How to Create Business Value Through Technological Innovations Using ICCT Underlying Technologies

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P. S. Aithal, et al. (2023); www.srinivaspublication.com

PAGE 232

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ABSTRACT

Purpose: *Organizations are struggling to sustain and grow in the 21st century due to many challenges and uncertainties while doing their business. Long-term sustaining in the business needs retaining the existing customers and attracting new customers through various strategies for satisfying, delighting, and enlightening existing customers, and creating overwhelming demand through business value creation for attracting new customers. It is a challenge for all the decision-makers to find out how to create business value to retain existing customers and attract new customers. Here, a conceptual and exploratory analysis is made of how the innovations using technology create business value for organizations in general.*

Methodology: *This conceptual analysis uses an exploratory research method. The information is collected using Google, Google Scholar, and Artificial Intelligence GPT search engines using appropriate keywords and prompt engineering respectively and the collected, analysed, compared, evaluated, and interpreted towards creating business value using technology with special emphasis on the use of ICCT underlying technologies. The advantages, benefits, constraints, and disadvantages of business value creation using ICCT underlying technologies for business value creation are listed from stakeholders' points of view.*

Outcome: *The role of twelve ICCT Underlying Technologies including AI, Blockchain, Business intelligence, Cloud computing, Cyber security, 3D printing, IoT, Quantum computing, Mobile marketing, Information storage technology, Ubiquitous education technology, and VR & AR for Business Value Creation like Innovation and Differentiation, Customer focus, Operational efficiency, Strategic Partnerships and Alliances, Talent Management, Effective Marketing and Branding, Financial Performance and Growth, Sustainability and Corporate Social Responsibility, and Adaptability and Agility.*

Originality/Value: *New knowledge and interpretation are presented on how to create business value for long time sustainability by organizations in every industry.*

Type o Paper: Exploratory Research Analysis

Keywords: Business value, Creating business value, Innovations using technology, ICCT underlying technologies, ABCD Stakeholders analysis.

1. INTRODUCTION :

1.1 Business Value Creation:

The process of creating and enhancing a business's value for its stakeholders is referred to as business value generation. It entails putting ideas, actions, and initiatives into place that improve a company's financial, operational, and market performance, ultimately resulting in higher profitability, faster growth, and a competitive edge. Some of the key ways of creating business value include (1) Innovation and differentiation, (2) Customer focus, (3) Operational efficiency, (4) Strategical partnership and alliances, (5) Talent management, (6) Effective marketing and branding, (7) Financial performance and growth, (8) Sustainability and corporate social responsibility, (9) Adoptability and agility. Business value creation, in a whole, is a complex process that combines a number of elements, including innovation, customer focus, operational excellence, strategic partnerships, personnel management, marketing, financial performance, sustainability, and adaptability (Marjanovic, O. (2010). [1], Grönroos, C. et al (2011). [2]). Businesses may strengthen their value proposition and succeed in the long run by concentrating on these areas as listed in table 1.

P. S. Aithal, et al. (2023); www.srinivaspublication.com

PAGE 233

International Journal of Applied Engineering and Management Letters (IJAEML), ISSN: 2581-7000, Vol. 7, No. 2, June 2023

SRINIVAS PUBLICATION

Table 1: Some key ways of creating values in any business

S. No.	Key Ways	Explanation
1	Innovation and Differentiation	Developing innovative products, services, or processes that stand out in the market can create a unique selling proposition and attract customers. By constantly adapting and staying ahead of competitors, businesses can maintain their relevance and value.
2	Customer Focus	Understanding and meeting customer needs effectively is crucial for value creation. By delivering exceptional customer experiences, businesses can build strong relationships, improve customer loyalty, and generate repeat business.
3	Operational Efficiency	Streamlining internal processes, optimizing resource allocation, and improving productivity can lead to cost savings and operational efficiency. This, in turn, can contribute to increased profitability and value creation.
4	Strategic Partnerships and Alliances	Identifying and collaborating with strategic partners or forming alliances can provide access to new markets, technologies, or expertise. Such collaborations can leverage complementary strengths and capabilities to create value that may not be achievable independently.
5	Talent Management	Attracting, developing, and retaining top talent is essential for value creation. Skilled and motivated employees contribute to innovation, productivity, and customer satisfaction, ultimately driving business success.
6	Effective Marketing and Branding	Building a strong brand and effectively marketing products or services can create value by enhancing customer perception, brand loyalty, and market share. Effective marketing strategies can differentiate a business from its competitors and increase its overall value.
7	Financial Performance and Growth	Consistently achieving strong financial results, such as revenue growth, profitability, and return on investment, is fundamental to value creation. Businesses that demonstrate financial stability and growth potential are typically valued more by investors and stakeholders.
8	Sustainability and Corporate Social Responsibility	Embracing sustainable practices and demonstrating social responsibility can enhance a company's reputation and create long-term value. Ethical and environmentally friendly business practices can attract socially conscious consumers, investors, and employees.
9	Adaptability and Agility	In today's rapidly changing business environment, the ability to adapt to market trends, technological advancements, and evolving customer needs is critical for value creation. Agile businesses can seize opportunities and mitigate risks more effectively, driving their value higher.
10	Environmental Sustainability	Organizations can gain business value by investing in sustainable practices and technologies, such as renewable energy sources and energy-efficient systems, to reduce their carbon footprint and operational costs. Organizations can also develop innovative green products and services that address sustainability challenges and meet the changing demands of eco-conscious customers.

1.2 Factors Affecting Business Value Creation:

Business value creation in the corporate sector refers to the process of generating economic value for a company and its stakeholders. Such a process involves utilizing resources, capabilities, and strategies to increase profitability, enhance competitive advantage, and deliver positive outcomes. There are many factors that influence the business value creation process, and understanding them is crucial for

P. S. Aithal, et al. (2023); www.srinivaspublication.com

PAGE 234

International Journal of Applied Engineering and Management Letters (IJAEML), ISSN: 2581-7000, Vol. 7, No. 2, June 2023

SRINIVAS PUBLICATION

organizations to make informed decisions and maximize their success (Priem, R. L. (2007). [3]). Table 2 contains some of the key factors that affect business value creation.

Table 2: Key Factors affecting the business value creation

S. No.	Key Factors	Explanation
1	Market Demand and Customer Needs	The level of market demand for a product or service directly impacts its value creation potential. Understanding customer needs, preferences, and purchasing behavior is essential for developing products or services that align with market demand. By delivering value to customers through innovative solutions, personalized experiences, and exceptional quality, businesses can create a competitive edge and increase their value.
2	Competitive Environment	The competitive landscape plays a significant role in business value creation. Factors such as the number and strength of competitors, industry dynamics, and barriers to entry can impact a company's ability to create value. Businesses need to assess their competitive position, differentiate themselves from rivals, and continuously adapt to changes in the market to maintain and enhance their value.
3	Operational Efficiency and Effectiveness	The efficiency and effectiveness of a company's operations directly influence its value creation potential. Streamlining processes, optimizing resource allocation, improving productivity, and reducing costs can enhance profitability and generate value. Adopting technologies, automation, and best practices can help organizations achieve operational excellence and create a competitive advantage.
4	Innovation and Differentiation	Innovation is a critical driver of business value creation. Developing new products, services, or business models that solve customer problems, meet emerging needs, or disrupt existing markets can generate significant value. Differentiating from competitors through unique features, superior quality, or exceptional customer experiences can also enhance value creation by attracting and retaining customers.
5	Intellectual Property and Knowledge Assets	Intellectual property (IP) and knowledge assets, such as patents, trademarks, copyrights, trade secrets, and proprietary information, can contribute to business value creation. Protecting and leveraging IP assets effectively can provide a competitive advantage, create barriers to entry, and generate revenue through licensing, partnerships, or asset sales.
6	Strategic Partnerships and Alliances	Collaborating with other organizations through strategic partnerships and alliances can boost value creation. Partnering with suppliers, distributors, complementary businesses, or research institutions can provide access to new markets, technologies, expertise, and resources. Synergies and shared capabilities resulting from these collaborations can increase the overall value of the business.
7	Financial Performance and Risk Management	The financial performance of a company is closely linked to its value creation. Achieving sustainable profitability, managing costs and expenses, and effectively allocating financial resources are crucial. Additionally, managing risks, including market risks, operational risks, regulatory risks, and reputational risks, is essential to protect and enhance business value.
8	Human Capital and Organizational Culture	The skills, knowledge, creativity, and motivation of employees significantly impact business value creation. Building a

P. S. Aithal, et al. (2023); www.srinivaspublication.com

PAGE 235

International Journal of Applied Engineering and Management Letters (IJAEML), ISSN: 2581-7000, Vol. 7, No. 2, June 2023

SRINIVAS
PUBLICATION

		talented and engaged workforce, fostering a culture of innovation and continuous improvement, and investing in employee development can contribute to value creation. Strong leadership, effective communication, and a positive work environment are also critical factors.
9	Social and Environmental Responsibility	In today's business landscape, social and environmental responsibility can contribute to business value creation. Demonstrating ethical practices, sustainability initiatives, and corporate citizenship can enhance brand reputation, attract customers, and create long-term value. Addressing societal and environmental challenges proactively can result in positive impacts on the business and its stakeholders.
10	Regulatory and Legal Factors	Compliance with applicable laws, regulations, and industry standards is essential for maintaining business value. Failure to comply can result in penalties, legal disputes, reputational damage, and loss of market trust. Staying updated on relevant regulations and adapting business practices accordingly is crucial for value creation.

These affecting factors interact and influence each other in complex ways for business value creation. It is evident that successful businesses carefully analyze these factors, adapt their strategies and operations accordingly, and continuously monitor and evaluate their performance to maximize value creation (Solakis, K., et al (2022). [4]).

2. OBJECTIVES OF THE PAPER :

(1) To evaluate some of key ways of creating business value.
(2) To identify and analyse factors affecting the process of business value creation.
(3) To determine the effect of technology on firms' business value creation.
(4) To analyse the role of ICCT Underlying Technologies for Business Value Creation like Innovation and Differentiation, Customer focus, Operational efficiency, Strategic Partnerships and Alliances, Talent Management, Effective Marketing and Branding, Financial Performance and Growth, Sustainability and Corporate Social Responsibility, and Adaptability and Agility.
(5) To evaluate ICCT underlying Technologies for Technology based Value creation.
(6) To study advantages, benefits, constraints and disadvantages of Technologies based Value creation from various stakeholders' point of view.
(7) To interpret the Impact of ICCT underlying Technologies for Business Value Creation.

3. Research Methodology:

This conceptual analysis uses an exploratory research method. The information is collected using Google, Google Scholar, and Artificial Intelligence based GPT/Bard search engines using appropriate keywords and prompt engineering respectively and the collected, analysed, compared, evaluated, and interpreted towards creating business value using technology with special emphasis on the use of ICCT underlying technologies. The advantages, benefits, constraints, and disadvantages of business value creation using ICCT underlying technologies for business value creation are listed from stakeholders' points of view.

4. USE OF TECHNOLOGY IN BUSINESS VALUE CREATION :

Technology is the application of scientific knowledge, tools, and techniques to solve various problems, improve various processes, and to meet human needs in society. Technology encompasses a wide range of methods, materials, and devices developed through scientific research and engineering. Technology plays a crucial role in business value creation by enabling organizations to streamline processes, improve efficiency, enhance decision-making, and deliver innovative products and services [5-6]. Some of the ways technology is used to create business values are listed in table 3.

P. S. Aithal, et al. (2023); www.srinivaspublication.com

PAGE 236

International Journal of Applied Engineering and Management Letters (IJAEML), ISSN: 2581-7000, Vol. 7, No. 2, June 2023

SRINIVAS PUBLICATION

Table 3: Some key ways technology is used to create business values

S. No.	Key Ways	Explanation
1	Automation and Process Optimization	Technology allows businesses to automate repetitive and time-consuming tasks, reducing human error and increasing efficiency. This automation improves productivity, reduces costs, and frees up employees to focus on higher-value activities.
2	Data Analytics and Business Intelligence	Advanced analytics tools enable businesses to collect, analyze, and interpret vast amounts of data, providing valuable insights for decision-making. By leveraging data, organizations can identify trends, customer preferences, and market opportunities, leading to more informed strategies and better business outcomes.
3	Enhanced Customer Experience	Technology enables businesses to personalize and improve the customer experience. Customer relationship management (CRM) systems, chatbots, and artificial intelligence (AI) tools can provide tailored recommendations, prompt customer support, and deliver personalized marketing messages, ultimately increasing customer satisfaction and loyalty.
4	E-commerce and Digital Transformation	Online platforms and e-commerce solutions enable businesses to reach a wider audience, expand their customer base, and increase sales. By embracing digital transformation, companies can optimize their operations, improve supply chain management, and offer convenient and seamless online experiences.
5	Collaboration and Communication	Technology supports effective collaboration and communication within and across organizations. Various tools like project management software, video conferencing platforms, and instant messaging apps enable teams to collaborate in real-time, regardless of their physical location. This improves productivity, accelerates decision-making, and fosters innovation.
6	Innovation and Product Development	Technology drives innovation by providing tools for research and development, prototyping, and testing. Businesses can leverage technologies such as virtual reality (VR), augmented reality (AR), and 3D printing to create and refine products faster, leading to accelerated time-to-market and competitive advantage.
7	Supply Chain Optimization	Technology helps businesses optimize their supply chain management processes. With inventory management systems, logistics software, and real-time tracking, organizations can reduce costs, minimize inventory levels, improve delivery speed, and enhance overall supply chain efficiency.
8	Risk Management and Security	Technology assists in mitigating risks and ensuring data security. Robust cybersecurity measures, data encryption, and backup systems protect sensitive information from unauthorized access, while risk management tools help identify and address potential threats and vulnerabilities.
9	Continuous Improvement and Agility	Technology enables businesses to adopt a continuous improvement mindset and embrace agility. Through iterative development, feedback loops, and agile methodologies, organizations can quickly adapt to market changes, customer feedback, and emerging opportunities, thereby staying competitive and driving ongoing value creation.
10	New business model	Technology supports to the creation new business models which can improve the characteristics of doing business toward the ideal business model [7-10]

As a result, technology enables organizations to streamline operations, promote innovation, improve client experiences, and optimize procedures while also allowing them to respond to shifting market

P. S. Aithal, et al. (2023); www.srinivaspublication.com

PAGE 237

International Journal of Applied Engineering and Management Letters (IJAEML), ISSN: 2581-7000, Vol. 7, No. 2, June 2023

SRINIVAS PUBLICATION

dynamics. Businesses may create new chances for value and achieve a competitive edge in the modern digital economy by carefully exploiting technology. By carefully utilizing technology, businesses can create new opportunities for value and gain a competitive edge in the contemporary digital economy.

Research Models:

Two models are used for exploratory research which includes (1) Factors affecting the Ways of creating values in any business as shown in figure 1 (based on table 1) and (2) Factors affecting the Ways the technology is used to create business values as shown in figure 2 (based on table 3).
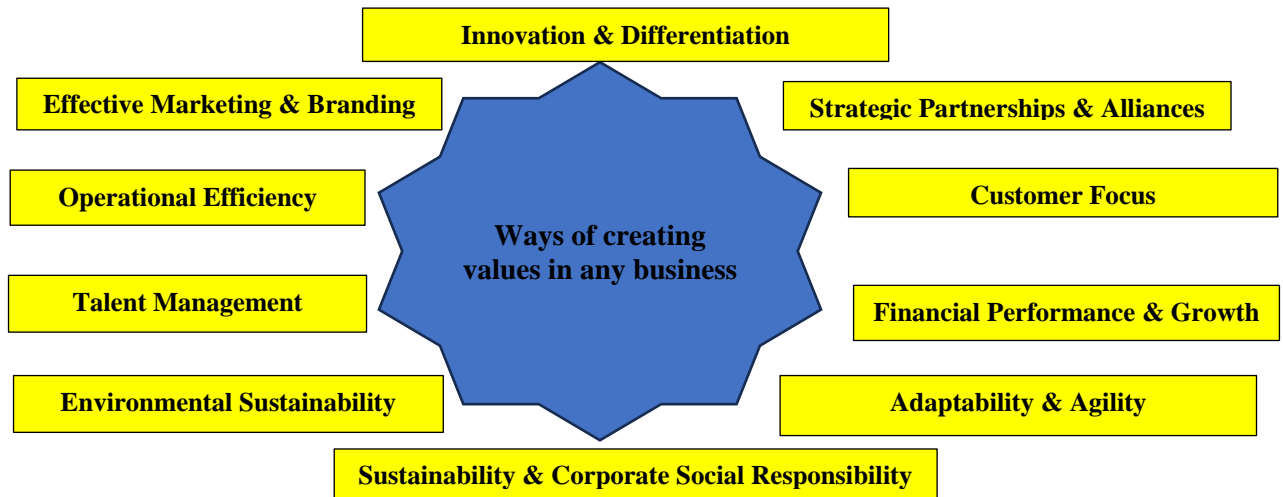

Fig. 1: Factors affecting the Ways of creating values in any business (Based on Table 1)
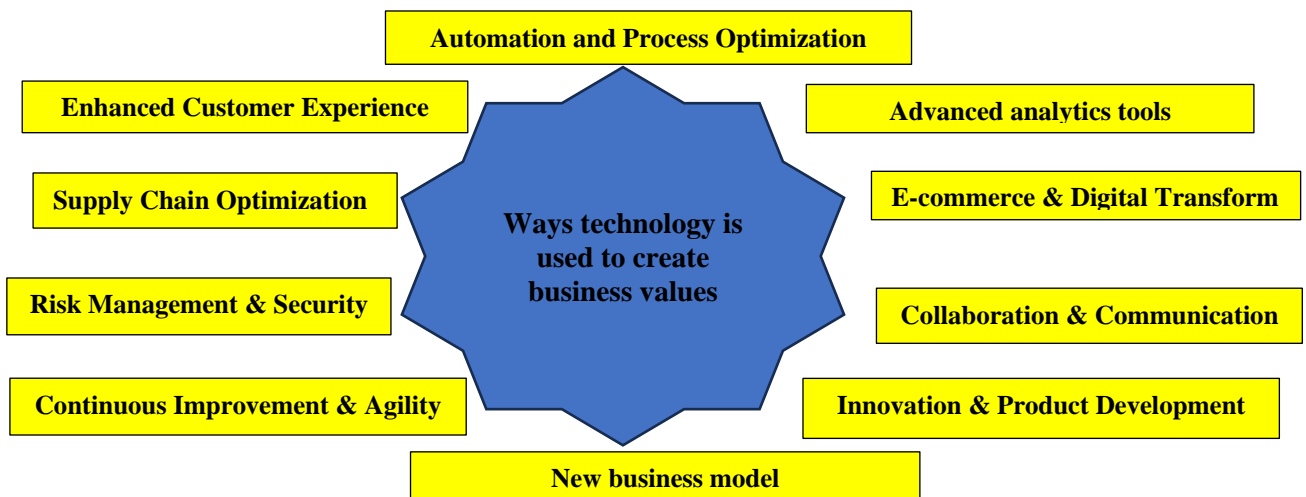
Fig. 2: Factors affecting the Ways the technology is used to create business values (Based on Table 3)

4. ICCT UNDERLYING TECHNOLOGIES & THEIR IMPORTANCE :

ICCT (Information Communication & Computation Technology) is a broad term that encompasses various underlying technologies [11-22]. Let's explore each of these technologies and their importance:

(1) AI & Robotics Technology: Artificial Intelligence (AI) and Robotics are transforming industries by automating processes, enhancing decision-making, and enabling human-like interactions. AI-powered systems can analyze vast amounts of data, learn patterns, and make predictions, leading to

P. S. Aithal, et al. (2023); www.srinivaspublication.com

PAGE 238

International Journal of Applied Engineering and Management Letters (IJAEML), ISSN: 2581-7000, Vol. 7, No. 2, June 2023

SRINIVAS PUBLICATION

improved efficiency and productivity. Robotics, on the other hand, enables automation in physical tasks, leading to increased precision and reduced human error.

(2) Blockchain Technology: Blockchain is a decentralized and transparent digital ledger that securely records and verifies transactions. It eliminates the need for intermediaries, enhances trust, and ensures the integrity of data. Blockchain technology has applications in finance, supply chain management, healthcare, and more, providing secure and tamper-proof transactions.

(3) Business Analytics & Intelligence Technology: Business Analytics & Intelligence involves collecting, analyzing, and interpreting data to gain insights and make informed decisions. It encompasses techniques such as data mining, statistical analysis, and predictive modeling. By leveraging these technologies, businesses can uncover patterns, trends, and customer preferences, leading to improved strategies, operational efficiency, and competitive advantage.
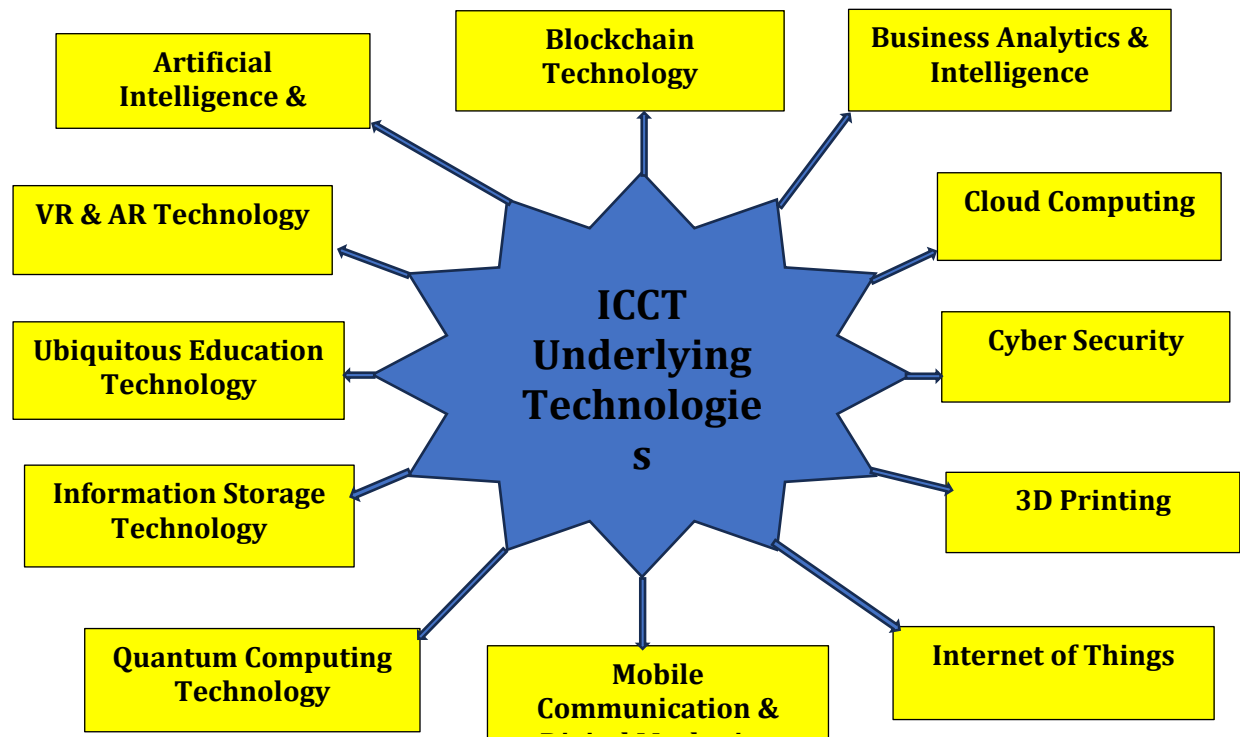

Fig 3: ICCT Underlying Technologies

(4) Cloud Computing: Cloud computing allows businesses to store, manage, and access data and applications over the internet. It provides scalability, flexibility, and cost savings as businesses can leverage cloud services without the need for on-premises infrastructure. Cloud computing empowers businesses to scale resources on-demand, collaborate remotely, and access advanced technologies without large upfront investments.

(5) Cyber Security: Cybersecurity technologies protect digital systems, networks, and data from unauthorized access, breaches, and cyber threats. With the increasing number of cyberattacks, robust cybersecurity measures are crucial to safeguard business information, customer data, and intellectual property. Cybersecurity technologies include firewalls, encryption, intrusion detection systems, and threat intelligence platforms.

(6) 3D Printing: 3D printing, also known as additive manufacturing, enables the creation of three-dimensional objects from digital models. It revolutionizes product development, prototyping, and customization. Businesses can rapidly create prototypes, reduce manufacturing costs, and offer personalized products to customers.

(7) IoT (Internet of Things): IoT refers to the network of interconnected physical devices embedded with sensors, software, and connectivity, enabling them to exchange data. IoT technology enables

P. S. Aithal, et al. (2023); www.srinivaspublication.com

PAGE 239

International Journal of Applied Engineering and Management Letters (IJAEML), ISSN: 2581-7000, Vol. 7, No. 2, June 2023

SRINIVAS PUBLICATION

businesses to monitor and control devices remotely, gather real-time data, and optimize operations. It has applications in smart homes, smart cities, industrial automation, and more.

(8) Mobile Communication & Marketing Technology: Mobile communication and marketing technologies leverage mobile devices and wireless networks to reach customers and deliver targeted marketing messages. Mobile apps, SMS marketing, location-based advertising, and mobile payment systems are examples of such technologies. They allow businesses to engage with customers in real-time, personalize experiences, and leverage mobile channels for marketing campaigns.

(9) Quantum Computing Technology: Quantum computing harnesses the principles of quantum mechanics to perform complex calculations at a much faster rate compared to classical computers. It has the potential to solve computationally intensive problems in areas such as cryptography, optimization, and drug discovery. Quantum computing offers breakthroughs in processing power and can revolutionize industries with its ability to handle massive data sets and complex algorithms.

(10) Information Storage Technology: Information storage technology focuses on efficient and secure storage, retrieval, and management of digital information. This includes technologies like solid-state drives (SSDs), cloud storage, and distributed storage systems. Efficient information storage ensures data availability, accessibility, and reliability, supporting businesses in managing and leveraging large volumes of data.

(11) Ubiquitous Education Technology: Ubiquitous education technology aims to make learning accessible anytime and anywhere through the integration of technology in education. It includes online learning platforms, virtual classrooms, educational apps, and adaptive learning systems. Ubiquitous education technology enables personalized learning experiences, improves access to education, and enhances knowledge retention.

(12) Virtual & Augmented Reality: Virtual Reality (VR) and Augmented Reality (AR) technologies create immersive and interactive digital experiences. VR creates a virtual environment, while AR overlays digital information onto the real world. These technologies have applications in training, product visualization, customer engagement, and virtual meetings. They enhance user experiences, improve training effectiveness, and enable businesses to showcase products and services in innovative ways.

Thus, ICCT underlying technologies play a critical role in transforming businesses, driving innovation, improving efficiency, enhancing customer experiences, and enabling new opportunities for growth in various sectors. Embracing and leveraging these technologies can give businesses a competitive edge in the digital landscape.

5. ICCT UNDERLYING TECHNOLOGIES FOR BUSINESS VALUE CREATION :

ICCT underlying technologies offer numerous ways to create business value in organizations [23-32]. Let's explore how each of these technologies can be utilized:

(1) AI & Robotics Technology: AI and Robotics can automate repetitive tasks, improve operational efficiency, and enhance decision-making processes. Organizations can deploy AI algorithms to analyze large datasets, extract meaningful insights, and make data-driven decisions. Robotics can be employed in manufacturing, logistics, and customer service to streamline processes, reduce errors, and increase productivity.

(2) Blockchain Technology: Blockchain technology provides transparency, security, and trust in transactions. Organizations can leverage blockchain to create tamper-proof records, streamline supply chain operations, and enhance the security of financial transactions. Blockchain can also be used for identity verification, smart contracts, and decentralized applications, reducing reliance on intermediaries and increasing efficiency.

(3) Business Analytics & Intelligence Technology: Business analytics and intelligence enable organizations to derive valuable insights from data. By analyzing customer behavior, market trends, and operational metrics, businesses can optimize their strategies, improve resource allocation, and identify new opportunities. Advanced analytics techniques, such as predictive modeling and machine learning, can provide accurate forecasts and recommendations.

P. S. Aithal, et al. (2023); www.srinivaspublication.com

PAGE 240

International Journal of Applied Engineering and Management Letters (IJAEML), ISSN: 2581-7000, Vol. 7, No. 2, June 2023

SRINIVAS PUBLICATION

(4) Cloud Computing Technology: Cloud computing offers scalable and flexible IT infrastructure and services. Organizations can leverage cloud platforms to reduce capital expenditures, improve resource utilization, and enhance collaboration. Cloud computing enables businesses to access data and applications from anywhere, facilitating remote work, and ensuring business continuity.

(5) Cyber Security Technology: In an increasingly digital world, organizations must prioritize cybersecurity to protect their sensitive data and infrastructure. Implementing robust cyber security measures helps organizations mitigate the risk of data breaches, unauthorized access, and other cyber threats. By safeguarding customer data and preserving brand reputation, businesses can gain trust and maintain a competitive edge.

(6) 3D Printing Technology: 3D printing enables rapid prototyping, customization, and on-demand manufacturing. Organizations can utilize 3D printing to reduce production costs, shorten product development cycles, and create unique and personalized products. It can be particularly beneficial in industries such as manufacturing, healthcare, and architecture.

(7) IoT Technology: IoT technology allows organizations to connect and gather data from various devices, enabling real-time monitoring, predictive maintenance, and process optimization. By integrating IoT into their operations, organizations can improve efficiency, enhance product quality, and offer innovative services. IoT applications range from smart homes and cities to industrial automation and asset tracking.

(8) Mobile Communication & Marketing Technology: Mobile communication and marketing technologies enable organizations to reach customers directly through mobile devices. By leveraging mobile apps, SMS marketing, location-based advertising, and mobile payment systems, organizations can enhance customer engagement, personalize experiences, and drive sales.

(9) Quantum Computing Technology: Quantum computing has the potential to revolutionize industries with its immense processing power. Organizations can leverage quantum computing for solving complex optimization problems, cryptography, and drug discovery. Quantum computing can provide breakthroughs in efficiency and effectiveness, offering new avenues for innovation and problem-solving.

(10) Information Storage Technology: Information storage technology ensures secure and efficient management of organizational data. By implementing scalable storage solutions, organizations can handle massive volumes of data, ensure data availability and integrity, and streamline data retrieval processes. This enables faster decision-making, improved customer service, and enhanced operational efficiency.

(11) Ubiquitous Education Technology: Organizations can leverage ubiquitous education technology to enhance employee training and development programs. By providing online learning platforms, virtual classrooms, and adaptive learning systems, organizations can offer flexible and personalized learning experiences. This results in improved employee skills, increased productivity, and better adaptation to technological advancements.

(12) Virtual & Augmented Reality Technology: Virtual and augmented reality technologies enable organizations to create immersive experiences for training, product demonstrations, and customer engagement. By utilizing VR and AR, organizations can enhance employee training programs, showcase products and services in innovative ways, and provide interactive customer experiences.

By strategically adopting and integrating these ICCT underlying technologies, organizations can drive innovation, improve operational efficiency, enhance customer experiences, and gain a competitive advantage in the digital era. These technologies offer immense potential for creating business value and unlocking new opportunities for growth.

5.1 ICCT Underlying Technologies for Innovation and Differentiation:

ICCT (Information Communication & Computation Technology) underlying technologies offer a wide range of opportunities for organizations to drive innovation and differentiation in their products and services. Let's delve into how each of these technologies can be applied:

(1) AI & Robotics:

(i) Product Innovation: AI and robotics can be leveraged to develop intelligent products that automate tasks, provide personalized experiences, and offer innovative features.

P. S. Aithal, et al. (2023); www.srinivaspublication.com

PAGE 241

International Journal of Applied Engineering and Management Letters (IJAEML), ISSN: 2581-7000, Vol. 7, No. 2, June 2023

SRINIVAS PUBLICATION

(ii) Process Automation: Organizations can utilize AI-powered robots to automate manual and repetitive tasks, leading to improved efficiency, reduced errors, and faster time-to-market.

(2) Blockchain:

(i) Transparent and Trustworthy Transactions: Blockchain technology provides transparency and trust by securely recording transactions. Organizations can leverage blockchain to differentiate their products and services by offering secure and auditable transactions to customers.

(ii) Supply Chain Traceability: Implementing blockchain in supply chain management enables organizations to track and verify the origin, quality, and authenticity of products, appealing to customers who prioritize transparency and sustainability.

(3) Business Analytics & Intelligence:

(i) Data-Driven Decision Making: Organizations can leverage business analytics and intelligence tools to analyze vast amounts of data and extract actionable insights. This enables informed decision making, identifying market trends, and developing innovative products and services.

(ii) Customer Understanding: By analyzing customer data, organizations gain a deeper understanding of customer preferences, needs, and behaviors. This insight allows for the development of targeted and personalized offerings, differentiating them from competitors.

(4) Cloud Computing:

(i) Scalable and Flexible Infrastructure: Cloud computing offers organizations the ability to scale their infrastructure and services as per demand, allowing for quick innovation and deployment of new products and services.

(ii) Collaboration and Remote Work: Cloud-based collaboration tools enable teams to work together seamlessly, promoting innovation through idea sharing and remote collaboration.

(5) Cyber Security:

(i) Trust and Reliability: Organizations can differentiate themselves by implementing robust cybersecurity measures, ensuring the safety of customer data and protecting against cyber threats. Building trust and reliability enhances the perception of products and services.

(ii) Data Privacy: With growing concerns about data privacy, organizations that prioritize and implement strong cybersecurity measures can differentiate themselves by offering secure and private solutions.

(6) 3D Printing:

(i) Product Customization: 3D printing technology enables organizations to create customizable products, offering unique and tailored solutions to customers, thereby differentiating themselves in the market.

(ii) Rapid Prototyping: 3D printing allows for rapid prototyping and iteration, accelerating the product development process and facilitating innovation.

(7) IoT (Internet of Things):

(i) Connected Experiences: IoT enables organizations to create connected products and services that interact with the physical environment and provide personalized experiences to customers.

(ii) Data-Driven Insights: By collecting and analyzing data from IoT devices, organizations gain valuable insights into customer behavior and usage patterns. This information can drive innovation in product design and service delivery.

(8) Mobile Communication & Marketing Technology:

(i) Personalized Marketing: Mobile communication and marketing technologies enable organizations to deliver targeted and personalized marketing campaigns, enhancing customer engagement and differentiation.

(ii) Mobile-Optimized Experiences: By optimizing products and services for mobile platforms, organizations can cater to the growing mobile-centric customer base and provide a differentiated user experience.

(9) Quantum Computing:

(i) Advanced Problem Solving: Quantum computing's immense computational power enables organizations to solve complex problems and optimize processes, leading to innovation in product design, optimization, and simulation.

(ii) Breakthrough Research: Quantum computing can accelerate scientific research and discovery, enabling organizations to push the boundaries of innovation in their respective fields.

(10) Information Storage Technology:

P. S. Aithal, et al. (2023); www.srinivaspublication.com

PAGE 242

International Journal of Applied Engineering and Management Letters (IJAEML), ISSN: 2581-7000, Vol. 7, No. 2, June 2023

SRINIVAS PUBLICATION

(i) Big Data Analytics: Effective information storage and retrieval systems enable organizations to analyze large datasets and extract valuable insights, leading to data-driven innovation in products and services.

(ii) Real-Time Access: Fast and reliable access to information facilitates real-time decision making and enables organizations to offer timely and innovative solutions to customers.

(11) Ubiquitous Education Technology:

(i) Skill Development and Innovation: Ubiquitous education technology promotes continuous learning and upskilling among employees, fostering a culture of innovation within the organization. This leads to the development of new ideas, processes, and products.

(ii) Continuous Learning: Promoting continuous learning through ubiquitous education technology fosters a culture of innovation within the organization.

(12) Virtual & Augmented Reality:

(i) Immersive Experiences: Virtual and augmented reality technologies can be used to create immersive experiences for customers, allowing organizations to differentiate their products and services and offer innovative and interactive solutions.

By using ICCT underlying technologies, organizations can foster innovation, differentiate their products and services, and gain a competitive advantage in the market. These technologies enable organizations to understand customer needs, optimize operations, and deliver unique and value-added solutions, driving business growth and success.

5.2 ICCT Underlying Technologies for Customer Focus:

ICCT underlying technologies provide numerous opportunities for organizations to enhance customer focus and improve the overall customer experience. Let's explore how each of these technologies can be applied:

(1) AI & Robotics:

(i) Personalized Customer Interactions: AI-powered chatbots and virtual assistants can engage with customers in real-time, providing personalized assistance and resolving queries promptly.

(ii) Predictive Customer Insights: AI-driven analytics can analyze customer data to identify patterns and trends, enabling organizations to anticipate customer needs and preferences.

(2) Blockchain:

(i) Transparent Transactions: Blockchain's decentralized and immutable nature ensures transparency in transactions, building trust with customers by providing them with a clear record of every interaction.

(ii) Enhanced Security: The secure nature of blockchain technology protects customer data, reducing the risk of data breaches and increasing customer confidence.

(3) Business Analytics & Intelligence:

(i) Customer Behavior Analysis: Business analytics tools can analyze customer data to understand their behavior, preferences, and pain points, enabling organizations to tailor their products and services accordingly.

(ii0 Customer Segmentation: Organizations can use analytics to segment customers based on various criteria, allowing them to offer targeted and relevant marketing campaigns.

(4) Cloud Computing:

(i) Seamless Access to Services: Cloud-based services enable customers to access products and services from anywhere and on any device, enhancing convenience and customer satisfaction.

(ii) Scalable Solutions: Cloud computing allows organizations to scale their services according to demand, ensuring that customers receive a consistently reliable experience.

(5) Cyber Security:

(i) Customer Data Protection: Robust cybersecurity measures safeguard customer data, instilling confidence in customers that their sensitive information is well-protected.

(ii) Fraud Prevention: Cybersecurity technologies help prevent fraudulent activities, ensuring that customers can safely engage with the organization.

(6) 3D Printing:

(i) Customized Products: 3D printing enables organizations to offer personalized and customized products, meeting the unique needs and preferences of individual customers.

P. S. Aithal, et al. (2023); www.srinivaspublication.com

PAGE 243

International Journal of Applied Engineering and Management Letters (IJAEML), ISSN: 2581-7000, Vol. 7, No. 2, June 2023

SRINIVAS PUBLICATION

(ii) Faster Prototyping: 3D printing allows for rapid prototyping and iteration, ensuring that customer feedback is quickly incorporated into product development.

(7) IoT (Internet of Things):

(i) Personalized Experiences: IoT devices can gather real-time data on customer usage and preferences, enabling organizations to deliver personalized experiences and recommendations.

(ii) Smart Customer Support: IoT-enabled devices can proactively detect issues in products and provide customer support, enhancing customer satisfaction.

(8) Mobile Communication & Marketing Technology:

(i) Mobile Customer Engagement: Mobile communication technologies facilitate direct and personalized interactions with customers through mobile apps and notifications.

(ii) Location-Based Marketing: Mobile marketing technology allows organizations to send targeted promotions and offers based on a customer's location, improving relevancy.

(9) Quantum Computing:

(i) Advanced Data Analysis: Quantum computing can process vast amounts of customer data and extract valuable insights, allowing organizations to gain a deeper understanding of customer needs.

(ii) Advanced Problem Solving: Quantum computing's immense computational power enables organizations to solve complex problems and optimize processes, leading to innovation in product design, optimization, and simulation.

(iii) Breakthrough Research: Quantum computing can accelerate scientific research and discovery, enabling organizations to push the boundaries of innovation in their respective fields.

(10) Information Storage Technology:

(i) Efficient Data Management: Information storage technologies enable organizations to store and manage customer data efficiently, ensuring easy access and retrieval of relevant information.

(ii) Real-Time Access: Fast and reliable access to information facilitates real-time decision making and enables organizations to offer timely and innovative solutions to customers.

(11) Ubiquitous Education Technology:

(i) Continuous Employee Training: Ubiquitous education technology promotes continuous learning among employees, ensuring that they are equipped with the latest knowledge and skills to meet customer needs.

(ii) Skill Development and Innovation: Ubiquitous education technology promotes continuous learning and upskilling among employees, fostering a culture of innovation within the organization. This leads to the development of new ideas, processes, and products.

(12) Virtual & Augmented Reality:

(i) Virtual Product Experiences: Virtual reality can offer customers immersive experiences, allowing them to interact with products virtually before making a purchase decision.

(ii) Augmented Support: Augmented reality can assist customers with product assembly and troubleshooting, providing valuable support and guidance.

By adopting ICCT underlying technologies, organizations can enhance customer focus by providing personalized experiences, anticipating customer needs, and delivering secure and efficient services. These technologies empower organizations to build strong customer relationships, foster customer loyalty, and gain a competitive edge in the market.

5.3 ICCT Underlying Technologies for Operational Efficiency:

ICCT underlying technologies offer a wide range of capabilities to improve operational efficiency in organizations. Let's explore how each of these technologies can be applied:

(1) AI & Robotics:

(ii) Process Automation: AI-powered robotic process automation (RPA) can streamline repetitive tasks, reducing manual efforts and human errors, thus improving operational efficiency.

(iii) Predictive Maintenance: AI-driven analytics can predict equipment failures, allowing organizations to schedule maintenance proactively and minimize downtime.

(2) Blockchain:

(1) Supply Chain Transparency: Blockchain can enhance supply chain efficiency by providing real-time visibility into the movement of goods, reducing delays and optimizing logistics.

P. S. Aithal, et al. (2023); www.srinivaspublication.com

PAGE 244

International Journal of Applied Engineering and Management Letters (IJAEML), ISSN: 2581-7000, Vol. 7, No. 2, June 2023

SRINIVAS PUBLICATION

(2) Smart Contracts: Self-executing smart contracts automate transaction processes, reducing paperwork and streamlining contractual agreements.

(3) Business Analytics & Intelligence:

(I) Data-Driven Decision Making: Business analytics tools enable organizations to make informed decisions based on data insights, enhancing operational effectiveness.

(2) Performance Optimization: Analytics can identify bottlenecks and inefficiencies in operations, allowing organizations to optimize processes for better productivity.

(4) Cloud Computing:

(i) Scalability and Flexibility: Cloud-based services can scale up or down as per demand, providing organizations with the flexibility to adapt to changing business needs.

(ii) Collaborative Workflows: Cloud platforms facilitate seamless collaboration among teams, leading to faster decision-making and improved operational coordination.

(5) Cyber Security:

(i) Threat Detection and Prevention: Robust cybersecurity measures protect against cyber threats, ensuring continuous operations and safeguarding critical assets.

(ii) Data Privacy Compliance: Cybersecurity technologies help organizations comply with data privacy regulations, avoiding legal issues that could disrupt operations.

(6) 3D Printing:

(i) Rapid Prototyping: 3D printing allows organizations to quickly prototype new products, reducing development time and speeding up the product-to-market cycle.

(ii) On-Demand Manufacturing: 3D printing enables on-demand manufacturing, reducing inventory costs and minimizing waste.

(7) IoT (Internet of Things):

(i) Real-Time Monitoring: IoT devices can monitor operations in real-time, allowing organizations to identify inefficiencies and optimize processes promptly.

(ii) Predictive Maintenance: IoT sensors can predict equipment failures, enabling preventive maintenance and avoiding costly downtime.

(8) Mobile Communication & Marketing Technology:

(i) service support, enhancing the productivity of the workforce.

(ii) Customer Engagement: Mobile marketing technology allows organizations to engage with customers through personalized mobile experiences, enhancing brand loyalty.

(9) Quantum Computing:

(i) Advanced Data Processing: Quantum computing can handle complex data processing tasks, allowing organizations to analyze vast datasets and make data-driven decisions.

(ii) Advanced Data Analysis: Quantum computing can process vast amounts of customer data and extract valuable insights, allowing organizations to gain a deeper understanding of customer needs.

(10) Information Storage Technology:

(i) Efficient Data Management: Information storage technologies offer cost-effective and scalable solutions for managing large volumes of data, ensuring easy accessibility.

(ii) Data Backup and Recovery: Robust data storage solutions ensure data integrity and enable quick data recovery in case of unexpected incidents.

(11) Ubiquitous Education Technology:

(i) Employee Training and Skill Development: Ubiquitous education technology facilitates continuous employee training, ensuring a skilled and efficient workforce.

(ii) Continuous Employee Training: Ubiquitous education technology promotes continuous learning among employees, ensuring that they are equipped with the latest knowledge and skills to meet customer needs.

(12) Virtual & Augmented Reality:

(i) Virtual Training and Simulation: Virtual reality can be used for employee training, enabling them to practice complex tasks in a safe and controlled environment.

(ii) Remote Collaboration: Augmented reality can support remote collaboration among teams, improving operational efficiency and reducing travel costs.

By leveraging ICCT underlying technologies, organizations can significantly enhance their operational efficiency by automating processes, optimizing workflows, and making data-driven

P. S. Aithal, et al. (2023); www.srinivaspublication.com

PAGE 245

International Journal of Applied Engineering and Management Letters (IJAEML), ISSN: 2581-7000, Vol. 7, No. 2, June 2023

SRINIVAS PUBLICATION

decisions. These technologies empower organizations to achieve cost savings, faster time-to-market, and better resource utilization, leading to a competitive advantage in the market.

5.4 ICCT Underlying Technologies for Strategic Partnerships and Alliances :
ICCT underlying technologies play a crucial role in facilitating strategic partnerships and alliances in business organizations, leading to value creation. Let's explore how these technologies can contribute to this aspect:

(1) AI & Robotics:
(i) Enhanced Collaboration: AI-powered chatbots and virtual assistants can facilitate seamless communication and collaboration between partner organizations, improving coordination and efficiency.
(ii) Process Automation: Robotics and AI can automate repetitive tasks in partner organizations, reducing manual efforts and allowing resources to focus on strategic initiatives.

(2) Blockchain Technology:
(i) Trust and Transparency: Blockchain technology provides a decentralized and immutable ledger, ensuring trust and transparency in transactions between partners.
(ii) Smart Contracts: Blockchain-based smart contracts enable automated execution and verification of agreements, streamlining partner interactions and reducing administrative overhead.

(3) Business Analytics & Intelligence:
(i) Data-driven Decision Making: Business analytics tools can analyze vast amounts of data from partner organizations, enabling informed decision making and identifying areas for collaboration and value creation.
(ii) Performance Tracking: Analytics can track the performance of collaborative initiatives, providing insights into the effectiveness of partnerships and identifying areas for improvement.

(4) Cloud Computing:
(i) Data Sharing and Collaboration: Cloud platforms enable seamless sharing of data and resources between partner organizations, fostering collaboration and knowledge exchange.
(ii) Scalable Infrastructure: Cloud infrastructure can scale up to accommodate the growing needs of strategic partnerships, ensuring the smooth operation of joint initiatives.

(5) Cyber Security:
(i) Secure Data Sharing: Robust cybersecurity measures ensure the secure exchange of sensitive information and protect intellectual property shared between partner organizations.
(ii) Risk Management: Cybersecurity technologies help identify and mitigate risks associated with sharing data and resources with strategic partners.

(6) 3D Printing:
(i) Joint Product Development: 3D printing enables partners to collaborate on the design and manufacturing of innovative products, leveraging each other's expertise and resources.
(ii) Customization and Personalization: Partners can use 3D printing to offer customized products and services to their customers, enhancing the value proposition of the alliance.

(7) IoT (Internet of Things):
(i) Data Integration: IoT devices from partner organizations can share data and insights, enabling a comprehensive view of operations and facilitating joint decision making.
(ii) Supply Chain Optimization: IoT sensors can monitor supply chain activities, allowing partners to optimize logistics, reduce costs, and enhance customer satisfaction.

(8) Mobile Communication & Marketing Technology:
(i) Seamless Communication: Mobile communication technologies enable real-time communication and collaboration between partner organizations, facilitating quick decision making.
(ii) Joint Marketing Campaigns: Partners can leverage mobile marketing technology to create joint marketing campaigns, reaching a wider audience and maximizing the impact of their collaboration.

(9) Quantum Computing Technology:
(i) Advanced Data Analysis: Quantum computing can process vast amounts of data and complex algorithms, enabling partners to gain deep insights and drive innovation in their collaborative efforts.
(ii) Advanced Data Processing: Quantum computing can handle complex data processing tasks, allowing organizations to analyze vast datasets and make data-driven decisions.

(10) Information Storage Technology:

P. S. Aithal, et al. (2023); www.srinivaspublication.com

PAGE 246

International Journal of Applied Engineering and Management Letters (IJAEML), ISSN: 2581-7000, Vol. 7, No. 2, June 2023

SRINIVAS PUBLICATION

(i) Data Sharing and Accessibility: Information storage technologies provide a centralized repository for partner organizations to securely share and access data, promoting collaboration and knowledge exchange.

(ii) Data Integration and Interoperability: Efficient information storage systems enable partners to integrate and exchange data seamlessly, enhancing operational efficiency and decision-making.

(11) Ubiquitous Education Technology:

(i) Knowledge Sharing and Training: Ubiquitous education technology allows partners to share knowledge, best practices, and training resources, enabling skill development and fostering a culture of learning within the alliance.

(ii) Continuous Employee Training: Ubiquitous education technology promotes continuous learning among employees, ensuring that they are equipped with the latest knowledge and skills to meet customer needs.

(12) Virtual & Augmented Reality:

(i) Virtual Collaboration: Virtual and augmented reality technologies enable partners to collaborate in virtual environments, conducting joint meetings, training sessions, and product development activities regardless of geographical locations.

By adopting ICCT underlying technologies, organizations can enhance their strategic partnerships and alliances by improving communication, collaboration, data sharing, and decision-making processes. These technologies enable partners to leverage each other's strengths, optimize resources, and jointly develop innovative products and services, leading to value creation, increased competitiveness, and mutual growth.

5.5 ICCT Underlying Technologies for Talent Management:

ICCT underlying technologies offer valuable solutions for talent management in business organizations, contributing to value creation by attracting, developing, and retaining skilled employees. Let's delve into how each technology can assist in talent management:

(1) AI & Robotics:

(i) Recruitment and Selection: AI-powered algorithms can screen and assess job applicants, identifying the most suitable candidates for specific roles efficiently.

(ii) Onboarding Assistance: AI chatbots and virtual assistants can provide new hires with onboarding support, answering queries and facilitating a smoother integration into the organization.

(2) Blockchain Technology:

(i) Credential Verification: Blockchain can be used to verify and secure employee credentials and certifications, ensuring accurate and tamper-proof records of their qualifications.

(ii) Smart Contracts for Employment: Smart contracts on the blockchain can automate employment agreements and compensation, promoting transparency and trust in talent management processes.

(3) Business Analytics & Intelligence:

(i) Talent Analytics: Business analytics tools can analyze workforce data to identify patterns and trends related to employee performance, engagement, and retention, aiding in data-driven decision-making.

(ii) Succession Planning: Analyzing workforce data can help identify high-potential employees, enabling organizations to develop a robust succession planning strategy.

(4) Cloud Computing:

(i) Remote Work and Flexibility: Cloud computing allows for seamless remote work arrangements, enabling organizations to attract and retain talent regardless of geographic location.

(ii) Talent Development and Learning: Cloud-based learning platforms facilitate continuous employee development, offering on-demand access to training resources and courses.

(5) Cyber Security:

(i) Employee Data Protection: Cybersecurity measures safeguard employee data and sensitive information, ensuring trust and compliance in talent management practices.

(ii) Secure Remote Work: Cybersecurity solutions enable secure remote work environments, supporting flexible work arrangements while protecting organizational data.

(6) 3D Printing:

P. S. Aithal, et al. (2023); www.srinivaspublication.com

PAGE 247

International Journal of Applied Engineering and Management Letters (IJAEML), ISSN: 2581-7000, Vol. 7, No. 2, June 2023

SRINIVAS PUBLICATION

(i) Talent Attraction in Design and Engineering: Organizations in design and engineering fields can showcase their innovative capabilities, attracting skilled professionals interested in additive manufacturing and 3D printing technologies.

(ii) Prototyping and Product Development: 3D printing can expedite the prototyping process, allowing talented teams to quickly iterate and bring products to market faster.

(7) IoT (Internet of Things):

(i) Employee Wellness and Safety: IoT devices can monitor workplace conditions and employee well-being, fostering a safer and healthier work environment.

(ii) Enhanced Productivity: IoT-powered tools can streamline operations and workflows, increasing employee productivity and satisfaction.

(8) Mobile Communication & Marketing Technology:

(i) Employer Branding: Mobile marketing technology helps organizations promote their employer brand, attracting top talent through targeted campaigns and personalized messaging.

(ii) Mobile Recruitment Platforms: Mobile communication technology allows job seekers to access and apply for positions conveniently, enhancing the recruitment process.

(9) Quantum Computing:

(i) Talent Analytics and Predictive Modeling: Quantum computing's advanced computational capabilities can analyze vast amounts of talent data, providing insights and predictive modeling for talent management strategies.

(ii) Advanced Data Analysis: Quantum computing can process and analyze vast amounts of talent data, enabling organizations to extract meaningful insights and make informed decisions regarding talent management strategies.

(10) Information Storage Technology:

(i) Centralized Employee Records: Information storage technology ensures organized and secure storage of employee records, simplifying talent management tasks.

(ii) Knowledge Sharing: Collaborative information storage platforms enable employees to share knowledge and expertise, fostering a culture of continuous learning.

(11) Ubiquitous Education Technology:

(i) Continuous Learning and Development: With ubiquitous education technology, organizations can provide employees with continuous learning opportunities. This includes access to online courses, webinars, tutorials, and other educational resources. By investing in the professional growth of employees, businesses can enhance their skills and knowledge, leading to improved performance and productivity.

(ii) On-Demand Training: Ubiquitous education technology enables employees to access training materials and resources at their convenience. This flexibility in learning allows individuals to upskill and reskill as per their specific needs and interests, resulting in a more agile and adaptable workforce.

(iii) Mobile Learning: The ubiquity of mobile devices allows employees to engage in learning anytime, anywhere. With ubiquitous education technology, organizations can deliver learning content through mobile apps, making it easily accessible to employees on their smartphones or tablets. This promotes a culture of continuous learning and knowledge sharing.

(iv) Skill Assessment and Certification: Ubiquitous education technology facilitates skill assessment and certification programs. Through online platforms, employees can evaluate their competencies, identify areas for improvement, and earn certifications that validate their skills. This enhances talent management by providing a clear framework for skills development and career progression.

(12) Virtual & Augmented Reality (VR/AR):

(i) Immersive Training and Simulation: VR/AR technologies offer realistic and immersive training experiences. They can simulate real-world scenarios and provide a safe environment for employees to practice and develop their skills. This is particularly beneficial in industries where hands-on training is critical, such as healthcare, manufacturing, and aviation.

(ii) Remote Collaboration and Communication: VR/AR enables remote collaboration and communication among teams and across locations. Employees can virtually meet, share information, and work together on projects, regardless of their physical location. This promotes collaboration, knowledge sharing, and efficient talent management across dispersed teams.

(iii) Recruitment and Onboarding: VR/AR can revolutionize the recruitment and onboarding processes. Organizations can use virtual job fairs and interviews to attract and assess candidates from

P. S. Aithal, et al. (2023); www.srinivaspublication.com

PAGE 248

International Journal of Applied Engineering and Management Letters (IJAEML), ISSN: 2581-7000, Vol. 7, No. 2, June 2023

SRINIVAS PUBLICATION

anywhere in the world. Additionally, VR/AR can be used to provide immersive onboarding experiences, introducing new hires to the company culture, processes, and key information.

(iv) Virtual Mentorship and Coaching: VR/AR technologies can facilitate virtual mentorship and coaching programs. Experienced professionals can guide and coach employees remotely, providing personalized guidance and support. This fosters talent development and helps employees enhance their skills and performance.

By using ICCT underlying technologies, organizations can strengthen their talent management practices, attracting and retaining skilled employees, fostering a culture of innovation, and ultimately creating value through a talented and engaged workforce. These technologies streamline recruitment, enhance employee development, promote a flexible work environment, and safeguard employee data, contributing to organizational success and competitiveness.

5.6 ICCT Underlying Technologies for Effective Marketing and Branding:

ICCT underlying technologies play a crucial role in enabling effective marketing and branding strategies for business organizations, leading to value creation. Let's explore how each of these technologies can contribute to effective marketing and branding efforts:

(1) AI & Robotics:

(i) Personalized Marketing: AI-powered algorithms can analyze customer data and preferences to deliver personalized marketing messages, offers, and recommendations, enhancing customer engagement and conversion rates.

(ii) Chatbots and Virtual Assistants: AI-powered chatbots and virtual assistants can provide instant customer support, answer inquiries, and assist with purchase decisions, improving the overall customer experience.

(2) Blockchain Technology:

(i) Transparent and Trustworthy Transactions: Blockchain technology can ensure transparency and security in marketing transactions, such as verifying the authenticity of products, tracking the supply chain, and enabling secure peer-to-peer transactions.

(ii) Transparent Supply Chain: Blockchain technology can be used to trace the origin and journey of products, assuring customers of product authenticity and ethical sourcing, which can enhance brand trust.

(iii) Anti-Counterfeiting Solutions: Blockchain-based solutions can be implemented to prevent counterfeiting, safeguarding the brand's reputation and maintaining customer confidence.

(3) Business Analytics & Intelligence:

(i) Data-Driven Marketing Strategies: Business analytics tools can analyze customer behavior, market trends, and competitor insights, enabling organizations to develop data-driven marketing strategies and make informed decisions.

(ii) Marketing Campaign Optimization: Analytics can help measure the effectiveness of marketing campaigns, allowing for real-time adjustments and optimization to maximize ROI.

(4) Cloud Computing:

(i) Scalable Marketing Infrastructure: Cloud-based marketing platforms provide scalability and flexibility, enabling organizations to manage large-scale marketing campaigns, store and analyze customer data, and deploy marketing resources efficiently.

(ii) Collaboration and Centralized Data: Cloud-based platforms facilitate collaboration among marketing teams, allowing seamless sharing of data, assets, and marketing materials across different departments and locations.

(5) Cyber Security:

(i) Protection of Customer Data: Robust cybersecurity measures ensure the confidentiality and integrity of customer data, fostering trust and loyalty among customers.

(ii) Safeguarding Brand Reputation: Cybersecurity protocols protect business organizations from data breaches and cyber threats, preserving the brand's reputation and credibility.

(6) 3D Printing:

(i) Customized Marketing Materials: 3D printing enables the creation of unique and personalized marketing materials, such as promotional products, prototypes, and interactive displays, enhancing brand differentiation and engagement.

P. S. Aithal, et al. (2023); www.srinivaspublication.com

PAGE 249

International Journal of Applied Engineering and Management Letters (IJAEML), ISSN: 2581-7000, Vol. 7, No. 2, June 2023

SRINIVAS PUBLICATION

(ii) Prototyping and Product Design: 3D printing allows for rapid prototyping and iteration, enabling organizations to launch innovative products and iterate designs based on customer feedback.

(iii) Customized Branding Materials: 3D printing can create personalized and unique marketing materials, such as promotional products and merchandise, enhancing brand visibility and recognition.

(7) IoT (Internet of Things):

(i) Enhanced Customer Engagement: IoT devices can collect customer data and provide personalized experiences, such as interactive displays, smart shelves, and location-based offers, improving customer engagement and loyalty.

(ii) Data-Driven Marketing Decisions: IoT-generated data can provide insights into customer preferences, behavior, and usage patterns, enabling organizations to tailor their marketing strategies and deliver targeted campaigns.

(8) Mobile Communication & Marketing Technology:

(i) Mobile Advertising and Targeting: Mobile marketing technologies allow organizations to reach customers through mobile apps, SMS, push notifications, and location-based marketing, delivering targeted messages and offers.

(ii) Mobile Payment Solutions: Mobile payment technologies enable seamless and convenient transactions, improving the overall customer experience and reducing friction in the purchasing process.

(9) Quantum Computing:

(i) Advanced Customer Segmentation: Quantum computing can analyze large datasets and identify complex patterns, allowing for more accurate customer segmentation and targeting.

(ii) Predictive Modeling and Forecasting: Quantum computing's computational power can enable organizations to develop sophisticated predictive models for market trends, customer behavior, and demand forecasting.

(10) Information Storage Technology:

(i) Customer Data Management: Information storage technologies provide secure and centralized storage of customer data, enabling organizations to manage and leverage customer information effectively.

(ii) Marketing Analytics and Reporting: Information storage systems facilitate the collection and analysis of marketing data, generating actionable insights and reports that inform marketing strategies and campaign performance.

(11) Ubiquitous Education Technology:

(i) Enhanced Customer Engagement: Ubiquitous education technology allows businesses to provide educational content and resources to their target audience, creating a deeper level of engagement. By sharing valuable knowledge, businesses can establish themselves as industry leaders and build trust with customers.

(ii) Thought Leadership: Through ubiquitous education technology, organizations can create and share educational materials such as tutorials, webinars, and online courses. This positions the brand as an authority in the industry and increases brand credibility.

(iii) Customized Learning Experience: By leveraging ubiquitous education technology, businesses can personalize the learning experience for their customers. This helps in delivering relevant and tailored content, addressing individual needs, and enhancing customer satisfaction.

(iv) Continuous Learning and Upskilling: Organizations can utilize ubiquitous education technology to offer continuous learning opportunities to their customers. By providing resources for professional development and upskilling, businesses can foster long-term relationships with customers and create value beyond their products or services.

(12) Virtual & Augmented Reality (VR/AR):

(i) Immersive Brand Experiences: VR/AR technologies enable businesses to create immersive experiences for customers, allowing them to interact with products or services in a virtual environment. This enhances brand engagement, leaving a lasting impression on customers.

(ii) Product Visualization: VR/AR can help customers visualize products in real-world scenarios before making a purchase. This reduces uncertainty and increases confidence in buying decisions, leading to higher conversion rates.

(iii) Virtual Showrooms and Try-On Experiences: Businesses can use VR/AR to create virtual showrooms, allowing customers to explore products and make informed choices. Additionally, in

P. S. Aithal, et al. (2023); www.srinivaspublication.com

PAGE 250

International Journal of Applied Engineering and Management Letters (IJAEML), ISSN: 2581-7000, Vol. 7, No. 2, June 2023

SRINIVAS PUBLICATION

industries like fashion and cosmetics, customers can virtually try on products, enhancing the shopping experience.

(iv) Brand Storytelling: VR/AR technologies provide innovative platforms for businesses to tell their brand story. Through immersive experiences, businesses can create emotional connections with customers, building brand loyalty and differentiation.

(v) Virtual Events and Experiential Marketing: VR/AR can transform events and marketing campaigns by offering virtual experiences to a wider audience. This helps in reaching global customers, reducing costs, and enabling interactive and memorable brand interactions.

By adopting ICCT underlying technologies, organizations can enhance their marketing and branding efforts by delivering personalized experiences, optimizing marketing campaigns, and leveraging data-driven insights. These technologies enable organizations to reach the right audience, deliver targeted messages, and build strong brand connections, ultimately driving value creation through increased customer acquisition, retention, and satisfaction.

5.7 ICCT Underlying Technologies for Financial Performance and Growth :

ICCT underlying technologies can significantly contribute to the financial performance and growth of business organizations, leading to value creation. Let's explore how each technology can be helpful:

(1) AI & Robotics:

(i) Automation of Processes: AI and robotics technologies can automate repetitive and manual tasks, reducing operational costs and increasing efficiency. This leads to improved productivity, faster turnaround times, and reduced errors, ultimately driving financial performance.

(ii) Predictive Analytics: AI-powered analytics enable organizations to analyze large volumes of data and extract valuable insights. By predicting customer behavior, market trends, and demand patterns, businesses can make informed decisions, optimize their operations, and identify opportunities for revenue growth.

(iii) Cost Optimization: AI and robotics technologies can analyze data to identify cost-saving opportunities. This includes optimizing supply chain processes, inventory management, and resource allocation, leading to reduced expenses and improved financial performance.

(2) Blockchain Technology:

(i) Secure Transactions: Blockchain technology provides a secure and transparent platform for conducting transactions. By eliminating intermediaries and reducing transaction costs, organizations can enhance financial performance and streamline their operations.

(ii) Improved Supply Chain Efficiency: Blockchain enables real-time tracking and traceability of goods in the supply chain. This enhances supply chain efficiency, reduces fraud, minimizes errors, and improves inventory management, leading to cost savings and improved financial performance.

(iii) Smart Contracts: Blockchain-based smart contracts automate and enforce contract terms, eliminating the need for intermediaries. This reduces costs, speeds up contract execution, and enhances financial transparency.

(3) Business Analytics & Intelligence:

(i) Data-Driven Decision Making: Business analytics and intelligence technologies help organizations analyze and interpret data to make informed decisions. By identifying trends, customer preferences, and market opportunities, businesses can optimize their strategies, target the right audience, and drive revenue growth.

(ii) Performance Measurement: Business analytics tools provide real-time insights into key performance indicators (KPIs). This allows organizations to track their financial performance, identify areas of improvement, and take proactive measures to achieve growth targets.

(iii) Customer Segmentation and Personalization: Business analytics enable organizations to segment their customer base and deliver personalized experiences. By understanding customer preferences and behavior, businesses can tailor their products and services, increase customer satisfaction, and drive revenue growth.

(4) Cloud Computing:

(i) Cost Savings: Cloud computing eliminates the need for organizations to invest in physical infrastructure and maintenance costs. Businesses can leverage cloud services on a pay-as-you-go model, reducing upfront expenses and achieving cost savings.

P. S. Aithal, et al. (2023); www.srinivaspublication.com

PAGE 251

International Journal of Applied Engineering and Management Letters (IJAEML), ISSN: 2581-7000, Vol. 7, No. 2, June 2023

SRINIVAS PUBLICATION

(ii) Scalability and Flexibility: Cloud computing provides scalable and flexible solutions, allowing organizations to easily adjust their resources based on demand. This enables businesses to respond quickly to market changes, optimize their operations, and achieve cost efficiency.

(iii) Enhanced Collaboration: Cloud-based collaboration tools facilitate seamless communication and collaboration among teams, regardless of their location. This improves productivity, streamlines processes, and enables efficient resource allocation.

(5) Cyber Security:

(i) Protection Against Data Breaches: Cybersecurity technologies safeguard business data and customer information, reducing the risk of data breaches and associated financial losses. This helps maintain customer trust and brand reputation.

(ii) Compliance with Regulations: Adhering to cybersecurity standards and regulations is crucial for businesses to avoid penalties and legal consequences. Implementing robust cybersecurity measures ensures compliance, mitigating financial risks.

(iii) Prevention of Operational Disruptions: Cybersecurity technologies protect organizations from cyberattacks, malware, and other threats that can disrupt business operations. By ensuring business continuity, financial performance remains stable.

(6) 3D Printing:

(i) Cost Efficiency: 3D printing technology enables businesses to produce complex parts and prototypes in a cost-effective manner, eliminating the need for traditional manufacturing processes. This reduces production costs, inventory holding costs, and transportation costs, leading to improved financial performance.

(ii) Customization and Personalization: With 3D printing, businesses can offer customized products tailored to individual customer needs. This enhances customer satisfaction, increases pricing flexibility, and creates opportunities for revenue growth.

(iii) Rapid Prototyping and Time-to-Market: 3D printing allows for rapid prototyping and iteration, accelerating product development cycles and reducing time-to-market. This enables businesses to respond quickly to market demands, seize opportunities, and drive growth.

(7) IoT (Internet of Things):

(i) Data-driven Insights: IoT devices generate vast amounts of data that can be leveraged for actionable insights. By analyzing real-time data from connected devices, organizations can optimize operations, reduce costs, and improve decision-making, leading to improved financial performance.

(ii) Improved Efficiency and Cost Savings: IoT enables businesses to monitor and control various processes, equipment, and systems remotely. This improves operational efficiency, reduces downtime, and optimizes resource utilization, resulting in cost savings and improved financial performance.

(iii) Enhanced Customer Experience: IoT allows businesses to collect data on customer behavior, preferences, and usage patterns. This data can be used to deliver personalized experiences, targeted marketing campaigns, and product enhancements, leading to increased customer satisfaction and loyalty.

(8) Mobile Communication & Marketing Technology:

(i) Enhanced Customer Engagement: Mobile communication and marketing technologies enable businesses to connect with customers directly through mobile devices. This facilitates personalized marketing campaigns, targeted promotions, and real-time customer engagement, leading to increased sales and revenue.

(ii) Location-based Marketing: Mobile technologies enable businesses to leverage location data to deliver targeted advertising and offers to customers based on their proximity to physical stores or specific locations. This improves customer targeting, increases foot traffic, and drives sales.

(iii) Mobile Payment Solutions: Mobile payment technologies enable seamless and convenient transactions, reducing friction in the purchasing process. This leads to increased sales conversions, improved customer satisfaction, and higher financial performance.

(9) Quantum Computing:

(i) Advanced Data Analysis: Quantum computing has the potential to significantly enhance data analysis capabilities, enabling organizations to process large volumes of data more efficiently. This enables businesses to derive valuable insights, make informed decisions, and uncover new opportunities for growth.

P. S. Aithal, et al. (2023); www.srinivaspublication.com

PAGE 252

International Journal of Applied Engineering and Management Letters (IJAEML), ISSN: 2581-7000, Vol. 7, No. 2, June 2023

SRINIVAS PUBLICATION

(ii) Optimization and Simulation: Quantum computing can solve complex optimization and simulation problems, allowing organizations to optimize their operations, supply chain, and resource allocation. This improves efficiency, reduces costs, and enhances financial performance.

(iii) Enhanced Security and Encryption: Quantum computing offers advanced encryption algorithms that can strengthen cybersecurity measures. By implementing robust security protocols, businesses can protect sensitive financial information, customer data, and intellectual property, reducing financial risks.

(10) Information Storage Technology:

(i) Scalable Storage Solutions: Information storage technologies provide scalable solutions for businesses to store and manage large volumes of data. This enables organizations to store and analyze data more efficiently, leading to improved decision-making and financial performance.

(ii) Data Security and Compliance: Information storage technologies offer robust security features, ensuring the confidentiality, integrity, and availability of data. This helps businesses comply with data protection regulations, avoid data breaches, and mitigate financial risks.

(iii) Data Accessibility and Availability: Information storage technologies enable businesses to access and retrieve data quickly and easily. This facilitates data-driven decision-making, enhances collaboration, and improves operational efficiency.

(11) Ubiquitous Education Technology:

(i) Continuous Learning and Skill Development: Ubiquitous education technology provides employees with opportunities for continuous learning and skill development. This enhances their knowledge and capabilities, leading to improved productivity, efficiency, and overall financial performance of the organization.

(ii) Remote Training and Collaboration: Ubiquitous education technology enables remote training and collaboration, reducing the need for travel and infrastructure costs. This improves efficiency, saves time and resources, and contributes to financial performance.

(iii) Talent Retention and Attraction: Organizations that invest in continuous learning and development opportunities through ubiquitous education technology can attract and retain top talent. This enhances employee engagement, productivity, and innovation, leading to improved financial performance.

(12) Virtual & Augmented Reality:

(i) Enhanced Customer Experience: Virtual and augmented reality technologies enable businesses to provide immersive and interactive experiences to customers. This can be utilized for virtual product demonstrations, virtual tours, or augmented reality applications in retail. These experiences enhance customer engagement, increase brand loyalty, and drive sales.

(ii) Training and Simulation: Virtual and augmented reality can be used for employee training and simulation, reducing costs associated with physical training facilities and equipment. This improves training effectiveness, reduces errors, and enhances operational efficiency.

(iii) Design and Prototyping: Virtual and augmented reality technologies allow businesses to visualize and iterate designs in a virtual environment, reducing the time and cost required for physical prototyping. This speeds up product development cycles, enables rapid innovation, and contributes to financial performance.

These ICCT underlying technologies enable organizations to optimize their operations, enhance decision-making, reduce costs, and drive revenue growth. Whether it's through cost efficiencies, improved operational processes, enhanced customer experiences, or advanced data analytics, these technologies offer valuable tools for creating value and achieving financial success. By leveraging AI and robotics, blockchain, business analytics, cloud computing, and cybersecurity, etc. businesses can achieve financial performance and sustainable growth, ultimately leading to value creation.

5.8 ICCT Underlying Technologies for Sustainability and Corporate Social Responsibility :
ICCT underlying technologies can significantly contribute to sustainability and corporate social responsibility (CSR) efforts in business organizations. Let's explore how each of these technologies can be helpful:

(1) AI & Robotics:

(i) Energy Efficiency: AI and robotics can optimize energy consumption in various processes, reducing waste and lowering the environmental impact. For example, AI algorithms can analyze and

P. S. Aithal, et al. (2023); www.srinivaspublication.com

PAGE 253

International Journal of Applied Engineering and Management Letters (IJAEML), ISSN: 2581-7000, Vol. 7, No. 2, June 2023

SRINIVAS PUBLICATION

optimize energy usage in manufacturing plants, leading to energy savings and reduced carbon emissions.

(ii) Waste Reduction: AI and robotics can enhance waste management practices by automating sorting and recycling processes. This improves efficiency, reduces landfill waste, and promotes a circular economy.

(iii) Sustainable Agriculture: AI and robotics can be utilized in precision agriculture to optimize resource utilization, monitor soil conditions, and minimize the use of pesticides and fertilizers. This promotes sustainable farming practices and minimizes the environmental impact of agriculture.

(2) Blockchain Technology:

(i) Supply Chain Transparency: Blockchain technology enables transparent and traceable supply chains. It allows businesses to track the origin, movement, and conditions of products throughout the supply chain, ensuring compliance with sustainability standards and ethical sourcing practices.

(ii) Carbon Footprint Management: Blockchain can facilitate the tracking and verification of carbon emissions and offsets. This enables businesses to measure and manage their carbon footprint more accurately, supporting their sustainability goals.

(iii) Fair Trade and Ethical Practices: Blockchain can be used to verify and certify fair trade and ethical practices in supply chains. It ensures that suppliers adhere to social and environmental standards, promoting responsible business practices.

(3) Business Analytics & Intelligence:

(i) Data-driven Sustainability Initiatives: Business analytics and intelligence tools can analyze large volumes of data to identify patterns, trends, and opportunities for sustainability improvements. It enables organizations to make informed decisions and develop effective sustainability strategies.

(ii) Impact Measurement and Reporting: Analytics tools help organizations measure and report their sustainability performance accurately. This allows businesses to demonstrate their commitment to CSR and transparency to stakeholders, enhancing their reputation and brand value.

(iii) Risk Assessment and Mitigation: Business analytics can assess environmental, social, and governance (ESG) risks and identify potential areas of improvement. By proactively addressing these risks, businesses can enhance their resilience, reputation, and long-term financial performance.

(4) Cloud Computing:

(i) Resource Optimization: Cloud computing allows businesses to optimize their IT infrastructure and reduce their hardware requirements. This leads to energy savings, reduced e-waste, and lower environmental impact.

(ii) Collaboration and Remote Work: Cloud-based collaboration tools enable remote work and virtual meetings, reducing the need for travel and commuting. This contributes to lower carbon emissions and supports sustainable work practices.

(iii) Scalable and Flexible Solutions: Cloud computing provides scalable and flexible solutions that can adapt to changing business needs. This promotes efficiency and reduces unnecessary resource consumption.

(5) Cyber Security:

(i) Protection of Environmental Data: Cybersecurity measures ensure the protection of sensitive environmental data related to sustainability initiatives. This prevents data breaches and maintains the integrity of environmental monitoring systems.

(ii) Safeguarding CSR Initiatives: Cybersecurity helps protect CSR initiatives and prevents unauthorized access or tampering. This ensures the reliability and trustworthiness of CSR programs and their associated data.

(6) 3D Printing:

(i) Sustainable Manufacturing: 3D printing enables on-demand production, reducing the need for mass production and inventory storage. This minimizes waste and excess materials, leading to more sustainable manufacturing processes.

(ii) Product Customization: 3D printing allows for personalized and customized products, which reduces overproduction and supports sustainable consumption patterns.

(iii) Localized Production: 3D printing can facilitate localized production, reducing the carbon footprint associated with global transportation and distribution.

(7) IoT (Internet of Things):

P. S. Aithal, et al. (2023); www.srinivaspublication.com

PAGE 254

International Journal of Applied Engineering and Management Letters (IJAEML), ISSN: 2581-7000, Vol. 7, No. 2, June 2023

SRINIVAS PUBLICATION

(i) Energy Management: IoT devices can monitor and optimize energy consumption in real-time. This enables businesses to identify energy-saving opportunities, reduce waste, and improve overall energy efficiency.

(ii) Smart Resource Management: IoT sensors and systems can track resource usage, such as water and materials, to promote responsible consumption and minimize waste.

(iii) Environmental Monitoring: IoT devices can collect environmental data, such as air quality and water pollution levels, allowing organizations to take proactive measures to mitigate environmental risks.

(8) Mobile Communication & Marketing Technology:

(i) CSR Communication: Mobile communication platforms enable businesses to effectively communicate their CSR initiatives, sustainability efforts, and social impact to stakeholders and customers. This enhances transparency and builds trust.

(ii) Consumer Education: Mobile technology can be used to educate consumers about sustainable practices, ethical purchasing, and environmentally friendly choices. It empowers customers to make informed decisions and supports sustainable consumption patterns.

(9) Quantum Computing:

(i) Energy Optimization: Quantum computing algorithms can optimize complex energy systems, leading to more efficient energy generation, distribution, and consumption. This contributes to reduced carbon emissions and enhanced energy sustainability.

(ii) Material and Chemical Simulation: Quantum computing can simulate and analyze the properties and behaviour of materials and chemicals, enabling businesses to develop sustainable and environmentally friendly alternatives.

(10) Information Storage Technology:

(i) Data-driven Sustainability: Information storage technology enables businesses to collect, store, and analyze large volumes of sustainability-related data. This data can be used to measure environmental impact, identify improvement areas, and make informed decisions.

(ii) Supply Chain Transparency: Information storage systems can store and track supply chain data, ensuring transparency and traceability. This promotes responsible sourcing, ethical practices, and fair trade.

(11) Ubiquitous Education Technology:

(i) Sustainability Education: Ubiquitous education technology allows organizations to deliver sustainability-focused training and educational programs to employees, stakeholders, and the wider community. This promotes awareness, knowledge, and behavioural changes toward sustainability.

(ii) Skills Development: Technology-based educational platforms can provide training and upskilling opportunities in areas such as renewable energy, sustainable design, and environmental conservation, creating a workforce equipped with sustainable expertise.

(12) Virtual & Augmented Reality:

(i) Virtual Sustainable Experiences: Virtual and augmented reality technologies can create immersive experiences that allow individuals to virtually explore and understand sustainability challenges and solutions. This raises awareness and empathy toward sustainability issues.

(ii) Virtual Collaboration: Virtual reality enables remote collaboration and virtual meetings, reducing the need for travel and associated carbon emissions. It promotes sustainable work practices and reduces the organization's environmental footprint.

By leveraging these ICCT underlying technologies, businesses can integrate sustainability and CSR practices into their operations, supply chains, and stakeholder engagement. This not only helps organizations reduce their environmental impact but also enhances their reputation, attracts socially conscious customers, and drives long-term value creation. This fosters a culture of sustainability, drives innovation for sustainable solutions, and enhances the organization's reputation, value proposition, and long-term success.

5.9 ICCT Underlying Technologies for Adaptability and Agility:
ICCT underlying technologies play a crucial role in enabling adaptability and agility within business organizations. Here's how each of these technologies can contribute:
(1) AI & Robotics:

P. S. Aithal, et al. (2023); www.srinivaspublication.com

PAGE 255

International Journal of Applied Engineering and Management Letters (IJAEML), ISSN: 2581-7000, Vol. 7, No. 2, June 2023

SRINIVAS PUBLICATION

(i) Process Automation: AI-powered robotic process automation (RPA) can streamline and automate repetitive tasks, freeing up human resources for more strategic and value-added activities. This improves efficiency, reduces errors, and enhances agility in business processes.

(ii) Predictive Analytics: AI algorithms can analyze vast amounts of data to identify patterns, trends, and insights. This enables businesses to make data-driven decisions, anticipate market changes, and respond quickly to evolving customer needs.

(iii) Intelligent Decision-Making: AI-powered decision support systems can analyze complex data sets and provide real-time recommendations, helping organizations make informed decisions faster and with greater accuracy.

(2) Blockchain Technology:

(i) Supply Chain Transparency: Blockchain technology allows for transparent and immutable tracking of goods and transactions across the supply chain. This enhances supply chain visibility, reduces fraud, and enables faster response to disruptions or quality issues.

(ii) Smart Contracts: Blockchain-based smart contracts automate and enforce contract terms, reducing the need for intermediaries and enabling faster and more secure transactions. This promotes agility in business processes and minimizes delays.

(3) Business Analytics & Intelligence:

(i) Data-driven Insights: Business analytics tools enable organizations to collect, analyze, and interpret large volumes of data from various sources. This helps businesses gain actionable insights, make informed decisions, and adapt strategies based on changing market dynamics.

(ii) Real-time Reporting: Business intelligence platforms provide real-time access to key performance indicators (KPIs) and metrics. This enables organizations to monitor performance, identify areas for improvement, and make timely adjustments.

(4) Cloud Computing:

(i) Scalability and Flexibility: Cloud computing provides businesses with scalable and flexible infrastructure, allowing them to rapidly adjust their computing resources based on demand. This enables organizations to adapt quickly to changing business needs and scale operations up or down as required.

(ii) Collaboration and Remote Work: Cloud-based collaboration tools facilitate seamless communication and collaboration among teams, regardless of their geographical locations. This promotes remote work capabilities, enhances agility, and supports business continuity.

(5) Cyber Security:

(i) Risk Mitigation: Cybersecurity measures protect businesses from data breaches, unauthorized access, and cyber threats. By implementing robust cybersecurity solutions, organizations can minimize the risk of disruptions and maintain operational agility.

(ii) Compliance and Data Protection: Cybersecurity measures ensure compliance with data protection regulations and industry standards. This fosters trust among customers, partners, and stakeholders and enables organizations to adapt to evolving regulatory requirements.

(6) 3D Printing:

(i) Rapid Prototyping: 3D printing allows businesses to quickly create physical prototypes and iterate designs, reducing time-to-market and enabling faster product development cycles. This enhances agility in product innovation and customization.

(ii) On-demand Manufacturing: 3D printing enables decentralized and on-demand manufacturing, eliminating the need for large-scale production and inventory. This improves supply chain agility, reduces costs, and allows for more responsive production.

(7) IoT (Internet of Things):

(i) Real-time Data Collection: IoT devices enable the collection of real-time data from various sources, such as sensors, devices, and machines. This data can be leveraged to gain insights into operations, monitor performance, and identify areas for improvement. Real-time data empowers organizations to make quick decisions and adapt their strategies accordingly.

(ii) Remote Monitoring and Control: IoT allows organizations to remotely monitor and control processes, assets, and equipment. This capability enhances agility by enabling proactive maintenance, efficient resource allocation, and timely response to issues or anomalies.

(8) Mobile Communication & Marketing Technology:

P. S. Aithal, et al. (2023); www.srinivaspublication.com

PAGE 256

International Journal of Applied Engineering and Management Letters (IJAEML), ISSN: 2581-7000, Vol. 7, No. 2, June 2023

SRINIVAS PUBLICATION

(i) Real-time Communication: Mobile technologies facilitate instant and seamless communication among teams, stakeholders, and customers. This promotes agility by enabling quick decision-making, rapid collaboration, and efficient customer engagement.

(ii) Mobile Marketing: Mobile marketing technologies provide businesses with the ability to reach customers anytime and anywhere. This allows organizations to adapt their marketing strategies in real-time, target specific customer segments, and personalize marketing messages.

(9) Quantum Computing:

(i) Complex Problem Solving: Quantum computing has the potential to solve complex problems that are beyond the capabilities of classical computers. This can enable organizations to optimize processes, perform advanced simulations, and make data-driven decisions more efficiently, enhancing their adaptability.

(ii) Optimization and Pattern Recognition: Quantum algorithms can analyze vast amounts of data to identify patterns, optimize resources, and improve operational efficiency. This helps organizations adapt their strategies based on real-time insights and changing market dynamics.

(10) Information Storage Technology:

(i) Big Data Management: Information storage technologies facilitate the storage and management of large volumes of structured and unstructured data. This allows organizations to leverage big data analytics to gain valuable insights and make informed decisions quickly.

(ii) Data Accessibility: Efficient information storage and retrieval systems ensure that relevant data is readily available to decision-makers. This promotes agility by enabling quick access to critical information and facilitating timely decision-making.

(11) Ubiquitous Education Technology:

(i) Continuous Learning and Skill Development: Ubiquitous education technology provides employees with access to learning resources and training programs anytime and anywhere. This fosters a culture of continuous learning and skill development, enabling employees to adapt to changing roles and responsibilities.

(ii) Remote Collaboration and Learning: Ubiquitous education technologies facilitate remote collaboration, knowledge sharing, and virtual learning environments. This promotes agility by enabling employees to collaborate across locations, access training materials on-demand, and acquire new skills quickly.

(12) Virtual & Augmented Reality:

(i) Immersive Experiences: Virtual and augmented reality technologies provide immersive and interactive experiences. They can be used for virtual training, product simulations, and virtual meetings. These technologies enhance agility by enabling remote collaboration, efficient training, and immersive customer experiences.

By using these ICCT underlying technologies, businesses can enhance their adaptability and agility. This agility allows organizations to stay ahead of the competition, create value, and drive sustainable growth. They can respond quickly to market changes, customer demands, and competitive pressures, leading to increased value creation, improved customer satisfaction, and sustained growth.

6. ICCT UNDERLYING TECHNOLOGIES FOR TECHNOLOGY BASED VALUE CREATION :

ICCT underlying technologies play a crucial role in technology-based value creation within business organizations. Let's explore how each of these technologies contributes to value creation:

(1) AI & Robotics:

(i) Automation and Efficiency: AI and robotics technologies automate repetitive tasks, streamline processes, and enhance operational efficiency. This leads to cost savings, improved productivity, and faster time-to-market for products and services.

(ii) Advanced Analytics: AI algorithms can analyze large volumes of data to uncover valuable insights, patterns, and trends. This enables organizations to make data-driven decisions, optimize operations, and identify new business opportunities.

(2) Blockchain Technology:

P. S. Aithal, et al. (2023); www.srinivaspublication.com

PAGE 257

International Journal of Applied Engineering and Management Letters (IJAEML), ISSN: 2581-7000, Vol. 7, No. 2, June 2023

SRINIVAS PUBLICATION

(i) Transparency and Trust: Blockchain technology provides a decentralized and immutable ledger for recording transactions. This enhances transparency, traceability, and trust in business operations, supply chains, and financial transactions.

(ii) Smart Contracts: Blockchain enables the execution of self-executing smart contracts, eliminating the need for intermediaries and reducing transaction costs. This streamlines business processes and accelerates transaction settlements.

(3) Business Analytics & Intelligence:

(i) Data-driven Decision Making: Business analytics and intelligence tools help organizations collect, analyze, and interpret data to make informed decisions. This enables organizations to identify trends, customer preferences, and market opportunities for value creation.

(ii) Predictive Analytics: By leveraging advanced analytics techniques, organizations can predict future outcomes and trends. This allows them to anticipate customer needs, optimize resource allocation, and identify potential risks.

(4) Cloud Computing:

(i) Scalability and Flexibility: Cloud computing provides on-demand access to computing resources, allowing organizations to scale their infrastructure as needed. This flexibility enables agile operations, efficient resource allocation, and cost optimization.

(ii) Collaboration and Remote Work: Cloud-based collaboration tools enable remote work and seamless collaboration among teams. This enhances productivity, innovation, and agility within organizations.

(5) Cyber Security:

(i) Data Protection: Cybersecurity technologies safeguard sensitive data, ensuring its integrity, confidentiality, and availability. This protects organizations from data breaches, financial losses, and reputational damage.

(ii) Risk Mitigation: Robust cybersecurity measures help organizations identify and mitigate potential security threats and vulnerabilities. This ensures continuity of operations, reduces downtime, and enhances customer trust.

(6) 3D Printing:

(i) Rapid Prototyping: 3D printing enables the quick and cost-effective production of prototypes and product iterations. This accelerates the product development process and facilitates innovation.

(ii) Customization and Personalization: 3D printing allows for the creation of customized products tailored to individual customer preferences. This enhances customer satisfaction and enables niche market targeting.

(7) Internet of Things (IoT):

(i) Real-time Data Collection: IoT devices enable the collection of real-time data from various sources, such as sensors, machines, and devices. This data can be analyzed to gain insights, optimize processes, and improve decision-making.

(ii) Enhanced Operational Efficiency: IoT enables organizations to monitor and control their assets and operations remotely. This leads to improved efficiency, reduced downtime, and optimized resource utilization.

(iii) Product and Service Innovation: IoT allows for the development of connected products and services, enabling organizations to deliver personalized experiences, predictive maintenance, and new revenue streams.

(8) Mobile Communication & Marketing Technology:

(i) Enhanced Customer Engagement: Mobile technologies enable organizations to reach and engage customers directly through mobile apps, messaging, and personalized content. This facilitates targeted marketing campaigns, customer loyalty programs, and improved customer experiences.

(ii) Location-based Marketing: Mobile communication technology allows organizations to leverage location data to deliver targeted marketing messages and promotions. This enhances customer targeting, increases foot traffic, and drives sales.

(iii) Mobile Payments and Commerce: Mobile technology facilitates convenient and secure mobile payments, enabling organizations to offer seamless and frictionless purchasing experiences to customers.

(9) Quantum Computing:

P. S. Aithal, et al. (2023); www.srinivaspublication.com

PAGE 258

International Journal of Applied Engineering and Management Letters (IJAEML), ISSN: 2581-7000, Vol. 7, No. 2, June 2023

SRINIVAS PUBLICATION

(i) Advanced Data Processing: Quantum computing has the potential to significantly enhance computational power and solve complex problems faster. This enables organizations to analyze large datasets, optimize processes, and accelerate research and development.

(ii) Enhanced Security: Quantum computing can contribute to the development of robust encryption algorithms, ensuring secure communication and data protection. This is particularly important in sectors such as finance, healthcare, and cybersecurity.

(iii) Optimization and Simulation: Quantum computing can be applied to solve optimization problems and simulate complex scenarios. This can help organizations improve supply chain management, logistics planning, and resource allocation.

(10) Information Storage Technology:

(i) Scalable and Secure Data Storage: Information storage technologies, such as cloud storage and distributed databases, provide organizations with scalable and secure storage solutions. This ensures the availability and integrity of data while reducing infrastructure costs.

(ii) Data Analytics and Insights: Efficient information storage allows organizations to store and analyze large volumes of data. This enables advanced analytics and data-driven decision-making, leading to improved operational efficiency and better customer understanding.

(11) Ubiquitous Education Technology:

(i) Remote Learning and Training: Ubiquitous education technology facilitates remote learning and training programs, allowing organizations to provide continuous education and upskilling opportunities to employees. This enhances employee performance, productivity, and organizational adaptability.

(ii) Personalized Learning Experiences: By leveraging ubiquitous education technology, organizations can deliver personalized learning experiences tailored to individual employee needs. This improves learning outcomes and fosters a culture of continuous learning within the organization.

(12) Virtual & Augmented Reality:

(i) Immersive Experiences: Virtual and augmented reality technologies enable organizations to create immersive experiences for customers, employees, and stakeholders. This can be used for virtual product demonstrations, training simulations, and virtual tours, enhancing engagement and understanding.

(ii) Virtual Collaboration and Communication: Virtual reality technologies enable remote collaboration, allowing geographically dispersed teams to work together seamlessly. This improves communication, reduces travel costs, and increases productivity.

By utilizing these ICCT underlying technologies, organizations can create value through technological innovation, improved operational efficiency, enhanced customer experiences, and optimized decision-making. These technologies enable organizations to stay competitive in a rapidly evolving business landscape, drive revenue growth, and achieve sustainable success.

7. IMPACT OF ICCT UNDERLYING TECHNOLOGIES FOR BUSINESS VALUE CREATION :

ICCT underlying technologies have a significant impact on business value creation in organizations. Let's explore the impact of each of these technologies:

(1) AI & Robotics:

(i) Automation and Efficiency: AI and robotics technologies enable organizations to automate repetitive tasks, increasing operational efficiency and reducing costs. This allows employees to focus on more strategic and value-added activities.

(ii) Enhanced Decision-Making: AI algorithms can analyze large datasets, uncover patterns, and generate insights that support data-driven decision-making. This leads to more accurate forecasts, improved risk assessment, and better strategic planning.

(iii) Personalization and Customer Experience: AI-powered chatbots and virtual assistants provide personalized customer interactions and support. This enhances the overall customer experience, increases customer satisfaction, and drives customer loyalty.

(2) Blockchain Technology:

P. S. Aithal, et al. (2023); www.srinivaspublication.com

PAGE 259

International Journal of Applied Engineering and Management Letters (IJAEML), ISSN: 2581-7000, Vol. 7, No. 2, June 2023

SRINIVAS PUBLICATION

(i) Trust and Transparency: Blockchain technology provides a decentralized and immutable ledger that ensures transparency and trust in transactions. This is particularly useful in supply chain management, financial transactions, and intellectual property protection.

(ii) Secure and Efficient Transactions: Blockchain eliminates the need for intermediaries, reduces transaction costs, and enables faster and secure peer-to-peer transactions. This streamlines processes and improves efficiency.

(ii) Smart Contracts: Blockchain enables the execution of self-executing smart contracts, which automatically execute contract terms when predefined conditions are met. This reduces administrative overhead, minimizes disputes, and ensures contract compliance.

(3) Business Analytics & Intelligence:

(i) Data-Driven Decision-Making: Business analytics and intelligence technologies enable organizations to analyze large volumes of data to uncover insights and trends. This supports strategic decision-making, identifies growth opportunities, and improves operational efficiency.

(ii) Predictive Analytics: By leveraging historical data and advanced algorithms, organizations can use predictive analytics to forecast future trends, anticipate customer behavior, and optimize business processes.

(iii) Real-time Monitoring and Reporting: Business analytics tools provide real-time monitoring of key performance indicators, enabling organizations to make timely adjustments and take proactive actions.

(4) Cloud Computing:

(i) Scalability and Flexibility: Cloud computing allows organizations to scale their infrastructure and resources based on demand. This flexibility enables businesses to quickly adapt to changing market conditions and efficiently manage resource allocation.

(ii) Cost Reduction: Cloud computing eliminates the need for large upfront investments in hardware and infrastructure. Organizations can access resources on-demand and pay for what they use, resulting in cost savings.

(ii) Collaboration and Remote Work: Cloud-based collaboration tools enable teams to work together seamlessly, regardless of their physical location. This enhances productivity, facilitates remote work, and supports effective communication.

(5) Cyber Security:

(i) Data Protection: Cybersecurity technologies help organizations protect sensitive data from unauthorized access, breaches, and cyber threats. This ensures the integrity, confidentiality, and availability of data, building trust with customers and stakeholders.

(ii) Regulatory Compliance: Cybersecurity measures assist organizations in meeting regulatory compliance requirements related to data privacy and security. Compliance with regulations enhances the organization's reputation and minimizes legal risks.

(iii) Business Continuity: Effective cybersecurity practices and solutions ensure business continuity by mitigating risks associated with data breaches, ransomware attacks, and other cyber incidents.

(6) 3D Printing:

(ii) Product Innovation: 3D printing allows organizations to rapidly prototype and iterate product designs. This accelerates the product development cycle, reduces time to market, and enables customization.

(ii) Supply Chain Optimization: 3D printing can decentralize manufacturing by enabling localized production. This reduces the reliance on global supply chains, lowers transportation costs, and increases supply chain resilience.

(iii) Cost Reduction: 3D printing eliminates the need for traditional manufacturing moulds and reduces waste in the production process. This leads to cost savings and improved resource utilization.

(7) IoT (Internet of Things):

(i) Enhanced Connectivity: IoT enables organizations to connect and gather data from a wide range of devices and sensors. This data can be used to gain insights, optimize operations, and improve decision-making.

(ii) Operational Efficiency: IoT allows organizations to monitor and control various aspects of their operations in real-time. This enables proactive maintenance, reduces downtime, and improves overall operational efficiency.

International Journal of Applied Engineering and Management Letters (IJAEML), ISSN: 2581-7000, Vol. 7, No. 2, June 2023

SRINIVAS PUBLICATION

(iii) Improved Customer Experience: IoT devices and sensors can provide personalized and context-aware experiences to customers. This could include personalized recommendations, location-based services, and smart home automation, leading to increased customer satisfaction and loyalty.

(8) Mobile Communication & Marketing Technology:

(i) Targeted Marketing: Mobile communication and marketing technologies enable organizations to reach their target audience with personalized and timely messages. This increases the effectiveness of marketing campaigns and improves customer engagement.

(ii) Enhanced Customer Interaction: Mobile apps and communication channels enable organizations to interact with customers in real-time, providing instant support, feedback, and personalized experiences.

(iii) Mobile Commerce: Mobile technology facilitates seamless and convenient mobile transactions, enabling organizations to tap into the growing mobile commerce market. This expands revenue streams and enhances the customer purchasing experience.

(9) Quantum Computing:

(i) Advanced Data Analysis: Quantum computing has the potential to revolutionize data analysis by significantly speeding up complex computations. This allows organizations to process vast amounts of data and uncover insights that were previously unattainable.

(ii) Optimization and Simulation: Quantum computing algorithms can optimize complex business problems, such as supply chain management, resource allocation, and route optimization. This leads to cost savings, improved efficiency, and better decision-making.

(iii) Cryptography and Security: Quantum computing has implications for cryptography and cybersecurity. It can contribute to the development of more secure encryption algorithms and help organizations strengthen their security measures.

(10) Information Storage Technology:

(i) Scalable Storage Solutions: Information storage technology provides scalable and cost-effective storage solutions for organizations. This allows businesses to store and manage large volumes of data efficiently.

(ii) Data Accessibility: Information storage technologies enable quick and easy access to data, allowing organizations to make informed decisions and respond to customer needs in real-time.

(iii) Data Analytics and Insights: Efficient data storage and retrieval systems enable organizations to perform advanced analytics and derive valuable insights from their data. This supports data-driven decision-making and innovation.

(11) Ubiquitous Education Technology:

(i) Continuous Learning: Ubiquitous education technology facilitates anytime, anywhere learning for employees. This enhances their skills, knowledge, and adaptability, leading to improved performance and innovation within the organization.

(ii) Training and Development: Ubiquitous education technology enables organizations to provide interactive and engaging training programs to employees. This improves their professional development and enhances their effectiveness in their roles.

(iii) Collaboration and Knowledge Sharing: Ubiquitous education technology fosters collaboration and knowledge sharing among employees, enabling them to leverage each other's expertise and drive innovation within the organization.

(12) Virtual & Augmented Reality:

(i) Immersive Experiences: Virtual and augmented reality technologies provide immersive experiences that can be used for product demonstrations, virtual tours, and training programs. This enhances customer engagement, improves learning outcomes, and increases brand perception.

(ii) Remote Collaboration: Virtual and augmented reality technologies enable remote teams to collaborate effectively by creating virtual meeting spaces and interactive shared environments. This enhances communication, reduces travel costs, and improves productivity.

(iii) Design and Visualization: Virtual and augmented reality can be used for design prototyping, allowing organizations to visualize and iterate product designs before manufacturing. This reduces design errors, accelerates product development, and saves costs.

By harnessing the power of these ICCT underlying technologies, organizations can drive business value creation by improving operational efficiency, enhancing customer experiences, fostering innovation, and gaining a competitive edge in the market. These technologies enable organizations to

P. S. Aithal, et al. (2023); www.srinivaspublication.com

PAGE 261

International Journal of Applied Engineering and Management Letters (IJAEML), ISSN: 2581-7000, Vol. 7, No. 2, June 2023

SRINIVAS PUBLICATION

make data-driven decisions, optimize processes, and deliver innovative products and services that meet the evolving needs of customers. Thus, by effectively using these ICCT underlying technologies, organizations can create significant business value by enhancing operational efficiency, improving decision-making, optimizing processes, increasing customer satisfaction, reducing costs, and driving innovation. These technologies empower organizations to stay competitive, adapt to market changes, and achieve sustainable growth.

8. ABCD ANALYSIS FROM STAKEHOLDERS' POINT OF VIEW :

The ABCD analysis, focusing on the advantages, benefits, constraints, and disadvantages, holds significant importance from the stakeholders' point of view [33-34]. Stakeholders, including customers, employees, investors, and the community, benefit from a comprehensive understanding of the potential outcomes and implications of any decision or initiative. The analysis allows stakeholders to assess the advantages, such as increased efficiency, improved productivity, and enhanced customer experiences, enabling them to make informed decisions and leverage opportunities. Additionally, stakeholders gain insights into the benefits, such as cost savings, competitive advantage, innovation, and growth opportunities, which enable them to align their interests and goals with the organization's strategic direction. Simultaneously, the analysis provides stakeholders with a realistic assessment of the constraints and challenges involved, such as high implementation costs, resistance to change, and cybersecurity risks, allowing them to anticipate and mitigate potential obstacles. Finally, stakeholders gain an understanding of the disadvantages associated with technology-based value creation, such as privacy concerns, reduced personal interactions, and potential job displacement, enabling them to advocate for ethical practices and mitigate any negative impacts. Overall, the ABCD analysis empowers stakeholders to actively engage, collaborate, and make informed decisions, ensuring the long-term success and sustainability of organizations while safeguarding the interests of all stakeholders involved. ABCD analysis framework has four types: (1) ABCD Listing, (2) ABCD Stakeholder Analysis, (3) ABCD Factors and Elemental analysis, and (4) ABCD Quantitative Analysis with scores & ranking for the constructs. ABCD analysis is a comparatively new and popular procedure of implementing five Bloom's Taxonomy-based research skills like analysis, comparison, evaluation, interpretation, and creation. Table 10 depicts the number of scholarly papers published per year during the last seven years starting from 2016.

Table 10: Use of ABCD analysis framework for exploratory analysis in Scholarly papers during 7 years

S. No.	Year	Number of Scholarly Papers published	References
1	2016	62	[35 – 97]
2	2017	19	[98 – 117]
3	2018	34	[118 – 152]
4	2019	19	[153 – 172]
5	2020	27	[173 – 200]
6	2021	20	[201 – 221]
7	2022	50	[222 – 272]
8	2023 (Till June 2023)	24	[273 – 297]

8.1 Advantages of Technology based Value creation in Business Organizations from Customers Point of view:

Technology-based value creation in business organizations offers several advantages from a customer's point of view. Some of the prominent advantages are listed in Table 11:

Table 11: Advantages of technology based value creation from Customers point of view

S. No.	Key Issue	Explanation
1	Enhanced Convenience	Technology enables businesses to provide customers with convenient solutions. Online shopping platforms, mobile apps, and self-service options allow customers to access products and services anytime, anywhere. They can make purchases, access information, and engage

P. S. Aithal, et al. (2023); www.srinivaspublication.com

PAGE 262

International Journal of Applied Engineering and Management Letters (IJAEML), ISSN: 2581-7000, Vol. 7, No. 2, June 2023

SRINIVAS PUBLICATION

		with businesses without the limitations of time and location, leading to a more seamless and efficient experience.
2	Personalization and Customization	Technology empowers businesses to collect and analyze customer data, enabling personalized and customized experiences. Through algorithms and machine learning, businesses can understand individual preferences, behaviour, and purchase history to tailor recommendations and offerings specifically to each customer. This level of personalization enhances customer satisfaction and builds loyalty.
3	Improved Communication and Support	Technology facilitates real-time and efficient communication between businesses and customers. Chatbots, social media platforms, and instant messaging services allow customers to connect with businesses instantly and receive prompt assistance. Businesses can address customer inquiries, resolve issues, and provide support in a timely manner, leading to higher customer satisfaction and retention.
4	Access to Information	With technology, customers have access to a vast amount of information. They can research products, read reviews, and compare prices before making a purchase decision. This transparency empowers customers and enables them to make informed choices. Additionally, businesses can provide educational content and resources through blogs, videos, and webinars, empowering customers with knowledge about their offerings.
5	Efficient Service Delivery	Technology streamlines business processes, leading to improved efficiency and faster service delivery. Automation and digitalization reduce manual errors, minimize wait times, and optimize service workflows. Customers benefit from faster order processing, streamlined logistics, and quicker issue resolution, enhancing their overall experience and satisfaction.
6	Expanded Product and Service Offerings	Technology allows businesses to diversify and expand their product and service offerings. For example, the rise of digital platforms has enabled companies to introduce subscription-based models, digital content, and cloud-based services. This expansion gives customers more choices, access to new experiences, and the ability to adapt to their evolving needs.
7	Cost Savings and Competitive Pricing	Technology-driven processes often result in cost savings for businesses, which can be passed on to customers through competitive pricing. Efficient supply chain management, automation of routine tasks, and reduced overhead costs contribute to more affordable products and services. Customers benefit from getting value for their money and increased affordability.
8	Feedback and Continuous Improvement	Technology facilitates customer feedback collection, enabling businesses to gather insights and improve their offerings continuously. Surveys, reviews, ratings, and social media listening help organizations understand customer preferences, identify areas for improvement, and refine their products or services accordingly. This feedback loop ensures that businesses can better meet customer expectations and deliver higher quality experiences.
9	Innovation and Future Readiness	Technology-driven organizations are more likely to innovate and stay ahead of evolving customer needs. By leveraging emerging technologies, such as artificial intelligence, virtual reality, and Internet of Things, businesses can introduce new products, services, and experiences that enhance customer value. Customers benefit from access to cutting-edge solutions that make their lives easier, more enjoyable, or more productive.

P. S. Aithal, et al. (2023); www.srinivaspublication.com

PAGE 263

International Journal of Applied Engineering and Management Letters (IJAEML), ISSN: 2581-7000, Vol. 7, No. 2, June 2023

SRINIVAS PUBLICATION

Thus, technology-based value creation in business organizations offers advantages such as enhanced convenience, personalization, improved communication, access to information, efficient service delivery, expanded offerings, cost savings, feedback-driven improvements, and innovation. These benefits collectively enhance the customer experience, build loyalty, and contribute to long-term business success.

8.2 Advantages of Technology based Value creation in Business Organizations from Organizations Point of view:

Technology-based value creation in business organizations provides numerous advantages from an organizational point of view. Some of the prominent advantages are listed in Table 12:

Table 12: Advantages of technology based value creation from Organizational point of view

S. No.	Key Issue	Explanation
1	Increased Efficiency and Productivity	Implementing technology-driven solutions automates manual tasks, streamlines workflows, and reduces human errors. This leads to improved operational efficiency and increased productivity within the organization. By automating routine processes, employees can focus on more strategic and value-added activities, ultimately enhancing overall organizational performance.
2	Cost Savings and Resource Optimization	Technology enables businesses to optimize their resources and reduce costs. Through automation, businesses can minimize the need for manual labour, thus reducing labour costs. Additionally, technology can optimize inventory management, supply chain processes, and resource allocation, resulting in reduced wastage and improved cost-effectiveness.
3	Enhanced Decision Making	Technology provides organizations with data-driven insights, enabling informed and data-backed decision making. Analytical tools and software allow businesses to collect, analyze, and interpret large volumes of data, helping leaders gain valuable insights into market trends, customer behavior, and internal operations. These insights enable organizations to make strategic decisions and seize opportunities in a timely manner.
4	Improved Communication and Collaboration	Technology facilitates seamless communication and collaboration within organizations. Digital communication tools, project management software, and collaborative platforms enable employees to connect, share information, and work together efficiently, regardless of their physical location. This improves internal communication, strengthens teamwork, and fosters innovation and knowledge sharing.
5	Agile and Adaptive Operations	Technology enables organizations to be agile and adapt quickly to changing market dynamics. With the ability to leverage data and analytics, businesses can identify emerging trends, customer preferences, and market demands. This knowledge allows organizations to respond swiftly, modify strategies, and align their offerings to meet evolving customer needs, thereby gaining a competitive edge.
6	Enhanced Customer Relationship Management	Technology-based solutions enable organizations to manage customer relationships more effectively. Customer relationship management (CRM) software allows businesses to track customer interactions, preferences, and purchase history. This information helps organizations personalize their approach, provide targeted marketing campaigns, and deliver exceptional customer service, resulting in improved customer satisfaction and loyalty.
7	Scalability and Growth Opportunities	Technology provides organizations with scalability and growth opportunities. Cloud computing, for example, allows businesses to scale their operations without significant upfront investments in

P. S. Aithal, et al. (2023); www.srinivaspublication.com

PAGE 264

International Journal of Applied Engineering and Management Letters (IJAEML), ISSN: 2581-7000, Vol. 7, No. 2, June 2023

SRINIVAS
PUBLICATION

		infrastructure. Digital platforms and e-commerce solutions enable organizations to reach a broader customer base and expand their market presence, both locally and globally, thus driving business growth.
8	Competitive Advantage	Embracing technology-driven value creation helps organizations gain a competitive advantage in the marketplace. By leveraging technological advancements, businesses can differentiate themselves, offer unique solutions, and deliver superior customer experiences. Staying updated with the latest technology trends enables organizations to stay ahead of competitors, attract customers, and maintain market leadership.
9	Innovation and Disruption	Technology serves as a catalyst for innovation and disruption within organizations. By embracing emerging technologies, such as artificial intelligence, blockchain, or Internet of Things, businesses can create innovative products, services, and business models. This fosters a culture of innovation, stimulates creativity, and positions the organization as an industry leader, driving growth and market relevance.
10	Data Security and Risk Management	Technology-based value creation emphasizes data security and risk management within organizations. Implementing robust cybersecurity measures and data protection protocols safeguards critical business information, customer data, and intellectual property. This not only protects the organization from potential data breaches but also builds trust and credibility among customers and stakeholders.

Thus, technology-based value creation in business organizations provides advantages such as increased efficiency and productivity, cost savings, data-driven decision making, improved communication and collaboration, agility and adaptability, enhanced customer relationship management, scalability and growth opportunities, competitive advantage, innovation and disruption, as well as data security and risk management. These advantages collectively contribute to organizational success, sustainability, and resilience in a fast-paced and digitally driven business landscape.

8.3 Benefits of Technology based Value creation in Business Organizations from Customers Point of view:

Technology-based value creation in business organizations offers several benefits from a customer's point of view. Some of the prominent benefits are listed in Table 13:

Table 13: Benefits of technology based value creation from Customers' point of view

S. No.	Key Issue	Explanation
1	Convenience and Accessibility	Technology enables businesses to provide customers with convenient and accessible solutions. Online platforms, mobile apps, and e-commerce websites allow customers to browse and purchase products or services from the comfort of their homes or while on the go. This convenience eliminates the need to visit physical stores, saving time and effort.
2	Personalization and Customization	Technology empowers businesses to personalize and customize offerings based on customer preferences and behaviour. Through data analysis and algorithms, businesses can provide tailored recommendations, product suggestions, and personalized experiences. This personalization enhances customer satisfaction and creates a sense of individual attention.
3	Enhanced Communication and Support	Technology facilitates seamless communication between businesses and customers. Customer support can be easily accessed through various channels such as chatbots, instant messaging, and social media platforms. Quick response times and 24/7 availability of support

P. S. Aithal, et al. (2023); www.srinivaspublication.com

PAGE 265

International Journal of Applied Engineering and Management Letters (IJAEML), ISSN: 2581-7000, Vol. 7, No. 2, June 2023

SRINIVAS PUBLICATION

		services ensure that customers can receive assistance, resolve issues, and get their queries addressed promptly.
4	Access to Information	Technology provides customers with easy access to information about products, services, and businesses. Online reviews, product specifications, and comparison websites empower customers to make informed decisions. They can research, evaluate options, and gather information before making a purchase, resulting in confident and satisfactory buying experiences.
5	Improved Product and Service Quality	Technology-driven value creation enables businesses to improve the quality of their products and services. Automation, advanced manufacturing processes, and quality control systems ensure consistent and reliable offerings. Customers benefit from receiving high-quality products that meet or exceed their expectations.
6	Expanded Choices and Variety	Technology allows businesses to expand their product and service offerings, providing customers with a wider range of choices and variety. E-commerce platforms and digital marketplaces enable businesses to offer an extensive catalog of products, often from multiple sellers or brands. This variety allows customers to find precisely what they need or discover new options that suit their preferences.
7	Time and Cost Savings	Technology helps customers save time and money in various ways. Online shopping eliminates the need to physically visit multiple stores, saving transportation costs and time spent on commuting. Additionally, technology-driven processes, such as self-checkout options or automated payments, streamline transactions, reducing wait times and enhancing efficiency.
8	Enhanced Customer Experience	Technology-based value creation focuses on improving the overall customer experience. User-friendly interfaces, intuitive navigation, and seamless transactions contribute to a smooth and enjoyable experience for customers. Businesses can also leverage technologies like virtual reality (VR) or augmented reality (AR) to provide immersive and engaging experiences.
9	Continuous Innovation and Upgrades	Technology-driven businesses are often at the forefront of innovation, constantly introducing new features, upgrades, and advancements. Customers benefit from access to the latest technology and features, ensuring they stay up to date with the latest trends and advancements in their chosen products or services.
10	Social Connectivity and Community Building	Technology enables customers to connect with like-minded individuals, forming online communities and sharing experiences. Social media platforms, forums, and online groups provide avenues for customers to interact, seek advice, and share feedback. This sense of community fosters engagement, trust, and loyalty among customers.

Thus, technology-based value creation in business organizations benefits customers through enhanced convenience, personalization, improved communication and support, access to information, improved product quality, expanded choices, time and cost savings, enhanced customer experience, continuous innovation, and social connectivity. These benefits collectively contribute to a more satisfying and enriching customer journey.

8.4 Benefits of Technology based Value creation in Business Organizations from Organizations Point of view:
Technology-based value creation in business organizations offers several benefits from an organizational point of view. Some of the prominent benefits are listed in Table 14.

P. S. Aithal, et al. (2023); www.srinivaspublication.com

PAGE 266

International Journal of Applied Engineering and Management Letters (IJAEML), ISSN: 2581-7000, Vol. 7, No. 2, June 2023

SRINIVAS PUBLICATION

Table 14: Benefits of technology based value creation from Organizational point of view

S. No.	Key Issue	Explanation
1	Increased Efficiency and Productivity	Technology enables organizations to automate manual processes, streamline workflows, and enhance operational efficiency. By implementing technology-driven solutions, businesses can reduce time-consuming tasks, minimize errors, and optimize resource allocation. This, in turn, leads to increased productivity among employees and allows them to focus on more strategic and value-added activities.
2	Cost Savings and Resource Optimization	Technology-based value creation can result in significant cost savings for organizations. Automation and digitalization reduce the need for manual labour and associated costs. By optimizing processes, supply chain management, and inventory control, businesses can minimize waste, reduce overhead expenses, and achieve better cost-effectiveness.
3	Improved Decision Making and Data-driven Insights	Technology provides organizations with access to valuable data and analytics, enabling informed decision making. Advanced software and analytical tools allow businesses to collect, analyze, and interpret large volumes of data. This data-driven approach provides insights into customer behaviour, market trends, and internal operations, empowering organizations to make strategic decisions that drive growth and profitability.
4	Enhanced Communication and Collaboration	Technology fosters effective communication and collaboration within organizations. Digital communication tools, project management software, and collaborative platforms enable teams to collaborate seamlessly, regardless of their physical location. This improves internal communication, promotes knowledge sharing, and enhances teamwork, ultimately leading to better organizational outcomes.
5	Agility and Adaptability	Technology-driven organizations are better equipped to adapt to rapidly changing market conditions. By leveraging technology, businesses can respond quickly to market trends, customer preferences, and competitive dynamics. This agility allows organizations to pivot their strategies, modify their offerings, and seize new opportunities, ensuring their long-term success in a dynamic business landscape.
6	Streamlined Customer Relationship Management	Technology enables organizations to manage customer relationships more effectively. Customer relationship management (CRM) systems centralize customer data, interactions, and purchase history, providing a holistic view of customer relationships. This streamlines sales processes, improves customer service, and enhances customer satisfaction and loyalty.
7	Scalability and Growth Opportunities	Technology-based value creation provides scalability and growth opportunities for organizations. Cloud computing, for example, allows businesses to scale their infrastructure and services according to demand, without significant upfront investments. Digital platforms and e-commerce solutions enable organizations to expand their market reach and tap into new customer segments, driving business growth.
8	Competitive Advantage and Market Differentiation	Embracing technology-driven strategies can give organizations a competitive edge in the marketplace. By leveraging emerging technologies, businesses can differentiate themselves, offer unique solutions, and deliver superior customer experiences. This positions organizations as industry leaders, enhances their market reputation, and contributes to long-term sustainability.
9	Innovation and Creativity	Technology fosters innovation and creativity within organizations. By embracing new technologies, businesses can develop innovative products, services, and business models that meet evolving customer needs. This culture of innovation attracts top talent, encourages

P. S. Aithal, et al. (2023); www.srinivaspublication.com

PAGE 267

International Journal of Applied Engineering and Management Letters (IJAEML), ISSN: 2581-7000, Vol. 7, No. 2, June 2023

SRINIVAS PUBLICATION

		creativity among employees, and positions the organization as an industry innovator.
10	Enhanced Security and Risk Management	Technology-based value creation emphasizes data security and risk management within organizations. Robust cybersecurity measures protect sensitive data, customer information, and intellectual property, safeguarding the organization's reputation and mitigating potential risks. Technology also enables organizations to proactively identify and address potential risks, ensuring business continuity and resilience.

Thus, technology-based value creation in business organizations benefits organizations through increased efficiency, cost savings, improved decision making, enhanced communication and collaboration, agility and adaptability, streamlined customer relationship management, scalability, competitive advantage, innovation, and enhanced security and risk management. These benefits collectively contribute to organizational success, growth, and sustainability in a highly competitive business environment.

8.5 Constraints of Technology based Value creation in Business Organizations from Customers Point of view:

While technology-based value creation in business organizations offers numerous advantages, there are also some constraints from a customer's point of view. Some of the prominent constraints are listed in Table 15.

Table 15: Constraints of technology based value creation from Customers point of view

S. No.	Key Issue	Explanation
1	Digital Exclusion and Accessibility	Despite technological advancements, there are still customers who face barriers to accessing and utilizing technology. Limited internet connectivity, lack of digital skills, or financial constraints may hinder their ability to fully benefit from technology-based value creation. This digital exclusion creates inequities and limits the reach of businesses to a certain segment of the population.
2	Privacy and Data Security Concerns	With increased reliance on technology, customers have legitimate concerns about privacy and data security. The collection and storage of personal information raise worries about data breaches, identity theft, and misuse of sensitive data. Customers may hesitate to share personal information or engage with businesses if they do not trust their data will be handled securely.
3	Dependence on Technology and Technical Issues	While technology enhances convenience, customers may experience frustrations when technical issues arise. System failures, software glitches, or connectivity problems can disrupt the customer experience and hinder their ability to access products or services. Customers may feel frustrated and inconvenienced when they are dependent on technology that is not functioning properly.
4	Lack of Human Interaction and Personal Touch	Technology-based value creation often reduces face-to-face interactions and personal touch in customer experiences. Automated processes, chatbots, and self-service options may lack the human touch and personalized assistance that some customers value. This impersonal nature of technology can make customers feel detached and unsatisfied with their interactions.
5	Information Overload and Lack of Trust	The abundance of information available through technology can overwhelm customers. With numerous options, reviews, and recommendations, customers may struggle to make confident decisions. Additionally, the rise of fake reviews and misinformation online can erode trust, making it challenging for customers to discern reliable information from biased or inaccurate sources.

P. S. Aithal, et al. (2023); www.srinivaspublication.com

PAGE 268

International Journal of Applied Engineering and Management Letters (IJAEML), ISSN: 2581-7000, Vol. 7, No. 2, June 2023

SRINIVAS PUBLICATION

6	Digital Fatigue and Overwhelm	Constant exposure to technology and digital platforms can lead to digital fatigue and overwhelm for customers. The constant notifications, advertisements, and online interactions can be mentally exhausting. Customers may crave moments of respite and seek offline experiences that provide a break from the digital world.
7	Reduced Personal Interaction and Customer Service	While technology streamlines processes, it can also lead to reduced personal interaction and customer service. Automated systems and self-service options may limit opportunities for customers to interact with knowledgeable staff or receive personalized assistance. This lack of human interaction can negatively impact customer satisfaction, particularly for complex inquiries or issue resolution.
8	High Learning Curve and Technological Barriers	Adopting new technologies can come with a learning curve for customers. Complex user interfaces or unfamiliar processes may make it difficult for some customers to navigate and fully utilize technology-based solutions. Technological barriers can create frustration and limit the accessibility and benefits of technology for certain customer segments.
9	Standardization and Homogenization	Technology-driven solutions often prioritize efficiency and standardization, which may result in a homogenized customer experience. Personalization and uniqueness can be diminished when businesses rely heavily on automated processes and templates. Customers may long for personalized experiences and a sense of individuality that may be overshadowed by technology-driven standardization.
10	Disruption and Job Insecurity	Technological advancements, such as automation and artificial intelligence, can disrupt traditional job roles and industries. While this may not directly impact customers, it can have indirect effects on employment rates and job security within communities. Customers may have concerns about the broader societal implications of technology-based value creation.

Thus, technology-based value creation in business organizations brings about constraints for customers, including digital exclusion, privacy concerns, technical issues, lack of personal interaction, information overload, digital fatigue, reduced customer service, learning barriers, standardization, and disruption. Recognizing and addressing these constraints is crucial for businesses to ensure inclusivity, trust, and a positive customer experience in the digital era.

8.6 Constraints of Technology based Value Creation in Business Organizations from Organizations Point of view:

While technology-based value creation in business organizations offers numerous benefits, there are also some constraints from an organizational point of view. Some of the prominent constraints are listed in Table 16.

Table 16: Constraints of technology based value creation from Organizational point of view

S. No.	Key Issue	Explanation
1	High Initial Investment Costs	Implementing technology-driven solutions often requires significant upfront investment. Businesses need to invest in hardware, software licenses, infrastructure upgrades, and employee training to adopt and integrate new technologies. The initial cost of acquiring and implementing technology can be a barrier, particularly for small or resource-constrained organizations.
2	Complexity and Learning Curve	Embracing new technologies can be complex and challenging for organizations. Employees may require training to adapt to new systems and processes, resulting in a learning curve. The complexity of

P. S. Aithal, et al. (2023); www.srinivaspublication.com

PAGE 269

International Journal of Applied Engineering and Management Letters (IJAEML), ISSN: 2581-7000, Vol. 7, No. 2, June 2023

SRINIVAS
PUBLICATION

		technology implementation and integration can also pose challenges, requiring specialized skills and expertise to ensure a smooth transition.
3	Cybersecurity Risks and Data Breaches	The increasing reliance on technology exposes organizations to cybersecurity risks and data breaches. As organizations store and process sensitive customer data, they become attractive targets for cybercriminals. Protecting data and ensuring robust cybersecurity measures requires continuous investment in security technologies, protocols, and employee awareness training.
4	Technological Obsolescence and Rapid Changes	Technology evolves rapidly, and organizations must constantly adapt to stay relevant. The risk of technological obsolescence looms, as investments in technology may become outdated within a short span of time. Organizations need to regularly update their systems and processes to keep pace with technological advancements, which can be both costly and time-consuming.
5	Resistance to Change and Organizational Culture	Introducing technology-based value creation requires changes in organizational culture and processes. Resistance to change from employees or management can impede the successful implementation of new technologies. Organizational culture that is resistant to technological advancements can hinder innovation and hamper the organization's ability to leverage technology for value creation.
6	Dependency on Technology and System Failures	Organizations become increasingly dependent on technology for their day-to-day operations. This dependence creates vulnerability, as system failures or technical glitches can disrupt business continuity. Downtime, data loss, or service interruptions can have significant financial and reputational implications for organizations, particularly if they rely heavily on technology-driven processes.
7	Impact on Workforce and Job Displacement	The adoption of technology-driven solutions can result in workforce changes and job displacement. Automation and artificial intelligence may replace certain job roles, leading to workforce restructuring or reskilling requirements. Organizations must navigate the ethical and social implications of technology adoption, including managing the impact on employees and addressing potential job displacement concerns.
8	Integration Challenges and Interoperability	Integrating new technologies into existing systems and processes can be complex. Organizations may face challenges in achieving seamless integration and interoperability between different technology platforms and legacy systems. Lack of compatibility and integration can hinder the realization of the full benefits of technology-based value creation and result in inefficiencies.
9	Data Privacy and Compliance Regulations	Organizations must navigate increasingly stringent data privacy and compliance regulations. Collecting, storing, and processing customer data must comply with relevant laws and regulations, such as the General Data Protection Regulation (GDPR) or the California Consumer Privacy Act (CCPA). Ensuring compliance requires dedicated resources, expertise, and ongoing monitoring to avoid legal and reputational consequences.
10	Human Interaction and Customer Relationships	Technology-based value creation may reduce human interaction and personalized customer relationships. Automation and self-service options can limit opportunities for direct customer engagement and personalized experiences. Organizations must strike a balance between leveraging technology for efficiency and maintaining human touchpoints to build strong customer relationships.

Thus, technology-based value creation in business organizations brings about constraints such as high initial investment costs, complexity and learning curve, cybersecurity risks, technological

P. S. Aithal, et al. (2023); www.srinivaspublication.com

PAGE 270

International Journal of Applied Engineering and Management Letters (IJAEML), ISSN: 2581-7000, Vol. 7, No. 2, June 2023

SRINIVAS PUBLICATION

obsolescence, resistance to change, dependency on technology, impact on workforce, integration challenges, data privacy compliance, and potential impact on human interaction and customer relationships. Recognizing and effectively managing these constraints is essential for organizations to leverage technology strategically and realize its full potential for value creation.

8.7 Disadvantages of Technology based Value Creation in Business Organizations from Customers Point of view:

While technology-based value creation in business organizations offers numerous advantages, there are also some disadvantages from a customer's point of view. Some of the prominent disadvantages are listed in Table 17.

Table 17: Disadvantages of technology based value creation from Customers' point of view

S. No.	Key Issue	Explanation
1	Lack of Personal Interaction	Technology-driven solutions often lack the personal touch and human interaction that customers value. Automated processes, self-checkouts, and chatbots may replace face-to-face interactions with employees, leading to a sense of impersonality. Some customers may prefer the warmth and personal attention that comes from direct human interaction.
2	Technical Issues and Dependence	Customers may encounter technical issues when relying on technology-based value creation. System failures, website crashes, or connectivity problems can disrupt the customer experience and lead to frustration. Moreover, customers become increasingly dependent on technology and may feel helpless or inconvenienced when it fails.
3	Privacy and Data Security Concerns	Customers may have concerns about their privacy and the security of their personal information when engaging with technology-driven solutions. Sharing personal data online raises worries about data breaches, unauthorized access, or misuse of information. Customers may be hesitant to provide their data or engage with businesses they perceive as not adequately protecting their privacy.
4	Information Overload and Decision Fatigue	The vast amount of information available through technology can overwhelm customers. With numerous options, reviews, and recommendations, customers may struggle to make confident decisions. The abundance of choices and information can lead to decision fatigue, making it challenging for customers to choose the best product or service that aligns with their preferences.
5	Lack of Control and Autonomy	Technology-driven solutions may limit customer control and autonomy in certain situations. For example, self-checkout systems in retail stores eliminate the interaction with a cashier but also remove the ability to ask questions or receive immediate assistance. Some customers may prefer having more control and the ability to interact with knowledgeable staff.
6	Digital Exclusion and Accessibility Barriers	Not all customers have equal access to technology or possess the digital skills necessary to fully engage with technology-driven solutions. Digital exclusion can result from limited internet connectivity, lack of access to devices, or insufficient technological literacy. This creates barriers for customers, limiting their ability to benefit from technology-based value creation.
7	Standardization and Lack of Uniqueness	Technology-driven solutions often prioritize efficiency and standardization, which may lead to a lack of uniqueness in the customer experience. Automated processes and templates can make interactions with businesses feel impersonal and generic. Customers may long for personalized experiences and a sense of individuality that may be diminished by technology-driven standardization.

P. S. Aithal, et al. (2023); www.srinivaspublication.com

PAGE 271

International Journal of Applied Engineering and Management Letters (IJAEML), ISSN: 2581-7000, Vol. 7, No. 2, June 2023

SRINIVAS PUBLICATION

8	Social Disconnect and Isolation	Relying heavily on technology can contribute to social disconnect and feelings of isolation among customers. Increased screen time and virtual interactions may replace face-to-face human connections, impacting social well-being. Some customers may crave authentic, in-person experiences and genuine social interactions that technology cannot fully replicate.
9	Learning Curve and Technological Barriers	Customers may encounter challenges in adapting to new technologies and platforms. User interfaces, complex features, or unfamiliar processes can create a learning curve. Technological barriers can limit access and create frustrations, particularly for customers who are less tech-savvy or have limited exposure to digital tools.
10	Inequality and Socioeconomic Divides	Technology-based value creation can exacerbate existing socioeconomic divides. Customers with limited access to technology or digital skills may be left behind, unable to fully benefit from the convenience and opportunities provided by technology. This can perpetuate inequalities and create a digital divide between different customer segments.

Thus, technology-based value creation in business organizations brings about disadvantages for customers, including a lack of personal interaction, technical issues, privacy concerns, information overload, limited control, digital exclusion, standardization, social disconnect, learning barriers, and socioeconomic divides. Recognizing and addressing these disadvantages is important for businesses to ensure inclusive and customer-centric approaches to technology implementation.

8.8 Disadvantages of Technology based Value creation in Business Organizations from Organizations Point of view:

While technology-based value creation in business organizations offers numerous benefits, there are also some disadvantages from an organizational point of view. Some of the prominent disadvantages are listed in Table 18.

Table 18: Disadvantages of technology based value creation from Organizational point of view

S. No.	Key Issue	Explanation
1	High Initial Investment Costs	Implementing technology-driven solutions often requires a significant upfront investment. Businesses need to invest in hardware, software, infrastructure upgrades, and employee training. The costs associated with acquiring and implementing technology can strain the organization's budget, particularly for small or resource-constrained businesses.
2	Complexity and Integration Challenges	Adopting new technologies can be complex and challenging for organizations. Integration with existing systems and processes can be a time-consuming and complicated task. The need to reconfigure workflows and align technology with business objectives may disrupt operations and require significant effort to ensure seamless integration.
3	Dependency on Technology and Vulnerability	Overreliance on technology can create vulnerability for organizations. Technical failures, cyber-attacks, or system outages can bring operations to a halt, resulting in financial losses and reputational damage. Organizations need contingency plans and backup systems to mitigate risks and minimize disruptions caused by technology failures.
4	Skills Gap and Workforce Reskilling	Technology-driven solutions often require specialized skills and expertise. Organizations may face challenges in finding employees with the necessary technical knowledge or may need to invest in reskilling existing employees. Bridging the skills gap can be time-consuming and costly, especially if the technology landscape rapidly evolves.

P. S. Aithal, et al. (2023); www.srinivaspublication.com

PAGE 272

International Journal of Applied Engineering and Management Letters (IJAEML), ISSN: 2581-7000, Vol. 7, No. 2, June 2023

SRINIVAS PUBLICATION

5	Data Privacy and Security Risks	The collection, storage, and processing of customer data present significant privacy and security risks. Organizations must invest in robust cybersecurity measures and comply with data protection regulations to protect sensitive information. Failure to safeguard customer data can result in legal liabilities, financial penalties, and reputational damage.
6	Resistance to Change and Employee Morale	Introducing technology-based solutions may face resistance from employees who fear job displacement or feel overwhelmed by new technologies. Resistance to change can impact employee morale, job satisfaction, and productivity. Organizations need to manage change effectively, provide adequate training and support, and communicate the benefits of technology adoption to gain employee buy-in.
7	System Complexity and Maintenance	Adopting technology-driven solutions often leads to increased system complexity. Multiple software applications, integrations, and dependencies can make it challenging to manage and maintain the technology infrastructure. Regular updates, troubleshooting, and technical support are necessary to ensure smooth operations, which can strain IT resources and budgets.
8	Overemphasis on Efficiency over Human Interaction	Technology-driven solutions may prioritize efficiency and automation, potentially diminishing the importance of human interaction. Customers may feel disconnected or frustrated when they cannot access personalized assistance or when their interactions are solely with automated systems. This can impact customer satisfaction and loyalty.
9	Rapid Technological Obsolescence	Technology evolves at a rapid pace, making investments in technology susceptible to obsolescence. Businesses must continually monitor and assess emerging technologies to remain competitive. Outdated technology can become a hindrance, requiring additional investments to upgrade or replace systems.
10	Ethical Considerations and Social Impact	Technology-based value creation can raise ethical considerations and impact society at large. Organizations must navigate the potential consequences of their technological choices, such as the impact on employment, privacy, and social equity. Failing to address these ethical considerations can lead to backlash from customers, employees, and the public.

Thus, technology-based value creation in business organizations brings about disadvantages from an organizational point of view, including high initial investment costs, complexity and integration challenges, dependency and vulnerability, skills gap, data privacy and security risks, resistance to change, system complexity and maintenance, overemphasis on efficiency, rapid technological obsolescence, and ethical considerations [298]. Understanding and effectively managing these disadvantages is crucial for organizations to maximize the benefits of technology and mitigate potential drawbacks [299].

9. CONCLUSION :

The role of twelve ICCT Underlying Technologies including AI, Blockchain, Business intelligence, Cloud computing, Cyber security, 3D printing, IoT, Quantum computing, Mobile marketing, Information storage technology, Ubiquitous education technology, and VR & AR for Business Value Creation like Innovation and Differentiation, Customer focus, Operational efficiency, Strategic Partnerships and Alliances, Talent Management, Effective Marketing and Branding, Financial Performance and Growth, Sustainability and Corporate Social Responsibility, and Adaptability and Agility are discussed. The advantages, benefits, constraints, and disadvantages of Technologies based Value creation from various stakeholders' point of view are analysed. The impact of ICCT underlying technologies on business value creation in organizations are also determined using relevant information collection & evaluation. New knowledge and interpretation are presented on how to create business value for long time sustainability by organizations in every industry.

P. S. Aithal, et al. (2023); www.srinivaspublication.com

PAGE 273

International Journal of Applied Engineering and Management Letters (IJAEML), ISSN: 2581-7000, Vol. 7, No. 2, June 2023

SRINIVAS PUBLICATION

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