an inbuilt local as well as global perspective.

Data Analytics has been designed to provide students with the essential skills to extract valuable insights from extensive datasets, empowering them to make informed decisions across various industries. The curriculum typically covers crucial aspects such as data cleaning, exploratory data analysis, and the application of machine learning algorithms to address real-world problems. Hands-on experience with popular data analysis tools like Python, R, and SQL is a focal point, enhancing students' proficiency in data manipulation and visualization. The Mathematics major equips students with essential analytical and problem-solving skills, making them highly versatile in the job market. Graduates can pursue careers in finance, where they model and manage risk, and in data analysis, where they interpret complex datasets. In actuarial science, they assess financial risks for insurance companies, while in software development, they create algorithms to enhance technology. Additionally, there is high demand for mathematicians in medicine and engineering to solve complex design and optimization problems. The growing demand for mathematical expertise ensures robust job opportunities for graduates.

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Divya Saranyan (above), Shambhavi (below)

LETTER *from the* EDITORS

"WRITING IS EASY. ALL YOU HAVE TO DO IS CROSS OUT THE WORDS."

- MARK TWAIN

Dear Readers,

"Writing is easy. All you have to do is cross out the wrong words." It sounds simple, almost too simple. But writing has never been about getting it right the first time. It begins with starting. With putting thoughts down as they come, without polishing or filtering. You write everything first. Then you begin the real work.

That work lies in editing. In removing what doesn't belong. Good writing isn't about adding more words, but about crossing out the ones that stray from the truth. Every deletion is a choice. A form of confidence. Writing feels difficult because we grow attached to our words, but once we accept that not all of them deserve to stay, the process becomes clearer. It turns into sculpting. That is where the real art of writing lies.

This is also what the Intaglio team strives to do. With every issue, we work to edit out what distracts, exaggerates, or deviates from the core of an experience. Our aim is simple but intentional: to represent events as they truly were, in their essence, and to bring that truth to you as honestly as possible. We may not capture everything, but we do our best to capture what matters.

This edition of Intaglio carries that vision forward with renewed energy. It brings together coverage of Tribes'25, where conversations on emerging AI trends and the future of work took centre stage, and Nudgeathon, where students stepped into the field to tackle behavioural challenges at their source.

It also captures lively explorations of behavioural economics and business ethics through interactive, game-based discussions. Adding to this momentum is the launch of the B.Sc. programme's own research forum, marked by our inaugural session on choosing research topics and demystifying the literature review, transforming stacks of papers into clear pathways for inquiry.

From reports on sessions on framing the first step of research and navigating literature, to conversations sparked through Nudgeathon, the focus this month was on beginnings and clarity of thought. Platforms like TRIBES 2025 and discussions on behavioural economics and business ethics pushed us to question how ideas are shaped, tested, and refined. Across each event, what stood out was the shared willingness to think deeper, revise perspectives, and engage meaningfully.

As always, we hope that as you read, you feel a sense of belonging to something greater than yourself: a community that learns, grows, and celebrates together. Whether you're flipping through to find a familiar face, reading a reflection that resonates, or simply taking a moment to pause and appreciate the journey- we're glad you're here.

Warm Regards,

The B.Sc. Editorial Team

NUDGEAT

HON 2025

Written by
Prerna Maria Menezes

"One of the big lessons from behavioural economics is that we make decisions as a function of the environment that we're in."
- Dan Ariely

IISc, The Indian Institute of Science hosted Nudgeathon 2025, an Indian Behavioural Economics and Sciences Fest, in collaboration with St. Joseph's College of Commerce, Indian Institute of Technology, Delhi, India Behavioural Economics Network (IBEN), Beyond Nudge Consulting, Fractal, CPDMED TBI IISc, IMPACT4IMPACT, PEOPL Foundation, SAMDeS India, BiD4D. The competition's objective is to design nudges for sustainability, where 22 teams of 3-4 individuals, took part to find solutions to waste management problems witnessed in the town of Magadi, with the intent to obtain the opportunity to carry out the implementation of their nudges in a 3 month real time implementation and evaluation process following the TRIBES Conference in St. Joseph's College of Commerce.

On the 12th of November, a 2 hour online orientation was conducted at 8:20 pm, led by IISc Co-ordinators, Mayuresh and Varad.

It was an informative session covering the 13 core pillars of heuristics and the principles of Behavioural economics. A brief overview of the sequence of events that would take place during the competition, the judging criteria and general instructions was discussed, concluding with a Q&A session.

On the 15th of November, after registrations, the participants departed for Magadi at 7am, where breakfast was provided during the bus ride. After arriving at the destination at 10 a.m., the teams were assigned local volunteers who helped bridge any cultural gaps and aide in case of language barriers. The teams were assigned to wards and given 3 hours to observe and interact with the locals. The teams conducted surveys they created during their journey, receiving 8 to 25 responses based on various factors, which provided them an opportunity to utilise their knowledge in the field so as to not only obtain numerical data but also the qualitative data to guide their efforts.

At 3pm they returned to the IISc campus where the teams broke for lunch, after which the organisers and mentors from various institutions including Dr. K Srini Madhusudhan from IISc, Mahesh H. C. from the PEOPL Foundation, Mr. Vinay Pradeep C from St. Joseph's College of Commerce and others addressed the participants. Over the next few hours, the teams began analysing their data and identifying their targeted groups and problems. The teams had one-on-one consulting sessions with numerous mentors from various fields who provided real world knowledge and experience of practical difficulties which accompany any initiative.

The teams dedicated the rest of their time brainstorming ideas for nudges, the scale of their initiative, feasibility and the implementation of their idea, all powered by the unlimited tea and coffee available.

From 5 p.m. on the 15th of November to 11 a.m. on the 16th of November, the participants tirelessly worked on their presentation, burning the midnight oil, only ceasing activity to eat dinner at 8pm, breakfast at 8am and the occasional power naps. After submitting their proposals at 11am, a 30-minute workshop was conducted by Mr. Subrahmanyam from nxtQ Private Limited, a CPDMED incubated startup, on Confluence, a digital workspace for projects. The day ended with private presentations from all teams, with a duration of 7 minutes each followed by questions from the judges. The event officially ended by 6pm, with results to be announced during The TRIBES Conference 2025, to be held in St. Joseph's College of Commerce on the 29th of November 2025. Nudgeathon 25 was an incredible event which improved immensely from its previous renditions, taking future economists and policy makers out in to the real world with real problems faced by the common man, motivating them to employ their knowledge to make a difference.

'ಕಸಮುಕ್ತ ಮಾಗಡಿ' ಸಂಕಲ್ಪ

ತ್ಯಾಜ್ಯ ಸುಸ್ಥಿರತೆ ಅರಿವು ಕಾರ್ಯಕ್ರಮ

ಪ್ರಜಾವಾಣಿ ವಾರ್ತೆ

ಮಾಗಡಿ: ನಗರವನ್ನು ಕಸಮುಕ್ತ ನಗರವಾಗಿ ರೂಪಿಸಲಾಗುವುದು. ಸಾರ್ವಜನಿಕರು ನಮ್ಮ ಜತೆ ಕೈಜೋಡಿಸಿ, ಸುಂದರ ಪರಿಸರ ನಿರ್ಮಾಣಕ್ಕಾಗಿ ಪುರಸಭೆಯೊಂದಿಗೆ ಸಹಕರಿಸಬೇಕು ಎಂದು ಪುರಸಭೆ ಮುಖ್ಯಾಧಿಕಾರಿ ಟಿ.ಎನ್.ಶ್ರೀನಿವಾಸ್ ಮನವಿ ಮಾಡಿದರು.

ಕೋಟೆ ಮೈದಾನದಲ್ಲಿ ಐಎಎಸ್‌ಸಿ ಪೀಪಲ್ ಫೌಂಡೇಶನ್, ಕ್ರೈಸ್ಟ್ ಕಾಲೇಜು, ಸೆಂಟ್ ಜೋಸೆಫ್ ಕಾಲೇಜು, ಮೌಂಟ್ ಕಾರ್ಮೆಲ್ ಕಾಲೇಜು ಮತ್ತು ಭಾರತೀಯ ವಿಜ್ಞಾನ ಸಂಸ್ಥೆ ಸೇರಿದಂತೆ ಹಲವು ಸಂಸ್ಥೆಗಳ ವತಿಯಿಂದ ಆಯೋಜಿಸಿದ್ದ 90 ದಿನಗಳ ನಗರ ತ್ಯಾಜ್ಯ ಮತ್ತು ಸುಸ್ಥಿರತೆ ಅರಿವು ಕಾರ್ಯಕ್ರಮಕ್ಕೆ ಚಾಲನೆ ನೀಡಿ ಮಾತನಾಡಿದರು.

ಪಟ್ಟಣದಲ್ಲಿ ಉತ್ಪಾದನೆಯಾಗುವ ಕಸವನ್ನು ಈಗಾಗಲೇ ಸೋಲೂರು ಕಸದ ಘಟಕಕ್ಕೆ ಕಳುಹಿಸಲಾಗುತ್ತಿದೆ. ಆದರೆ, ಘಟಕಕ್ಕೆ ಕಳುಹಿಸುವ ಮುನ್ನ ಮೂರು ಹಂತಗಳಲ್ಲಿ ಕಸದ ವಿಂಗಡಣೆ ಆಗಬೇಕಾದದ್ದು ಅತಿ ಮುಖ್ಯ. ಹಸಿ ಮತ್ತು ಒಣ ಕಸ ಮತ್ತು ಅಪಾಯಕಾರಿ ಕಸವನ್ನು ಮೂಲ ಸ್ಥಳದಲ್ಲೇ ವಿಂಗಡಿಸಿದರೆ ಮಾತ್ರ ಕಸದ ಘಟಕದಲ್ಲಿ ಸರಿಯಾದ ನಿರ್ವಹಣೆ ಸಾಧ್ಯ ಎಂದರು.

ಪುರಸಭೆಯು ಐಎಎಸ್‌ಸಿ ಪೀಪಲ್ ಫೌಂಡೇಷನ್ ಜೊತೆ ಒಡಂಬಡಿಕೆ ಮಾಡಿಕೊಂಡಿದೆ.'ನಡ್ ತಾನ್-2025' ಪೈಲಟ್ ಯೋಜನೆಯಡಿ 83ಕ್ಕೂ ಹೆಚ್ಚು ಕಾಲೇಜು ವಿದ್ಯಾರ್ಥಿಗಳು 90 ದಿನಗಳ ಕಾಲ ನಗರದ ತ್ಯಾಜ್ಯ ನಿರ್ವಹಣೆ ಬಗ್ಗೆ ಅಧ್ಯಯನ ನಡೆಸಿ, ವರದಿ ಸಲ್ಲಿಸಲಿದ್ದಾರೆ. ಈ ಅಧ್ಯಯನದ ಆಧಾರದ ಮೇಲೆ ಅತ್ಯುತ್ತಮ ಕ್ರಮಗಳನ್ನು ಗುರುತಿಸಿ ಅನುಷ್ಠಾನಗೊಳಿಸುವ ಮೂಲಕ ಮಾಗಡಿಯನ್ನು ಕಸಮುಕ್ತ ನಗರವಾಗಿ ಮಾಡಲು ಉದ್ದೇಶಿಸಲಾಗಿದೆ ಎಂದರು.

ಐಎಎಸ್‌ಸಿ ಪೀಪಲ್ ಫೌಂಡೇಶನ್ ಮುಖ್ಯ ಅಧಿಕಾರಿ ಮಹೇಶ್, ವಿದ್ಯಾರ್ಥಿಗಳು ನಗರದ ಎಲ್ಲ 23 ವಾರ್ಡ್, ಮಾರುಕಟ್ಟೆ ಮತ್ತು ಸಾರ್ವಜನಿಕ ಸ್ಥಳಗಳಿಗೆ ಭೇಟಿ ನೀಡಿ ಕಸಮುಕ್ತ ಕುರಿತು ಸಮಗ್ರ ಮಾಹಿತಿ ಸಂಗ್ರಹಿಸಿ ಒಂದು ವ್ಯವಹಾರ ಯೋಜನೆ ರೂಪಿಸಲಿದ್ದಾರೆ. ಈ ಯೋಜನೆಯನ್ನು ಪುರಸಭೆಗೆ ಸಲ್ಲಿಸಲಾಗುವುದು ಎಂದರು.

ಪುರಸಭಾ ಅಧ್ಯಕ್ಷ ಶಿವರುದ್ರಮ್ಮ, ವಿಜಯ್ ಕುಮಾರ್, ಉಪಾಧ್ಯಕ್ಷ ರಿಯಾಜ್ ಅಹಮದ್, ಪರಿಸರ ಅಭಿಯಂತರ ನಮಸ್ಕೃತ, ಎಂಜಿನಿಯರ್ ಪ್ರಶಾಂತ್ ಶೆಟ್ಟಿ, ಹೆಲ್ತ್ ಇನ್‌ಸ್ಪೆಕ್ಟರ್ ಶಿವಕುಮಾರ್, ಆರ್‌ಐ ರವಿಕುಮಾರ್ ಮತ್ತು ಸಿಬ್ಬಂದಿ ಹನುಮಯ್ಯ, ರೋಹಿತ್, ನಾಗರಾಜ್ ಸೇರಿದಂತೆ ಇತರರು ಉಪಸ್ಥಿತರಿದ್ದರು.

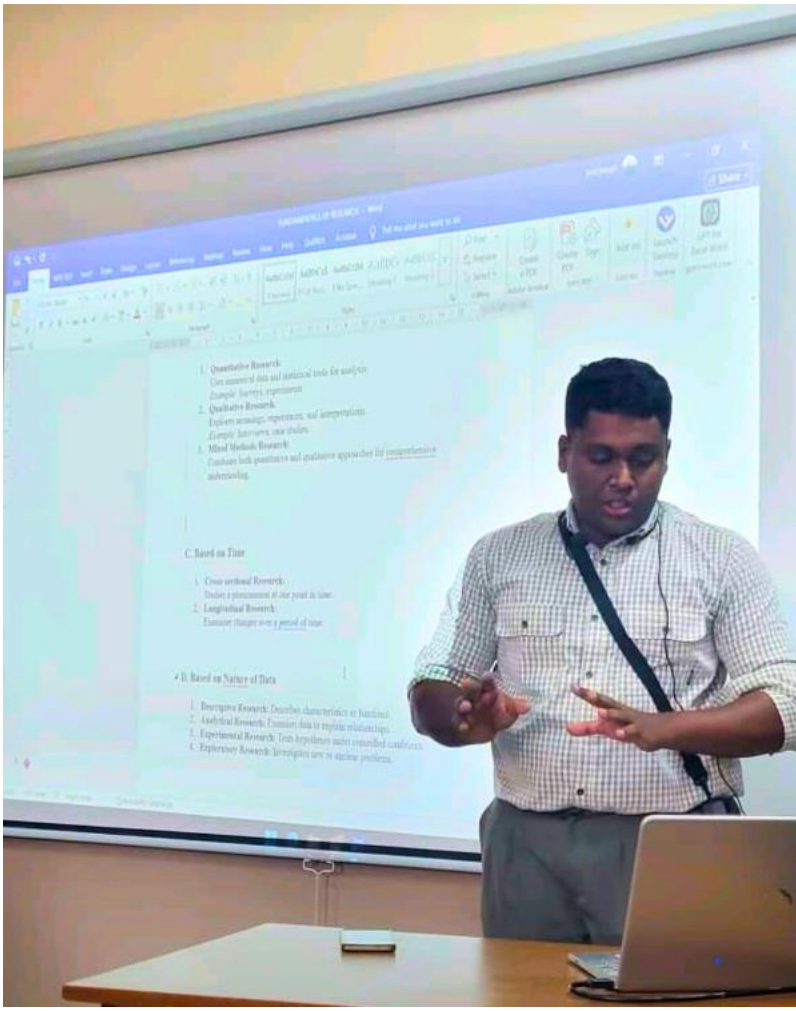
FRAMING *The First Step* OF RESEARCH

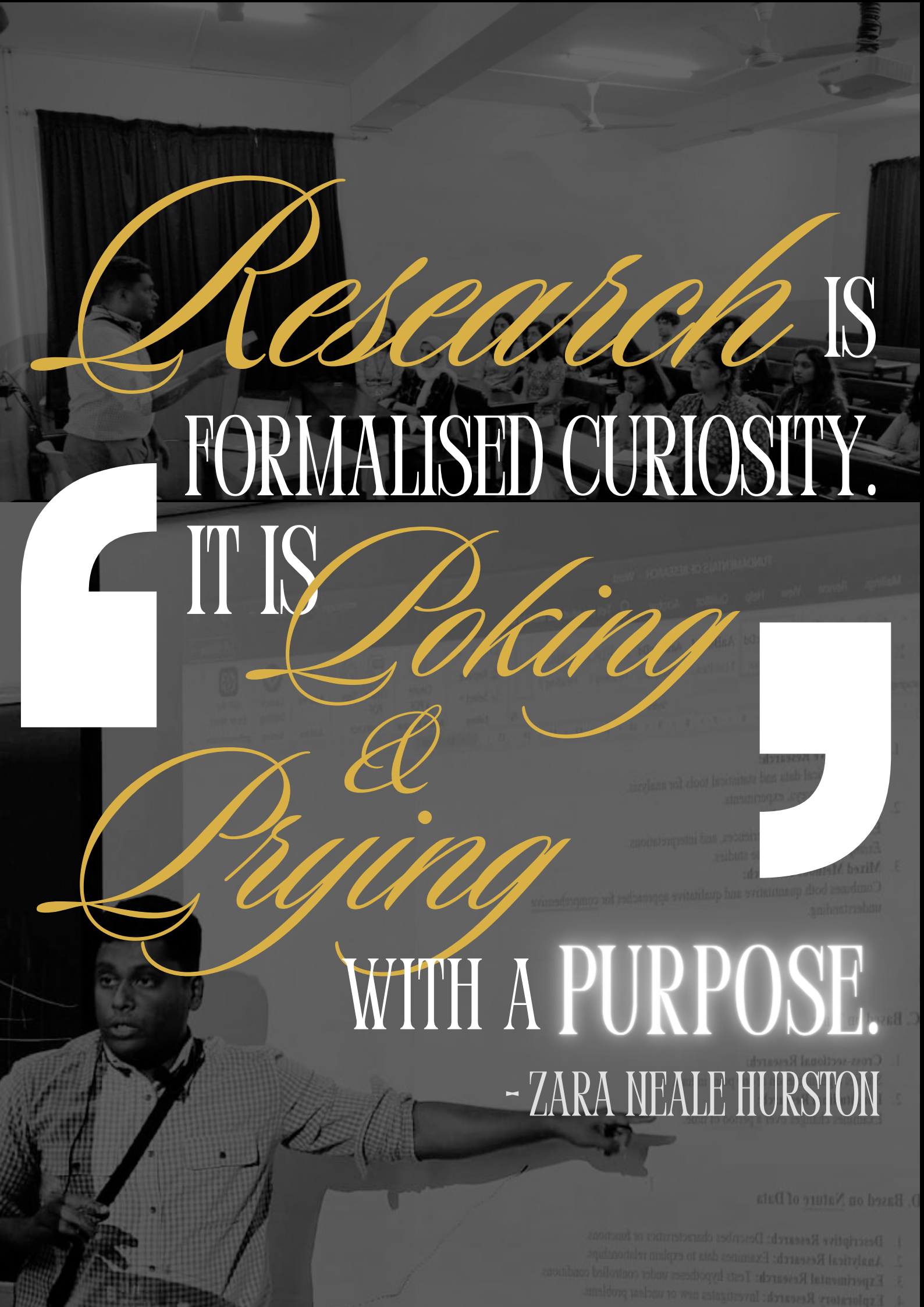
Written by
Prerna Maria Menezes

Chi-Square Circle, the research association of the B.Sc. Department at St. Joseph's College of Commerce (Autonomous), hosted its first in-house faculty lecture on 18th November 2025 at 11:00 a.m. The session focused on the theme "Research Topic Selection" and was organised for the 1st, 2nd and 3rd-year B.Sc. students.

The lecture was delivered by Dr. Emil Joseph, who introduced students to the fundamentals of choosing a research topic and explained how different research types align with the Economics discipline. He began by outlining various research categories and discussing which forms best support empirical and theoretical work within Economics. Dr. Emil Joseph then guided students through the practical process of exploring academic platforms such as Google Scholar, ResearchGate and others.

He demonstrated how to use filters, keywords and citation networks to identify trending areas of study, evaluate topic relevance and discover research gaps that could help refine one's research direction. He further emphasised the importance of connecting with the wider research community by following authors, accessing published papers and using platform tools to stay updated within specific domains. These steps provided students with a structured method for narrowing down research topics effectively.

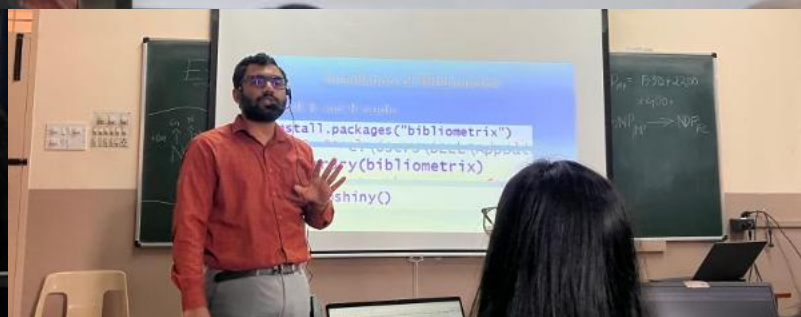



Research IS
FORMALISED CURIOSITY.
“IT IS Poking & Prying”
WITH A PURPOSE.
- ZARA NEALE HURSTON

NAVIGATING LITERATURE FOR RESEARCH

Written by
Gopika Thalavai Nallasivan

The B.Sc. Research Forum, Chi-Square Circle, put on a really engaging session on how to perform a literature review. The session covered literature review concepts, tools, and techniques. Dr. Shanu Nazar started off by explaining what a literature review really does. It goes beyond just summarising old studies. It also spots gaps in the knowledge. It maps out how ideas have grown over time. It also sets up a solid theoretical base. He made clear that a good literature review supports any solid research paper. A significant part of the workshop involved Dr. Shanu's demonstration of bibliometric analysis. This is a newer way to measure patterns in academic writing. He used the Bibliometrix package in R programming. Students followed along as he imported datasets. He generated basic statistics from them and even visualized citation networks step by step. The live demo kept things simple and fun. Dr. Shanu did not stop at R alone. ResearchGate lets researchers follow key authors. They track top journals in the field. They spot trends in keywords. They show how themes develop over time. Dr. Shanu kept coming back to this point all through the session. Bibliometrics can change a literature review a lot. It shifts from plain storytelling to something backed by data. It adds real evidence too. He urged students to try these methods in their projects to boost the strength and fresh ideas in their work. The session wrapped up with a lively question and answer time. The event built on what participants knew about literature reviews. It also showed how the Research Forum pushes for better skills in undergrad research.



TRIBES 2025

BEHSCI X AI

The inaugural ceremony of TRIBES'25 began at 9:20 a.m. in the Loyola Auditorium with a warm welcome by the emcees Rithika and Samruthaa followed by a touching prayer. This was then followed by the lighting of the lamp by dignitaries: Father Principal Dr. Charles Lasrado SJ, Dr. Jhumur S Roy, Dr. Junofy Anto Rozarina, Dr. Vishal Singh, Mr. Bhushan Kumar, Prof. Pramod Khadilkar, Dr. Srinivas Madhusudhan Khadilkar, Mr. Vinay Pradeep and the student coordinator. Principal Charles Lasrado SJ delivered a thought - provoking speech emphasising the importance of learning behavioural science in today's world. He highlighted the omnipresence of Behavioural Science, how quickly the field is growing, and the need to disseminate this knowledge, which is the reason behind hosting TRIBES every year. He expressed his hope for an enlightening time. Dr. Jhumur S Roy, HOD- Economics, gave a brief concept note about the uniqueness of hosting a fest on Behavioural Science, providing a brief outline of the schedule of the fest.

Written by
Aarna Gupta

Keynote Address

Dr. Junofy Anto Rozarina

Anushka V., student coordinator, introduced Dr. Junofy Rozarina, CEO of Beyond Nudge and IBEN, for the keynote address on Choice Architecture 2.0. The keynote gave a vast overview of the impact of technological changes, primarily AI, on human development and a walk-through of two paths forward. She explored the implications of technological tools, mentioning terms such as ‘hyper-personalisation’, ‘collapse of shared reality’, ‘pre-choice architecture’ and ‘silent dependence leading to cognitive atrophy”.

She laid out two paths, one dystopian, characterised by dopamine downregulation, cognitive atrophy and mass layoffs, and the second utopian, characterised by universal basic income, organised food distribution and up-skilling. Dr. Junofy concluded by stating the future is likely to be a middle between both paths, characterised by chaos turning to order and how our actions dictate the future that will be built.

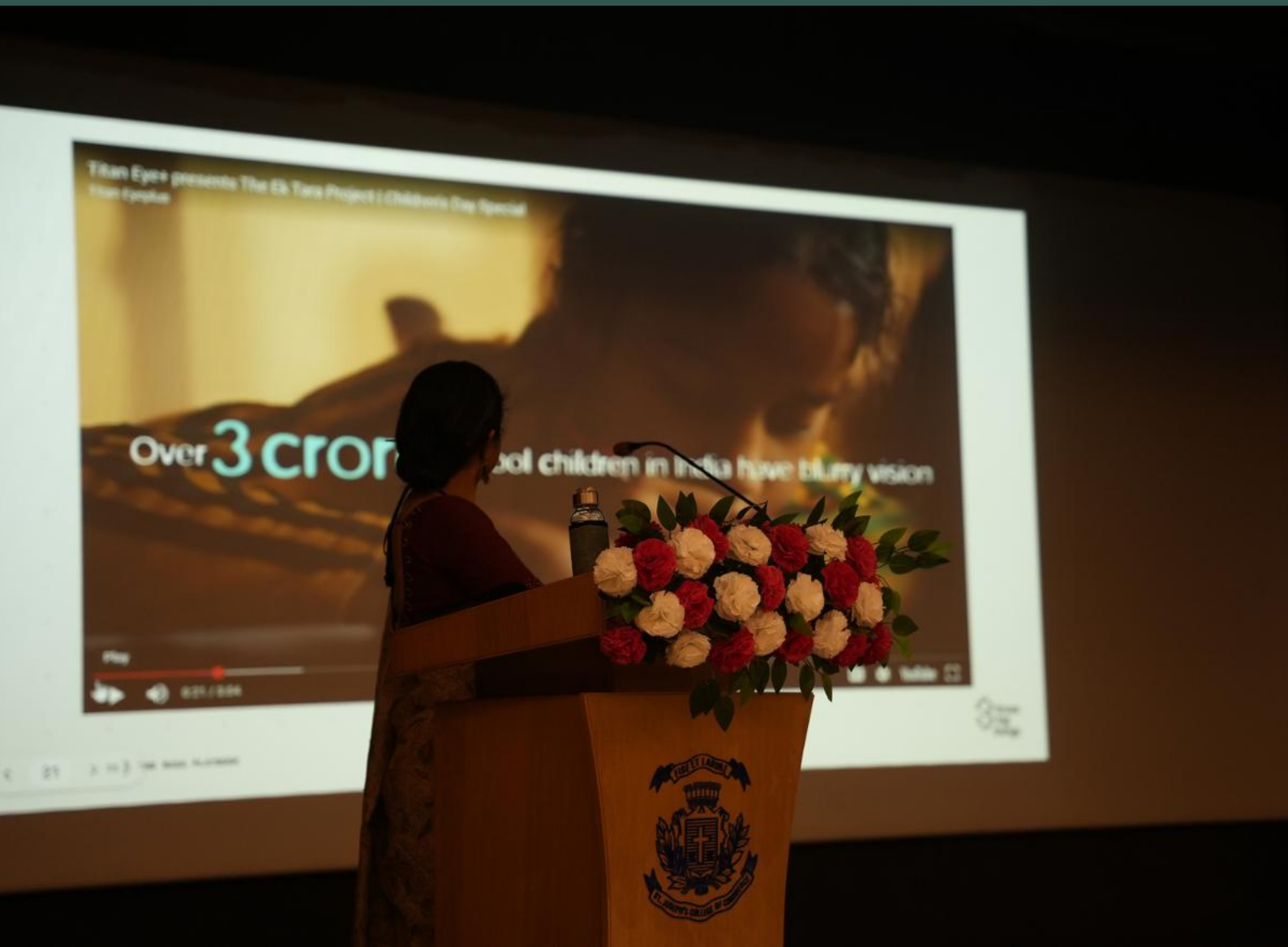
Opening Address

Ms. Shalini Raghunathan

Written by
Natania Susan Philip

The opening address on dramaturgy began at 10:10 a.m., delivered by Ms. Shalini Raghunathan, Co-Founder of Studio 3 Big Things. Drawing from the Natyashastra, she spoke about the power of emotions in shaping human behaviour and introduced “The Rasa Playbook,” a framework for choreographing emotions within behaviour design.

She explained the concept of rasa- the essence or emotional flavour- and discussed how bhavas (Vibhava, Anubhava, and Vyabhichari) work together to evoke specific emotional responses. Through videos and examples, she highlighted how the ancient idea of Navarasas can function as a gentle behavioural nudge, influencing how people feel and subtly guiding them toward desired actions. She concluded by questioning whether we can shift audiences from ‘impersonal to intentional’ and from ‘passive to active’, using emotional design as a powerful catalyst for behavioural change.



AI AND *the future* OF WORK

Written by
Sephan Jino James

The first panel discussion on the topic of 'AI and the Future of Work' began at 11:30 a.m. The panelists included Mr. Shivalik Roy- CEO & Managing Partner at Royale Touche Inc, Ms. Ashwini Bapat- Design Researcher and Strategist at Fractal Analytics, Mr. Adarsh S Lathika- CEO and Founder of Anatomy of Work, Mr. Anand Kumar- Professor at Azim Premji University, Ms. Nisha Ramchandani- Founder of Zoom-out and Senior Manager at Tata Electronics and Dr. Junofy Anto Rozarina- who was the designated moderator of the panel.

Panel Discussion

Dr. Junofy Anto Rozarina
Mr. Shivalik Roy
Ms. Ashwini Bapat
Mr. Adarsh S Lathika
Mr. Anand Kumar
Ms. Nisha Ramchandani

The panel kicked off with Dr. Junofy asking the panel on the current state of AI with context to the modern-day workplace. Mr. Shivalik answered first by putting forth the pros and cons of AI in the workplace. He then proclaimed the importance for future prospective employees to skill and upskill themselves as per the requirements of the job. Ms. Nisha gave an employee's point of view and highlighted the grey area present in today's job environment. As job roles evolve, the people being asked to leave are the ones associated with obsolete roles but she also pointed out that new roles are being added as well and that it's all about perspective. Ms. Ashwini pointed out that her more youthful perspective places her in the middle ground of the question. She feels that when looking back at all the different historical points where there was tech advancement, humans have been a constant denominator and that people will continue to be a denominator even during AI.

Mr. Adarsh put forth a question as to why companies in general are experiencing layoffs in the first place and pointed out the COVID time hiring spree and also elucidated that a lot of companies who engage in layoffs end up hiring those employees back in a period of a few months. He also presented a personal anecdote on how a lot of today's startups and companies are forced to use AI related buzzwords to prove to their investors and funders that they're making progress and are or will be profitable. Mr. Anand gave a macro-based response to the question. He said that historically the middle skilled jobs were what were hollowed or phased out as compared to the low and high skilled jobs. He mentioned that AI will end some jobs but will also create a high number of skilled jobs.

The next question reiterated on the previous one and Dr Junofy put forth the question of whether AI implementation in the workplace will lead to more people being laid off, as only a few are required to accomplish the same task, or whether the current number of employees will collectively do less work. She also asked what kind of jobs are to be expected to exist in the future. Mr. Shivalik gave an entrepreneurial perspective and advised to leverage a field of interest with the help of AI to undertake entrepreneurial ventures.

Mr. Adarsh highlighted that AI is breeding more creativity amongst employees to solve complex qualitative tasks, as more and more repetitive tasks are being made redundant. He pointed out that tech startups are trying to hire more individuals from liberal arts backgrounds, people with philosophical and linguistic skills, to cater to the Indian masses and to provide more creative nuances and solutions to modern problems of the workplace. Ms. Nisha said that in today's job market, strict job roles don't exist and that the definitions of a role is much more free flowing. She then ended by saying "Jobs may die but work never will end."

The next question was about how do people in such a fast pace environment learn the right skills to upskill themselves for the modern job environment. Mr. Shivalik suggested,

"broaden your horizons by travelling with the purpose of gaining new experiences"

This makes one think about what new roles are possible and what are the skills required for this. Ms. Ashwini said that with the constant pessimism regarding AI and job markets, experimentation is key and to be open to redefining of their job roles. Mr. Adarsh said to also have new experiences and to pick up new creative skills which could help narrate yourself effectively to your AI agents. He said to advertise oneself efficiently as previously, talent used to be retained by the same company for long periods of time but now that doesn't exist. He also implored the crowd to harbour discipline regarding the time spent on activities that may have negative effects on the human brain. Ms. Nisha pointed out how to cultivate a money-making skill, she said to learn from one's industry's leaders on "How to make your money and how to make your money work for you."

Dr. Junofy concluded by saying "Jobs may or may not exist but they will change and to learn quick." Later all the panelists and moderators were felicitated by the Dr. Jhumur S Roy, HOD- Economics, St. Joseph's College of Commerce and were thanked for their invaluable insights on the topic.

The session commenced at 12:30 p.m. and was introduced by Anushka, who welcomed the speakers Vishal Singh and Bhushan Kumar and outlined the focus of the discussion. The speakers began by noting how, in an age of rapidly advancing technology, people often forget the traditional emotional expressions known as rasas. They emphasised that even as artificial intelligence becomes more sophisticated, human elements remain fundamentally human, and this distinction is crucial when interacting with AI systems. The discussion then moved into Vishal Singh's research on human-AI dependency. Unlike previous sessions that highlighted the technical or operational side of AI, this one explored the philosophical dimensions- autonomy, agency, and the importance of retaining the ability to think independently rather than allowing automation to dominate decision-making. Students were encouraged to look beyond efficiency and reflect on where human judgment stands in an AI-driven environment.

The speakers stressed that humans are social beings who have always relied on external sources- first other individuals and later technological tools such as calculators. This evolution has shaped transactive memory, demonstrated through the simple example of how individuals use their phones as memory extensions. They observed that AI now forms part of this extended system, sometimes resembling an 'extended family' due to its increasing integration into everyday life. One of the challenges highlighted was the speed at which technological change is occurring. Vishal Singh also mentioned an experiment conducted by one of his students, studying how group dynamics shift when a robot is introduced into a human group setting. The session further examined how different large language models display varying political leanings, raising important questions about ethical design. Students were encouraged to think critically about design thinking, particularly the skill of identifying and framing the right problem before attempting a solution. Before concluding, the speakers recommended the movie Life Is Beautiful noting that experiencing it deeply reflects one's connection to the rasas, and the book Reality Is Broken. Students were encouraged to read, reflect, and think more deeply about the human aspects intertwined with the growing presence of AI.

In Chat

Written by
Dhanvi Gupta

Mr. Vishal Singh | Mr. Bhushan Kumar

Written by
Shakthi Rajarajan

Prof. Pramod Khadilkar

The third session commenced after lunch at 1:45 p.m. The speaker, Prof. Pramod Khadilkar of the Department of Design from the Indian Institute of Technology, Delhi enlightened the audience with a talk titled 'Diagonising from a Behavioral Design Perspective'. The main agenda of the talk was centred on how Artificial Intelligence (AI) will change the way behavioural economics works and how the same can be implemented by a variety of sectors in India. There are various complex problems which exist in today's world and given the dynamic and constantly evolving setting, behavioural economics and strategies need to be focused on in order to arrive at suitable and reliable solutions. Professor started his presentation with a basic question as to why national disaster plans are not being implemented in the country. Though it sounded basic, it got the audience's attention. The simple reason was because these plans weren't completely trustworthy and reliable since they do have a probability of not being accurate. Keeping accuracy in mind, the talk dived into understanding how behaviour impacted plans, strategies and executions. Detailed research of over 5 years by a student of Prof. Pramod, Mr. Swagatham helped them in solving the problem to an extent by being able to test the accuracy of the solution proposed using Artificial Intelligence (AI). For the purpose of study, clinical diagnosis provided by doctors were used as the subject of study by testing the accuracy of the diagnosis or in his words "diagnosing the diagnosis". A DICE (Diagnostic Complexity Estimation Model) was created. This model was fed with data relating to task characteristics. Clinical diagnosis methods were probed to understand the basis prompting the doctors to arrive at the respective diagnosis for the problem at hand. A multivariate logistic regression model was used to understand a doctor's readiness to optimally diagnose a case, given the contextual factors. The model produced remarkable results with an accuracy of 63.5% in being able to detect the right statements, 75% specificity in being able to detect error statements and 54% specificity in correctly detecting non error statements. The way forward arrived at by the end of the analysis and study was that design and deployment of proactive decision agents is required for co-diagnosis of diseases and complex insights were required to be translated into competitive assessment systems to improve the accuracy of statements arrived at. Finally, an assessment of clinical workflows and underlying complexity prediction is required to validate the model.

Sustainability, AI & URBAN LIVING

Written by
Prerna Maria Menezes

The second panel discussion for the day, on the topic 'Intelligent User Interfaces (AI, ML, HCI)- Behavioural Economics and Sciences- Sustainable Urban Living', began at 3:00 pm with an introduction to the panel members given by student coordinator of the economics forum, Krisha Shah.

The panel was led by the head of CPDMED IISc Mentor for HIT, MedTech and Sustainable Technologies, Prof. Srinivas Madhusudhan Kandada, who played the role of a moderator for the duration of the session. The remaining panel members included: The Chair of Computational & Data Sciences at IISc and head of Video Analytics Lab- Prof. Venkatesh Babu, Member of SuDesi Labs, Centre for Sustainable Technologies and professor at IISc- Prof. Monto Mani, Joint Director of Directorate of Municipal Administration of the Government of Karnataka- Mr. EV Venkataravana Reddy, and lastly a Social Psychologist and COO of PEOPL Foundation- Mr. Mahesh HC.

The moderator, Prof. Srinivas Kandada, began by introducing the topic and providing brief explanations of terms like HCI, Human Computer Interface; and by asking the audience to reflect on their behaviour with respect to treatment of waste, how they think AI and Technology can be used to help and how all members of the community should view social responsibility and collaborate using different points of perspectives, which was represented by each panel member.

The first question, 'How do you see sustainability, behavioural science and AI evolving in the future?', was posed to all panellists including Prof. Venkatesh Babu who began by examining the last decade, with trends of a shift in preference for our neighbours and social interaction to social media and our digital devices, breaking away from our nature as social beings, moving away from a physical reality and moving towards its virtual counterpart where the threat of our increasing dependence makes us susceptible to a highly filtered or 'personalised' life where we are influenced and manipulated.

Prof. Srinivas Kandada asked the panellists, “Which piece of technology do you all consider ‘okay’ for society but also for sustainability?”, to which Prof. Monto Mani commented on the dominance of the western perspective of development is and how AI should be localised to better serve its users in places like India where the cultural context varies greatly, by doing so it will enable people to make decisions with themselves in consideration rather than the implementation of plans that are not suited to India’s past nor its future. Mr. EV Venkataravana Reddy added how AI has a large scope of application in waste management and the problems caused by an era of rapid urbanisation, over production and unhealthy consumerism, predicaments aided by a lack of support at the individual level which includes non-compliance with waste segregation.

Mr. Mahesh HC was asked, “From a social perspective, how do you perceive the evolution of AI?”, to which he used the early 2000s as a reference, how with the integration of computers and the internet, fears of being watched surfaced which is now basically confirmed with the evolution of AI’s abilities. This breach of privacy is merely an example of how technology can be misused and how we have to make sure that its used for the betterment of society. In response to the question ‘What are the low-hanging fruit challenges that AI will be able to solve?’, Prof. Venkatesh Babu pointed out how traffic management is an area where AI is in fact being implemented, not only incorporated in a GPS but also in functioning of traffic signals. Prof. Monto Mani stated that the evolution of AI response language can help change society’s mentality and lack of ownership, specifically towards public utilities like dustbins and toilets. Prof. Srinivas Kandada asked the panellists for their input when it came to the problem of solid waste management. Prof. Monto Mani identified the issue of apathy, either from waste collectors or from individuals who do not segregate, mainly in areas with high population density, and proposed a possible solution where bins included censors to provide verbal feedback for incorrect disposal of waste. Mr. EV Venkataravana Reddy highlighted the need of support from the government to monitor segregation and possibly using AI to strategies.

The next question, ‘What are the risks of overreliance and how do we ensure equitable access to technology?’, was posed to Prof. Monto Mani. He stated that impact on both skilled and unskilled labour is inevitable and will no doubt be a threat that will widen the gap further especially when it comes to equitable access, toxicity and national boundaries. Mr. EV Venkataravana Reddy answered the question, “What are the bottlenecks that will shake up the system?”, by acknowledging the lack of segregation in the management of waste and the requirement of penalties which are enforced, change in behaviour in homes and persistent monitoring to bring about change so that we can avoid a future “where all dumping sites are full and garbage can no longer be collected”.

The panel was led by the head of CPDMED IISc Mentor for HIT, MedTech and Sustainable Technologies, Prof. Srinivas Madhusudhan Kandada, who played the role of a moderator for the duration of the session. The remaining panel members included: The Chair of Computational & Data Sciences at IISc and head of Video Analytics Lab- Prof. Venkatesh Babu, Member of SuDesi Labs, Centre for Sustainable Technologies and professor at IISc- Prof. Monto Mani, Joint Director of Directorate of Municipal Administration of the Government of Karnataka- Mr. EV Venkataravana Reddy, and lastly a Social Psychologist and COO of PEOPL Foundation- Mr. Mahesh HC.

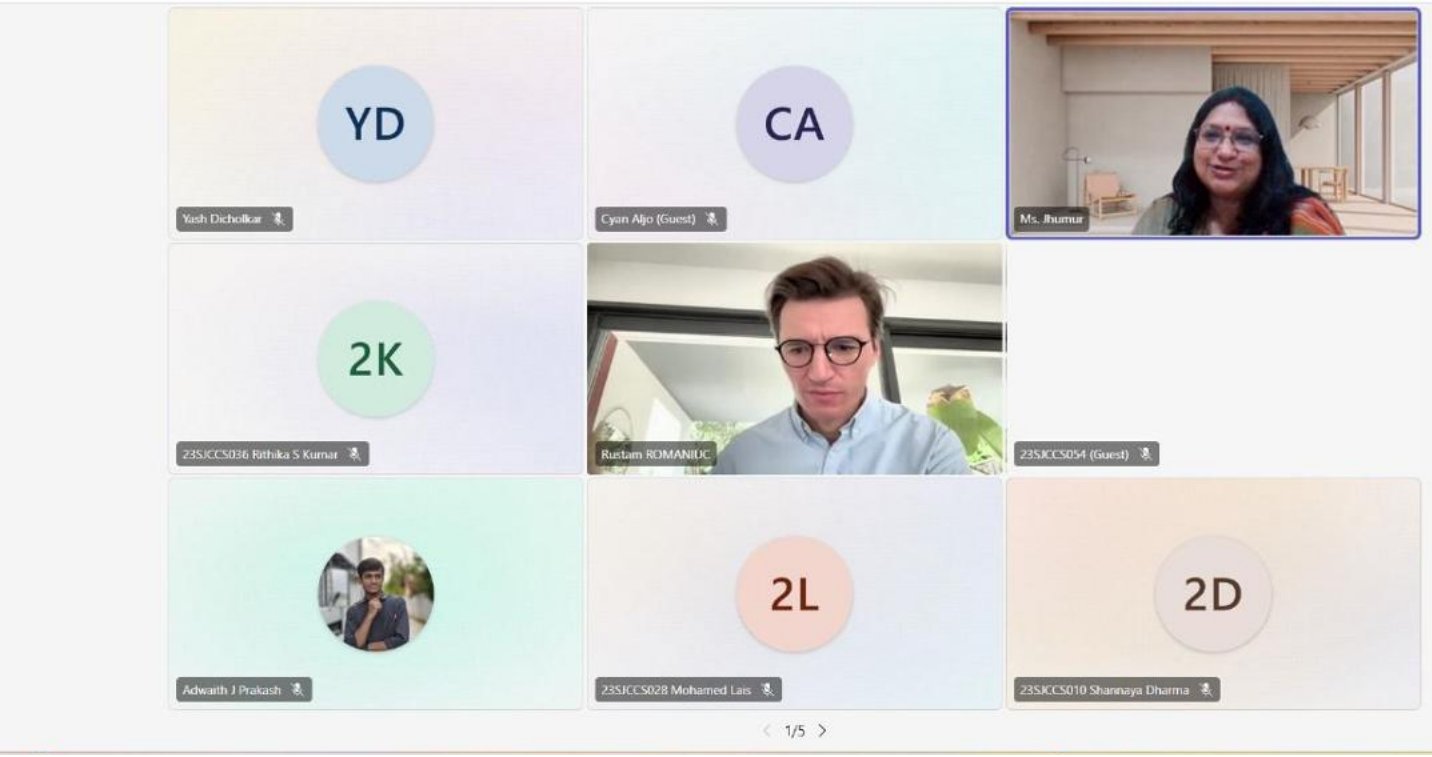
PANEL 2
Intelligent User Interfaces (AI,ML,HCI) - Behavioural Economics and Sciences - Sustainable Urban Living
Scan me
Mr. EV Venkataravana Reddy
Prof. Venkatesh
Prof. Monto Ma

Prof. Monto Mani
Prof. Venkatesh Babu

Prof. Srinivas Kandada brought up the idea of 'waste to wealth' and asked the panellists for their perspective on a system that pays people for segregated waste, to which they all seemed to agree with Mr. Mahesh HC when he put forth the requirements of continued improvement, supervision and the penalisation of offenders. He then asked the audience to pledge to work towards change in how we treat our waste In lieu of a Q&A, questions posed by the audience, Prof. Srinivas Kandada asked the audience for ideas and solutions to littering and segregation, which was then followed by another pledge "To carry bags and not use single-use plastic bags." Finally, after having successfully presented the views of a lead developer of AI, an expert in sustainability, a decision maker in the government and a representative in society, the panel discussion concluded with the felicitation of the panellists by Fr. Principal Dr. Charles Lasrado SJ.

USING BEHAVIOURAL ECONOMICS GAMES TO TEACH BUSINESS ETHICS

Written by
Shambhavi



The International Desk, in collaboration with the Department of Economics of St. Joseph's College of Commerce, organized an online guest lecture on 3 December 2025 titled "Using Behavioural Economics Games to Teach Business Ethics." The session was conducted on Microsoft Teams and aimed at enhancing students' understanding of ethical decision-making through behavioural economics. The session commenced with a warm welcome and introduction by Cyan Aljo, who greeted the faculty members, students, and introduced the distinguished guest speaker, Dr. Rustam Romaniuc from MBS, France. The introduction set the tone for an engaging and thought-provoking lecture. Dr. Romaniuc delivered an insightful presentation on how behavioural economics can be effectively used to analyze and teach business ethics. He discussed key concepts such as the intention–action gap, nudges, loss aversion, default choices, and the conflict between individual interest and public welfare. These concepts were explained using real-life business scenarios and interactive behavioural games that demonstrated how people often make decisions that deviate from rational or ethical intentions. The speaker emphasized the importance of game-based and experiential learning, highlighting how such methods make ethical concepts more relatable, realistic, and easier for students to grasp. His approach showed how behavioural tools can be used in classrooms to actively engage learners and encourage critical thinking rather than passive learning. The session was highly interactive and well-received by the participants. Students appreciated the clarity of explanations, practical examples, and the innovative teaching methods shared during the lecture. The discussion helped bridge the gap between theoretical ethics and real-world business behaviour.

OUR BULLZAI ACHIEVERS!

CHRIST (DEEMED TO BE UNIVERSITY)

1 B.Sc.
Runners-Up

Ibameaihok Lyndogh Nongbri, Dhanika Dinesh, Aden Mascarenhas

OUR ESPRIT ACHIEVERS!

CHRIST (DEEMED TO BE UNIVERSITY)

3 B.Sc.
1st Place in
Public Relations

Anushka Venkatesh

OUR NUDGEATHON ACHIEVERS!

IISC x SJCC

1 B.Sc.
1st Place -Team Nova

Aleya, Ananya and team

3 B.Sc.
3rd Place -Team Tribe Vibe

Krisha Shah, Maheen Jan, Ancila, and Sangeetha

2 B.Sc.
4th Place- Team

Rida Nur, Isa George, Richa Ann Rakesh, Sanjana Maria

2 B.Sc.
Special Mention- Team Alethia

Aarna Gupta, Krupa Suresh, Prerna Maria Menezes, Niharikha V Naidu

OUR PYTHIAN GAMES ACHIEVERS!

GOVERNMENT OF KARNATAKA

2 B.Sc.

1st Place in Kumite

2nd Place in Kata

Mishika Koul

OUR BCU TOURNAMENT ACHIEVERS!

BANGALORE CITY UNIVERSITY

3 B.Sc.

1st Place in Table Tennis (W- Singles)

Sriee Samruthaa S

OUR EL-SHADDAI ACHIEVERS!

JYOTI NIVAS COLLEGE

1 B.Sc.

1st Place in Bible Quiz

Isa George and her team

1 B.Sc.
1st Place in Fashion

Mariam Uvais Chinoy, Angelina John, Charunethra R,
Anishka Pattnaik, Tejaswini Singh, Shreeja Mittal,
Mohammed Zahir, Aksh Aadithyaa Singh

1 B.Sc.
1st Place in Dance

Ananya Ganesh

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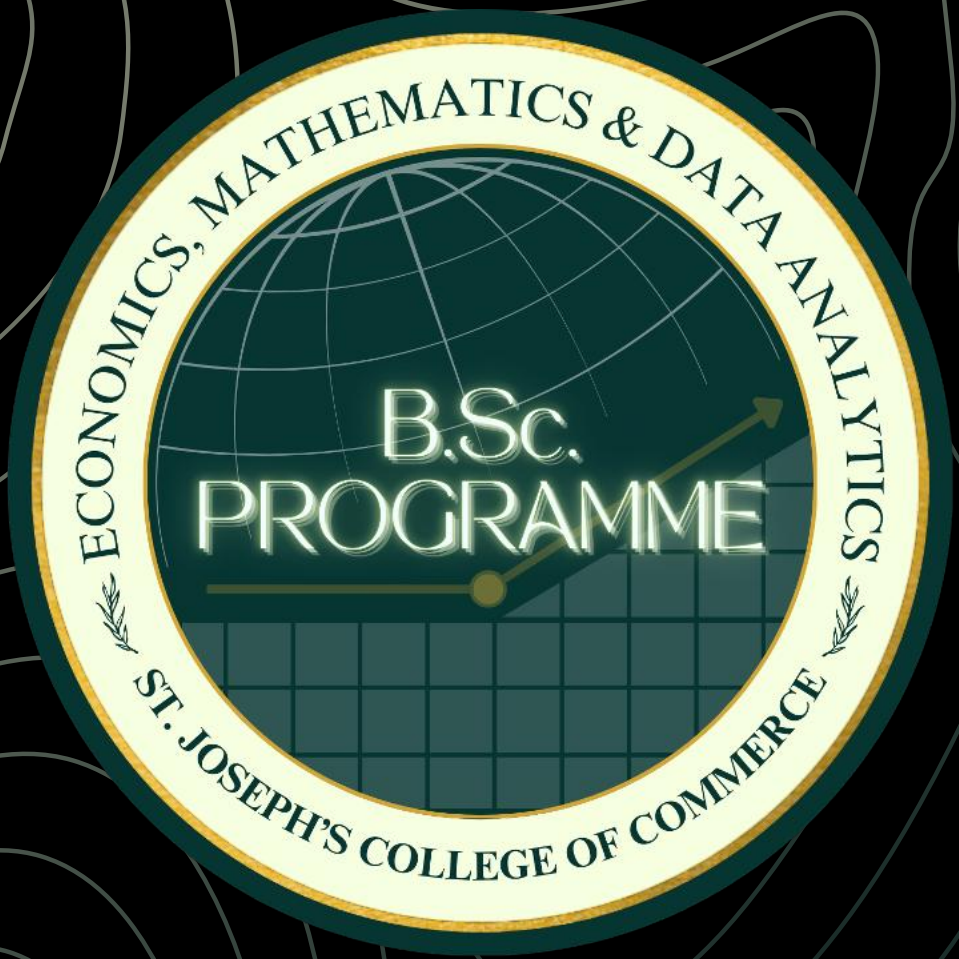

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