



Associate Professor, Department of Business Management, Integral Business School, Integral University, Lucknow

Dr. Orooj Siddiqui is an accomplished academician and researcher with over 19 years of experience in human resource management, research, and higher education. She holds a Ph.D. in Commerce and Business Management and has made significant contributions to the fields of organizational behavior, work-life balance, and employee satisfaction. She has published and presented numerous research papers in national and international journals and conferences, edited several academic volumes including "From Lockdown to Rebound" (2022) and "Shaping the Future – Islamic Financial Services in India" (2025), and holds multiple published patents in HR innovation and learning technologies. Dr. Siddiqui has also been a recipient of the Best Doctoral Thesis Award (2022) and Excellence in Teaching in Higher Education Award (2025). Her work bridges academia and industry through her leadership in seminars, panel discussions, and research-driven initiatives focused on human capital development and sustainable management education.



Ph.D. Scholar in Management

Anamta Ali is a dedicated Ph.D. scholar in Management with a multidisciplinary academic background encompassing Commerce, Education, Political Science, Economics, and Business Administration. A consistent academic topper and UGC-NET qualifier, she exemplifies a strong blend of analytical thinking and research orientation. Her doctoral research focuses on work-life balance, emotional intelligence, and human behavior, exploring how these dimensions influence performance, satisfaction, and well-being in contemporary organizational settings. With a keen interest in human dynamics and sustainable workplace practices, she aims to contribute meaningfully to both academia and industry. Anamta has actively participated in various international and national conferences, faculty development programs, and academic seminars, and has contributed insightful book chapters and research papers to the field of management and behavioral studies. Beyond research, she is a skilled content writer and editor, known for her clarity of thought and ability to translate complex ideas into impactful writing. Her passion for knowledge-sharing, academic excellence, and holistic education continues to drive her scholarly pursuits and engagement in the academic community.

BOOK AVAILABLE



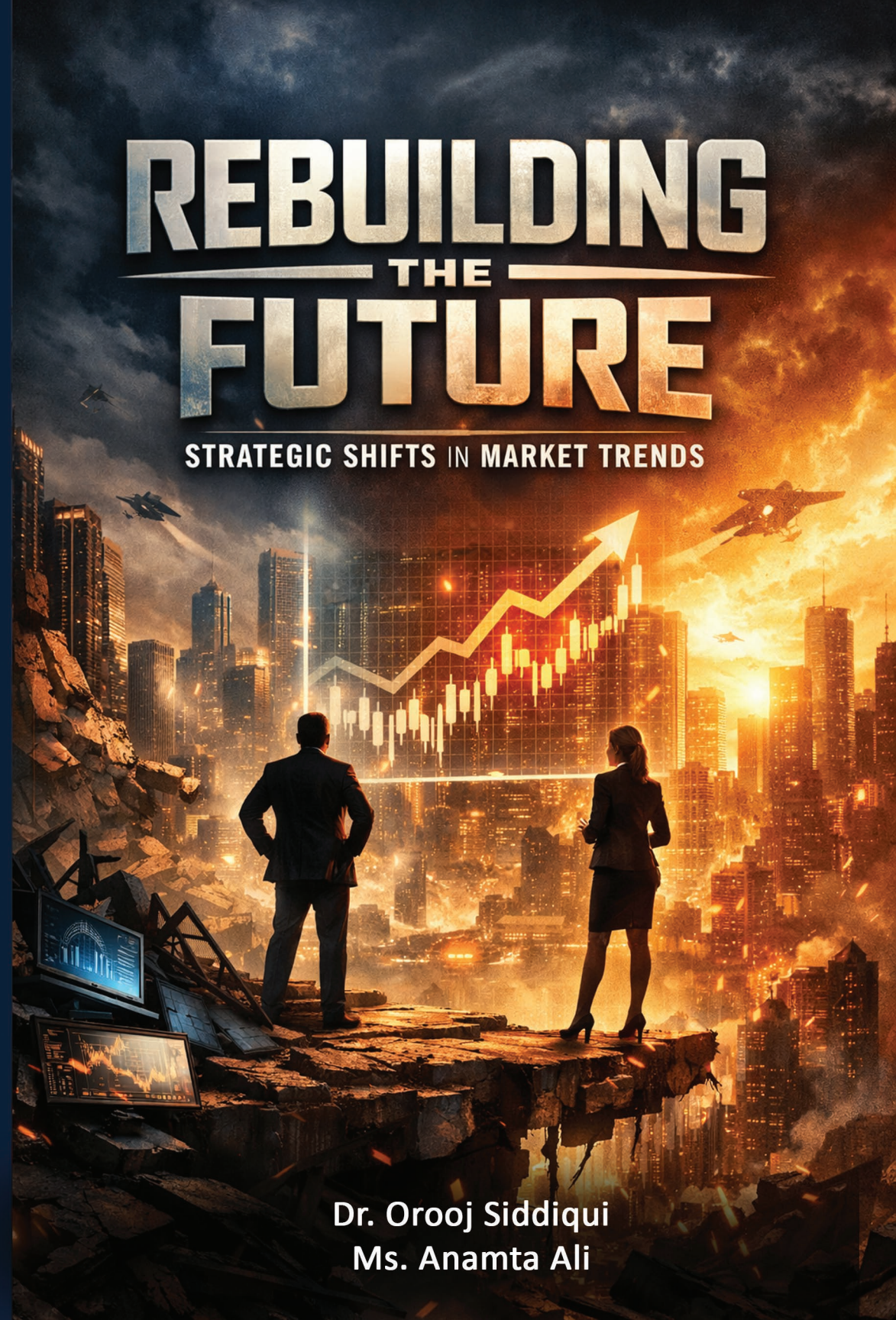
₹ 499/-

**BOOK RIVERS**  
WE CREATE READERS

# REBUILDING THE FUTURE

STRATEGIC SHIFTS IN MARKET TRENDS

REBUILDING THE FUTURE: STRATEGIC SHIFTS IN MARKET TRENDS



Dr. Orooj Siddiqui  
Ms. Anamta Ali

# **Rebuilding the Future: Strategic Shifts in Market Trends**

## **Editors**

**Dr Orooj Siddiqui**

Associate Professor, Integral Business School, Integral University

**Ms Anamta Ali**

Research Scholar, Integral Business School, Integral University



**BOOK RIVERS**  
WE CREATE READERS

No part of this publication may be reproduced, transmitted or stored in a retrieval system, in any form or by any means, electronic, mechanical, photocopying recording or otherwise, without the prior permission of the author.

**Published by: - Book Rivers**

**Website: - <https://www.bookrivers.com> Email:**

**[publish@bookrivers.com](mailto:publish@bookrivers.com)**

1<sup>st</sup> Print Edition - 2026

**Copyright©: Authors**

**Title:** Rebuilding the Future: Strategic Shifts in Market Trends

**Editors:** Dr Orooj Siddiqui, Ms Anamta Ali

**All Rights Reserved**

**ISBN: 978-93-6884-533-1**

**MRP: 499 /-INR**

---

**(Printed in India)**

# Table of Contents

<b>Sr. No.</b>	<b>Chapter Name</b>	<b>Page No.</b>
<b>PART I</b>	<b>EVOLVING CONSUMER BEHAVIOUR AND DIGITAL TRANSFORMATION</b>	<b>1</b>
Chapter 1	Consumer Buying Behaviour in the E-Commerce Era: A Study of Flipkart vs. Amazon <i>Faisal Ahmad, Dr Rizwana Atiq</i>	1 - 13
Chapter 2	Market Strategy and Branding in Online Retail: A Case Study of Flipkart <i>Mohammad Kaif, Dr Shahab Ud Din</i>	14 - 23
Chapter 3	Digital Payments and E-Commerce Growth Amid COVID-19 <i>Faiza Khan, Dr Nazia Akhlaq</i>	24 - 33
Chapter 4	Digital Advertising and Government Messaging During the Pandemic <i>Megha Goswami, Dr Uzmi Anjum</i>	34 - 47
Chapter 5	Digital Banking and Customer Satisfaction <i>Ashutosh Singh, Syed Afzal Ahmad</i>	48 - 58
Chapter 6	Digital Visibility and the Fintech Revolution: Leveraging SEO and SMO for Sustainable Market Growth <i>Avinash Rastogi, Dr Firoz Hussain</i>	59 - 64
<b>PART II</b>	<b>SECTORAL STRATEGIES FOR RESILIENCE AND INNOVATION</b>	<b>65</b>

Chapter 7	Retail Competition and Market Dynamics: A Case Study of Mother Dairy in Lucknow <i>Faheem Khan, Dr Abdul Tayyab Khan</i>	66 - 77
Chapter 8	Recruitment and Selection in Banking: The Case of Kotak Mahindra Bank <i>Asra Afreen, Dr Ariz Siddiqui</i>	78 - 85
Chapter 9	Artificial Intelligence in Human Resource Management <i>Asra Afreen, Dr Habib Uddin</i>	86 - 92
<b>PART III</b>	<b>HUMAN RESOURCE MANAGEMENT IN THE POST-COVID ERA</b>	<b>85</b>
Chapter 10	Impact of COVID-19 on HRM and Recruitment in the Hospitality Sector <i>Emaad Hassan Bandy, Dr Orooj Siddiqui</i>	94 - 103
Chapter 11	Role of HRM in Higher Education Institutions Post-COVID <i>Saleena Parveen, Dr Orooj Siddiqui</i>	104 - 111
<b>PART IV</b>	<b>POLICY AND ECONOMIC INTERVENTIONS FOR RECOVERY</b>	<b>112</b>
Chapter 12	Fiscal Policy and Economic Recovery in Ghana After COVID-19 <i>Bismark Agoba Opoku, Prof Asma Farooque</i>	113 - 119
Conclusion	Navigating the Future with Innovation and Inclusivity <i>Dr. Orooj Siddiqui, Ms Anamta Ali</i>	120 - 124

# **Fiscal Policy and Economic Recovery in Ghana After COVID-19**

**Bismark Agoba Opoku:** *Student-Department of Business Management-Integral University*

**Prof Asma Farooque:** *Head & Dean-Department of Business Management-Integral Business School-Integral University*

## **1. Introduction**

The COVID-19 pandemic presented a monumental challenge for economies across the globe, with developing nations such as Ghana facing unique vulnerabilities due to limited fiscal space, high debt burdens, and underdeveloped healthcare systems. Ghana, like many others, responded with a suite of fiscal policy measures aimed at mitigating the socio-economic fallout of the pandemic. These interventions targeted health sector support, social protection, and economic stimulus for affected industries.

This chapter examines the trajectory of Ghana's fiscal policy before, during, and after the COVID-19 pandemic and its influence on economic recovery. It aims to understand how government spending, taxation, and borrowing patterns evolved in response to the crisis and what lessons can be learned for future resilience. The chapter uses data from the Ministry of Finance and Bank of Ghana to provide empirical insights into the fiscal landscape and recovery trends post-pandemic.

## **2. Literature Review**

Fiscal policy, comprising government expenditure and taxation, is a key tool for macroeconomic stabilization. According to Keynesian economics, expansionary fiscal policy during downturns can stimulate demand and restore economic activity. In contrast, contractionary measures might be warranted in times of overheating