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Editorial

Dear Readers,

In an era where Artificial Intelligence (AI) is no longer a distant frontier but is a dynamic force, reshaping industries, this special issue of *Ushus Journal of Business Management* delves into the evolving contours of Industry Eco Systems. From predictive diagnostics in healthcare to immersive experiences in entertainment, AI is not merely augmenting business processes—it is redefining strategic intent, operational agility, and leadership paradigms.

This issue brings together scholarly voices that explore the intersection of AI, Generative AI, AI Agents, and Machine Learning with core business functions. The curated sub-themes—spanning healthcare, HRM, banking, climate finance, biotech, and more—reflect the journal's commitment to capturing the breadth and depth of AI's impact across sectors. We also spotlight the AI startup ecosystem, where innovation pulses with entrepreneurial energy, and IoT in manufacturing, where intelligence meets precision.

As organizations navigate the complexities of digital transformation, this issue serves as a thought-leadership platform that bridges academic rigor with industry relevance. We invite readers to engage with these contributions not just as insights, but as strategic provocations that challenge conventional models and inspire future-ready thinking.

Let this issue be a catalyst for dialogue, discovery, and design—toward intelligent, inclusive, and impactful ecosystems.

This edition brings together a rich embroidery of scholarly contributions that reflect the evolving synergy between AI and industry. Notably:

Mr Selva Kumar, (Oracle) in his white paper, makes a compelling case for "Artificial Intelligence in the Automotive Industry: A Strategic Outlook on Intelligent Mobility, Autonomous Systems, and Next-Generation Automotive Innovation." It highlights how AI is revolutionizing the global automotive sector across the entire value chain—from autonomous driving systems, predictive maintenance, and manufacturing automation to battery management, supply chain intelligence, and connected mobility (V2X). AI-driven perception, localization, and decision-making systems form the backbone of autonomous vehicles, enabling real-time navigation with human-level

accuracy. In manufacturing, AI enhances predictive maintenance, defect detection, and generative design, driving efficiency and zero-defect production. For electric vehicles, intelligent battery management systems extend lifespan and optimize energy use, while AI-powered supply chains improve resilience and transparency. The paper also addresses critical challenges such as safety regulations, cybersecurity, data privacy, workforce transitions, and explainability of AI models, while identifying Generative AI, Edge AI, Causal AI, and 5G/6G connectivity as transformative forces shaping the future of intelligent mobility.

Adding a financial dimension, Dr John Ranjith's article "*Open Banking in India: From Open Payments to Consent-Driven Open Finance*" examines India's distinctive pathway toward financial openness. Unlike many countries that introduced open banking through a single regulatory mandate, India has built its system incrementally—first through interoperable payments via UPI, and then through consent-driven data sharing under the Account Aggregator (AA) framework and DEPA architecture. The study highlights how open banking reduces friction in financial transactions, enhances financial inclusion for MSMEs and underserved customers, and fosters competition by enabling data portability. It also examines the profitability challenges of payment apps like Google Pay, PhonePe, and Paytm in a zero-MDR environment, noting that their sustainability depends on monetizing adjacent services such as credit, merchant solutions, and wealth products. Crucially, the paper underscores the Reserve Bank of India's role as system architect and risk governor, ensuring trust, security, and grievance redress in this evolving ecosystem. Looking ahead, India's trajectory points toward open finance, where customer-controlled data sharing extends beyond banking into broader financial services.

Finally, the paper "*AI for Small Businesses: Small Firms, Smart Future – BRAIGHTS Adoption Framework*" by Preethi G (Siemens, Bengaluru) and Vaira Selvam R (Accenture, Bengaluru) introduces a practical roadmap for democratizing AI adoption among micro, rural, and small enterprises. The proposed BRAIGHTS framework—an eight-stage model spanning Business Understanding, Tool Recommendation, Automation, Intelligence Inclusion, Personalization, Anomaly Detection, Trend Setting, and Scalability—offers a step-by-step pathway for AI integration. A case study of a semi-urban medical shop demonstrates how BRAIGHTS reduces manual workload, improves billing and inventory management, enhances customer engagement, and increases revenue. By bridging the urban-rural technology divide, BRAIGHTS empowers small enterprises to adopt AI confidently,

sustainably, and inclusively, ensuring that even the smallest businesses can participate in the digital economy.

I extend my sincere gratitude to the authors, reviewers, and editorial team whose dedication and expertise have shaped this issue. Special thanks to CHRIST University for its unwavering support in promoting research excellence and thought leadership.

As you engage with the articles in this edition, I invite you to reflect on the dynamic interplay between AI and industry ecosystems—and to envision how we, as educators, researchers, and practitioners, can contribute to a more intelligent, inclusive, and sustainable future.

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