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Achieving Sustainable Development Goals (SDGS) Through Tourism in India

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Abstract
The Sustainable Development Goals (SDGs) seek to alleviate poverty, safeguard the environment, and promote prosperity by uniting policymakers, academics, practitioners, and all other pertinent tourism stakeholders. They also provide principles for strategic involvement and policy formulation. Examining the links between tourism and the SDGs is important for both developing and wealthy nations, as tourism is the economic sector in the world that is expanding the quickest. This research investigates the relationship between attaining the Sustainable Development Goals (SDGs) and tourism in India, with a particular focus on male and female employees working in the insurance industry. This study examines the impact of government policies, tourism, and technology on a sample of citizens from all around India. The purpose of the study is to evaluate the overall contribution of these factors to the Sustainable Development Index. This index captures the combined effect of important variables such as Women's Empowerment, Water Management, Gender Equality, Employment Generation, Community Development, and Environmental Conservation. The research aims to offer insights into the overall efficacy of sustainable tourism practices in India and their consequences for the wider socio-economic and environmental landscape by analysing the interactions between these variables.
Keywords: *Sustainable Development Goals, Tourism, Government policies, Technology, Insurance sector, Employees, India.*

1. Introduction

The term "sustainable development" has gained the momentum within the contexts of a triple bottom line that combines environmental sustainability, social inclusion, and economic progress (Ali, 2023). The United Nations is spearheading a global strategy for corrective actions to assure sustainability, and it has undergone a significant transformation from the Millennium Development Goals (MDG) to the Sustainable Development Goals (SDG) (UN, The Future Is Now Science for Achieving Sustainable Development, Global Sustainable Development Report 2019). India, one of the nations that were developing the fastest at the time, had also been concentrating on making sure the objectives were met (Birendra, 2021). In order to make sure of this, the National Institution for Transforming India (NITI Ayog) began releasing the SDG index in 2018.

1.1. The Sustainable Development Goals

The Thousand years Development Goals (MDGs) were enhanced by the Sustainable Development Goals (SDGs), which went into force on January 1, 2016. 1. India has taken

critical steps towards accomplishing the MDGs in the space of orientation uniformity in training, worldwide financial development, and essential widespread schooling (Gambhir, 2021). The improvement of wellbeing files for mortality, dismalness, and numerous natural factors that add to chronic frailty conditions, nonetheless, has been languid (UN, 2018). 2. The Indian government is as of now endeavoring to join the endeavors made to accomplish the MDGs with the SDGs now that they are set up (Guleria, 2020). The SDGs cover more ground (Yadav, 2023). Coming up next are the 17 SDGs:

Table 1: Sustainable Development Goals

Goal 1	Eliminate poverty worldwide in all of its manifestations.
Goal 2	Put an end to poverty, provide food security, boost nutrition, and advance sustainable agriculture
Goal 3	Guarantee everybody, paying little mind to mature, has a sound life and encourages prosperity.
Goal 4	Ensure that everybody approaches superior grade, comprehensive instruction, and empower deep rooted learning open doors.
Goal 5	Acknowledge orientation equality and give all ladies and young ladies more power.
Goal 6	Make guaranteeing that everybody approaches and sustainable administration of water and sterilization.
Goal 7	Ensure everybody approaches present day, reasonable, trustworthy, and sustainable energy.
Goal 8	Energize full and useful business, impartial and sustainable financial development, and good work for all.
Goal 9	Make a hearty framework, energize impartial and sustainable industrialization, and develop imagination.
Goal 10	Lessen inequality both within and across nations
Goal 11	Make human settlements and cities robust, safe, inclusive, and sustainable.
Goal 12	Make sure patterns of consumption and production are sustainable.
Goal 13	Make a prompt move to relieve the impacts of environmental change.
Goal 14	Oceans, seas, and marine assets ought to be protected and mindfully utilized for sustainable development.
Goal 15	Save, fix, and support the sustainable utilization of earthly biological systems; oversee backwoods economically; go against desertification; pause and converse land debasement; and stop the deficiency of biodiversity.
Goal 16	Energize open and tranquil social orders for long haul development, guarantee that everybody approaches equity, and make comprehensive, responsible, and fruitful foundations at all levels.
Goal 17	Support execution systems and revive the worldwide coalition for sustainable development.

The overarching concept of the Sustainable Development Goals is "leave no one behind." Regarding India, the country's national development goals align closely with the SDGs and

it is anticipated that India will be a key factor in deciding the SDGs' worldwide success (Higgins-Desbiolles, 2022).

Table 2: India's Performance against All SDGs, Including States and UTs

State/UT	SDG1	SDG2	SDG3	SDG4	SDG5	SDG6	SDG7	SDG8	SDG9	SDG10	SDG11	SDG15	SDG16	Composite SDG INDEX SCORE
Andhra Pradesh	69	52	70	79	46	61	78	83	33	77	28	89	92	66
Arunachal Pradesh	54	60	40	46	34	66	46	74	18	49	46	75	79	53
Assam	55	55	32	56	38	44	20	63	37	77	34	100	55	51
Bihar	47	41	42	38	26	33	69	60	40	84	45	58	62	50
Chhattisgarh	52	48	44	55	51	100	38	58	32	75	56	100	67	60
Goa	64	82	67	73	37	67	63	92	2	52	73	100	89	66
Gujarat	50	51	54	69	33	100	69	82	67	81	54	73	75	66
Haryana	52	55	59	67	33	82	52	74	52	57	32	45	80	57
Himachal Pradesh	62	60	64	84	44	97	64	73	45	100	43	95	93	71
Jammu & Kashmir	63	62	65	53	41	54	60	45	37	73	25	76	71	55
Jharkhand	39	37	42	60	34	53	22	54	49	74	54	98	66	52
Karnataka	54	56	71	78	45	64	79	74	59	70	38	90	76	66
Kerala	68	74	94	89	52	64	62	63	70	74	48	77	84	71
Madhya Pradesh	46	43	40	51	35	65	60	59	29	77	41	93	61	54
Maharashtra	49	49	62	76	45	83	71	76	55	78	36	88	84	66
Manipur	46	76	69	67	27	46	41	35	74	100	33	100	72	61
Meghalaya	70	45	54	40	38	42	13	64	44	100	41	96	55	54
Mizoram	73	71	55	56	45	69	80	67	2	100	34	71	73	61
Nagaland	61	71	36	47	44	60	47	42	2	82	34	77	89	53
Odisha	61	48	56	48	45	48	25	55	34	80	36	100	57	53
Punjab	58	73	73	65	45	62	63	59	50	64	38	69	86	62
Rajasthan	61	47	51	75	39	45	65	59	64	81	47	70	83	61
Sikkim	66	69	54	49	52	80	49	59	3	69	58	100	68	60
Tamil Nadu	78	63	79	77	40	68	91	73	48	87	35	76	63	68
Telangana	54	55	75	68	45	57	65	77	18	100	46	85	68	63
Tripura	73	60	55	58	40	40	34	54	40	91	40	88	73	57
Uttar Pradesh	50	45	27	55	29	57	25	57	31	40	39	57	63	44
Uttarakhand	67	55	38	70	43	80	57	69	35	64	43	100	88	62
West Bengal	59	52	68	53	42	56	42	65	47	78	27	90	74	58
A&N Islands	59	40	62	71	60	73	58	62	2	71	66	86	74	60
Chandigarh	43	74	27	87	53	100	98	84	78	54	42	85	92	70
D&N Haveli	25	44	36	79	43	100	75	86	2	100	8	100	65	59
Daman and Diu	62	46	51	48	40	99	86	93	2	100	51	86	81	65
Delhi	34	76	51	60	39	64	53	88	100	82	41	79	70	64
Lakshadweep	47	51	68	64	37	100	62	62	2	100	null	100	76	64
Puducherry	65	75	70	70	29	47	63	87	100	96	29	52	94	67
India	58	52	56	60	38	65	53	67	46	73	41	92	73	59
Target	100	100	100	100	100	100	100	100	100	100	100	100	100	100

1.2. Sustainable Tourism

A movement reasoning known as "sustainable tourism" looks to expand the great impacts of movement while limiting the hindering consequences for the climate, nearby networks, and social legacy. It's about travelling in a way that preserves the locations we visit and helps the locals (Jain, 2023). On the other hand, eco-friendly travel emphasises striking a

balance between socio-cultural, economic, and ecological factors (Sharma, 2023). In essence, sustainable tourism may be practiced without endangering the resources it depends on, while also increasing the advantages of tourism for the environment and nearby populations (Khalid, 2021). Because of this, sustainable tourism benefits the local economy and culture while also providing jobs and revenue for the populace. 2017 has been assigned as the "Global Year of Sustainable Tourism for Development" by the United Nations World Tourism Association (UNWTO), underlining the basic job that tourism plays in advancing fair development (Kumar, 2023).

1.3. Tourism as a Catalyst for Sustainable Development: Powering India's Future

Imagine travelling to a place where stunning scenery blends seamlessly with dynamic cultural activities, where community well-being and economic development coexist peacefully, and where the delicate dance between environmental preservation and human needs finds its beat (Pasanchay, 2021). This is the alluring idea of tourism acting as a catalyst for sustainable development, and India, with its diverse history, rich natural heritage, and beautiful landscapes, is well-positioned to take the lead in this global journey (Saad, 2021).

Its study explores how tourism goes beyond its role as an economic engine to become a powerful force for sustainable development in India, thereby illuminating the core of its transformative potential (Scheyvens, 2021). We will demonstrate how tourism can open the door to a dynamic future where social justice and environmental stewardship coexist with prosperity and progress when it is approached responsibly.

1.4. Significance of the Study

The study examines the interrelationships between a variety of independent variables, such as government policies, tourism, and technology, and their effects on dependent variables, such as community development, employment creation, gender equality, environmental sustainability, water conservation, women's empowerment, and financial inclusion. It is carried out on a diverse sample size of Indian citizens. The study intends to offer useful insights for decision-makers, companies, and stakeholders in the insurance industry by illuminating the function of tourism within the broader framework of sustainable development. Formulating effective plans that align with the Sustainable Development Goals (SDGs) requires an understanding of the complex influences of government policies, tourist initiatives, and technological breakthroughs on important areas such as gender parity, environmental protection, and community well-being. The study's conclusions can help guide evidence-based decision-making, which will help India's tourism industry grow in a more inclusive and sustainable way and, consequently, make a substantial contribution to the country's larger goal of sustainable development.

1.5. Objectives of the Study

These are the primary goals of this research:

- To evaluate how government policies affect the attainment of Sustainable Development Goals via tourism, with a particular emphasis on workers in the insurance industry

- To look into how, for Indian residents as a whole, tourism affects the Sustainable Development Index, this includes important components
- To investigate how technology shapes eco-friendly travel habits and how it affects India's overall Sustainable Development Index

2. Review of Literature

Arora and Singh (2023) examined the influence of microfinance services on the conservation of African natural resources by examining Indian experiences, emphasising the global nature of sustainable development initiatives. The research offers significant perspectives on how microfinance might promote sustainable behaviors and aid in the wider realisation of the Sustainable Development Goals.

Bhattacharyya, Anand, and Das (2023) demonstrated the difficulties and successes within the framework of the Sustainable Development Goals. In "Sustainable Development Goals in Northeast India—Challenges and Achievements," they provide a thorough analysis of the region's distinct socioeconomic and environmental conditions. Through their discussion of the unique difficulties this area faces, the writers advance knowledge of regionalized strategies for sustainable development. The chapter highlights the significance of region-specific policies in the quest of global sustainability and clarifies the complexities of achieving the SDGs in various geographical and cultural contexts (Bhattacharyya, 2023).

Lisha and Abdullah (2021) looked at the complex relationships that exist between the expansion of tourism and the SDGs within the Vietnamese environment. The study adds to a better understanding of how tourism can help or impede sustainable development initiatives by illuminating the interactions between these two dimensions. These discoveries may have wider ramifications for tourism strategies in other developing nations (Lisha, 2021).

Nunkoo et al. (2023) discussed how multidisciplinary methods in sustainable tourism research might help achieve the Sustainable Development Goals. Their paper, which was published in the Journal of Sustainable Tourism, highlights how inter-disciplinary shapes sustainable tourism practices. The study recommends for a comprehensive knowledge of the complex dynamics involved in accomplishing the Sustainable Development Goals (SDGs) through sustainable tourism by promoting collaboration across varied areas. The authors' multidisciplinary lens encourages a more integrated and successful approach to addressing the opportunities and difficulties at the intersection of tourism and sustainable development by providing a thorough framework for scholars and policymakers (Nunkoo, 2023).

Seraphin and Gowreesunkar (2021) investigated the complex connection between tourism and the Sustainable Development Goals (SDGs), looking at the ways in which the tourism industry may support sustainable development. The study highlights the need for deliberate and responsible tourist growth by providing a framework for coordinating tourism practices with more general sustainability objectives. It does this by providing observations and recommendations (Seraphin, 2021).

3. Research Methodology

Positivism has been selected as the scientific technique to examine the relationship between the sustainable development index and tourism, government policies, and technology in accordance with the scientific quest of factual information. Its foundation in the hard sciences means that it offers scientific ideas, procedures, and methods that are ideal for societal analysis. This method will make it easier to assess the accuracy of statements made on how technology, tourism, and government policies affect India's sustainable development index.

3.1. Research Approach: The core research methodology of the study was based on a methodical and logical approach, with the premise that technology, government regulations, and tourism all significantly influenced India's sustainable development index. The goal of this study was to use historical data to bolster the notion that technology, tourism, and government regulations are significant factors in the sustainable development index. Logical approaches were required to expedite the research process because they aligned with the quantitative portion of the investigation. The investigation was to be expedited by the research strategy. We had to use mathematical and statistical data to draw conclusions and offer recommendations since our approach was quantitative. By applying this methodical and logical approach, the complex web of connections between the sustainable development index and tourism, government policies, and technology was better understood.

3.2. Data Collection Method: Auxiliary data is not easily accessible due to the complexity of the study on Achieving Sustainable Development Goals (SDGs) through Tourism in India, which focuses primarily on people nationwide and employees in the insurance sector (male and female). Given the changing nature of sustainable tourism and the realisation that primary data collection methods are most suited for exploring the relationships between the factors highlighted in this study, emphasis will be paid to the gaps in the literature that currently exist. Surveys will be the main data collection tool used in quantitative research methodologies, which aim to evaluate the link and complexity that may be more thoroughly investigated.

3.3. Data Collection Instruments: The main method of collecting data for this study will be an independent questionnaire to learn more about the thoughts of the respondents. The questionnaire will be split into two portions. The first part will ask targeted respondents—citizens and insurance industry employees—for their demographic data. Variables pertaining to how government policies, tourism, and technology affect the Sustainable Development Index, a composite dependent variable, will be covered in the second section. For this study, unique questions have been developed, and participants will answer on a 5-point Likert scale that goes from "Strongly Disagree" to "Strongly Agree." The total of the points allotted to each respondent's answers for every item will establish their cumulative score, enabling a quantitative examination of the study's goals.

3.4. Population and Sampling: Systematic random sampling is the study approach that was selected since it is a highly efficient way to measure population characteristics precisely and ensure that all segments are represented. In keeping with the goal of the research, which is to investigate the relationship between Achieving Sustainable Development Goals (SDGs) through Tourism in India, respondents to the survey may come from any industry, including the non-

automotive and automotive sectors. Finding out how government policies, tourism, and technology affect the Sustainable Development Index is the main goal of the research. Given their pervasiveness in society, the survey's goal is to ascertain how these issues affect respondents' professional lives. The self-designed questionnaire uses simple, readily understood language to ensure data consistency while allowing participants to fully comprehend each item. In order to guarantee a representative and diverse sample, the study intends to send online questionnaires to 350 respondents; 300 of these individuals have already finished the survey, adding to the dataset's richness.

3.5. Research Hypotheses:

H0A: There is no discernible link between government policies and the attainment of Sustainable Development Goals by means of travel for workers in the insurance industry.

H1A: Policies of the government have a major influence on how well personnel in the insurance industry travel to fulfil the Sustainable Development Goals.

H0B: For Indian citizens, tourism makes no appreciable contribution to the Sustainable Development Index.

H1B: For Indian citizens, tourism has a major impact on the Sustainable Development Index.

H0C: In the context of sustainable tourist activities, technology has no appreciable influence on the Sustainable Development Index.

H1C: In the context of sustainable tourism practices in India, technology has a major impact on the Sustainable Development Index.

3.6. Variables of the study

3.6.1. Independent Variables

- ***Government Policies:*** With the goal of addressing particular challenges and promoting development in areas including governance, social welfare, the economy, and the environment, government policies are laws and regulations established by a governing body to direct and regulate societal and economic activities.

- ***Tourism:*** Travelling for pleasure, business, or other purposes, discovering new places, engaging with diverse cultures, and boosting local economies through leisurely pursuits like sightseeing are all part of tourism.

- ***Technology:*** The use of innovation and scientific knowledge to develop tools, methods, and procedures that increase productivity, address issues, also, advance human potential is alluded to as technology. It incorporates many developments, for example, programming programs, industrial machinery, digital and electronic gadgets, and more.

3.6.2. Dependent Variable

- ***Sustainable Development Index:*** An extensive metric that assesses the total effect of activities on sustainable development is the Sustainable Development Index. It incorporates important elements such women's empowerment, water management, environmental preservation, employment creation, and community development. This index functions as a comprehensive indicator, evaluating the combined impact of multiple dimensions on accomplishing sustainable objectives. It provides information on how well strategies and policies promote equitable and well-rounded development.

3.7. Data Analysis: Statistical Package for the Social Sciences (SPSS) software will be utilised after information assortment is complete. To ascertain the relationship between the components and hypotheses of the examination, SPSS was used to code the data obtained from the questionnaires. This considered the results of relapse testing, consistent quality assessments, and obvious and ordinary investigations.

3.8. Tools for Data analysis

- ***Reliability Analysis:*** Using Cronbach's Alpha, the internal consistency and reliability of assessment instruments for ideas like self-awareness, personality development, student behavior, leadership, and professionalism were assessed.

- ***Correlation Analysis:*** Connection coefficients were determined to investigate the connections between understudy conduct, character development, and mindfulness. This study gave understanding into the strength and bearing of these connections.

- ***Regression Analysis:*** Regression analysis was used to examine the connection between self-awareness and student behavior. The degree and significance of the correlation between self-awareness and student behavior, as well as its predictive power, may be assessed thanks to this study.

4. Data Analysis and Interpretation

4.1. Demographics characteristics analysis

Experts regularly compile segment data to illustrate the case of persons or organizations for their research. The statistical data ought to substantiate the respondent's appropriateness for the research. The study's research participants' demographic information is displayed in Table 3.

Table 3: Participants' demographic characteristics

Variables	Sub- Variables	Frequency	Percentage
Gender	Female	137	45.67%
	Male	163	54.33%
Age Group	Below 25 years	70	23.33%
	25 - 35 years	94	31.33%
	36 - 40 years	71	23.67%
	41 - 50 years	42	14%
	51 years and above	23	7.67%
Education	Under graduate	49	16.33%

Level	Graduate	126	42%
	Post graduate	70	23.34%
	Doctorate and Others	55	18.33%
Annual Income	Below 3,00,000	92	30.67%
	3,00,000 to 6,00,000	78	26%
	6,00,000 to 9,00,000	62	20.67%
	9,00,000 to 12,00,000	40	13.33%
	12,00,000 and above	28	9.33%

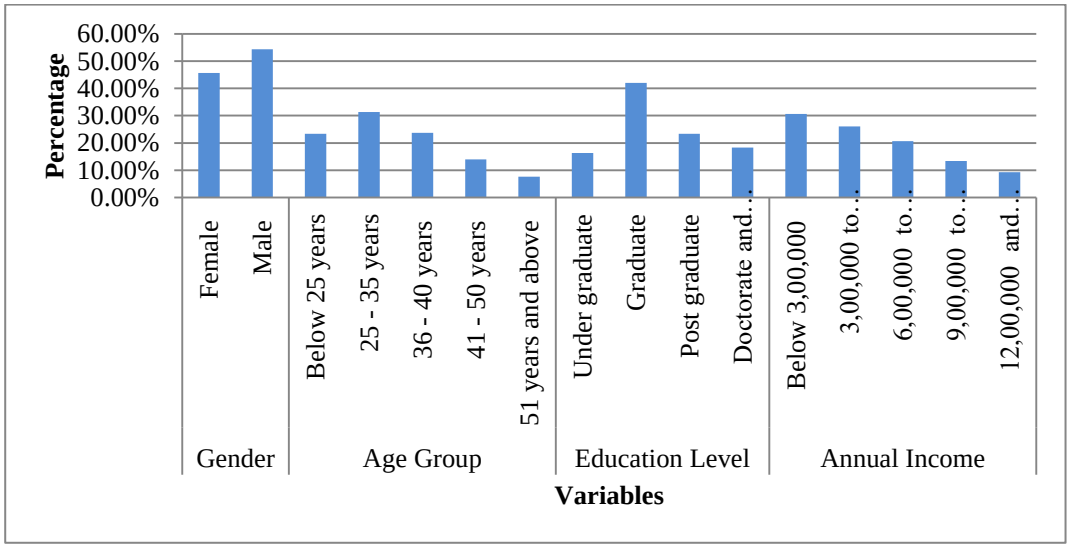

Figure 1: Distribution of Study Participants' Demographic Features in Percentage

Table 3 presents a comprehensive overview of the study participants, showcasing a varied group with unique attributes. Males make up 54.33% of the gender composition, significantly more than females (45.67%). Even if this difference is little, it could be important to take into account for your study because it might affect how easily you can access opportunities and resources. The age distribution of participants exhibits a youthful bias, with more than half (31.33%) falling within the 25-35 age bracket. This young demographic points to the possibility of long-term economic growth and development, but it also signals a population that is probably in the early phases of starting a family and a profession, with needs and obstacles that go along with that. The majority (65.34%) are graduates and post-graduates, indicating relatively high levels of education. This suggests an educated sample, consistent with the observed distribution of income. The figure of annual income illustrates economic mobility. While approximately 60% of people make more than Rs. 3 lakhs annually, nearly a third (30.67%) make less than that amount. It's interesting to note that there is a strong correlation between income and education, with those with doctorates being concentrated in the top income bracket. This emphasises how investing in education is crucial for achieving financial security.

4.2. Reliability

The unwavering quality investigation of this review utilized Cronbach's Alpha elements, which address the inner consistency of a test or scale assessment communicated as a

number somewhere in the range of 0 and 1. According to Cronbach's Alpha, scores closer to 1 are associated with higher reliability since they show excellent internal consistency.

Table 4: Reliability statistics

Variables	Items	Cronbach's alpha value
Sustainable Development Index	4	0.723
Government Polices	3	0.710
Tourism	2	0.763
Technology	1	0.698

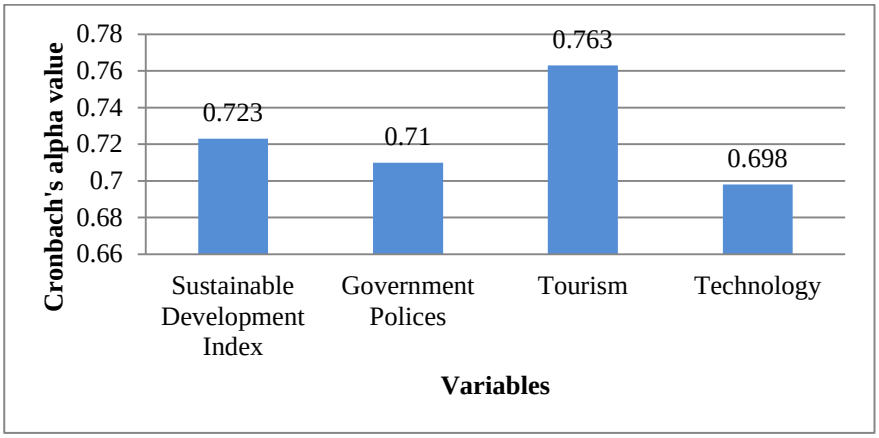

Figure 2: Graphical representation of Cronbach's alpha value

The four-item "Sustainable Development Index" construct has a computed Cronbach's Alpha rating of 0.723, indicating that it is a somewhat reliable measure. Another similar three-item construct, "Government Polices," similarly shows a noteworthy level of internal consistency with a Cronbach's Alpha score of 0.710. The extremely trustworthy two-item "Tourism" measure (Cronbach's Alpha = 0.763) comes next. The internal consistency of the single-item construct "technology" is moderate (Cronbach's Alpha = 0.698). The internal consistency of the study's measurement instruments was found to be satisfactory based on the Cronbach's Alpha scores for each construct. Because these evaluations consistently measure the desired factors, experts have confidence in them.

4.3. Correlation Matrix

Table 5: Matrix of Correlations

	Sustainable Development Index	Government Polices	Tourism	Technology
Sustainable Development Index	1	0.763	0.741	0.678
Government Polices	0.763	1	0.761	0.718
Tourism	0.741	0.761	1	0.724
Technology	0.678	0.718	0.724	1

A matrix of correlations between the Sustainable Development Index and the three independent variables—government policies, tourism, and technology—is shown in Table 5. The direction and strength of these relationships are shown by the correlation coefficients. With a correlation coefficient of 0.763, the Sustainable Development Index and government policies show a strong and favourable relationship. Similarly, a strong positive connection (r = 0.741) has been found between the Sustainable Development Index and Tourism, indicating that an increase in tourism is associated with an increase in sustainable development results. Though marginally lower at 0.678, the correlation between the Sustainable Development Index and technology is positive, highlighting the favourable relationship between technical progress and sustainable development. Strong positive correlations have been found between government policies and tourism (0.761), government policies and technology (0.718), and tourism and technology (0.724), indicating the importance of the interactions between the independent variables. These results demonstrate the interdependence of the factors and imply that successful public policies, travel-related projects, and technology developments all work together to achieve sustainable development objectives.

4.4. Regression analysis

4.4.1. Model fitness

The Sustainable Development Index, the dependent variable, has R square value of 0.240, as Table 6 below demonstrates. It might be argued that this model does not adequately match the data given the low R Square and the information point's 24.0% coefficient.

Table 6: Model Summary for Sustainable Development Index Model

Model Summary[b]					
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	0.490[a]	0.240	0.235	0.7362	1.907
a. Predictors: (Constant), Government Policies, Tourism, Technology					
b. Dependent Variable: Sustainable Development Index					

4.4.2. Model significance

Government regulations, travel, and technology were all identified in ANOVA Table 7 as independent factors that influenced the dependent variable, the sustainable development index. If this study had been conducted by other researchers, the F-Estimation of 54.209, which implies 54.21% of probability and the incredible worth of 0.000 would have revealed comparable conclusions. Consequently, it is considered that the backslide model is fundamental and applicable.

Table 7: ANOVA Results for Sustainable Development Index Model

ANOVA[a]						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	17.161	2	17.161	54.209	.000[b]
	Residual	42.571	296	.237		
	Total	59.732	298			

a. Dependent Variable: Sustainable Development Index
b. Predictors: (Constant), Government Policies, Tourism, and Technology

4.4.3. Hypothesis testing

The sustainable development index is strongly impacted by government policies, tourism, and technology, as seen in table 8 below, where the beta coefficient is 0.487 with a critical value of 0.000.

Table 8: Regression Coefficients for Sustainable Development Index Model

Coefficients[a]								
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	Constant	3.584	.209		16.720	.000		
	Government Policies, Tourism, and Technology	.390	.061	.489	9.949	.000	1.000	1.000
a. Dependent Variable: Sustainable Development Index								

5. Results and Discussion

Table 3's analysis of demographic features offers a thorough synopsis of the study participants, who are primarily insurance industry personnel. The gender distribution has a slight male bias (54.33%), which could have a modest impact on opportunities and resource access. This adds a nuanced feature to the backdrop of the research. The age distribution of the participants indicates a youthful demographic, with more than half (31.33%) falling within the 25-35 age range. This demographic points to the possibility of long-term economic growth and development, but it also points to a population that is probably just starting out in their careers and families, bringing with it unique requirements and difficulties. The majority of the population (65.34%) is made up of graduates and post-graduates, indicating a notable high level of education that is consistent with the observed income distribution. The annual income data illustrates economic mobility, with about 60% of individuals falling into higher income categories. It is interesting to note that there is a strong correlation between income and education, indicating the importance of investing in education as a means of achieving financial security.

As we move on to the reliability analysis, Cronbach's Alpha ratings show that all constructs have strong internal consistency, confirming the validity of the measurement instruments. The Cronbach's Alpha values of the Sustainable Development Index, Government Policies, and Tourism constructs are 0.723, 0.710, and 0.763, respectively, indicating excellent levels of internal consistency. While the single-item construct "Technology" shows a moderate level of internal consistency (Cronbach's Alpha = 0.698), the two-item construct "Tourism" has a high degree of reliability (Cronbach's Alpha = 0.763).

Table 5's correlation matrix sheds light on the connections between the various variables. Government policies and the Sustainable Development Index have a substantial positive

correlation (0.763), indicating a strong positive association. In a similar vein, there is a strong positive connection (0.741) between tourism and the Sustainable Development Index, indicating that rising tourism also corresponds with higher sustainable development outcomes. The relationship between technology and sustainable development is highlighted by the positive correlation (0.678) found between the two variables. The independent variables also exhibit significant positive correlations, underscoring the interdependence of tourism endeavours, government policies, and technical breakthroughs in the pursuit of sustainable development objectives.

Going on to the regression analysis, Table 6's model summary indicates that the Sustainable Development Index has a R square value of 0.240. The model explains 24.0% of the variance, which is shown by the comparatively low R square. However, the low corrected R square (0.235) raises the possibility that the model does not adequately match the data. On the other hand, the ANOVA table (Table 7) shows that the regression model is significant (Sig. = 0.000), indicating that the Sustainable Development Index is influenced by government policies, tourism, and technology combined. The positive and strong impact of government policies, tourism, and technology on the Sustainable Development Index is further confirmed by Table 8's beta coefficient of 0.487. The collective results highlight how crucial these elements are to attaining sustainable development in the insurance industry.

Table 9: Main findings of hypothesis testing

Hypothesis	Result
H0A: There is no discernible link between government policies and the attainment of Sustainable Development Goals by means of travel for workers in the insurance industry.	Rejected
H1A: Policies of the government have a major influence on how well personnel in the insurance industry travel to fulfil the Sustainable Development Goals.	Accepted
H0B: For Indian citizens, tourism makes no appreciable contribution to the Sustainable Development Index.	Rejected
H1B: For Indian citizens, tourism has a major impact on the Sustainable Development Index.	Accepted
H0C: In the context of sustainable tourist activities, technology has no appreciable influence on the Sustainable Development Index.	Rejected
H1C: In the context of sustainable tourism practices in India, technology has a major impact on the Sustainable Development Index.	Accepted

The results of the hypothesis test illuminate important connections in the area of attaining the Sustainable Development Goals (SDGs) through tourism in India. First off, the approved null hypothesis (H0A) suggests that there is no meaningful correlation between government regulations and the attainment of SDGs by employees of the insurance industry who travel. This emphasises how crucial regulatory actions are in influencing sustainable development in the insurance industry through travel-related projects. Second, the null hypothesis (H0B) that was rejected suggests that tourism makes a large contribution to the Sustainable Development Index for Indian citizens, highlighting its role in promoting complete development along several dimensions. Finally, the accepted

alternative hypothesis (H1C) highlights the transformative power of technical breakthroughs in influencing sustainable outcomes by indicating that technology has a considerable impact on the Sustainable Development Index in the context of sustainable tourist practices. Together, these findings offer insightful information to industry participants and policymakers, highlighting the complex relationship between tourism, government regulations, and technology in attaining the Sustainable Development Goals (SDGs) and the diverse character of sustainable development.

6. Conclusion

This research has examined the complex relationship between attaining the Sustainable Development Goals (SDGs) and tourism in India, concentrating on the workers in the insurance industry and the general public. A thorough examination of the demographic data showed a well-educated and diversified sample, underscoring the significance of educational investment in promoting financial well-being and the possibility of long-term economic progress. The correlation matrix highlighted the interdependence of the Sustainable Development Index, government policies, tourism, and technology in advancing sustainable development goals by revealing strong positive correlations among them. The results of the regression study demonstrated the importance of these connections, with tourism, government regulations, and technology together accounting for a sizable amount of the variance in the Sustainable Development Index. The crucial roles that tourism, government policies, and technology play in shaping the results of sustainable development were further supported by hypothesis testing. Policymakers and industry stakeholders are guided towards successful strategies for achieving the Sustainable Development Goals (SDGs) through tourism by the detailed insights into the unique contributions of these aspects offered by the approved and rejected hypotheses. In light of everything, this study adds to the corpus of data currently in presence by giving a complete handle of the complicated elements engaged with progressing sustainable development with regards to Indian tourism.

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