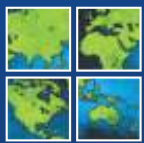


Global special edition

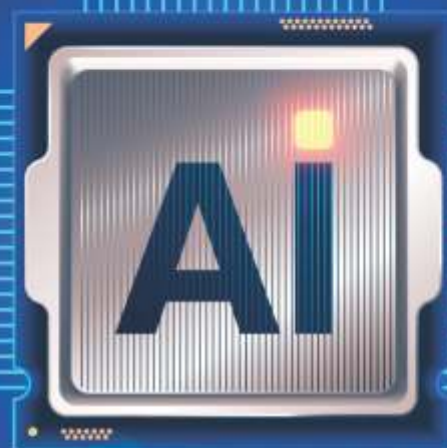
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EDITOR'S NOTE



Dr. M. Guruprasad
Director - Student Research
Managing Editor, Universal Ai Review

Presenting you the next issue of our e-Magazine from “Universal Ai University”. It is in its new Avatar known as the “Universal Ai Review” (previously known as the Universal Business Review). This issue is a special issue as it carries the flavour of Global content as an International Issue. This reflects the global footprint of Universal Ai University which has collaborations with various leading Institutions across the World. We are happy to present articles from all our International Partnership Institution’s Leadership members and our Foreign

Collaboration Learners.

We would like to thank the support received from our Magazine team members and support our Management, Faculty, and students for their article contributions.

We would like to thank our contributors Mr. Tarun Anand, Dr. Simon Mak, Prof. Vijay Tandon, Dr. Robert A. Cook, Ms. Maud Le Bars, Dr. Aleksandar Shivarov, Dr. Cris Toffolo and all our Global Hawks.

I also take this opportunity to thank Mr. Kiran Sonawane for his regular and careful efforts

in making the Magazine and adding the glitter to it. I would also like to thank Prof. Manoj Menon and Dr. Pranav Tewari for his kind support. My special thanks to Prof Vijay Tandon, Dean International Affairs for getting all Global articles and making this possible.

The release of this Magazine would not have been possible without the continued support of our Founder & Chancellor Mr. Tarun Anand.

I hope you enjoy reading the magazine. We look forward to your continued suggestions and support for the Magazine.

Editor's Note

Preparing Young Minds for a World Shaped by Artificial Intelligence

Mr. Tarun Anand
Chancellor,
Universal Ai University



Every generation faces a defining moment. For today's students and parents, that moment is Artificial Intelligence.

AI is no longer a research topic or a discussion in boardrooms. On the contrary, it is shaping every aspect of our lives, from how we communicate to decision making across various industries. With this comes the question before us: not whether AI will change the world, it already has but whether our education systems are preparing young minds to engage with it responsibly, confidently, and meaningfully.

At Universal Ai University, this question guided every decision we made.

Why We Chose to Build

Differently

When we envisioned Universal Ai University, we did not want to create just another institution that teaches about technology. We wanted to build a university that prepares students to live and lead in a technology-driven world.

That is the reason why UAi does not have AI as a single subject or specialization. It is the foundation across disciplines. Whether a student studies engineering, management, design, psychology, music, or liberal arts, they learn to understand AI as a tool, one that enhances thinking, creativity, and problem-solving rather than replacing it.

Frankly, learning theory alone is no longer enough.

Learning That Goes Beyond the Classroom

Amongst other distinguishing factors at Universal Ai University is the belief that education must be lived and practiced, not crammed. Our academic philosophy rests on three principles we call the **3E Model**: Ethics, Experiential Learning, and Environment.

Ethics matters because powerful technology must be guided by strong values. Experiential learning matters because confidence is built through doing, not just listening. At UAi, Experiential learning is designed to feel like the real world. Students engage in C M A P S (Collaborative Multi-disciplinary Approach towards Problem Solving), along with S M A R T (Societal Management Aptitude &

R e s p o n s i b i l i t y
T e m p e r a m e n t) and consulting-oriented work such as CAP (Consulting Aptitude Project).

They also get applied simulation exposure, including trading practice in Asia's first Thomson Reuters 24x7 Trading Room. And environment matters, both the natural environment we learn in and the social impact we choose to create.

This approach ensures that students don't just graduate with knowledge. They graduate with judgment.

Industry, Exposure, and Real-World Thinking

Over the years, I have seen one truth prevail consistently: students succeed when education is a pure reflection of reality. At UAI, students work on real-world challenges through c o l l a b o r a t i v e , multidisciplinary projects that demand teamwork, a d a p t a b i l i t y , and accountability.

They interact with global leaders, learn from faculty who bring decades of industry experience into the classroom, and are encouraged to think like entrepreneurs, even if they choose corporate careers. We are the only university led by a Global CEO and endorsed by 60 Global CEOs (including

leaders from organizations such as GE, JP Morgan, and others), which reflects in our Board of Governance, also referred to as "The 60 CEOs & Senate." Our global standpoint is further strengthened by our Founding Vice Chancellor, **Dr. Simon Mak (MIT, USA)** who is the 1st American and Foreign National Vice Chancellor in India.

A Campus Designed for Focus and Growth

Our campus, located near Mumbai and surrounded by nature, was chosen intentionally. We wanted a space where students could slow down enough to think clearly, yet remain close to the energy, opportunity, and professional exposure of one of India's most dynamic cities. That balance matters more than we often realise.

We live in times of constant noise, notifications, and pressure to move faster, but learning needs space. Space to reflect. Space to question. Space to grow, not just academically, but personally. Surrounded by nature and laid out as a residential environment, the campus allows students to go beyond academia, form meaningful connections and develop a sense of independence. Moreover, there is 24x7 security coverage with CCTV, on-campus medical and wellness support, and fully

air-conditioned residential accommodation. Students also have world-class food service by **Sodexo**, with a separate Jain kitchen.

Students also get to indulge in cultural fests like Rush4Rush and sports, ranging from indoor sports to grounds/courts, trekking and mountain biking, a fully equipped gymnasium, and American football. Students also carry a symbol of our culture: **Hawk AI**, our university mascot, which was unveiled by Padma Bhushan Shri Gulzar Sahab. Inspired by Guru Gobind Singh Ji, it represents heightened awareness and the values we want students to live by: freedom, courage, self-reliance, and nobility.

Parents often tell us that this environment reassures them, that it feels safe, purposeful, and grounding. And students tell us something just as important: that it helps them discover who they are, not just what they want to become. In the long run, that clarity may matter as much as any degree.

Preparing for Careers That Will Evolve

One of the most common concerns parents share is employability. At UAI, career readiness is not an afterthought. It is built into the academic journey from day one, through AI-

integrated learning, leadership development, internships, research exposure, and industry engagement.

This ecosystem is endorsed by over **60 global CEOs**, with learning shaped by leaders and practitioners from organizations such as **JP Morgan, GE, DHL, KPMG, and leading global enterprises**. Our students are trained to adapt because careers will evolve, roles will change, and lifelong learning will no longer be optional.

Learning With Real-World Context

An important strength of Universal Ai University is its close connection with live AI consulting and applied research. Through our technology ecosystem and industry collaborations,

students and faculty gain exposure to how AI is used across sectors. This is further strengthened through consulting programs supported by **Univitt Technologies**, which works with organizations across industries on real-world AI projects with global organizations such as **Spotify, Forbes, Turner, and KPMG**, among others.

This exposure brings clarity. It helps students connect education with impact.

A Thought for Students and Parents

Choosing a university is not just about choosing a degree. It is a decision that shapes a young person in all aspects: mindset, learning culture, and a long-term vision.

At Universal Ai University, we

aim to not just nurture curious minds, but also make them responsible individuals who understand both the power and responsibility that comes with technology.

Parents often ask us whether their children will be “ready” for the future. Our response is simple: the future cannot be predicted, but it can be prepared for. Through an education that balances intelligence with experience, ambition with empathy, and technology with values, we help students build the confidence to adapt, no matter how the world evolves.

The future will belong to those who are prepared not just technically, but ethically. And that preparation begins with the choices we make today.



Developing a Global Mindset at Universal Ai University

Dr. Simon Mak Founding Vice Chancellor, Universal Ai University



Universal Ai University (UAI) was founded with a fundamental belief that students with a global mindset will perform better in their careers as well as enjoy a more abundant and satisfying life. I am honored to be invited by the founding Chancellor Mr. Tarun Anand, who is a global business leader, to be the first American Vice Chancellor in India, leaving my home and career in Dallas, Texas in August 2024 to join Uai.

I have been blessed to have lived and traveled in over 30 countries across six continents (except Antarctica), both for personal and business reasons and have observed some global themes that I want to share with our UAI students.

Speaking English

- **Language of Business** – If you have a job, then you will have customers. By speaking English, opportunities will grow significantly, for your career and for your employer. Hence, at UAI, it is mandatory to speak English. A student can always speak their local language at home, but where else will they have an opportunity to practice and improve their English speaking skills for a global marketplace.
- **Language of Travel** – If you travel the world, all airports speak English. All quality hotels worldwide speak English. All quality restaurants speak English. Yes you can visit hotels and restaurants that speak only their local language, which I encourage, but you have

options. Of course when you travel for study, English will primarily be the language in overseas classrooms.

Learning Different Cultures

- **Global Festivals** – India has a rich history of festivals, but so do countries around the world. A global person is open to learning about and enjoying festivals from around the world. I personally have really enjoyed Diwali and really enjoyed playing Holi – both dry and wet! At UAI, we have introduced global festival activities like Christmas carols, Thanksgiving dinner, and celebrating Chinese New Year. We have even invented the Christmas Garba dance!
- **Global Sports** – Learning

what different countries play is a wonderful experience. Here in India, I've been told that cricket is not a sport, but a religion. In America, the same is said about American Football, the #1 sport in the world as measure by revenues. So here at UAI, all freshers will be taught American Football during their induction. Sports is a global phenomenon and knowing what different cultures play brings great insights into understanding and bonding with local peoples.

- **Global Foods** – Here is where a global mindset will literally let you taste the world. By tasting, eating, and even enjoying global foods, you will quickly understand cultural nuances of the local community and develop a greater appreciation for people who are different from you. For me, I am often asked for my favorite India food so far, and it is the most simplest of Indian foods, Dal and steamed rice! What is your non-Indian favorite food? At UAI we have recently opened a Boba drink store, which has its origins in Taiwan, so please try it!

Global Workplace Practices

- **Individualism versus Groupism** – You don't get a second chance to make a first impression. So it is

best to learn as much as you can and as quickly as you can in different global work situations. One of the biggest differences I have seen coming from an American hi-tech Silicon Valley background is the focus on individuals versus groups. This distinction involves attitudes towards peer pressure (I don't care what others think), pride/humility (shameless self-promotion), and reward and incentive systems (Individual or team bonuses). At UAI we encourage our students to prove themselves as individuals, and also as group/team members so this is a great preparation to work successfully in a global setting.

- **Work Ethic** – This is probably one of the biggest differences I have observed globally. In general, there are people and cultures with different work expectations and some of the differences are listed below:

- **Eating Lunch at Desk Versus in Canteen** (How is this viewed by your peers?)
- **Working Early/Late Hours** (Is this expected?)
- **Direct versus Indirect Conversations** (Talk Talk Talk, but no action)
- **Friendships at Work** (Are you here to make friends or get a job done?)
- **Work Life Balance** (People

who achieve great success don't have work life balance)

- **On-time or Late is OK Mindset** (Yes it's your culture, but you arrive at the airport on-time, usually early)
- **Focus on Quality or Just Checking A Box** (Doing without thinking)

Global Academic Practices

- **Cross-campus Freshers** – One of the magic of American universities is the practice that it is best for students to build relationships with other students from across campus, from different academic disciplines. So starting as freshers, American students take classes with other students from other disciplines, building relations with each other before they focus on their specialization. The goal is to build lifelong network of friends from other disciplines so that they can help each other in the future if needed. For example, here at UAI, imagine a Psychology student discovering a solution to a mental health problem and then asking her BTech student friend to help build a prototype app, and then asking her Design student friend to help design the app UI/UX, and then asking her Business student friend to create a business model around the

app so that it is financially sustainable, and then finally asking her Sound student friend to create a music score for the mental health app. At UAI, with the recent opening of the UAI Entrepreneurship Center, with a Startup Incubator and a Startup Launchpad, this cross-campus entrepreneurship vision is now possible for all UAI students. And starting this fall, all freshers will take a groups of courses called the Fab 5 together and connect with other fresher students from all disciplines across the UAI campus. MAGIC!

- Multi-Disciplinary Studies – In America students are allowed to have multiple majors and minors, truly having the freedom to pursue any area(s) of study they want. At MIT Boston, my alma mater, my classmate passed out with FIVE BTech degrees, in essence FIVE engineering majors! My own son graduated with TWO majors and TWO Minors. Unfortunately, in India the

UGC currently does not allow for this. However, as an UAI student, you will be able to take a Major plus a Minor, and also take Common Value Added Courses (CVAC) from other academic disciplines to broaden your interests and be a more well-rounded citizen. You will also be able to transfer between majors, so you are not locked into the major you declared as a fresher, which is a best practice in America.

- True Global Curriculum – Today in India, we refer to global curriculum as any curriculum sourced from outside India, typically from a single institution say from the UK. However, the definition of a true global curriculum is sourcing faculty and curriculum from multiple global universities, not just one. Here at UAI this is exactly where we are heading. This past year, we held a proof-of-concept course where faculty zoomed in from three global universities, two from American and one

from Bulgaria, to teach a new course in Psychology and AI. With this proven model we will design future courses with a truly global curriculum in mind.

- 2-way Student and Faculty Exchange with Americans – This is the gold trophy for Indian universities interested in internationalization. We all know it is easy to have Indian students taking overseas study in America. But how about American students (and Faculty) coming to India. We believe American students are less likely to come to India for business or engineering, but they will come for our UAI music and design programs. So at UAI you will very likely meet American students (and faculty) without having to go to America, which of course I still encourage you to do.

In conclusion, UAI is 100% Global, and this short brief describes how you will develop a global mindset at UAI.



Nobel Economics Prize - 2025 - Creating the culture of Growth



Dr. M. Guruprasad

Director - Student Research

Managing Editor, Universal Ai Review

The 2025 Nobel Prize in Economic Sciences was jointly awarded to Joel Mokyr (Netherlands), Philippe Aghion (Paris), and Peter Howitt (Canada) for explaining innovation-driven economic growth and how societies must counter stagnation to sustain development. for the theory of sustained growth through creative destruction.

Economics/Economists generally, analyse growth as a function of regular accumulation of Capital, Technology, Productivity which leads to increase in Output, Employment, Demand. Mokyr, Aghion and Howitt added more insights.

Their method & mathematical model placed innovation at the core of the story, showing that progress emerges

from rivalry, risk and invention. In their model, firms constantly strive to improve, knowing that each breakthrough and growth, is not a regular process but achieved through a series of jolts, each one unsettling & at the same time indispensable.

The intellectual origins of the Industrial Revolution are traced back to the Baconian program of the seventeenth century, which aimed at expanding the set of useful knowledge and applying natural philosophy to solve technological problems and bring about economic growth. The eighteenth-century Enlightenment in the West carried out this program through a series of institutional developments that both increased the amount of knowledge and its accessibility to those who

could make best use of it. Without the Enlightenment, therefore, an Industrial Revolution could not have transformed itself into the sustained economic growth starting in the early nineteenth century.

Mokyr's historical analysis shows how societies that value curiosity and dissent are more likely to generate transforming ideas. He named this as the "culture of growth," a mindset that values the freedom to question and experiment. According to them, Intellectual freedom is the ultimate driver of material progress. It is this spirit of creative disruption, born from intellectual freedom, that shapes the global economy.

Philippe Aghion and Peter

Howitt also studied the mechanisms behind sustained growth. In an article from 1992, they constructed a mathematical model for what is called creative destruction. Aghion's concept of "distance to the technological frontier" captures this logic clearly. The closer a country is to that frontier, the more it should focus on innovation at the

edge. The farther it is, the more it must prioritise adaptation and diffusion, learning from and improving upon existing technologies. In both cases, the state's role is catalytic, not commanding. It must create the conditions for innovation to emerge, not dictate its direction. A modern approach must be open, competitive and enabling. Governments should expand access to

credit, invest in education and research and build regulatory systems that reward experimentation rather than entrench privilege. For emerging economies, this calls for moving beyond the old industrial policy playbook of import substitution and state-backed champions. Those strategies often bred inefficiency and complacency.



Beyond Partnerships: Building a Culture of Global Consciousness

Prof. Vijay Tandon
*Dean - International Affairs,
Universal Ai University*



“Partnerships become meaningful not when MoUs are signed, but when minds connect.”

There is a significant difference between becoming an institution with international collaborations and becoming an institution with a truly global mindset.

The former can be measured through numbers, agreements, exchange statistics, and institutional partnerships. The latter is reflected in culture, confidence, curiosity, and the ability of learners to see the world not through boundaries, but through possibilities.

At Universal Ai University, our transformative journey toward internationalization has never been transactional in nature. It has always been deeply intentional. From the very beginning, we believed that global exposure should not be

viewed as an additional opportunity available only to a few learners, but as an integral part of shaping future-ready, responsible, and globally conscious leaders.

It is this philosophy that led to the conceptualization of the Global Edition of UAIR.

This special edition is not merely a collection of articles from international academic partners. It is a reflection of relationships built across geographies, cultures and shared aspirations. It is an academic space where institutional leaders, faculty members and students from different parts of the world come together through ideas, experiences, reflections, and scholarship.

In many ways, this edition represents the spirit of who we are becoming as a university.

Over the past few years, we

have consciously worked toward creating meaningful global engagement through student exchange, faculty exchange, collaborative learning initiatives, global immersion experiences, academic dialogues, and cross-cultural interactions. What makes these engagements special is not simply the mobility component attached to them, but the transformation they create within individuals.

When a learner travels overseas for an immersion experience, the most powerful learning often happens outside the classroom.

It happens while adapting to a new culture. It happens while engaging with students from another country.

It happens while understanding different classroom practices, work ethics, communication styles, and perspectives.

And most importantly, it happens when the learner begins to understand that leadership in the future will demand empathy as much as expertise.

At Universal AI University, we take immense pride in our growing network of global academic collaborations. Our engagement with University of Economics – Varna has enabled meaningful academic interaction and collaborative global learning experiences. Our association with Northeastern Illinois University reflects our commitment toward building stronger academic bridges with institutions in the United States. Our collaborations with INSEEC Business School and ESCE International Business School bring valuable European perspectives into our academic ecosystem, particularly in the areas of business, innovation, and international exposure. Similarly, our engagement with Kyungdong University reflects our intent to strengthen Asian academic collaborations and create wider global opportunities for our learners and faculty.

These partnerships are not simply institutional names attached to documents. They are living relationships built on trust, shared vision, and mutual academic respect.

As Dean – International Affairs, I have always believed that internationalization must move beyond ceremonial exchanges and evolve into sustained intellectual collaboration. The future of higher education will

not be defined by isolated institutions operating independently. It will belong to institutions that co-create knowledge, share perspectives, & collectively prepare learners for a rapidly evolving world.

Today, our learners are entering a world shaped by artificial intelligence, global mobility, sustainability challenges, cultural diversity, and constant disruption. In such a world, technical competence alone will never be enough. Learners must develop adaptability, intercultural sensitivity, collaborative thinking, and the confidence to engage with people from different parts of the world.

That is why initiatives like the Global Edition of UAIR matter.

This edition gives voice not only to academic leaders and faculty members from our partner universities, but also to our own learners who have experienced international immersion firsthand. Their reflections carry authenticity because global learning is not theoretical. It is deeply personal.

A student returning from Paris, Chicago, Seoul, or Varna often comes back with far more than memories. They return with a broader worldview. They return with sharper perspectives. They return with greater maturity and a deeper appreciation for diversity, inclusion, and global interconnectedness. To become better human beings before it teaches them how to become global professionals.

At UAi, our vision is to create

impactful knowledge and develop innovative, ethical, responsible, and global leaders who will transform organizations and society at large. The Office of International Affairs remains deeply aligned with this vision and continues to work toward creating opportunities that expand the intellectual and cultural horizons of our learners, faculty, and staff.

The Global Edition of UAIR is therefore more than a publication initiative.

It is a celebration of global academic friendship. It is a celebration of shared learning. It is a celebration of perspectives travelling across borders.

And above all, it is a celebration of the belief that education has the power to unite people, ideas, & institutions in meaningful ways.

As you go through this special edition, I invite you to see it not simply as a journal, but as a reflection of a university steadily building a culture where global thinking becomes a way of life. Because true internationalization does not begin with travel.

It begins with openness. It grows through collaboration.

And it flourishes when institutions come together with purpose, humility, and a shared commitment toward shaping a better future for the world.

“True internationalization does not begin with travel. It begins with openness.”

7 pleasant surprises that await Indian students in France



Ms. Maud Le Bars
South Asia Area Manager,
Omnes Education (France)

One may mostly associate France with romantic honeymoons, and perhaps less with education. Yet, the country has a lot to offer Indian students - especially at a time when the Big 4 destinations are showing signs of closing their doors. France is increasingly seen as a strong alternative.

1st surprise: an educational environment of excellence recognized worldwide

The first reason to choose a place to study is, of course, the quality of education. France has won 76 Nobel Prizes (ranking among the top five globally) and also appears in the top five countries in the prestigious Shanghai rankings. In management, French institutions have consistently represented 20 to 25 percent of the top-ranked master's in management and master's in finance programs worldwide since 2015, according to the Financial Times.

2nd surprise: a very welcoming environment for international students

France - a country with a population equivalent to Rajasthan and Gujarat combined - hosts over 4.2 lakh international students each year. It is now the seventh largest destination for international students globally and has seen a 21 percent increase in enrolments over five years (Campus France, May 2025). While many countries are tightening access to their campuses, France aims to welcome 500,000 international students by 2027.

3rd surprise: it may not be a costly affair

France offers highly subsidised public universities, and even private schools tend to be more affordable than those in the Big 4. Most bachelor's programmes last three years, with a range of tuition fees generally lower than in other popular destinations.

Living costs are also manageable, especially as international students receive the same social benefits as French students. The public health system is free, and students under 28 are eligible for an accommodation allowance that reimburses around 30 percent of their rent each month.

Students can also work part time — up to 946 hours per year (around 20 hours per week). Once comfortable with their academic rhythm, many are able to support themselves while studying. Internships are also strongly encouraged and legally paid in France, allowing students to gain professional experience rather than taking unrelated part-time jobs.

4th surprise: let's talk about fun now

France attracts around 110 million tourists each year, so you can imagine there's plenty to explore. Cultural life is an

integral part of French society, and students benefit from many free or discounted experiences. Local governments often organize events in city parks, gardens, and public spaces.

Sport is also widely followed. From PSG in football to the national rugby team, France has a strong sporting culture, with many international-level matches to enjoy or take part in. Music and festivals are a key part of student life, with numerous events held throughout the year.

5th surprise: one visa but access to 27 countries

While studies remain the priority, studying in France also opens the door to wider travel. Students can visit any of the 26 other Schengen countries for up to 3 months within a 6 month period - all on the same visa.

6th surprise: yes, you can manage without French

If you've followed the article this far - congratulations - you can probably read French. Since French and English share the same alphabet, it's relatively easy to navigate daily life. Unlike trying to find your way around Trichy without knowing Tamil (a real experience!), you'll be able to read street signs and labels in France.

Tourism plays a big role in the French economy, so many people - especially in cities - do speak English. Of course, efforts to learn French & understand local customs are always appreciated. Just as in India, people warm up to foreigners who try to speak the local language.

Learning French while studying in the country can also be a great long-term asset. It is spoken in 54 countries & is a requirement for careers in international organizations like the UN or the Olympic Games Committee.

7th surprise: France is the 3rd largest foreign employer in India and the 7th biggest economy in the world

More than 800 French companies currently employ around 5 lakh people in India. French investments span various sectors: IT (Capgemini), hospitality (Accor), luxury (L'Oréal, Moët Hennessy), industry (Alstom, Schneider), and aerospace and defense (Dassault, Airbus). Airbus, for instance, is set to deliver one plane per week to India for the next ten years.

This growing relationship means French companies need more Indian talent - both in France and in India - to bridge business and cultural ties. With France currently experiencing its lowest unemployment rate since 1981, opportunities are expanding. At the AI Action Summit in February 2025, co-chaired by Prime Minister Modi and President Macron, France announced 109 billion euros in AI investment. To support this, the country also aims to increase the number of engineering graduates from 40,000 to 100,000 per year - and create new opportunities for full batches of French, Indian & other international students!

About the author

Maud Le Bars is South Asia Area Manager for Omnes Education, one of the leaders in the Higher Education sector in France. With

experience of 20 years across 3 continents, including 12 years in HR at the Food and Agricultural Organization (UN), Procter & Gamble, Adecco and 8 years promoting French or European Universities in South Asia, Maud is a Higher Education Specialist. A regular speaker in the field, she won the Woman of The Year 2021- category Education, from the Indian Council for UN Relations. She has also been a Foreign Trade Advisor to the French government, nominated twice by the prime minister of France, and with a specific mission as the Education coordinator for India. Finally, She is the chairperson of the Higher Education Committee of the Indo-French Chamber of Commerce aiming at creating bridges between Indo French talents & Companies. Maud graduated in 2004 with a Masters in Management from Rennes School of Business (France)

About Omnes Education :

Founded in 1975, OMNES Education is a private, multidisciplinary higher education & research group specialising in management, engineering, communication & political science. With 22 campuses in France & abroad (Paris, Lyon, Bordeaux, Chambéry, Beaune, Rennes, Marseille & Toulouse), in Germany (Munich), Spain (Barcelona, Madrid, Valencia & Seville), Switzerland (Geneva & Lausanne), London, Monaco & Abidjan, OMNES Education trains more than 40,000 students every year, including 18,000 part-time students & 10,000 managers. With its 15,000 partner companies & 215,000 alumni, the Group offers its students an educational experience with a clear objective: to develop their employability & build their success.

I Tried Every To-Do List App So You Don't Have To – Here's What I Learned.

Dr. Robert A. Cook, Ph.D.
***MBA Coordinator and Graduate
Programs Coordinator for the College
of Business and Technology (CBT)
at Northeastern Illinois University (NEIU)***



When I was in graduate school, keeping everything organized felt overwhelming. Trying to juggle classes, being a Graduate Assistant, & research, I tried everything: writing tasks on a whiteboard at home, using Microsoft Word or Excel, downloading multiple to-do list apps on my phone... each had its drawbacks. Whiteboards aren't portable, Word and Excel were hard to access or edit on the go, and none of the smartphone apps seemed to work how I wanted.

After graduating and becoming an Assistant Professor at Northeastern Illinois University in Chicago, the scale and complexity of my workload only increased. Desperate, I decided to build

my own to-do list app. I designed my app around the Eisenhower Matrix, a productivity system developed by Dwight D. Eisenhower, the five-star general who led Allied forces during World War Two and the thirty-fourth president of the United States. The matrix categorizes tasks by urgency and importance, helping prioritize what to do immediately, what to tackle later, what to delegate, and what to ignore. I made a list of tasks with associated importance and due dates, which my Python script would manage. Then, I integrated the app with R to generate a scatter plot to visualize all my to-dos. I was so excited when I got the app working! I could see all my upcoming tasks and how they ranked compared to each

other's urgency & importance – surely **this** was what I had been looking for all along!

But... after a few days, I realized the app was overkill. I found myself ignoring most of the chart I spent all that time building. Charts are great when you need to understand trends or make comparisons at a glance, but when deciding what task to complete next, it felt cluttered, distracting... unnecessary. I realized then that all I needed was a simple list of top tasks to prioritize, not a complex visual encompassing everything I wanted to do.

Was this all just a huge waste of time, then? Sure, I may not have created the perfect productivity tool – far from it – but it was well worth the time I spent building the app to

realize that, to-do lists aren't really about **deciding what to do next**, rather they're about **making sure nothing gets forgotten**. Following this realization, I started using project management tools designed for this purpose, first Asana and Basecamp, then switched to Notion, an up-and-coming tool that offers an "Education Plus" subscription to anyone with a college-affiliated email address, providing premium features without a paid subscription. Today, in addition to being faculty, I serve as Graduate Programs Coordinator and MBA Program Coordinator at NEIU, and I use Notion to stay organized and collaborate with colleagues & students.

To give an example of how this can work, advising MBA students through the graduation application process can be complicated.

Each student moves through different stages at different speeds, and certain students may need additional paperwork. This complexity is easily overcome with Notion; I track their progress in a database (i.e. a spreadsheet) linked to my Tasks list. Databases can be sorted, filtered, searched, and updated, and I can tuck it away from my main Tasks list to keep it from being a distraction but still access it with a single click. For many, using a project management tool might be overkill, but for anyone juggling a wide range of shifting responsibilities, I highly recommend it (sign up for a free account using your school-affiliated email address at [Notion.com](https://www.notion.com) – no, they aren't sponsoring me, I tried).

Let me leave you with one final recommendation. If like I did, you're feeling

overwhelmed by everything on your plate, try this: write down everything you need to do. Pick out the most important and urgent tasks you can realistically tackle today, then put the rest on a separate list – hide it away, whether that's in a drawer or tucked away in your phone. Focus only on what you can handle right now. And when you finish those tasks, take time to rest, recharge, and prepare for tomorrow – then do it again the next day, adjusting how much work you set aside for the day as needed. Don't overthink it! Finishing your task list each day is really rewarding, and you'll surprise yourself with how much you accomplish.

How do you stay organized? Do you have productivity tips you want to share? Connect with me via email at R-Cook2@neiu.edu or LinkedIn at [linkedin.com/in/robalcook](https://www.linkedin.com/in/robalcook).

Robert A. Cook, Ph.D. is a results-driven academic professional with a proven track record of transformational leadership, high-quality impactful research, and excellent teaching.

Dr. Cook joined Northeastern Illinois University (NEIU) as an Assistant Professor of Management (Business Analytics) in 2018, and has served since 2022 as the Graduate Business Programs Coordinator for the College of Business and Technology (CBT), where he is the director of the MBA program and helps coordinate between the MBA, MS Accounting, and MS Computer Science.

Dr. Cook's research combines AI/ML methods with stochastic dynamic programming to develop decision-support tools for real-world challenges in humanitarian logistics, healthcare, and other applications. Dr. Cook has published high-quality papers in *Transportation Research Part E: Logistics and Transportation Review* and the *Annals of Operations Research*. He received the Peter Stonebreaker Faculty Research Award in August 2025 for his manuscript, "Vehicle Dispatching Policies in the Annals of Operations Research. Dr. Cook has taught a wide range of Business Analytics and Operations Research courses across in-person, online, and HyFlex modalities. He uses real-world cases, dynamic enthusiasm, and inclusive practices to foster connection and relevance, helping students build both technical fluency and confidence in their decision-making.

Dr. Cook earned his Doctorate in Operations Management from the University of Alabama in 2018.

The global seafood market

Dr. Aleksandar Shivarov
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Dr Aleksandar Shivarov teaches international economics and sustainable business at the University of Economics – Varna, Bulgaria. His special interests are in the use of living resources in the blue economy and the impact of human activities on the state of the oceans.

Fish and seafood are seen as vital for human food and nutrition security. Seafood is widely recognised for its health benefits: it is a source of protein, essential fatty acids, vitamins and other micronutrients. Aquatic food products contribute to around 17 percent of the animal protein consumed worldwide. Demand for seafood has been met by steady growth in the global production of aquatic animals over the past seven decades. The average per capita consumption of fish and seafood has more than

doubled worldwide, exhibiting a higher annual growth rate than the human population increase. Consumption per capita has increased from approximately 8 kg in the middle of the twentieth century to 21 kg by 2024. Rising prosperity and urbanisation, in addition to advancements in preservation and distribution technology, and shifts in dietary habits, are among the primary driving forces behind this sustained growth of the sector.

In 2023, the total production of captured and farmed aquatic animals was 189 million tonnes of live weight, while seaweed and algae accounted for an additional 39 million tonnes. A defining feature of the fisheries and aquaculture sector in this century has been an ongoing shift towards aquaculture in total production. The capture

of fish and other aquatic animals in marine and inland waters reached around 90 million tonnes in the 1990s and has remained with little variation at this level. In contrast, aquaculture production has tripled, rising from 32 million tonnes in 2000 to 99 million tonnes in 2023. It now provides over half of the aquatic animal foods consumed by humans. This trend is expected to continue over the next decade, with aquaculture increasing its share of the industry's total production.

There are substantial regional variations in the harvesting of aquatic animals: Asian countries account for 70 percent of the global output. About half of the Asian production is concentrated in China, followed by India, Indonesia, Vietnam, and other countries in the region. The Asian market is also the biggest in terms of volume

and value.

The first sale value of global production was estimated at USD 452 billion in 2022, two thirds of which was generated by aquaculture. Trade in aquatic products has expanded substantially over the past five decades, reaching USD 184 billion in 2023 with an annual growth rate of 4 percent in real terms. It accounts for around a third of total production. This rise of international trade was supported by growing production, and enabled by advances in storage and preservation technologies, improved transportation and logistics, as well as competitive markets and trade opening. Together these factors created a truly global seafood market, providing novel opportunities for producers, processors and supply chain operators who are often situated thousands of kilometres away from major consumers.

Forecasts for the next decade suggest an overall increase in global demand for aquatic products of 11 percent, which is a relative slowdown compared to recent years. While Asia is expected to remain the dominant regional market, Africa is predicted to experience the fastest growth rate, largely due to demographic expansion.

The top Asian exporters of

aquatic products are China, Vietnam and India. Norway, Chile and Ecuador complete the top five exporting countries, with Norway and Chile specialising predominantly in salmonid species. India is the sixth biggest exporter of seafood worldwide with sales worth USD 8 billion. Shrimp accounts for around 70 percent of these sales. The main competitors in this market are Ecuador and Vietnam.

The top importers of fish and seafood are the European Union, the United States, China and Japan. It is worth noting that China, the largest exporter of aquatic products during this century, transitioned from being a net exporter to a net importer in 2022. This shift has implications for the global market, as it opens fresh opportunities for exporting countries who are looking to meet rising demand in the Chinese market.

The global seafood market however entered a volatile period in 2025 due to US tariffs and demand uncertainties. This poses risks for exporters, producers and processors, and the millions of people employed in the industry. Of the over 60 million fishermen and fish farmers worldwide, 2.8 million are based in India. The number of processing

industry workers, predominantly women, is several times larger.

To navigate this unstable period, it is important to diversify markets, to reduce overreliance on a small number of species. It is also crucial to consider both domestic sales and exports. For instance, the Indian domestic market has grown thanks to expanded per capita fish consumption, which rose from 4.9 kg to 8.9 kg between 2005 and 2021, with a particularly striking 66 percent increase among regular fish and seafood consumers. Apart from addressing domestic demand, the global fishery sector is finding ways to make better use of byproducts and waste by employing circular economy models. The heads, skin, fins, scales, shells and internal organs of fish and crustaceans account for 30 to 70 per cent of their total weight. Rather than being discarded, these byproducts can be converted into nutritious foods, pharmaceuticals, cosmetics, fish feed and fertilisers. Fish skin can also be used to make leather.

The cultivation and harvesting of seaweed and microalgae are a relatively novel segment of aquatic production. It faces a consolidated market in Asia and an expanding one in

Europe, driven by a growing consumer awareness about sustainable and healthy foods. Algae find application as human food, food additives, animal feed, biofertilizers and for extraction of biochemical compounds. Combining agricultural and aquacultural practices also enables the reduction and recycling of water and nutrients. The transition to sustainable

production models is not without challenges, because it requires supportive policies, investments and collaboration between various stakeholders. Yet, positive examples from both high-income and developing countries point to effective solutions.

To summarise, seafood is among the most widely traded food commodities

globally, with a huge variety of species offered to consumers across the world. It is expected to continue growing over the next decade especially through a continuing rise of aquaculture. Technological advancements, as well as environmental and social sustainability concerns are expected to further influence the development of the industry.

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Trends in International Education



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Studying abroad isn't new. It has been around since the late 1800's when top students and elites in India and other parts of what was then the British Empire went to London and elsewhere to study at top universities. Among those leaders were Gandhi and Nehru and many others who would become the leaders of independence movements which eventually redrew the global map, bringing the era of colonization to an end.

There was a surge in studying abroad at the end of World War II, when educators in the US and Europe promoted international education as one way of promoting a more peaceful future. In addition to students who went to another country to do their full degree (as was the case of future independence leaders), there developed an appetite for "exchange" programs, where students

would study at a partner university for only one or two semesters. In the 1950s 60s and 70s, the concept of "Junior Year Abroad," became a very popular model in the West, and it continues to be to this day.

In recent decades, as the middle class has grown in many countries of the Global South, including India, the demand for higher education has outpaced the capacity of governments to provide places, leading many students to seek to do their full degree in a country, just like the independence leaders of an earlier era. Some see this as the first step toward permanent immigration. Other students pursued this because the prestige of graduating from a top (usually) Western university, and working in the West for a while, holds the promise of better job prospects in their home

country upon their return.

In the last two decades, as Europe has sought to further integrate, the European Union has promoted many different study abroad models for member EU countries, underwriting these efforts with Erasmus grants. Most recently, the EU is promoting the full integration of groups of universities across several member states so students can complete a degree at multiple campuses in several countries.

Another model of international education which the EU has promoted is dual degrees, where a student begins their studies at one university and completes it at a partner university. This is the model UAIU is doing with Northeastern Illinois University (NEIU) through our dual MBA program. To date

18 UBS students have enrolled in NEIU to complete their second (final) year of the dual MBA. Most of these have remained in the US to do 3 years of Optional Practical Training (OPT) during which they work full time. NEIU is excited to welcome four more UBS students Fall 2025!

This dual degree model is used by NEIU for other programs as well, with other universities around the world.

During the COVID pandemic (2019-2022), another model of international education became popular: Collaborative International Online Learning (COIL). In this model two classes at universities in different countries come together for a

joint assignment or a whole course, with students from the two universities doing the same lessons and the collaborating through group chats and joint projects, learning from each other about how the material looks in their different contexts. This is still a popular model.

Most recently NEIU has begun offering International Volunteer Internships (IVI). We now have two partners, in Ecuador and Burundi (with other sites in development). In the IVI model, students live free in exchange for working part time at the non-profit partner organization. In Ecuador NEIU students teach English to kids in primary and secondary school. In Burundi they can teach English, work

in a hospital or work on a farm. In both locations, internet is available so NEIU student can also be enrolled in online NEIU classes. The IVI model differs from other forms of international education in that it is much cheaper & student gain work experience and practical skills.

Whatever model of international education students select, one of the main benefits is that they are immersed in the community & culture of another country in a deep way that contributes to their development of intercultural skills as they advance their other educational goals, & this contributes to a more complete understanding of our increasing globalized world.



Trends in International Education

Scan or Tap: How Do You Choose to Pay?



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An international student's perspective on why India's UPI and America's Apple Pay represent two different visions of the digital payment future. - Komal Gill

When I moved from India to California for grad school, I expected a cultural shift. I expected to miss the food, the monsoons, the rhythm of Indian cities. But I didn't expect to be so struck by something as ordinary as paying for a cup of coffee.

Back home, I didn't carry a wallet — and honestly, I still don't. Whether I was tipping a delivery person, buying groceries, or splitting a restaurant bill, all I needed was my phone and a UPI app. QR codes were everywhere. It felt effortless — almost too easy to be real. The idea of taking out a card or digging for cash had already started to feel outdated.

In the U.S., the system was different. But not in a bad way. In fact, I found it surprisingly easy to get started. Setting up Apple Pay was quick - a few taps in the Wallet app, and I was ready to tap and go. Google Pay exists here too, but it's rarely accepted by merchants, and almost no one around me uses it. So naturally, Apple Pay felt like the go-to option.

In contrast, if you're someone new to digital payments in India, your first step might involve setting up UPI through an app like Google Pay, PhonePe, or Paytm. This process takes a bit more time - linking your bank account, verifying it through an OTP, creating a UPI PIN - it's still very accessible, but slightly more involved than just adding a card to a digital wallet. So right from the beginning, Apple Pay feels faster and more immediate, while UPI

takes a few extra steps to get started - but eventually offers a much wider range of features.

The more I used both systems, the more I realized: UPI and Apple Pay aren't trying to be the same thing - but they still feel deeply comparable. They're like two different routes to the same destination. Both aim to make transactions cashless, seamless, and secure. One is deeply embedded in public infrastructure; the other is privately designed but widely adopted. Comparing UPI and Apple Pay, I realized, is like comparing a ferry boat and a freeway: if you're trying to get from Alameda to San Francisco, both will take you there - the path is just different.

UPI vs. Apple Pay: The Basics
UPI (Unified Payments Interface) is a government-backed, real-time payment

system in India. It links directly to your bank account, is free to use, and doesn't depend on credit cards or hidden fees. Whether you're rich or poor, tech-savvy or not, as long as you have a bank account and a phone, you're in.

Apple Pay, on the other hand, is a polished digital wallet embedded into iPhones and Apple Watches. It uses tokenization to securely mimic your physical card, letting you tap to pay at stores. It's safe, private, and beautifully integrated into the Apple ecosystem - but it's also a commercial product. Every transaction gives Apple a cut from the banks, and that cost sometimes trickles down to businesses or customers.

In India, Android phones dominate, and apps like Google Pay, PhonePe, and Paytm operate on top of UPI. In the U.S., Apple rules the smartphone market. Most people I meet here have iPhones, and pulling out an Android can actually make you stand out - not always in a good way. So it makes sense that Apple Pay feels like the default option here.

Speed vs. Stability

One thing that impressed me about tap-based payments in the U.S. is how fast and consistent they are. You just hold your phone or card near the terminal, and that's it -

done in under a second. No QR codes, no scan errors, no waiting for the bank's servers to respond.

Apple Pay - and most contactless cards - use NFC and encrypted tokens, so they don't need an internet connection to work. As long as your phone is charged and the store's system is live, you can pay. And that level of independence is a big deal.

In contrast, UPI relies on multiple things lining up: your mobile internet connection, the merchant's QR code working, and your bank's server being responsive. If any one of these fails, the payment won't go through. I've definitely had moments in India where I had to refresh the app or switch networks just to complete a small payment.

But while UPI might lose points on speed, it makes up for it in long-term reliability and depth. Unlike card-based systems, UPI isn't tied to an individual card that can expire or get replaced. Your UPI ID is connected to your bank account - not the plastic in your wallet. No need to update card details, no risk of forgetting an expiry date. It's steady, resilient, and built to last.

It's Not Just Phones - Tap Is Everywhere
Many people assume tap-to-

pay only works through Apple Pay or Google Wallet. But in the U.S., most debit and credit cards themselves are contactless. Just look for the little wave icon - it means you can tap your physical card the same way you'd tap your phone, with no setup required.

India supports this too - many Indian banks now issue contactless cards that function similarly at compatible terminals. But the key difference is in how they're used. In India, tap-to-pay via card hasn't overtaken the popularity or convenience of UPI; instead, it exists alongside it. And since card-based tap still requires you to carry a physical wallet or cardholder, you lose the simplicity of going fully wallet-free - something that's increasingly second nature in the U.S.

And tap tech goes far beyond payments. In the U.S., it's deeply integrated into everyday life: Clipper cards in the Bay Area, TAP cards in Los Angeles, student ID cards, office key cards — they all operate on the same tap-and-go mechanism. It's more than just a payment method; it's part of the infrastructure for movement, access, and identity.

That said, even in a country where Apple Pay feels nearly

universal, there are some surprising holdouts. While most cafés, grocery stores, and even food trucks accept Apple Pay, some of the biggest retailers - like Walmart - deliberately don't. Despite knowing that many of their customers expect it, Walmart has chosen to stick with its own proprietary payment system, avoiding the fees Apple charges to merchants.

I learned this the hard way: I walked into Walmart with just my phone, ready to tap and go - and had to walk out empty-handed. It was a small but awkward moment, and a reminder that even the most seamless technology still depends on business decisions happening quietly behind the scenes.

Peer-to-Peer: Where Apple Pay Falls Short

Apple Pay works beautifully for in-store transactions. But when I tried to send money to a friend, I hit a wall. You can technically send money through Messages using Apple Pay, but only if both people have Apple Cash or Apple Cards - and not everyone does. If you're using a regular bank debit card, Apple Pay doesn't help with peer transfers.

That's why people here use Venmo, Zelle, or PayPal for most P2P payments. But each

of those apps has its own setup process, restrictions, and sometimes delays depending on the banks involved.

Back in India, UPI handles all of this effortlessly. I could send ₹200 to my cousin, split a restaurant bill with friends, or request money from a client - all using the same interface. It

didn't matter which app we were using, because UPI is the common protocol underneath it all. That kind of universal compatibility is hard to beat.

Different Designs, Same Destination The more I've used both systems, the more I realize: UPI and Apple Pay are not trying to be the same thing - but they end up serving the same core purpose. They both help people move money. They both aim to make cashless transactions simple, secure, and frictionless.

But the route they take is different. It's like traveling from Alameda to San Francisco: you can take the freeway, or you can take the ferry. Both will get you there, but one goes over water, and the other over land. UPI and Apple Pay represent different kinds of infrastructure, value systems, and user bases - but they ultimately aim for the same result: to help a person

go from wanting to pay to successfully having paid.

Scan or Tap? The Real Question

If you're in the U.S., tap-to-pay feels like second nature. Whether it's with a phone or a card, the system is designed to make payments feel invisible. It's fast, unified, and extends

beyond retail into how you travel and work.

But if you're in India — or looking for something more robust, more flexible — UPI still leads the conversation. It's not dependent on your hardware, it's accessible to nearly every economic class, and it works across almost every bank. It may be a little slower on a bad network day, but it never asks you what brand of phone you use or which credit card you carry.

As someone who lives between these two systems, I don't think it's about which one is better. It's about understanding the context that made each one succeed. One is the future of polished digital experience. The other is the future of financial inclusion.

And maybe, just maybe, the future lies somewhere in the middle - where both tap and scan have their place, and the journey from point A to point B is always just a little easier.

Global Is the New Local: An MBA Story Across Continents

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Batch: 2023-25



As I sit in my apartment in Chicago, watching the sun set over the Lake Michigan skyline, I can't help but reflect on how far I have come - from navigating Mumbai local to riding the CTA trains in a bustling American city. My journey to Northeastern Illinois University (NEIU) was not just a physical relocation, but a complete transformation of my mindset, cultural perspective, and career goals.

When I applied for my MBA degree, I knew I wanted more than just a piece of paper that said MBA graduate. I wanted to challenge myself, to immerse in something completely different, and most importantly, to grow. Coming to NEIU gave me exactly that.

The Bridge from UAi to NEIU

Universal AI University has always fostered a vision that goes beyond borders. As a

student at UAi, I was constantly encouraged to think globally and act with purpose. The academic partnership between UAi and NEIU was not just a transfer of credits - it was a transfer of ambition, identity, and exposure. It gave me the opportunity to experience a true international education while building my expertise in marketing in one of the world's most vibrant and competitive cities.

This collaboration laid the foundation for what would become a transformative two years of growth. I arrived at NEIU eager to learn, but I left with a deep sense of confidence, cultural intelligence, and global perspective - tools that no classroom and textbooks can offer.

A Classroom Without Borders

At NEIU, the classroom was a dynamic blend of cultures,

ideas, and disciplines. My classmates and colleagues came from countries like Nigeria, Vietnam, Colombia, China, and across the United States. Each class discussion brought forth a mosaic of viewpoints - shaped by diverse cultures, economies, and life stories.

One situation that really stayed with me was presenting my research on "The Influence of Marketing on Consumer Behavior in the FMCG Sector" - a project I carried out based on real survey data and FMCG brand case studies of brands like ITC, WholeFoods, and Nestlé. What began as a mere class assignment eventually helped me discover my passion for research and strategic thinking. That paper was later included in academic showcases and recognized for its practical insight. A notable achievement, my **research papers have now been**

included in academic course curriculums at University of Manchester and St. Francis University in the United Kingdom.

Life in Chicago: A Global Playground

Coming from India, I was used to a very structured academic setting. NEIU challenged me to think critically, to speak up, & to look at every marketing challenge through a global lens. I even collaborated with U.S. influencers, contributed to the university's official social media calendar, and got to see how corporate partnerships are built here - something I could have only learned by being on the ground.

I worked as a Marketing Assistant for Northeastern Illinois University, capturing student stories and managing social content. I also took part in corporate visits to companies like Citibank, photographed university events, and collaborated with influencers like Nekia Nichelle to promote the university's brand. Each project strengthened not only my technical skills, but also my ability to communicate and connect with diverse audiences.

I also had the privilege to represent the International

Association as Secretary, which gave me the chance to support fellow international students, organize events that celebrated global cultures, and become part of a tight-knit, welcoming community. From Diwali and Lunar New Year celebrations to Thanksgiving potlucks, we didn't just study globalization - we lived it.

The Necessity of Global Exposure Today

In today's interconnected world, global exposure is no longer a luxury, it is a necessity. Whether you are leading a team, launching a product, or creating a brand story, cultural intelligence is just as critical as business acumen. Academic knowledge alone doesn't prepare you for the nuances of working in diverse environments, it is the experience of living, learning, and adapting in another country that truly equips you to be a global professional.

Globalization is no longer a buzzword we study in classrooms - it's something I live every day. The people I've met, the perspectives I've gained, and the lessons I've learned have taught me that business today is borderless. It's about empathy, agility, and collaboration across cultures.

A Mentor Who Made It Possible

This journey would not have been possible without the guidance and support of Prof. Vijay Tandon. As the Dean of Internationalization at UAi, he has been a mentor in the truest sense. He saw potential in me even before I saw it in myself, encouraged me to take the leap & consistently motivated me through every academic milestone. His vision for building global bridges through education is what gave students like me the chance to not just dream, but to do - to step out into the world and find our place in it.

Full Circle

As I wrap up my MBA journey, I have stepped into a new chapter as a **Core Marketing Associate at Bortz Group**, where I manage campaigns for clients across Germany, the U.S., and Europe. The role perfectly aligns with the global exposure I have gained which demands cross-cultural understanding, strategic thinking, and adaptability.

Studying at NEIU through the UAi partnership was not just a chapter in my academic life - it was a turning point. It gave me the opportunity, the education, and most importantly, the evolution I needed to become a global citizen, a thoughtful leader, and a lifelong learner.

End note:

I carry with me more than a just a degree. I carry stories, lessons, and relationships that span continents. I carry the confidence to walk into any room - be it in Mumbai, Chicago, or Berlin, and contribute meaningfully.

Finding My Global Self: A Journey from Self-Doubt to Self-Belief in Bulgaria

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Batch: 2024-26



When I look back at my semester abroad at the **University of Economics – Varna, Bulgaria**, I see more than just an academic milestone. It was a deeply **transformational experience** - one that opened my mind, challenged my comfort zone, and helped me rediscover a version of myself that is more confident, independent, and globally aware.

From Inner Hesitation to Growth

When I joined **Universal AI University**, I stepped into a new city, far from home, and for the first time, found myself surrounded by **so many people all at once**. It was a highly **competitive environment**, and although I knew I had the potential, the constant comparison and

rush made me question myself in the beginning.

Even initiating simple conversations felt tough initially. It wasn't because I lacked ability - but because I was adjusting to an environment that pushed me out of my usual space. But each day, I chose to show up, try a little harder, and slowly, things began to shift. It made me realize that the real world doesn't operate in silos, and that the ability to **adapt, engage, and evolve beyond our limited arenas** is what builds resilience and character. This consistent inner push became the foundation for my next big chapter: my international exchange semester in Bulgaria.

Opening a New Chapter in

Europe

Landing in **Varna, Bulgaria**, I was greeted by snow - fittingly, **the city's first snowfall in years**.

That soft white welcome felt like a sign of new beginnings. A new country, a new culture, and new people all around - it was overwhelming, but equally exciting.

The **orientation at UE-Varna** brought together students from **Austria, Germany, Portugal, Poland, Turkey, Mongolia, Bangladesh, Pakistan** and of course, **Bulgaria**. We were all different yet learning the same things. The **faculty introduced us to Bulgarian language, music and culture**, and the **welcome party**, complete with food and dance, helped us begin

connecting beyond words.

A Classroom Beyond Borders

Academically, the experience was enriching and deeply global. Learning under **Prof. Kaloyan Kolev, Prof. Katia Vladova, Prof. Aleksandar Shivarov, and Prof. Silviya Dimitrova** gave me a window into international business in the real sense.

I had the opportunity to **present about Indian business culture**, confidently representing my country in a room filled with European and Asian peers. The **Erasmus courses** were a highlight - offering deep insights into **global companies, cross-cultural practices**, and people-first perspectives.

As an **HR student**, understanding how different societies view leadership, teamwork, and workplace inclusion was truly eye-opening. I could feel myself evolving - not just as a student, but as a professional with global awareness.

Real-Life Lessons Beyond the Classroom

Living independently in a foreign country had its own set of struggles. From handling groceries and cooking, to budgeting, learning public systems, and adapting to language barriers - it was a **lesson in**

resilience & independence.

But Bulgaria, and especially **Varna**, gave us so much in return. The breathtaking views of the **Black Sea**, the kindness of locals, and the opportunity to travel to nearby European countries made every moment memorable. Each interaction, whether on the street or in a classroom, helped build my confidence back.

Gratitude to Those Who Made It Possible

This life-changing experience wouldn't have been possible without the unwavering support of some key people.

My heartfelt gratitude to **Prof. Vijay Tandon, Dean – Internationalization**, whose vision and leadership made this global learning journey possible. His belief in creating meaningful global exposure for students like me is something I'll always be thankful for.

A special thanks to **Ms. Seema Saha**, our **Student Experience Manager**, whose constant guidance, warmth, and dedication made our exchange smooth and safe.

And, of course, thank you to **Universal AI University** for making this opportunity a reality and showing us, that

growth knows no borders.

Coming Back Stronger

Those three months abroad helped me grow in every way. I wasn't just studying or travelling - I was **reconnecting with my confident, free, & curious self**. The bond I formed with professors reminded me of our Indian **guru-shishya tradition** - respectful, close, & deeply meaningful.

We also had the chance to **explore two other European countries - Croatia & Hungary - which further broadened our understanding of European culture, history, and diversity**. These travel experiences, beyond the classroom, deepened our perspective and appreciation for the global world we're part of.

I personally believe that **if you have the opportunity, make the most out of it** - and that's exactly what I did in Varna. I embraced every challenge, every interaction, and every moment of learning with openness and intent.

Securing the **2nd rank** in my semester was truly rewarding - but the **real win was internal**. I returned stronger, sharper, and far more aware of who I am and what I'm capable of in a global world.

Professional Bio for Magazine:

Shreya Karale is currently pursuing her **MBA + GMP** from **Universal AI University**, specializing in Human Resources and International Business. She recently completed a global exchange semester at the **University of Economics – Varna, Bulgaria**, where she ranked 2nd in her cohort. With strong communication and people skills, Shreya believes in integrating Indian values with global business practices to drive inclusive and purpose-led HR. She is also a firm believer in lifelong learning and spiritual growth.



Not All Classrooms Have Four Walls: My Semester in Bulgaria

Ms. Shirin Poddar
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International Exchange Student,
University of Economics
– Varna, Bulgaria
Batch: 2024-26



I still remember the moment I stepped off the plane in Bulgaria - surrounded by a new language, unfamiliar signs, and the crisp spring air of the Balkans. It was more than just a geographical shift from India to Eastern Europe; it was the beginning of a

personal transformation I didn't yet know I needed.

This journey from Universal Ai University in Karjat to the University of Economics – Varna wasn't simply about credits or classes. It was about curiosity, courage, and connection - three things that defined every day of my exchange semester abroad.

A Classroom Full of Curiosity

Among the many enriching courses I took, one stood out - not just for the subject, but for the man who taught it. Professor Vladimir Zhechev, who led our Research Methods class, brought the syllabus to life with his engaging, hands-on teaching style. He didn't just teach us research; he showed us how to think like researchers. Every class was an intellectual



adventure - filled with lively debates, interactive projects, and real-world applications.

Professor Zhechev's warmth made a lasting impression on me. He shared stories of his visit to India, his admiration for our culture, and his respect for the Indian education system. That small connection made me feel



seen, welcomed, and understood in a foreign land.

Learning Beyond the Lecture Halls

What truly shaped me during my time in Bulgaria wasn't limited to the classroom. It was the everyday life outside it—the conversations with local shopkeepers, the quiet moments on Varna's beaches, the shared laughter with international students over unfamiliar meals.



Speaking with locals helped me understand the depth of Bulgarian traditions—from the importance of Martenitsa in spring to the unshakable pride in their folklore and food. I learned to navigate cultural nuances, pick up essential Bulgarian phrases, and embrace both the differences and the similarities that bind us as global citizens.

I discovered that sometimes the best kind of learning

happens when you're lost in a new city, asking for directions from a stranger who doesn't speak your language, and still managing to find your way through smiles and gestures.

A Global Perspective, A Personal Evolution

My semester abroad taught me more than textbooks ever could. Courses like International Economics and Entrepreneurship deepened my academic understanding of global business, while day-to-day experiences taught me adaptability, empathy, and open-mindedness.

I've come back with a broader worldview, a stronger sense of independence, and an enduring belief in the power of cultural exchange. I now see the world not as a map of borders, but as a mosaic of opportunities to learn, grow, and connect.

Gratitude and Growth

This experience wouldn't have been possible without



the support of Universal Ai University and its incredible exchange programs that open doors to global learning. I'm especially grateful to Professor Vijay Tandon, whose encouragement gave me the confidence to take this leap. His belief in me pushed me beyond my comfort zone - and for that, I'll always be thankful.

To future students: If you ever get the chance to study abroad - take it. Not just for the academics, but for the culture, the people, and the life lessons waiting outside the classroom.

As I return home with a suitcase of memories and a grateful heart, I know this isn't the end—it's the start of a lifelong journey of learning, wherever life takes me.



Learnings Beyond Curriculum

Ms. Sibani Das
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Batch: 2024-26



When I first stepped off the plane in Varna, Bulgaria, I wasn't just landing in a new country—I was walking into a story I never imagined I'd live. It was my first international flight, my first time outside India, and my first real encounter with the unknown. I had butterflies in my stomach, a coat too thin for the snow, and a suitcase full of expectations. I didn't know the language, the culture, or the streets I was about to call home for the next three months - but I carried with me a strong desire to explore, to learn, and to grow.

As part of the global exchange program at Universal AI University, I had the opportunity to study at the University of Economics in Varna. What followed was a journey of transformation - where every snowy morning, unfamiliar dish, & classroom

discussion turned into a lesson far richer than any textbook. From being hesitant to ask for directions in a new city to confidently navigating through local markets and university corridors, I saw myself evolve day by day.

I still remember the first time I stepped out into the snowfall - everything around me was covered in white, still and magical. I had only seen snow in movies until then, and suddenly I was living inside that scene. That moment, standing there in awe, reminded me that the world is full of firsts waiting to be experienced, and that courage begins with just showing up.

The warmth of the people, their curiosity about Indian culture, and their willingness to help - even with a language barrier - taught me that kindness is universal. We

shared food, traditions, and stories. Bulgarian friends danced to Bollywood beats, while I tried Banitsa and learned to say "Blagodarya" (Thank you) with the right accent.

“In Varna, I didn't just learn about Europe - I learned about myself. I learned that real education begins when you're far away from everything familiar.”

What started with nervous glances soon became shared laughs, cultural exchanges, and unforgettable memories. Varna didn't just challenge me academically—it challenged me personally. And somewhere between the -14°C air and the warmth of Bulgarian hospitality, I realized that the most meaningful education often happens outside the syllabus.

A New Way of Learning

Studying at the University of

Economics – Varna was unlike anything I had ever experienced before. The teaching style felt refreshing - it was less about rote learning and more about understanding real-world concepts through discussion, case studies, and group activities. The classes weren't about one-way lectures; they were about sharing perspectives, asking questions, and encouraging debate. And that completely changed how I looked at learning.

One of the subjects that stayed with me was Entrepreneurship. Our professor didn't just teach us business models - he told us stories. Stories of European startups, family-run ventures, and the cultural mindset behind risk-taking in Eastern Europe. During one session, I was asked how entrepreneurship in India differs from that in Bulgaria. For the first time, I found myself not just thinking as a student, but as a global observer. I spoke about jugaad innovation, the rise of Indian women entrepreneurs, and our shift toward digital-first ventures - and I could see my classmates truly intrigued.

Culture as the Unexpected Classroom

If the university taught me theory, then Varna itself became my lab. Every street, every smile, and every shared

meal taught me something new about the world - and about myself. Culture shock wasn't just a phrase anymore; it was my daily reality, wrapped in new languages, flavours, music, and habits.

I'll never forget the first time I was invited to a Bulgarian traditional night. There were folk dances, music that echoed through the hall, and dishes I couldn't pronounce but loved instantly. I tried Banitsa, a savory pastry that quickly became my comfort food in a foreign land. In return, I shared Indian snacks and played Bollywood music. To my surprise, our Bulgarian friends danced along enthusiastically, curious and open-hearted. That evening, borders blurred. We weren't "exchange students" anymore - we were friends learning from each other, beyond nationality, beyond language.

Even the cold weather taught me things. At -14°C, life moved slower, quieter. I learned patience. I learned to walk carefully on icy streets and to appreciate the warmth of indoor conversations. I also learned how to adapt - to layer up, to read maps without panic, and to find my way when I got lost (which happened a lot in the beginning!).

Simple tasks became life lessons. Grocery shopping

without knowing the language? Confidence booster. Asking for directions using hand gestures and smiles? Lesson in humility and communication. The more I stepped outside my comfort zone, the more comfortable I became in the unknown.

Personal Growth Through Change

Living in Varna didn't just challenge my understanding of the world - it reshaped the way I understood myself.

I arrived in Bulgaria with excitement, but also quiet fears. I had never travelled internationally, never lived away from home for so long, and never faced such harsh weather conditions. Everything was new - from the language on the street signs to the silence in the air. At times, it felt like the world had pressed a reset button on my life.

But gradually, something shifted. I stopped resisting the discomfort and started leaning into it. I learned to walk confidently even when I didn't understand the language. I started trusting Google Translate a little less and people a little more. Whether it was navigating public transport on my own, joining group presentations with international students, or learning how to handle solo dinners, I discovered strength in small wins.

One of the most transformative aspects of the journey was learning to enjoy my own company. Back home, I was always surrounded by people - family, friends, the constant buzz of routine. But Varna taught me the beauty of stillness. I found calm in long walks to the beach, listening to the waves crash against the Black Sea. I found joy in writing down my thoughts during cold evenings, with soft music playing in the background. I found comfort in knowing that I could be completely on my own - and still feel whole.

Even in moments of doubt, I grew. I became more curious, more observant, and more open. I learned to ask questions without hesitation, to step into unfamiliar conversations with confidence, and to proudly speak about my culture and where I come from. I wasn't just learning global perspectives in class - I was living them, every single day.

“Being in a foreign land didn't make me feel lost - it made me feel found. I found the version of myself that is bold, aware, and beautifully adaptable.”

I left India as a student, unsure of what was waiting for me. I returned as someone who had seen more of the world, and more importantly, more of myself. The person who came back from Varna isn't the same same as the one who boarded

that flight months ago - and for that, I'll always be grateful.

Reflections on Global Learning

If I had to pick one word to describe what this exchange taught me, it would be: **perspective**. Not just in terms of what I studied, but in the way I began to see the world - and myself - differently.

Before this trip, I honestly believed that learning happened inside classrooms, in front of PowerPoint slides and textbooks. But in Varna, I realized that true learning happens when you're sitting in a room full of people who don't sound like you, don't think like you, and yet, share the same eagerness to understand the world.

I also noticed how classes there were less about memorizing theory and more about asking the right questions. Our professors welcomed different opinions and encouraged us to challenge ideas. It was refreshing, even liberating. I stopped being afraid of sounding “wrong” and started enjoying the process of learning just for the sake of learning.

What struck me most was how connected we all were, despite being so different. We all cared about things like sustainability, innovation, fairness, and the future of our

world. Whether we were talking about EU policies, digital transformation, or global trade, everyone had a point of view - and each one added depth to the discussion.

“In that global classroom, I didn't just learn about business or the EU - I learned what it means to listen, to accept, and to grow.”

This journey made me more curious, more open-minded, and more thoughtful. I began to observe small things - like how punctuality was valued, how cultural pride was expressed through food and traditions, and how students collaborated without ego. I started appreciating the subtle layers of global education - things you won't find in a curriculum, but you'll carry for a lifetime.

Coming back to India, I realize that I'm not just returning with a few credits. I'm returning with stories, realizations, & a broader lens to view everything - from leadership to life. Global learning isn't about distance - it's about depth. And I'm grateful to have experienced it so early in my career.

“In Varna, I discovered that the most powerful form of education doesn't come from books or grades - it comes from experiences that shakes you, shapes you, & stays with you.”

Beyond Borders: How Bulgaria Shaped My Confidence and Dreams

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Batch: 2024-26



When I first packed my bags for Bulgaria, I wasn't just preparing for a three-month exchange programme - I was stepping into a completely new world. For a middle-class girl from Gaya, Bihar, this wasn't just a journey abroad; it was a journey of transformation. I was going to represent not only Universal AI University, Mumbai, but also my country, India, on a global stage, and I was determined to make the most of every moment.

At the University of Economics – Varna, I joined a small, vibrant class of 16 Erasmus exchange students from different countries across Europe. Studying alongside such a diverse group was an eye-opening experience. My core courses

included International Entrepreneurship, Economy and Society of the European Union, Research Methods, International Economics, giving me a broad understanding of global business systems, economic frameworks, and research techniques. To further enhance my learning and expand my network, I also enrolled in additional classes - Intercultural Communication, Business Growth Management, and Real Estate Management and Valuation. These extra classes not only deepened my knowledge but also allowed me to connect with Erasmus students from across Europe, exchange ideas, and build relationships that I know will last a lifetime.

Our learning went far beyond

textbooks. The practical exposure from industrial visits added immense value. One memorable visit was to the Astor Garden, a luxurious five-star hotel, where we gained firsthand insights into hospitality management, service excellence, and customer experience. Another enriching experience was arranged by the Real Estate Management and Valuation class professor: a visit to Ronevera.bg, a leading real estate company in Varna. Seeing real estate operations, property evaluations, and market strategies up close helped me understand how theory translates into practice, and how businesses operate in a European context.

My experience at Varna was not limited to academics

alone. The International Relations Department welcomed us with a cultural extravaganza. At the first welcome party, we were introduced to the Bulgarian tradition of Baba Marta and exchanged martenitsi bracelets, danced to both Indian and European music, and enjoyed traditional dishes like banitsa. There was even a performance by a Bulgarian folk-dance group, and professors joined in the celebrations, making it a truly memorable evening. That night, I realized that cultural exchange is not something you just read about — it's something you live, share, and celebrate.

Alongside my studies, I attended a career fair organized by the University of Economics, where various companies presented their opportunities. I interacted with recruiters, learned about career paths in Europe, and understood the skills employers value in international contexts. It was an invaluable experience that gave me a new perspective on career planning and global employability.

Life in a new country, however, came with its challenges. The language barrier was a constant test - many locals in Bulgaria did not speak English, and even simple tasks like ordering food, asking for directions,

or buying daily essentials sometimes became tricky. But with translation apps, patience, and the willingness to step out of my comfort zone, I managed. What made it easier was the warmth and helpfulness of the people I met. The professors were incredibly supportive, always willing to answer questions and guide us whenever needed. I am especially grateful to Prof. Katiya Dimitrova, who was always available to assist us and made sure we felt at home. When I faced difficulties in finding accommodation, Prof. Kaloyan Kolev personally helped me, a gesture I will never forget. These acts of kindness, whether big or small, made a world of difference in making my experience smooth and memorable.

While academics and cultural exposure were important, the friendships I formed were equally special. Studying alongside Erasmus students from all over Europe exposed me to different perspectives and ways of thinking. We often discussed projects, shared ideas, and celebrated each other's cultures. Outside the classroom, we attended social events, late-night dinners, and parties organized by the Erasmus community. Those shared moments - dancing, laughing, and learning together - created memories I will

cherish forever.

Varna itself is a city of charm and serenity. Exploring its streets, visiting local cafes, and watching dolphin shows made me appreciate the city's natural beauty and vibrant lifestyle. Our travels didn't stop there. Trips to Sofia and Plovdiv offered glimpses of Bulgaria's rich culture, art, and history. The most breathtaking journey, however, was to Budapest, Hungary. The city's architecture, museums, and lively streets left me awe-inspired. One evening, while music played in the streets, a stranger invited me to dance. I hesitated at first, but then said yes. That spontaneous moment, full of joy and freedom, perfectly captured the essence of embracing life with openness and courage. Our travels to Zagreb, Croatia added even more depth, as we experienced another unique European culture and lifestyle. Each city we visited taught me something new - about people, history, and myself.

Among all these experiences, the moment that will forever remain etched in my memory was being awarded topper of my batch at the end of the exchange programme. Standing there, hearing words of appreciation and congratulations from the Director and professors, in front of peers from different

countries, was surreal. That moment was more than personal achievement - it was a gift to my parents, a symbol that their daughter could excel and make them proud even on foreign soil.

This journey was not just about academics or travel. It was about learning to live independently, making decisions without parental support, adapting to a new culture, and facing challenges head-on. It taught me resilience, patience, and the confidence to step out of my comfort zone. It gave me a

broader worldview, a network of international friends, and experiences that will shape my personal and professional life for years to come.

Returning to India, I realized that I was no longer the same person who had left three months ago. I had grown academically, culturally, and personally. From Gaya to Varna, from being a nervous exchange student to becoming a confident global topper, this journey has shaped my perspective, my confidence, and my dreams. It reinforced my belief that

stepping beyond borders - both literal and metaphorical - is the key to growth, understanding, and success.

Bulgaria has left an indelible mark on my life. The knowledge I gained, the friendships I made, the cultural experiences I lived, and the challenges I overcame have all contributed to the person I am today. And while these three months are now memories, the lessons, confidence, and inspiration I carry from this journey will remain with me forever.

Beyond Borders: How Bulgaria Shaped My Confidence and Dreams



Melodies of Malaysia: A Global Immersion at UCSI University

Mr. Yash Ganeshkumar Petkar

**MBA Finance,
Universal Ai University
International Exchange
Student, INSEEC Paris
Batch: 2025-27**



When I first heard about the Global Immersion Program, I knew it would be an opportunity to learn beyond the classroom. What I didn't realize was how deeply this experience in Malaysia would shape my understanding of the world—academics, culture, & global connectivity combined.

Our journey began at **UCSI University**, one of Malaysia's most renowned institutions. Walking into the modern campus lobby with my peers, posing in front of the UCSI Group signage, made the experience feel truly global. The environment reflected professionalism & diversity, setting the tone for exposure we were about to receive.

The first highlight was a

lecture on **Geo-Economics and Mega Trends** by **Mr. David Seraj**. He explained how geographical factors, political shifts, & technological innovation shape trade & capital flow across countries. This connected classroom theories with real-world patterns, showing how events in one part of the world influence business decisions & economic opportunities globally.

Our final lecture focused on **Mergers & Acquisitions**, conducted by **Mr. Haiya (Jacky) Zhang**. He broke down complex corporate strategies using real examples, helping me connect strategic finance with global market behavior.

Beyond lectures, we visited

Bank Negara Malaysia, the national bank. Walking through this institution that shapes Malaysia's monetary policy deepened my understanding of how macro-economic principles translate into real policy decisions. This visit made the geo-economics lecture tangible & meaningful.

Our hands-on experience at the **Zhongshan Building** bridged theory & practice. Observing manufacturing processes & supply chain operations showed how strategic decisions directly affect day-to-day business management. This practical exposure complemented Mr. Zhang's lecture on mergers and acquisitions perfectly.

Outside the classroom, Malaysia itself became our

living textbook. Our group visit to the **Petronas Twin Towers** under the illuminated structures captured Kuala Lumpur's energy as a modern, globally connected city.

Receiving a **certificate** with the **Malaysian & Indian flags** displayed together was a

proud moment representing this academic exchange.

The Global Immersion Program blended rigorous academic learning with rich cultural exposure & practical industry experience. These experiences strengthened my ambition to think & act as a global professional,

teaching me that **true learning happens not just in lecture halls, but through every interaction, new place, & conversation with people from different backgrounds**. Malaysia has left an indelible mark on my academic journey & prepared me for a future in an interconnected world.



Five Days That Changed the Way I Look at Learning

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Batch: 2025-27



It all started with a simple message from my university - an opportunity to travel, learn, and experience education beyond classrooms. As a **first-year MBA student at Universal AI University**, specializing in **Marketing and Business Analytics**, I did not know then that this opportunity would turn into one of the most memorable chapters of my academic life.

With excitement, curiosity, and a little nervousness, I boarded my flight to **Kuala Lumpur, Malaysia**, as part of a **five-day Global Immersion Program at UCSI University**. The moment I landed, the city spoke - tall buildings touching the sky, streets alive with culture, and an energy that felt both modern and rooted in tradition. It felt like the perfect setting for a journey that was about to reshape my perspective.

The first few days were spent

inside the vibrant campus of **UCSI University**, where learning felt different - more global, more alive. These were not just sessions; they were stories being told by experts who had lived the realities of international business. We discussed **Global Mergers and Acquisitions**, understanding how companies across continents come together, face challenges, and learn to integrate not just systems, but cultures. Every example made global business feel real and complex - far beyond textbook definitions.

Another day took us into the world of **Blockchain**, but not in the way we usually hear about it. This time, it was not about cryptocurrency headlines, but about how blockchain quietly supports supply chains, secures data, and builds trust in businesses worldwide. Listening to this, I realized how important it is

for future managers to stay curious and adaptable in a fast-changing world.

The final session focused on **International Trade and Geoeconomics**, where we learned how global policies, political decisions, and economic strategies influence businesses across borders. Sitting there, I felt something shift - the realization that every business decision is connected to a much larger global picture.

Just when we thought learning was limited to classrooms, the fourth day proved us wrong. We were taken to **The Zhongshan Building**, tucked away in the historic area of Kampung Attap. At first glance, it looked like a beautiful old structure. But as we walked through it, we discovered its story - once a row of 1950s shophouses, now reborn as a

creative hub filled with cafés, bookstores, art studios, and independent brands.

What fascinated me the most was how this space supported small businesses simply through smart location and thoughtful design. With many multinational companies nearby, café owners and entrepreneurs had found a thriving customer base. It was a silent lesson in **strategy, sustainability, & opportunity** - taught not through slides, but through observation.

And then came the moments that made the journey unforgettable. Standing beneath the glowing **Petronas Twin Towers**, climbing the colorful steps of the **Batu Caves**, visiting **Chinese temples**, and

wandering through bustling shopping streets - each place had its own rhythm, its own story. Malaysia revealed itself not just as a country, but as a blend of cultures, beliefs, and lifestyles coexisting beautifully.

Somewhere between exploring streets and sharing meals, friendships were formed. Conversations flowed easily - with fellow students, professors, and people from different backgrounds. We exchanged ideas, laughed, learned from one another, and built connections that went beyond the program. In those moments, I realized that education is not just about gaining knowledge - it is about gaining perspective. When the five days came to an end, leaving Malaysia was not

easy. It felt like leaving a chapter unfinished - because the lessons learned were still unfolding. This immersion program gave me more than academic knowledge. It gave me confidence, global exposure, and a deeper understanding of how learning truly works.

Today, when I look back, I don't just remember lectures or landmarks. I remember feelings - curiosity, excitement, growth, and gratitude. I can truly say that this was **one of the best experiences of my life so far**, and I am thankful to **Universal Ai University & UCSI University** for making it possible.

Some journeys take you to a new country. This one brought me closer to a global mindset.



From Mumbai to Paris: A Journey of Fusion, Friction & Forward Motion

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MBA, SSM Rome
MSc Marketing, INSEEC Paris
Batch: 2022-24



A Choice Beyond Paper

When I chose to study in France, it wasn't just about prestige or rankings. After completing my BTech, I was seeking an MBA that offered more than just a diploma - I wanted substance, cultural immersion, & future relevance. Among the options I had, I chose UAI Mumbai, specifically for its unique academic bridge to Europe. What attracted me most was its international pathway: a PGDM in India, an MBA from SSM in Rome & finally, an MSc in Marketing at INSEEC in Paris. France had always intrigued me - it's the heart of luxury & a rising player in quantum computing. That's the angle I chose, & it made all the difference.

Life in Paris: Fusion & Friction
Arriving in Paris in September

2023 felt exciting - until it wasn't. Sure, I transitioned smoothly from Mumbai, but daily life here is anything but simple when you don't speak fluent French. Everything - from finding housing to job opportunities - is 10 times easier if you do. I embraced it. I now live a Parisian life with a hint of Indian fusion - cooking paneer in a Haussmann kitchen, sipping café in Montmartre & navigating life in a language I wasn't raised with.

Learning in a Truly Global Classroom

At INSEEC, my classes felt more like global think tanks. I interacted with professors & peers from every continent - no two faculty members we met in a day were from the same country. We worked on live projects with

major names like L'Oréal, Lancôme, Air France, & Société Générale, gaining firsthand insights into French business culture & market expectations. The learning was real, layered, & often personal. We weren't just earning degrees - we were preparing for a much more competitive, unpredictable world.

Beginning of professional experience

Despite the challenges, my career made its first steps at Moët Hennessy, one of LVMH's most iconic maisons. I worked as a Global Consumer Insights Analyst across 30+ markets, supporting 27 luxury brands. And during that time... I was exposed to... I wish I could reveal more, but let's just say NDAs are powerful things.

What I can share is that I made invaluable connections across France, Sweden, Denmark, Australia, Japan, the UK, the US, Brazil, and South Africa. That kind of exposure - that kind of network - is absolutely priceless.

The Final Act (Or Maybe Just the Beginning)

As I wrap up this 3-year

journey - a drama filled with paperwork, culture shock, strategy decks, and late-night instant noodles - I can say with full confidence: I've grown. I've been places I used to only dream of. I've become more grounded, more globally aware, and ready to bridge two countries I care deeply about - India and France - through luxury, tech, or wherever the path leads next.

With Gratitude

This journey wouldn't have been possible without the people who believed in me:

Prof. Vijay Tandon, UAI Mumbai; **Prof. Mark Mehta**, INSEEC Paris; **Prof. Kim Won**, ESCE Paris & **Laurence P.**, Moët Hennessy, Paris

Thank you for shaping not just my career, but my character.



Beyond Borders: A Journey from Mumbai to Chicago and into Global Finance

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Batch: 2021-23



From Local Roots to Global Perspective

UAI laid the foundation of my professional thinking, but the opportunity to continue my studies at a partner university in the United States opened my eyes to a world of diverse ideas, business approaches, and cultural depth. Being in Chicago - one of the most dynamic and globally connected cities - meant that learning happened not just inside classrooms, but also through real-life conversations, industry exposure, and community involvement. The business environment in the U.S. encouraged critical thinking, independent research, and experiential learning. Every class felt like a live case study, and interacting with peers from the business environment in the U.S.

encouraged critical thinking, independent research, and experiential learning. Every class felt like a live case study, and interacting with peers from across the globe helped me understand how financial decisions are shaped by economic, political, and cultural variables - especially in multinational contexts.

Cultural Exchange: The True Core of Global Learning

One of the most rewarding parts of the immersion experience was the cultural exchange. Initially, there were moments of uncertainty - small language barriers, different classroom etiquette, or navigating social norms but those moments quickly became growth points. I learned how to work on group projects with individuals from different

nationalities, how to appreciate diverse work styles, and most importantly, how to listen without rushing to respond. These soft skills, though subtle, have helped me immensely in my professional life today, especially in a global role where collaboration with cross-functional teams across continents is the norm.

A Glimpse Into the Real Global Economy

At AbbVie, I work in Global Transfer Pricing - a space that lies at the intersection of finance, tax, and international business strategy. It's a highly technical field, but what makes it fascinating is its global nature. Every day, I engage with data, regulations, & stakeholders

across countries, and I can directly trace this career path back to the global exposure I received during my MBA. The academic grounding I got in both India and the U.S. provided a unique dual perspective - one rooted in the fast-evolving Indian economy and the other shaped by mature, regulatory-heavy Western frameworks. This contrast helped me appreciate the complexity of international financial systems and how companies like AbbVie navigate global compliance, efficiency, and strategy.

A Special Word of Thanks

I owe a deep debt of gratitude to Professor Vijay Tandon, whose mentorship and unwavering support were instrumental throughout my journey. From helping me navigate the transfer process

to consistently offering insightful advice, his presence made a world of difference. His classes on global business perspectives were eye-opening and laid a strong intellectual foundation that I draw upon even today in my professional work. Thank you, Professor, for believing in me and so many others - your impact goes far beyond the classroom.

Looking Ahead: Why Global Learning Matters More Than Ever

We are living in a time when geopolitical shifts, digital transformation, and cross-border commerce are redefining how business is done. Professionals who have seen the world from different lenses - and not just through textbooks - are better equipped to deal with ambiguity and change. To

anyone considering a global education or immersion program: take the leap. The academic rigor, cultural richness, and personal growth it offers cannot be replicated in any other format. It will change how you think, how you work, and how you lead.

Grateful and Looking Forward

I'm immensely grateful to UAI and Northeastern Illinois University for shaping my journey. The support, exposure, and learning I received continue to inspire me every day in my career.

This article is a small tribute to that experience - and to the countless mentors, peers, and faculty members like Professor Tandon who made it so enriching.



IF

If you can keep your head when all about you
Are losing theirs and blaming it on you,
If you can trust yourself when all men doubt you,
But make allowance for their doubting too;
If you can wait and not be tired by waiting,
Or being lied about, don't deal in lies,
Or being hated, don't give way to hating,
And yet don't look too good, nor talk too wise:

If you can dream—and not make dreams your master;
If you can think—and not make thoughts your aim;
If you can meet with Triumph and Disaster
And treat those two impostors just the same;
If you can bear to hear the truth you've spoken
Twisted by knaves to make a trap for fools,
Or watch the things you gave your life to, broken,
And stoop and build 'em up with worn-out tools:

If you can make one heap of all your winnings
And risk it on one turn of pitch-and-toss,
And lose, and start again at your beginnings
And never breathe a word about your loss;
If you can force your heart and nerve and sinew
To serve your turn long after they are gone,
And so hold on when there is nothing in you
Except the Will which says to them: 'Hold on!'

If you can talk with crowds and keep your virtue,
Or walk with Kings—nor lose the common touch,
If neither foes nor loving friends can hurt you,
If all men count with you, but none too much;
If you can fill the unforgiving minute
With sixty seconds' worth of distance run,
Yours is the Earth and everything that's in it,
And—which is more—you'll be a Man, my son!

Rudyard Kipling

Harness the Power of UAi!



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