



NATIONAL CONFERENCE

ON

“Contemporary Trends in Commerce and Management” (NCCTCM)

Editors

Dr. Dayana Amala Jothi.A
Dr. Amali Arockia Selvi.J
Dr. Sarlin Vinotha
Dr. Samuel.J

October – 2026



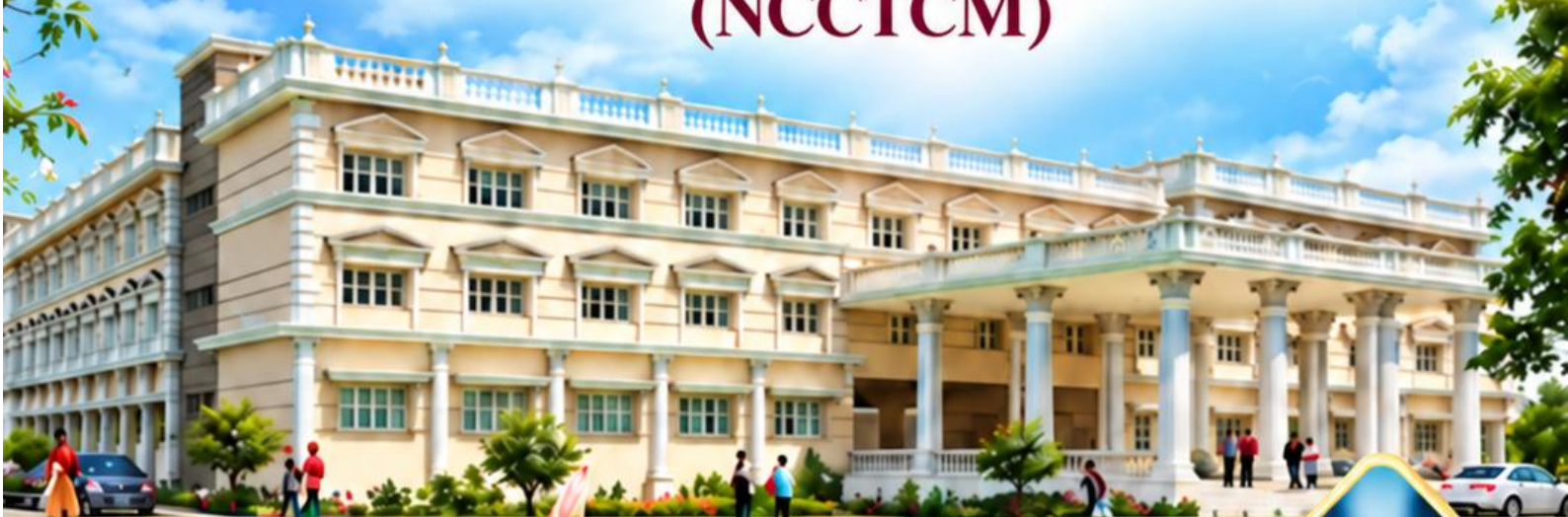


MORNING STAR
Arts and Science College for Women
Pasumpon - 623604
(Affiliated to Alagappa University)



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Publisher	Dr. BGR Publications India Tamil Nadu Tuticorin 9003494749 https://drbgrpublications.in/ https://www.instagram.com/drbgrpublications/
Conference Title	National Conference on Contemporary Trends in Commerce and Management (NCCTCM)
Organizing Institute	Morning Star Arts and Science College for Women
Conference Date	09-10-2026
Type	Conference Proceedings
Book Title	<i>National Conference on Contemporary Trends in Commerce and Management</i>
Editors	Dr.Dayana Amala Jothi.A Dr.Amali Arockia Selvi.J Dr.Sarlin Vinotha Dr.Samuel.J
Page Size	A4
Language	English
Product Form	Digital
Typesetting	Editors
Cover Design	Dr.Dayana Amala Jothi.A
Cataloguing Data	Available from the Publisher: https://drbgrpublications.in/isbn-index/
Copyright Holder	© 2026 by respective author(s)
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Editorial Office	drbgrpublications@gmail.com <i>An imprint of Dr. BGR Publications</i>
Barcode	ISBN 978-81-69360-70-8  9 788169 360708

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ISBN: 978-81-69360-70-8**

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**A STUDY ON THE IMPACT OF ARTIFICIAL INTELLIGENCE-POWERED
DIGITAL MARKETING ON CONSUMER PURCHASE BEHAVIOUR**

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ABSTRACT

The rapid advancement of Artificial Intelligence (AI) has significantly transformed the digital marketing landscape, enabling businesses to understand consumer preferences, predict purchasing patterns, personalize marketing communication, and enhance customer engagement. AI-powered digital marketing has emerged as an important contemporary marketing strategy through which organizations can interact with consumers in a more targeted, efficient, and personalized manner. Technologies such as artificial intelligence, machine learning, chatbots, recommendation systems, predictive analytics, automated advertising, and personalized digital content are increasingly being integrated into marketing practices to influence consumer decision-making and improve the overall customer experience. The study is expected to provide meaningful insights into the extent to which AI-based digital marketing influences consumer awareness, engagement, preferences, purchase intentions, and final purchasing decisions. The findings may assist marketers and business organizations in designing more effective and consumer-oriented digital marketing strategies. The study also emphasizes the importance of maintaining transparency, privacy, trust, and responsible use of consumer data while implementing AI technologies.

Keywords

Artificial Intelligence (AI), AI-Powered Digital Marketing, Digital Marketing, Consumer Purchase Behaviour, Consumer Perception, Customer Engagement, Personalized Marketing, AI Chatbots.

**EMPLOYEE ENGAGEMENT IN THE DIGITAL ERA: A STUDY OF MOTIVATION
AND ORGANIZATIONAL COMMITMENT**

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ABSTRACT

The quick progress of digital technologies has substantially impacted the contemporary workplace, altering the way individuals communicate, cooperate, acquire information and fulfill their professional tasks. In the digital era, firms increasingly rely on digital platforms, virtual communication tools, automation, artificial intelligence and technology-enabled work practices to boost organizational efficiency and employee productivity. These advancements have also altered the character of employee engagement and given businesses new chances and difficulties in retaining devoted and driven workers. The degree of involvement, zeal, and dedication that workers display toward their jobs and organizations is referred to as employee engagement. With a focus on organizational commitment and employee motivation, this study examines employee engagement in the digital age. Digital transformation can effect employees' experiences by providing greater flexibility, faster communication, improved access to information and opportunities for skill development. The study looks at how important employee engagement is to boosting workers' willingness to support organizational goals and stick with their companies. In order to comprehend how the digital workplace affects employee motivation and organizational commitment, the study takes a conceptual and empirical approach. Employees can stay motivated, actively participate in organizational activities, and strengthen their commitment to corporate goals in a friendly digital workplace.

KEYWORDS

Employee Engagement, Digital Era, Digital Workplace, Digital Transformation, Employee Motivation, Organizational Commitment, Workplace Technology.

E-COMMERCE AND GLOBAL SCALING: STRATEGIES, OPPORTUNITIES AND CHALLENGES FOR BUSINESS EXPANSION IN THE DIGITAL ECONOMY

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ABSTRACT

The rapid growth of e-commerce has transformed the way businesses operate, compete and expand across international markets. Digital platforms, online payment systems, social media marketing, artificial intelligence and data-driven technologies have enabled businesses to reach customers beyond geographical boundaries with relatively lower costs and greater market flexibility. Global scaling through e-commerce provides businesses with significant opportunities to enter new markets, diversify their customer base, strengthen brand visibility and improve revenue potential. However, expanding internationally also involves challenges such as cultural differences, regulatory compliance, taxation, logistics, cybersecurity, payment barriers, language diversity and intense global competition. This paper examines the role of e-commerce in facilitating the global scaling of businesses and explores the strategies adopted by enterprises to establish and sustain their presence in international markets. It focuses on digital marketing, localization, cross-border payment systems, supply-chain efficiency, customer relationship management and technology adoption as important factors influencing successful global expansion. The study also highlights the role of emerging technologies such as artificial intelligence, machine learning and data analytics in understanding international consumer behaviour and improving business decision-making. The paper suggests that businesses can achieve sustainable global growth by developing adaptable digital strategies, strengthening technological infrastructure, understanding local markets and ensuring customer trust and data security. The study concludes that e-commerce has emerged as a powerful mechanism for transforming local businesses into globally competitive enterprises.

KEYWORDS

E-Commerce, Global Scaling, Digital Economy, Cross-Border E-Commerce, International Markets, Digital Marketing.

DIGITAL TRANSFORMATION AND THE FUTURE OF COMMERCE

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ABSTRACT

Digital transformation has emerged as a major force influencing the structure, practices and future direction of commerce. The rapid adoption of Artificial Intelligence, cloud computing, data analytics, e-commerce, digital payment systems, automation and other emerging technologies has changed the way businesses operate and interact with customers. This study examines the role of digital transformation in reshaping contemporary commerce, with particular emphasis on business operations, marketing, customer relationship management, financial transactions, supply chain activities and strategic decision-making. Digital technologies enable organizations to improve operational efficiency, reduce transaction time, access wider markets and provide personalized products and services. The integration of digital platforms also creates opportunities for small businesses and entrepreneurs to participate in competitive markets beyond geographical boundaries. However, organizations face challenges related to cybersecurity, data privacy, digital skill gaps, technological investment, resistance to change and the continuous need for employee training. The study emphasizes that successful digital transformation requires not only technological adoption but also organizational readiness, skilled human resources and appropriate strategic planning. The paper concludes that effective and responsible digital transformation can enhance innovation, competitiveness, customer satisfaction and sustainable growth in the future of commerce.

KEYWORDS

Digital Transformation, Future of Commerce, Artificial Intelligence, E-Commerce, Digital Payments, Data Analytics, Business Innovation, Digital Business, Competitive Advantage

SUSTAINABLE SUPPLY CHAIN MANAGEMENT AND BUSINESS PERFORMANCE

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ABSTRACT

Sustainable supply chain management has gained increasing importance as organizations seek to achieve economic growth while addressing environmental and social responsibilities. Modern businesses are expected to reduce waste, conserve resources, minimize environmental impact and maintain ethical relationships with suppliers and other stakeholders. This study examines the role of sustainable supply chain management in improving business performance, with particular focus on green procurement, sustainable transportation, responsible sourcing, waste management, energy efficiency and environmentally responsible production practices. Sustainable supply chain strategies can help organizations reduce resource consumption, improve operational efficiency, strengthen corporate reputation and respond to the growing demand for environmentally responsible products. The study also explores the relationship between sustainability practices and customer satisfaction, brand image and long-term competitiveness. However, businesses may face challenges such as higher initial investment, lack of skilled personnel, limited supplier capabilities, technological constraints and difficulties in measuring sustainability performance. The paper emphasizes the importance of integrating sustainability principles throughout procurement, production, logistics and distribution activities. It concludes that organizations adopting sustainable supply chain practices can achieve a balance between profitability, environmental responsibility and social well-being, thereby contributing to long-term business performance and sustainable development.

KEYWORDS

Sustainable Supply Chain Management, Business Performance, Green Procurement, Sustainable Logistics, Environmental Sustainability, Responsible Sourcing, Green Business, Supply Chain Innovation, Sustainable Development

DIGITAL CONSUMER BEHAVIOUR IN THE AGE OF E-COMMERCE

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ABSTRACT

The rapid expansion of e-commerce, social media and digital technologies has significantly transformed consumer behaviour and purchasing patterns. Consumers today use websites, mobile applications, social media platforms, online reviews and digital payment systems to search for information, compare products, evaluate alternatives and complete purchases. This study examines the changing nature of consumer behaviour in the digital environment, with particular emphasis on convenience, price sensitivity, online reviews, personalized recommendations, product variety, digital trust and customer experience. The study explores how technological developments influence consumers' purchase intentions, preferences and brand loyalty. Online reviews and user-generated content have become important sources of information, while personalized advertisements and recommendations can influence product discovery and purchasing decisions. At the same time, concerns relating to privacy, cybersecurity, misleading information, product quality, delivery delays and return policies may affect consumer confidence. The study highlights the importance of understanding changing digital expectations for businesses seeking to develop effective customer-oriented strategies. The paper concludes that organizations must continuously analyse digital consumer behaviour and provide secure, transparent, convenient and personalized shopping experiences to build customer satisfaction, trust and long-term loyalty in the competitive e-commerce environment.

KEYWORDS

Digital Consumer Behaviour, E-Commerce, Online Shopping, Consumer Preferences, Digital Marketing, Customer Experience, Online Reviews, Purchase Intention, Consumer Loyalty.

BLOCKCHAIN TECHNOLOGY AND ITS APPLICATIONS IN COMMERCE

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ABSTRACT

Blockchain technology has emerged as an innovative digital technology with significant potential to transform various areas of commerce and financial management. Its decentralized structure, transparency and ability to maintain tamper-resistant digital records provide opportunities for improving transaction management, information sharing and record verification. This study examines the applications of blockchain technology in commerce, with particular focus on digital payments, supply chain management, accounting, auditing, trade documentation and financial transactions. Blockchain can improve traceability and transparency in supply chains by enabling participants to access reliable transaction records. In accounting and auditing, it has the potential to support efficient verification and strengthen the reliability of digital records. Blockchain-based applications can also contribute to the development of innovative financial services and secure digital transactions. The study emphasizes the need for appropriate infrastructure, skilled professionals, regulatory support and organizational preparedness. The paper concludes that responsible adoption of blockchain technology can create opportunities for greater transparency, efficiency, security and innovation, thereby contributing to the transformation of contemporary commerce and financial services.

KEYWORDS

Blockchain Technology, Commerce, Digital Transactions, Financial Technology, Supply Chain Management, Transparency, Digital Security, Accounting, Auditing, Business Innovation.

ROLE OF DATA ANALYTICS IN STRATEGIC BUSINESS DECISION-MAKING

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ABSTRACT

In the contemporary business environment, organizations generate large volumes of financial, operational, customer and market-related data. The effective analysis of this information has become essential for making timely and evidence-based strategic decisions. This study examines the role of data analytics in strategic business decision-making, with particular focus on customer analysis, market forecasting, sales management, financial planning, risk assessment, operational efficiency and performance evaluation. Data analytics enables organizations to identify patterns, understand customer preferences, forecast future trends and evaluate alternative business strategies. Business intelligence and predictive analytics can provide managers with valuable insights that support resource allocation and improve organizational responsiveness. The study also explores the importance of data quality, technological infrastructure, analytical capabilities and employee skills in achieving effective data-driven decision-making. Despite its benefits, organizations face challenges relating to data privacy, cybersecurity, data integration, analytical complexity and shortage of skilled professionals. The study emphasizes that technology alone cannot guarantee effective decisions; managerial judgement and strategic interpretation remain essential. The paper concludes that organizations that develop strong data analytics capabilities can improve decision quality, operational efficiency, customer satisfaction and competitive advantage while responding more effectively to changing market conditions.

KEYWORDS

Data Analytics, Strategic Decision-Making, Business Intelligence, Big Data, Predictive Analytics, Business Performance, Customer Analytics, Risk Management, Competitive Advantage, Digital Transformation.

THE IMPACT OF MOBILE SHOPPING APPS ON CONSUMER BUYING BEHAVIOUR

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ABSTRACT

The rapid growth of mobile technology and digital commerce has significantly transformed consumer buying behaviour. Mobile shopping applications have become an essential platform for consumers to search for products, compare prices, read customer reviews, and make purchases conveniently from anywhere at any time. This study aims to examine the impact of mobile shopping apps on consumer buying behaviour, focusing on factors such as convenience, product variety, discounts, personalized recommendations, user experience, and customer reviews. These applications influence consumer purchasing decisions by providing easy access to information, attractive promotional offers, secure payment options, and faster delivery services. Furthermore, features such as push notifications, flash sales, and targeted advertisements encourage impulse buying and increase customer engagement. However, consumers may also face challenges related to data privacy, online payment security, misleading product descriptions, and product quality concerns. Understanding these factors is essential for businesses to develop effective mobile marketing strategies and improve customer satisfaction. The study highlights the importance of mobile shopping applications in shaping modern consumer preferences, purchasing intentions, and brand loyalty in the digital marketplace.

KEYWORDS

Mobile Shopping Apps, Consumer Buying Behaviour, Online Shopping, Digital Marketing, Purchase Decisions, Customer Satisfaction, Impulse Buying, Brand Loyalty, Personalized Recommendations, E-Commerce.

THE IMPACT OF BIG DATA ANALYTICS ON BUSINESS INTELLIGENCE AND DECISION-MAKING

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ABSTRACT

In the modern business environment, Big Data Analytics has emerged as a powerful tool for improving business intelligence and enhancing managerial decision-making. The rapid growth of digital technologies has enabled organizations to collect and process vast amounts of structured and unstructured data from various sources, including customer transactions, social media platforms, online sales, and business operations. This study aims to examine the impact of Big Data Analytics on business intelligence and decision-making, with particular emphasis on data-driven strategies, operational efficiency, customer relationship management, risk assessment, and competitive advantage. By applying advanced analytical techniques, businesses can identify market trends, understand consumer preferences, forecast future demand, and make informed strategic decisions. Big Data Analytics also supports real-time monitoring, improves resource allocation, reduces operational costs, and enhances organizational performance. However, challenges such as data privacy, cybersecurity risks, data quality, high implementation costs, and the shortage of skilled professionals may limit its effective adoption. The study highlights the importance of integrating Big Data Analytics with business intelligence systems to improve decision accuracy, strengthen strategic planning, and achieve sustainable business growth in an increasingly competitive digital economy.

KEYWORDS

Big Data Analytics, Business Intelligence, Decision-Making, Data-Driven Strategies, Predictive Analytics, Business Performance, Strategic Planning, Competitive Advantage, Data Management, Digital Transformation.

INFLUENCER MARKETING AND BRAND ENGAGEMENT

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ABSTRACT

Influencer marketing has evolved as a prominent digital marketing approach, enabling firms to engage with consumers through trusted and powerful social media personalities. This study looks at the connection between brand engagement and influencer marketing, focusing on how audience interaction, content quality, influencer authenticity, and trustworthiness affect consumers' brand engagement. The study investigates how much customer awareness, interaction, emotional connection, and purchase-related intents toward promoted businesses may be improved by influencer-generated content. Drawing on existing literature and consumer engagement theories, the study proposes that credible and authentic influencers can strengthen consumer trust and encourage active engagement with brand-related content. The findings suggest that influencer marketing can contribute significantly to brand engagement when influencers demonstrate relevance to their target audiences and maintain transparency and authenticity in their promotional activities. The study provides practical implications for marketers seeking to develop effective influencer partnerships and build sustained relationships with consumers in increasingly competitive digital environments. Overall, influencer marketing represents an effective mechanism for enhancing brand–consumer interaction and fostering stronger engagement in social media

The study specifically focuses on audience interaction, content attractiveness, knowledge, authenticity, and influencer trustworthiness as important elements affecting customer engagement. The study emphasizes how influencer-generated content may raise brand awareness, promote engagement, deepen emotional ties, and affect consumers' intentions to make purchases.

KEYWORDS

Influencer Marketing, Brand Engagement, Social Media Marketing, Influencer Credibility, Consumer Behaviour, Brand Awareness, Purchase Intention.

IMPACT OF ARTIFICIAL INTELLIGENCE ON BUSINESS DECISION-MAKING

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ABSTRACT

Artificial Intelligence (AI) has emerged as one of the most influential technologies transforming contemporary business environments. Organizations increasingly use AI-powered systems to collect, process and analyse large volumes of information, identify patterns, predict market trends and support strategic decisions. This study examines the impact of Artificial Intelligence on business decision-making, with particular emphasis on decision accuracy, speed, operational efficiency, risk assessment, forecasting and competitive advantage. It explores the application of AI in marketing, finance, human resource management, customer relationship management and supply chain operations. AI-based analytics can provide managers with timely insights and enable organizations to respond more effectively to changing market conditions and customer expectations. At the same time, organizations face challenges relating to data quality, privacy, cybersecurity, algorithmic bias, transparency, ethical concerns and the availability of skilled human resources. The study emphasizes that AI should function as a decision-support mechanism rather than completely replace managerial judgement, creativity and accountability. Effective collaboration between intelligent technologies and human expertise can strengthen evidence-based decision-making and organizational responsiveness. The paper concludes that organizations that adopt AI strategically and responsibly can improve efficiency, innovation and long-term competitiveness while maintaining ethical, transparent and human-centred business practices.

KEYWORDS

Artificial Intelligence, Business Decision-Making, Data Analytics, Automation, Business Intelligence, Competitive Advantage, Digital Transformation.

INFLUENCER MARKETING AND CONSUMER PURCHASE DECISIONS

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ABSTRACT

Influencer marketing has become a significant component of digital marketing as consumers increasingly obtain product information through social media platforms. Influencers can shape consumer awareness, attitudes, perceptions and purchase intentions by creating reviews, demonstrations, recommendations and lifestyle-oriented content. This study examines the influence of influencer marketing on consumer purchase decisions, focusing on influencer credibility, expertise, authenticity, attractiveness, content quality, audience engagement and perceived trustworthiness. The study explores how consumers evaluate products and brands when promotional messages are communicated through individuals whom they follow and identify with. Influencer-generated content can create awareness and social proof, particularly when the content appears informative, relatable and authentic. However, excessive promotional content, misleading claims and lack of disclosure may reduce consumer trust and negatively affect purchase intentions. The study also considers the importance of selecting influencers whose values, audience profile and content style are compatible with a brand. For businesses, effective influencer marketing requires a balance between promotional objectives and genuine audience engagement. The study concludes that credible, transparent and relevant influencer communication can positively influence consumer attitudes and purchase decisions, while ethical disclosure and authentic content are essential for maintaining long-term consumer trust and sustainable digital brand relationships.

KEYWORDS

Influencer Marketing, Consumer Behaviour, Purchase Decision, Social Media, Influencer Credibility, Digital Marketing.

SOCIAL MEDIA MARKETING AND GENERATION Z CONSUMER BEHAVIOUR

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ABSTRACT

The rapid expansion of social media has transformed the relationship between businesses and consumers, particularly among Generation Z, a digitally connected consumer group that frequently uses social platforms for information, entertainment, product discovery and communication. This paper examines the influence of social media marketing on Generation Z consumer behaviour, with specific focus on brand awareness, purchase intention, engagement, trust and brand loyalty. It explores the role of short-form videos, influencer marketing, user-generated content, online reviews, interactive campaigns and personalized advertisements in shaping consumer perceptions and purchasing decisions. Social media enables organizations to communicate directly with young consumers, receive immediate feedback and create interactive brand experiences. At the same time, misleading content, privacy concerns, excessive advertising and lack of authenticity may reduce consumer trust and engagement. Generation Z consumers are likely to respond positively to content that is authentic, informative, creative, entertaining and socially responsible. The study highlights the importance of understanding platform preferences and digital consumption patterns while designing marketing strategies for this generation. It concludes that well-planned social media marketing can strengthen consumer engagement, influence purchase intentions and support long-term digital brand relationships when businesses maintain transparency, relevance and responsible communication.

KEYWORDS

Social Media Marketing, Generation Z, Consumer Behaviour, Influencer Marketing, Brand Awareness, Purchase Intention, Digital Marketing.

GREEN MARKETING AND CONSUMER PURCHASE INTENTION

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ABSTRACT

Growing environmental awareness has encouraged businesses to integrate sustainability into their products, services and marketing strategies. Green marketing refers to the development, promotion, pricing and distribution of products and services that seek to reduce environmental impact while responding to consumer needs. This study examines the relationship between green marketing practices and consumer purchase intention, with particular attention to eco-friendly products, sustainable packaging, environmental advertising, green brand image and consumer environmental awareness. The study explores whether consumers are willing to prefer environmentally responsible products and whether positive perceptions of sustainability influence their purchasing decisions. Green marketing can strengthen brand differentiation and create opportunities for businesses to appeal to environmentally conscious consumers. However, consumer trust may be affected when companies make exaggerated or unsupported environmental claims. The study therefore emphasizes the importance of authentic sustainability practices, transparent communication and consistency between environmental claims and actual business activities. Consumer awareness, perceived product value, price considerations and confidence in green claims may also influence purchase intention. The paper concludes that responsible green marketing can contribute to positive consumer attitudes and stronger purchase intentions while supporting broader environmental objectives. Businesses that combine genuine sustainability with effective communication can build a stronger and more responsible market position.

KEYWORDS

Green Marketing, Consumer Behaviour, Purchase Intention, Sustainability, Eco-Friendly Products, Environmental Awareness.

DIGITAL PAYMENT SYSTEMS AND CONSUMER BUYING BEHAVIOUR

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ABSTRACT

The rapid adoption of digital payment systems has significantly transformed the way consumers conduct financial transactions and purchase goods and services. Mobile payment applications, Unified Payments Interface (UPI), digital wallets, internet banking and contactless payment methods have increased the speed, convenience and accessibility of transactions. This paper examines the impact of digital payment systems on consumer buying behaviour, focusing on convenience, transaction speed, perceived security, ease of use, spending patterns, purchase frequency and consumer satisfaction. Seamless payment facilities have supported cashless transactions across retail stores, e-commerce platforms, transportation, food delivery and service sectors. The availability of instant payment options may also influence consumers' purchasing frequency and preferences. However, concerns relating to cybersecurity, privacy, fraud, transaction failures and limited digital literacy can affect consumer acceptance. The study highlights the importance of trust, perceived usefulness, accessibility, security and technological confidence in shaping digital payment behaviour. It also recognizes the need for consumer awareness and secure digital infrastructure. The paper concludes that digital payments have become an important element of contemporary consumer behaviour and are contributing to the transformation of retail and commercial activities. Businesses that provide secure, convenient and user-friendly payment options can enhance customer experience and support digital commerce.

KEYWORDS

Digital Payments, Consumer Behaviour, UPI, Digital Wallets, Cashless Transactions, Consumer Satisfaction, Financial Technology.

DIGITAL ENTREPRENEURSHIP AMONG COLLEGE STUDENTS

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ABSTRACT

Digital entrepreneurship has emerged as an important pathway through which young people can transform innovative ideas into business opportunities. College students can use social media, e-commerce platforms, digital payment systems, online marketplaces and digital marketing tools to establish and manage entrepreneurial ventures with comparatively lower initial barriers. This study examines the awareness, interest and entrepreneurial intentions of college students towards digital entrepreneurship. It focuses on digital skills, entrepreneurial knowledge, creativity, innovation, access to technology, financial support and social media usage as important factors influencing students' entrepreneurial intentions. Digital platforms provide opportunities for students to test business ideas, reach wider markets, interact with customers and develop flexible business models. Nevertheless, student entrepreneurs may face challenges such as limited capital, inadequate experience, lack of business knowledge, market competition and uncertainty regarding business sustainability. The study emphasizes the importance of entrepreneurship education, digital skill development, mentoring, access to finance and institutional support. It highlights the potential of digital entrepreneurship to promote employability, self-employment, innovation and youth participation in economic development. The paper concludes that higher educational institutions can play a meaningful role by creating an enabling ecosystem that combines academic learning, digital competencies and practical entrepreneurial experiences.

KEYWORDS

Digital Entrepreneurship, College Students, Entrepreneurial Intention, Digital Skills, E-Commerce, Innovation.

ARTIFICIAL INTELLIGENCE IN HUMAN RESOURCE MANAGEMENT

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ABSTRACT

Artificial Intelligence (AI) is increasingly transforming Human Resource Management (HRM) by automating routine activities and supporting data-driven workforce decisions. Organizations are adopting AI-based applications in recruitment, employee screening, talent management, performance evaluation, training, employee engagement and workforce planning. This paper examines the role of AI in HRM and its influence on HR efficiency, decision-making, employee experience and organizational performance. AI-enabled recruitment tools can assist in identifying suitable candidates, while predictive analytics can support workforce planning, employee retention and identification of emerging workforce needs. Chatbots and intelligent systems can also provide employees with timely information and administrative support. These technologies can reduce repetitive workloads and enable HR professionals to concentrate on more strategic responsibilities. However, AI adoption raises important concerns relating to data privacy, algorithmic bias, transparency, explainability, job displacement and ethical decision-making. The study emphasizes that human judgement, empathy and organizational values remain essential in HR processes involving people. Responsible implementation therefore requires appropriate governance, transparent practices, employee awareness and continuous monitoring of AI systems. The paper concludes that when AI is integrated responsibly with human expertise, it can strengthen HR efficiency and strategic capability while supporting fair, transparent and responsive workplaces.

KEYWORDS

Artificial Intelligence, Human Resource Management, Recruitment, Talent Management, Employee Engagement, HR Analytics, Workplace Technology.

GENERATIVE AI AND ITS IMPACT ON BUSINESS MANAGEMENT

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ABSTRACT

Generative Artificial Intelligence (AI) is emerging as a transformative technology with the potential to reshape modern business management. Unlike traditional automation, generative AI can create text, images, summaries, ideas and other forms of content while also assisting with information analysis and routine knowledge-based activities. This study examines the impact of Generative AI on business management, with particular attention to organizational efficiency, innovation, productivity, customer engagement and managerial decision support. The technology is increasingly relevant to marketing, human resource management, finance, operations, customer service and business communication. Generative AI can reduce the time required for routine content creation, assist employees in analysing information and support the development of new ideas and business solutions. At the same time, organizations must address concerns relating to accuracy, data privacy, intellectual property, ethical use, misinformation, job displacement and employee reskilling. Human oversight is therefore essential when AI-generated outputs influence organizational decisions or customer communication. The study emphasizes that successful adoption depends not only on technological capability but also on appropriate governance, employee training and responsible organizational practices. The paper concludes that Generative AI can create substantial business value when strategically integrated as a productivity and innovation tool while preserving human judgement, accountability and ethical standards.

KEYWORDS

Generative AI, Artificial Intelligence, Business Management, Automation, Innovation, Productivity.

FINANCIAL LITERACY AND INVESTMENT BEHAVIOUR AMONG COLLEGE STUDENTS

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ABSTRACT

Financial literacy is an essential component of personal financial well-being and responsible investment decision-making. College students are increasingly exposed to digital financial services, investment applications, online platforms and a wide range of financial products, making financial knowledge important at an early stage of their economic lives. This paper examines the relationship between financial literacy and investment behaviour among college students. It focuses on awareness of savings, investment alternatives, risk and return, budgeting, financial planning and basic investment principles. The study also considers factors that may influence students' investment decisions, including financial knowledge, parental influence, peer influence, income, risk perception, digital financial platforms and access to financial information. Adequate financial literacy can help students compare alternatives, understand risks and make more informed financial choices. Conversely, limited financial knowledge may contribute to inappropriate investment decisions and financial vulnerability. The study emphasizes the need to strengthen financial education through higher education curricula, workshops and practical financial awareness programmes. It also highlights the importance of developing responsible attitudes towards risk and long-term planning. The paper concludes that improved financial literacy can contribute to more informed investment behaviour and strengthen students' capacity to manage financial opportunities and risks throughout their future economic lives.

KEYWORDS

Financial Literacy, Investment Behaviour, College Students, Financial Awareness, Investment Decisions, Risk Perception, Financial Planning.

WOMEN ENTREPRENEURSHIP IN THE DIGITAL ERA

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ABSTRACT

Digital technologies have created new opportunities for women to enter, develop and expand entrepreneurial activities. Social media, e-commerce platforms, digital payment systems, online marketing and technology-enabled networking allow women entrepreneurs to reach customers beyond geographical boundaries and operate businesses with comparatively flexible structures. This study examines the role of digital technology in promoting women entrepreneurship, focusing on digital marketing, online selling, financial technology, networking and access to digital resources. Digital platforms can help women identify market opportunities, communicate directly with customers, promote products and develop new revenue channels. At the same time, women entrepreneurs may face challenges relating to limited digital skills, inadequate financial resources, market competition, cybersecurity risks and unequal access to technological infrastructure. The study highlights the importance of training, mentoring, financial support, digital literacy and supportive entrepreneurial ecosystems. It also considers how digital entrepreneurship can contribute to women's economic independence, self-employment and participation in business activities. The paper concludes that responsible and inclusive use of digital technologies can strengthen women's entrepreneurial capabilities and market reach. Coordinated support from educational institutions, financial organizations, government agencies and business networks can further enable women entrepreneurs to utilize digital opportunities for sustainable business growth.

KEYWORDS

Women Entrepreneurship, Digital Era, Digital Marketing, E-Commerce, Women Empowerment, Digital Skills.

FINTECH AND FINANCIAL INCLUSION

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ABSTRACT

Financial Technology (FinTech) has emerged as an important force in transforming financial services and expanding access to financial products among individuals and businesses that may have been underserved by conventional institutions. Digital banking, mobile payment applications, digital lending, online investment platforms and technology-enabled financial services can improve accessibility, affordability and convenience. This paper examines the role of FinTech in promoting financial inclusion, with particular emphasis on digital payments, banking access, financial literacy and the participation of underserved communities in the formal financial system. FinTech solutions can reduce geographical barriers and enable users to access financial services through mobile and online platforms. They can also provide opportunities for small businesses and low-income groups to participate more actively in formal financial activities. However, digital illiteracy, cybersecurity threats, privacy concerns, inadequate internet connectivity, limited awareness and technological accessibility may restrict the benefits of FinTech. The study emphasizes the importance of digital literacy, consumer protection, secure infrastructure and supportive regulatory frameworks. It argues that technology alone cannot ensure inclusion unless users possess the knowledge and confidence required to access financial services safely. The paper concludes that responsible FinTech innovation can contribute significantly to a more accessible, affordable, inclusive and digitally connected financial ecosystem.

KEYWORDS

FinTech, Financial Inclusion, Digital Banking, Digital Payments, Financial Services, Digital Literacy, Financial Technology.

FINTECH AND THE TRANSFORMATION OF TRADITIONAL BANKING

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ABSTRACT

Financial Technology (FinTech) has brought significant changes to the structure and delivery of traditional banking services. Mobile banking, digital payments, online lending, artificial intelligence, automated services and other technology-driven applications have changed how customers access financial products and interact with banks. This study examines the role of FinTech in transforming traditional banking, with emphasis on customer experience, accessibility, transaction speed, cost efficiency and personalized financial services. FinTech solutions enable customers to conduct transactions remotely and access services with greater convenience, while data-driven technologies can support personalized products and faster decision-making. Traditional banks are consequently required to strengthen digital capabilities and adapt their business models to changing customer expectations and competition from technology-focused financial service providers. At the same time, technological transformation creates challenges relating to cybersecurity, data privacy, operational risks, technological dependence and regulatory compliance. The study highlights that collaboration between established financial institutions and FinTech providers can create opportunities for innovation while retaining the trust and institutional strengths associated with traditional banking. The paper concludes that continuous technological adaptation, secure digital infrastructure, skilled employees and customer-oriented innovation will be essential for the future competitiveness and sustainability of the banking sector.

KEYWORDS

FinTech, Digital Banking, Traditional Banking, Financial Services, Digital Transformation, Banking Innovation.

UPI ADOPTION AND DIGITAL PAYMENT BEHAVIOUR AMONG YOUTH

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ABSTRACT

The Unified Payments Interface (UPI) has significantly contributed to the rapid growth of digital payments in India by enabling convenient and relatively seamless account-to-account transactions through mobile devices. Young consumers represent an important user group because of their familiarity with smartphones, digital applications and technology-enabled services. This study examines the factors influencing UPI adoption and digital payment behaviour among youth, focusing on perceived usefulness, ease of use, security, trust, convenience and awareness. It explores how UPI influences transaction habits and the preference for cashless payment methods in retail purchases, online shopping, food services, transportation and other everyday activities. Convenience and transaction speed can encourage repeated usage, while perceptions of security and reliability may influence continued adoption. Transaction failures, fraud concerns, privacy issues and inadequate awareness may create barriers to usage. The study emphasizes the importance of secure payment infrastructure, user education and digital financial literacy in strengthening confidence among young users. It also highlights the role of UPI in supporting the broader digital financial ecosystem and reducing dependence on physical cash. The paper concludes that continued awareness, responsible digital practices and trustworthy payment systems can support sustained adoption of UPI among youth.

KEYWORDS

UPI, Digital Payments, Youth, Payment Behaviour, FinTech, Cashless Transactions.

E-COMMERCE AND CHANGING CONSUMER PREFERENCES

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ABSTRACT

The rapid expansion of e-commerce has transformed consumer purchasing patterns by enabling customers to search, compare and purchase products through digital platforms from different locations. Online shopping provides access to a wider variety of brands and products while offering features such as price comparison, discounts, customer reviews, home delivery and multiple payment options. This study examines how e-commerce influences changing consumer preferences and purchasing behaviour. It focuses on convenience, product variety, price, online reviews, delivery services, payment facilities, return policies and customer experience. Consumers increasingly evaluate not only the product itself but also the quality of the digital shopping experience, including website or application usability, delivery reliability and after-sales support. The study also considers the influence of personalized recommendations, promotional offers and online ratings on purchase decisions. Despite its advantages, e-commerce may create concerns regarding product authenticity, privacy, payment security, delivery delays and return procedures. The research highlights the need for businesses to understand evolving customer expectations and provide transparent, reliable and user-friendly digital shopping experiences. The paper concludes that e-commerce is reshaping traditional purchasing behaviour and that customer-oriented digital strategies are essential for businesses seeking to build trust, satisfaction and long-term customer relationships in competitive online markets.

KEYWORDS

E-Commerce, Consumer Preferences, Online Shopping, Consumer Behaviour, Digital Retail, Customer Experience.

ROLE OF INNOVATION IN ACHIEVING COMPETITIVE ADVANTAGE

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ABSTRACT

Innovation is a critical driver of organizational growth and competitive advantage in a rapidly changing business environment. Organizations continuously develop new products, services, technologies, processes and business models to respond to evolving customer expectations and competitive pressures. This study examines the role of innovation in achieving competitive advantage, with emphasis on product innovation, process innovation, technological innovation and business model innovation. Innovation can enable organizations to improve productivity, reduce operational inefficiencies, enhance customer satisfaction and strengthen market position. The study also explores the role of organizational culture, creativity, leadership, employee participation and investment in research and development in creating an environment that supports innovation. Successful innovation requires organizations to identify market needs, accept appropriate levels of risk and convert new ideas into practical value. However, organizations may face challenges such as financial constraints, resistance to change, skill gaps and uncertainty regarding market acceptance. The research emphasizes that innovation should be treated as an ongoing strategic capability rather than an isolated activity. The paper concludes that organizations that develop innovative cultures and continuously adapt products, processes and business models can improve their responsiveness, differentiation and long-term competitive advantage in dynamic markets.

KEYWORDS

Innovation, Competitive Advantage, Business Strategy, Product Innovation, Technological Innovation, Organizational Performance.

CORPORATE SOCIAL RESPONSIBILITY AND BRAND IMAGE

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ABSTRACT

Corporate Social Responsibility (CSR) has become an important element of modern business strategy as organizations are increasingly expected to balance profitability with social welfare, environmental protection and ethical conduct. This study examines the relationship between CSR activities and brand image, focusing on social welfare initiatives, environmental sustainability, ethical business practices, employee welfare and community development. Consumers increasingly evaluate organizations not only on the basis of products and prices but also on their perceived social and environmental responsibilities. Genuine CSR activities can strengthen consumer trust, enhance corporate reputation and create positive associations with a brand. The study explores how consumers perceive organizations that actively contribute to community development and environmental sustainability and whether such perceptions influence brand image. At the same time, CSR communication that is inconsistent with actual business practices may create scepticism and weaken trust. The research therefore emphasizes authenticity, transparency and long-term commitment in CSR initiatives. It also highlights the strategic role of CSR in building stakeholder relationships and differentiating organizations in competitive markets. The paper concludes that meaningful and responsible CSR practices can contribute to a positive and sustainable brand image while enabling organizations to strengthen reputation, consumer confidence and broader stakeholder value.

KEYWORDS

Corporate Social Responsibility, Brand Image, Sustainability, Consumer Perception, Corporate Reputation, Ethical Business.

IMPACT OF GST ON BUSINESS PERFORMANCE

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ABSTRACT

The introduction of the Goods and Services Tax (GST) brought substantial changes to the indirect taxation system and business operations in India. GST was introduced with the objectives of reducing tax cascading, simplifying indirect taxation and creating a more integrated national market. This study examines the impact of GST on business performance, with particular attention to tax compliance, compliance costs, pricing, profitability, cash flow, transaction efficiency and business expansion. The study considers how businesses have adapted to digital registration, return filing, invoicing and other procedural requirements. GST can improve transparency and standardize tax processes, while digital reporting may strengthen documentation and reduce certain forms of tax-related inefficiency. However, businesses may also face challenges related to compliance complexity, technological requirements, working capital management and continuous adaptation to regulatory procedures. The impact may differ according to business size, sector and level of digital readiness. The research highlights the importance of awareness, professional support and efficient digital systems in enabling businesses to manage GST effectively. The paper concludes that GST has contributed to significant changes in business taxation and operations, and that continued improvements in compliance processes, taxpayer support and digital accessibility can further strengthen the efficiency and effectiveness of the tax system.

KEYWORDS

GST, Taxation, Business Performance, Tax Compliance, Indirect Tax, Tax Reform.

TAXATION AND DIGITAL TRANSFORMATION

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ABSTRACT

Digital transformation has significantly changed the way taxation is administered, monitored and experienced by taxpayers. Online tax filing, electronic invoicing, digital payments, automated compliance systems and data analytics have increasingly become important components of modern tax administration. This study examines the relationship between taxation and digital transformation, focusing on the role of technology in tax collection, compliance, monitoring and taxpayer services. Digital systems can reduce paperwork, improve processing speed, strengthen record management and enhance transparency in tax-related activities. Data-driven tools may also support more efficient administration and improve the accuracy of tax information. At the same time, digital transformation introduces challenges relating to cybersecurity, data privacy, digital literacy, technological accessibility and system reliability. Taxpayers with limited digital skills or inadequate access to technology may experience difficulties in using online services. The study therefore emphasizes the need for user-friendly platforms, awareness programmes, secure digital infrastructure and appropriate support mechanisms. It highlights that successful digital taxation requires both technological capability and taxpayer confidence. The paper concludes that digital transformation can contribute to a more efficient, transparent and taxpayer-friendly taxation system when supported by secure technology, effective governance, digital literacy and continuous improvement of online tax services.

KEYWORDS

Taxation, Digital Transformation, E-Taxation, Tax Compliance, Digital Technology, Tax Administration.

FINANCIAL INCLUSION AND ECONOMIC DEVELOPMENT

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ABSTRACT

Financial inclusion plays an important role in promoting inclusive economic development by enabling individuals and businesses to access appropriate, affordable and reliable financial services. Banking facilities, savings accounts, credit, insurance, digital payments and other financial services can improve economic participation, particularly among underserved and low-income communities. This study examines the relationship between financial inclusion and economic development, focusing on access to banking services, digital finance, financial awareness, availability of credit and participation in formal financial systems. Access to financial services can support household financial management, entrepreneurship, business expansion and livelihood improvement. Digital financial services may further reduce geographical barriers and provide convenient access to transactions and financial information. However, geographical limitations, inadequate financial literacy, limited technological access, affordability concerns and lack of awareness can restrict participation. The study emphasizes that financial inclusion should involve not only access but also appropriate usage, consumer protection and financial capability. It highlights the need for coordinated efforts by financial institutions, educational organizations, policymakers and community-level agencies to strengthen inclusive financial systems. The paper concludes that effective financial inclusion can support entrepreneurship, improve economic opportunities and contribute to sustainable and equitable economic development, particularly when digital and traditional financial services are made accessible to underserved populations.

KEYWORDS

Financial Inclusion, Economic Development, Banking Services, Financial Literacy, Digital Finance, Inclusive Growth.

DIGITAL ECONOMY AND EMERGING BUSINESS OPPORTUNITIES

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ABSTRACT

The digital economy has transformed traditional business models and created new opportunities for entrepreneurs, organizations and consumers. Technologies such as e-commerce, digital payments, social media, cloud computing, artificial intelligence and online platforms enable businesses to reach wider markets, reduce certain operational barriers and develop innovative products and services. This study examines the emerging business opportunities created by the digital economy, with emphasis on digital entrepreneurship, online marketplaces, platform-based businesses, digital marketing and technology-enabled services. Digital technologies allow even smaller enterprises to communicate with customers, promote products and explore markets beyond traditional geographical boundaries. They also support new forms of employment, service delivery and business collaboration. However, participation in the digital economy requires appropriate digital skills, technological infrastructure, cybersecurity awareness and the ability to respond to rapidly changing competition. Businesses may also face challenges relating to data privacy, platform dependence and continuous technological investment. The study highlights the importance of innovation, digital literacy and adaptable business strategies in utilizing emerging opportunities. The paper concludes that the digital economy can contribute to entrepreneurship, employment generation and competitiveness when individuals and organizations are equipped with the skills, infrastructure and responsible practices necessary to adopt technology effectively.

KEYWORDS

Digital Economy, Business Opportunities, Digital Entrepreneurship, E-Commerce, Innovation, Digital Business Models.

CONSUMER PROTECTION IN E-COMMERCE

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ABSTRACT

The rapid growth of e-commerce has provided consumers with convenience, wider product choices, price comparisons and access to markets beyond geographical boundaries. At the same time, online transactions have created new concerns relating to misleading advertisements, product quality, information asymmetry, privacy, payment security, unfair trade practices and return and refund procedures. This study examines the importance of consumer protection in e-commerce, with particular focus on consumer awareness, information disclosure, transaction security, grievance redressal and responsible business practices. Consumers require clear information about products, prices, terms and conditions, seller identity, delivery arrangements and refund policies to make informed decisions. Secure payment systems and effective mechanisms for resolving complaints are also important for building confidence in digital marketplaces. The study explores the challenges consumers may face in protecting their rights when transactions are conducted through online platforms and emphasizes the need for transparent and accountable business practices. Digital awareness and knowledge of consumer rights can help individuals recognize risks and make safer purchasing decisions. The paper concludes that effective consumer protection in e-commerce requires cooperation among businesses, digital platforms, regulators and consumers. Transparent information, secure technology, responsible marketing and accessible grievance mechanisms are essential for creating a trustworthy and sustainable online shopping environment.

KEYWORDS

Consumer Protection, E-Commerce, Consumer Rights, Online Shopping, Data Privacy, Digital Transactions.

DIGITAL FINANCIAL LITERACY AMONG YOUTH

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ABSTRACT

The rapid expansion of digital financial services has increased the need for young people to develop strong digital financial literacy. Youth increasingly use mobile banking, UPI, digital wallets, online banking and other technology-enabled financial services for payments, transfers and everyday transactions. This study examines the level of digital financial literacy among youth and explores their awareness of safe, informed and responsible digital financial practices. It focuses on knowledge of digital payments, financial security, online fraud prevention, budgeting, saving and responsible use of digital financial services. Digital financial literacy enables young users to understand the benefits and limitations of technology-based financial products and to recognize potential risks. Factors such as education, frequency of technology usage, financial awareness and access to reliable information may influence digital financial literacy. The study also emphasizes the importance of awareness regarding passwords, authentication, suspicious communications, transaction verification and responsible financial behaviour. Educational institutions can play an important role by integrating practical digital financial education into student development programmes. The paper concludes that strengthening digital financial literacy among youth can improve confidence, safety and responsible participation in the digital economy. Coordinated efforts in financial education, cybersecurity awareness and digital skills development are essential for preparing young consumers for increasingly technology-driven financial environments.

KEYWORDS

Digital Financial Literacy, Youth, Digital Payments, Financial Awareness, Cybersecurity, Financial Education.

CHANGING TRENDS IN RETAIL COMMERCE

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ABSTRACT

Retail commerce is undergoing significant transformation due to technological development, changing consumer expectations and the growing integration of physical and digital channels. The expansion of e-commerce, mobile commerce, digital payments, social commerce and omnichannel retailing has changed how consumers search for, compare and purchase products. This study examines changing trends in retail commerce and their implications for retailers and consumers. It focuses on online shopping, personalized marketing, digital payment systems, customer experience and the integration of physical stores with digital platforms. Consumers increasingly expect convenience, speed, personalized recommendations, flexible payment options and consistent service across multiple channels. Traditional retailers therefore face the challenge of adapting their operations and marketing strategies to a more technology-driven competitive environment. The study also considers the importance of customer data, digital engagement and efficient delivery systems in shaping contemporary retail experiences. While technology creates new opportunities for market reach and customer interaction, retailers must also address cybersecurity, data privacy and changing consumer expectations. The research highlights the need for businesses to adopt flexible, customer-oriented and technology-enabled strategies. The paper concludes that retailers that effectively combine digital innovation with strong customer service and reliable physical operations can improve competitiveness and build sustainable customer relationships.

KEYWORDS

Retail Commerce, E-Commerce, Consumer Trends, Omnichannel Retailing, Digital Payments, Customer Experience.

ROLE OF COMMERCE IN SUSTAINABLE DEVELOPMENT

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ABSTRACT

Commerce plays an important role in promoting sustainable economic and social development by connecting production, distribution, consumption and resource allocation. Modern businesses are increasingly expected to balance profitability with environmental protection, social responsibility and ethical business practices. This study examines the role of commerce in achieving sustainable development, focusing on sustainable business practices, green marketing, responsible consumption, ethical trade, corporate social responsibility and sustainable supply chains. Commercial organizations can contribute to sustainability by reducing waste, using resources efficiently, promoting environmentally responsible products and encouraging responsible consumption. Sustainable supply chain practices can also reduce environmental impact while supporting ethical sourcing and social welfare. The study highlights the importance of consumer awareness because purchasing choices can influence business practices and market demand for sustainable products. At the organizational level, responsible decision-making requires consideration of long-term economic, environmental and social outcomes rather than short-term profitability alone. The research emphasizes that commerce can serve as a link between economic growth and broader sustainability objectives. The paper concludes that integrating sustainability into business strategy, marketing, supply chains and consumer practices can contribute to long-term development while protecting resources and supporting social well-being for present and future generations.

KEYWORDS

Commerce, Sustainable Development, Green Business, Corporate Social Responsibility, Ethical Trade, Sustainability.

TECHNOLOGY AND THE FUTURE OF ACCOUNTING

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ABSTRACT

Technological advancements are transforming the accounting profession by changing traditional methods of recording, processing, analysing and reporting financial information. Cloud accounting, artificial intelligence, automation, data analytics and accounting software are increasingly used to improve efficiency, accuracy and access to real-time information. This study examines the impact of technology on the future of accounting and the changing role of accounting professionals. Technology can automate repetitive tasks such as data entry, reconciliation and routine reporting, allowing accountants to devote greater attention to analysis, interpretation and strategic decision-making. Cloud-based systems can also facilitate collaboration and access to financial information across locations. However, technological adoption introduces challenges relating to cybersecurity, data privacy, system dependence, technological obsolescence and the need for continuous professional development. The future accountant therefore requires not only traditional accounting knowledge but also digital, analytical, technological and communication skills. The study emphasizes that technology should be viewed as an enabler of professional development rather than simply a replacement for human expertise. The paper concludes that accounting education and professional training must continuously adapt to technological changes. Accountants who develop digital competencies and analytical capabilities can contribute more effectively to strategic management and value creation in technology-driven organizations.

KEYWORDS

Accounting Technology, Artificial Intelligence, Automation, Cloud Accounting, Data Analytics, Future of Accounting.

EMERGING TRENDS IN PROFESSIONAL ACCOUNTING

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ABSTRACT

The professional accounting environment is undergoing substantial transformation due to technological innovation, globalization, regulatory developments and changing organizational requirements. Emerging trends such as artificial intelligence, robotic process automation, cloud accounting, data analytics, sustainability reporting and digital auditing are redefining traditional accounting practices and professional responsibilities. This study examines emerging trends in professional accounting and their influence on accounting professionals and organizations. It focuses on the increasing adoption of digital tools, automation of routine processes and the growing importance of analytical and strategic capabilities. Modern accountants are expected to interpret complex information, support managerial decisions and communicate financial insights in addition to performing traditional accounting functions. The study also considers challenges related to cybersecurity, data privacy, ethical decision-making, technological dependence and continuous professional learning. The changing environment requires accounting professionals to develop multidisciplinary competencies that combine accounting knowledge with technology, analytics, communication and critical thinking. Educational institutions and professional bodies therefore have an important role in updating curricula and training programmes. The paper concludes that professional accounting will continue to evolve as technology and business requirements change. Accountants who embrace continuous learning and develop appropriate digital and analytical skills can remain relevant and contribute strategically to organizational performance in an increasingly technology-driven business environment.

KEYWORDS

Professional Accounting, Digital Accounting, Artificial Intelligence, Robotic Process Automation, Data Analytics, Digital Auditing.

CRYPTOCURRENCY AWARENESS AMONG YOUNG CONSUMERS

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ABSTRACT

Cryptocurrency has emerged as an important component of the evolving digital financial ecosystem and has attracted considerable attention among young consumers because of technological advancement, digital platforms and growing interest in blockchain-based financial services. This study examines the level of awareness and understanding of cryptocurrency among young consumers, with particular emphasis on their knowledge of cryptocurrency concepts, perceived benefits, risks, investment intentions and sources of information. Young consumers are increasingly exposed to cryptocurrency-related information through social media, online communities, digital platforms and financial applications. However, exposure and awareness do not necessarily indicate adequate financial knowledge or a clear understanding of the risks associated with cryptocurrency. The study considers factors such as price volatility, security concerns, regulatory uncertainty, lack of reliable information and the influence of social media on cryptocurrency perceptions. It also highlights the importance of distinguishing general awareness from informed financial decision-making. Digital financial literacy can help young consumers evaluate information critically, understand potential risks and avoid decisions based solely on online trends or promotional content. The study suggests that educational institutions, financial educators and policymakers should strengthen digital financial literacy programmes relating to emerging financial technologies. The paper concludes that greater awareness combined with responsible financial education can help young consumers understand both the opportunities and challenges associated with cryptocurrency and make more informed financial decisions.

KEYWORDS

Cryptocurrency, Young Consumers, Digital Financial Literacy, Cryptocurrency Awareness, Blockchain Technology, Risk Perception, Financial Awareness.

**CONSUMERS' BEHAVIOUR TOWARDS ONLINE SHOPPING IN
KULASEKARAMANGALAM VILLAGE**

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ABSTRACT

Online shopping has emerged as an important component of modern retailing and has significantly changed the purchasing behaviour of consumers. The rapid growth of internet connectivity, smartphones, digital payment systems, and e-commerce platforms has made online shopping accessible not only to urban consumers but also to people living in rural areas. The expansion of digital infrastructure and government initiatives promoting digitalization have further contributed to the growth of online shopping in villages. Online retailers are increasingly able to reach consumers in rural and semi-urban areas where organized physical retail outlets may have limited accessibility. The present study focuses on consumers' behaviour towards online shopping in Kulasekaramangalam Village. It attempts to understand the level of awareness and usage of online shopping among rural consumers and to identify the major factors influencing their purchasing decisions. The study also considers factors such as convenience, price, product variety, quality, availability of information, trust, security of online payments, delivery services, return policies, and customer reviews. At the same time, issues such as lack of digital literacy, concerns regarding online fraud, product quality, delivery delays, and difficulties in returning products may influence consumers' willingness to shop online. The study concludes that increasing digital awareness, improved internet connectivity, secure payment systems, reliable delivery services, and greater consumer confidence can contribute to the wider adoption of online shopping among rural consumers.

KEYWORDS

Consumer Behaviour, Online Shopping, Rural Consumers, E-Commerce, Digital Marketing, Internet Shopping, Online Purchase, Consumer Awareness.

**PERSONALIZATION STRATEGIES IN DIGITAL MARKETING: THEIR IMPACT
ON CUSTOMER SATISFACTION**

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ABSTRACT

This study evaluates the impact of personalization tactics in digital marketing on consumer satisfaction. It focuses on how tailored information, product recommendations, targeted advertising, personalized email communication, customized offers, and personalized customer experiences influence customers' opinions and happiness with brands. Personalization enables marketers to provide consumers with information and products that are more relevant to their individual needs, thereby reducing information overload and improving the overall digital customer experience. When consumers receive relevant and timely communication, they may perceive that the brand understands their preferences and provides greater value. Factors such as relevance, accuracy, convenience, timeliness, customization, and perceived usefulness can therefore play an important role in shaping customer satisfaction. The study also addresses the role of consumer trust and privacy in the successful deployment of personalization tactics. Although consumers may prefer tailored experiences, excessive data collection, intrusive advertising, and inappropriate use of personal information may generate privacy issues and negatively damage customer perceptions. The study emphasizes that while creating digital marketing strategies, businesses must strike a suitable balance between consumer privacy and personalization. Customer-focused, transparent, pertinent, and founded on the appropriate use of customer data are all essential components of effective personalization. All things considered, if personalization tactics are applied in an ethical and customer-focused way, they can greatly increase customer satisfaction by improving relevance, convenience, engagement, and perceived value.

KEYWORDS

Customized content, consumer behavior, customer experience, digital marketing, customer satisfaction, targeted advertising, consumer trust, and data privacy

BRAND STORYTELLING THROUGH SOCIAL MEDIA CONTENT: IT'S IMPACT ON CONSUMER ENGAGEMENT

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ABSTRACT

Social media's explosive growth has completely changed how brands interact with consumers, giving businesses new chances to build deep, engaging connections with their target markets. Brand storytelling through social media content has become one of the most popular digital marketing techniques for conveying brand identity, values, experiences, and emotional messages. This study looks at how consumer engagement is affected by brand storytelling on social media. Brand storytelling enables organizations to move beyond traditional promotional communication by presenting authentic, relatable, and emotionally appealing narratives that can capture consumers' attention and encourage interaction. Through photographs, videos, short-form content, customer experiences, testimonials, live sessions, and user-generated content, social media platforms give brands the chance to tell stories. The study looks at how important storytelling components including authenticity, emotional appeal, relevance, inventiveness, consistency, and narrative quality affect customer engagement. Additionally, the study highlights that when tales are viewed as authentic, personally relevant, and aligned with the brand's values, consumers are more likely to interact with brand material. All things considered, brand storytelling via social media content may be a successful digital marketing tactic for generating significant customer experiences, boosting engagement, and establishing enduring relationships between brands and their audiences. The study provides useful implications for marketers and brand managers seeking to use social media storytelling as a strategic tool for enhancing consumer engagement in an increasingly competitive digital environment.

KEYWORDS

Digital marketing, consumer trust, social media communication, brand storytelling, consumer engagement, brand identity, consumer participation, and emotional branding

THE INFLUENCE OF SOCIAL MEDIA INFLUENCERS ON BRAND AWARENESS AND CONSUMER ENGAGEMENT

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ABSTRACT

Social media's rise has drastically changed the marketing environment by giving companies new ways to interact with their target consumers. Because social media influencers have the power to influence consumer attitudes, perceptions, and purchase decisions, influencer marketing has garnered a lot of attention among the various digital marketing strategies. This study investigates the influence of social media influencers on brand awareness and consumer engagement. Unlike traditional advertising, influencer marketing enables brands to communicate with consumers through individuals who have already established relationships and communities on social media platforms. Influencer type, audience characteristics, content relevancy, and social media platform can all affect how successful influencer campaigns are. By being aware of these elements, marketers can create influencer campaigns that do more than just raise brand awareness. The study advances knowledge of influencer marketing as a tactical digital communication tool and offers useful recommendations for businesses looking to raise brand awareness and build long-lasting relationships with customers via social media. Social media's growing ubiquity has altered customer behavior and the conventional methods used by companies to convey their brand messaging. Social media influencers are now a vital source of information and product recommendations for customers in this ever changing digital world. In the contemporary digital environment, social media has become an important platform for organizations to establish communication with consumers and strengthen their brand presence. The growing popularity of social media influencers has created new opportunities for businesses to promote their products and services through personalized and engaging forms of communication.

KEYWORDS

Influencers on social media, digital marketing, brand awareness, consumer engagement, consumer trust, influencer authenticity, and brand relationships

IMPACT OF SECURITY AND PRIVACY ON DIGITAL PAYMENT ADOPTION IN MOBILE COMMERCE

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ABSTRACT

The use of digital payment methods has expanded dramatically as a result of the quick expansion of mobile commerce, offering customers quick, easy, and accessible substitutes for conventional payment methods. Nonetheless, worries about security and privacy continue to have a significant impact on customers' propensity to accept and consistently utilize digital payment services. The use of digital payments in mobile commerce is examined in this study in relation to security and privacy. Strong security measures, such as encryption, two-factor authentication, biometric verification, secure payment gateways, transaction notifications, and fraud detection systems, can boost customer confidence in digital payment services, according to the study. Because customers are becoming more worried about the collection, storage, processing, and sharing of their financial data, transaction history, and personal information, privacy protection is equally crucial. Inadequate privacy protection and a lack of transparency in data usage may raise perceived risk and deter customers from using mobile payment systems. On the other hand, trustworthy security measures and transparent privacy rules can boost customer confidence, lower perceived risk, and promote increased adoption. Convenience, ease of use, technological awareness, and prior digital payment experiences interact with security and privacy perceptions to influence consumer behavior, the study further highlights. The study comes to the conclusion that the adoption of digital payments in mobile commerce is largely determined by security and privacy. Increasing adoption, improving customer satisfaction, and promoting the long-term expansion of mobile commerce can all be achieved by fostering consumer trust through sensible data management procedures and efficient security measures.

KEYWORDS

Cyber security, perceived risk, consumer behavior, mobile payments, data protection, online transactions, mobile commerce, digital payments, payment security.

ROLE OF TRUST IN INFLUENCING CONSUMER PURCHASE INTENTION IN SOCIAL COMMERCE

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ABSTRACT

Social commerce has evolved as a significant kind of digital commerce by mixing social media interactions with online purchase activities. As consumers increasingly depend on social media platforms for product information, recommendations, reviews, and purchasing decisions, trust has become a significant factor determining their willingness to engage in social commerce. This study analyzes the effect of trust in influencing consumer purchase intention in social commerce. In digital environments, where customers may have doubts about product quality, vendor dependability, payment security, privacy, and the veracity of information offered through social media, trust is especially crucial. The study investigates how consumers' perceptions and purchase intents can be influenced by confidence in sellers, social commerce platforms, online reviews, influencers, and user-generated content. Consumer trust can be built through social interactions, electronic word-of-mouth, ratings, recommendations, transparency, and prior customer experiences. Customers are more likely to generate favorable opinions of products and show greater purchase intents when they believe a social commerce platform or seller to be trustworthy, safe, honest, and knowledgeable. On the other hand, worries about dishonest vendors, deceptive marketing, phony reviews, privacy issues, and payment security could undermine consumer trust and have a detrimental impact on purchasing decisions. The study also emphasizes how social influence and online groups are becoming increasingly important in influencing consumer attitudes and fostering trust. The study highlights that the long-term expansion of social commerce depends on establishing and preserving customer trust.

KEYWORDS

Social media, online shopping, electronic word-of-mouth, consumer engagement, social influence, customer loyalty, digital commerce, online reviews, consumer trust,

EMERGING TRENDS IN E-COMMERCE LOGISTICS AND LAST-MILE DELIVERY

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ABSTRACT

This study examines the emerging trends in e-commerce logistics and last-mile delivery and explores their influence on operational efficiency, customer satisfaction, and business. Since the rapid growth of e-commerce has fundamentally altered logistics and distribution networks, efficient last-mile delivery is essential to the success of online shopping. Innovative technologies and new delivery models have been adopted by e-commerce companies and logistics providers in response to consumers' growing demands for quicker, more flexible, dependable, and economical delivery. This study investigates the impact of new developments in last-mile delivery and e-commerce logistics on business, consumer happiness, and operational efficiency. Logistics firms are better able to monitor delivery performance and adapt to changing client needs thanks to the integration of digital platforms and data analytics. However, there are still issues with last-mile delivery, such as high transportation costs, traffic jams, unsuccessful deliveries, urban distribution limitations, labor shortages, client availability, and environmental concerns. The study emphasizes that effective supply-chain management, customer-focused delivery strategies, sustainable practices, and technological integration are necessary for successful e-commerce logistics. Adopting cutting-edge last-mile technologies can boost customer happiness, lower operating costs, increase delivery speed and dependability, and bolster competitive advantage. According to the study's findings, e-commerce logistics in the future will rely more and more on intelligent, automated, adaptable, and sustainable delivery systems that can satisfy changing customer demands while preserving economic and environmental effectiveness.

KEYWORDS

Artificial Intelligence, Internet of Things, E-Commerce, Last-Mile Delivery, Quick Commerce, Supply Chain Management, Route Optimization, Same-Day Delivery.

ROLE OF ARTIFICIAL INTELLIGENCE IN CUSTOMER RELATIONSHIP MANAGEMENT

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ABSTRACT

In Customer Relationship Management (CRM), artificial intelligence (AI) has become a game-changing technology that helps businesses improve customer engagement, personalize services, and build long-term customer relationships. While traditional CRM systems mainly rely on historical customer data and manual analysis, AI-powered CRM solutions can process large volumes of structured and unstructured data to generate valuable insights into customer preferences, behavior, and purchasing patterns. This study looks at the role of AI in improving CRM activities and improving AI technologies such as machine learning, natural language processing, predictive analytics, chat bots, recommendation systems, and sentiment analysis enable businesses to provide faster, more personalized, and efficient customer services. The integration of AI into CRM also improves sales forecasting, lead management, customer segmentation, and decision-making by providing data-driven insights. According to the study's findings, CRM can be transformed from a conventional record-keeping system into an intelligent and proactive platform that can anticipate customer needs and provide tailored experiences. As a result, the strategic integration of AI with CRM can support long-term organizational growth and sustainable customer relationships. The study emphasizes that effective use of AI in CRM can improve customer satisfaction, customer loyalty, operational effectiveness, and overall business competitiveness. Nevertheless, companies must contend with issues pertaining to data privacy, cyber security, ethical considerations, implementation costs, data quality, and the requirement for qualified personnel.

KEYWORDS

Artificial Intelligence, Machine Learning, Predictive Analytics, Customer Experience, Customer Satisfaction, Customization, Chat bots, Customer Loyalty, Data Analytics.

**THE ROLE OF DIGITAL PERSONALIZATION CHARACTERISTICS IN
INFLUENCING CONSUMER PURCHASE INTENTION**

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ABSTRACT

The increasing use of personalized digital marketing has transformed the way businesses communicate with consumers by delivering content, recommendations, and promotional messages based on individual preferences and behaviours. However, the effectiveness of personalization depends not only on the delivery of customized content but also on how consumers perceive its relevance, accuracy, transparency, and controllability. This study examines the role of digital personalization characteristics in influencing consumer purchase intention by investigating the effects of personalization relevance, personalization accuracy, personalization transparency, and consumer control on perceived personalization value and subsequently on consumer purchase intention. A quantitative research approach has been adopted to examine consumer perceptions of personalized digital marketing practices. Data was collected from 155 consumers using a structured questionnaire. The study proposes that relevant and accurate personalization will positively influence consumers' perceived value of personalized marketing, while transparency and consumer control are expected to strengthen consumers' positive perceptions of personalized digital experiences. The study seeks to provide empirical insights into how specific characteristics of digital personalization contribute to positive consumer responses and purchasing decisions. The findings are expected to assist digital marketers in designing personalized marketing strategies that provide meaningful consumer value while maintaining transparency and consumer control.

KEYWORDS

Digital Personalization, Personalization Relevance, Personalization Accuracy, Perceived Personalization Value, Purchase Intention

IMPACT OF SOCIAL MEDIA REVIEWS ON BUYING BEHAVIOUR

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ABSTRACT

The study focuses on important aspects of social media evaluations, such as perceived utility, trust, valence, number, quality, and trustworthiness. These elements may affect consumers' perceptions of a product and their propensity to buy it. While unfavorable reviews may raise doubts and deter customers from making a purchase, positive reviews may improve product assessments, boost consumer confidence, and increase purchase intention. Because customers may come across deceptive, prejudiced, sponsored, or phony reviews on social media platforms, the legitimacy and authenticity of reviews are especially crucial. Customers who actively utilize social media sites and consult online reviews prior to making purchases can provide primary data via a structured questionnaire. Descriptive statistics, regression analysis, correlation analysis, and other appropriate statistical methods can be used to analyze the gathered data in order to ascertain the connection between social media evaluations and customer purchasing behavior. The study can investigate if various aspects of social media evaluations have a substantial impact on consumers' intentions and actual purchasing decisions. The study's overall findings demonstrate the increasing influence of social media reviews on contemporary consumer behavior. In addition to offering useful insights for companies looking to sway customers in an increasingly digital economy, it adds to the body of knowledge already available on social commerce, e-WOM, digital marketing, and consumer decision-making..

KEYWORDS

Social Media Reviews, Consumer Buying Behaviour, Purchase Intention, Consumer Trust, Electronic Word-of-Mouth (e-WOM), Social Commerce, Digital Marketing, Online Reviews, Consumer Decision-Making, Social Media.

APPLICATIONS OF BLOCKCHAIN TECHNOLOGY IN E-COMMERCE

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ABSTRACT

This study looks at how blockchain technology is used in e-commerce and assesses how it can enhance customer trust, transaction security, operational effectiveness, and corporate profitability. The main uses of blockchain are examined in this article, including supply chain monitoring, smart contracts, secure digital payments, customer identity management, product authentication, fraud prevention, decentralized marketplaces, and loyalty management. By automating business agreements and carrying out transactions when predetermined criteria are met, blockchain-enabled smart contracts might minimize the need for middlemen and transaction expenses. Similar to this, supply chain visibility can be enhanced by blockchain-based product monitoring, which allows consumers and companies to confirm the provenance, movement, and validity of goods. By increasing transparency and preventing unlawful change of transaction data, the system can help boost customer confidence. According to the research, blockchain technology can play a significant role in creating e-commerce ecosystems that are safer, more transparent, effective, and customer-focused. The study comes to the conclusion that strategic blockchain adoption, especially when combined with complementary technologies like cloud computing, artificial intelligence, and the Internet of Things, can open up new possibilities for innovative business models and long-term competitive advantage in the digital marketplace. For e-commerce companies, technology suppliers, legislators, and researchers looking to comprehend the commercial ramifications and future potential of blockchain technology, the study offers helpful insights.

KEYWORDS

Blockchain Technology, E-Commerce, Smart Contracts, Digital Payments, Supply Chain Management, Data Security, Consumer Trust, Product Traceability, Fraud Prevention, Business Model Innovation, Digital Transformation, Blockchain Adoption.

THE ROLE OF SOCIAL MEDIA ANALYTICS IN BUSINESS DECISION-MAKING

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ABSTRACT

There are a lot of businesses that are businesses that have made. These businesses that have made. Large amounts of real-time data about consumer opinions, preferences, buying patterns, brand perceptions, and market trends are produced via social media. Businesses can gather, process, analyze, and understand this data with the help of Social Media Analytics (SMA) to gain valuable insights for efficient decision-making. Social media analytics (SMA) has become an important part of modern business intelligence, allowing companies to turn massive amounts of social media data into useful information for managerial decision-making. By looking at comments, reviews, shares, and online debates, businesses may determine what consumers like, dislike, and anticipate. Sentiment analysis can also ascertain whether the general public has favorable, unfavorable, or neutral views of a product or brand. These information enable management to enhance goods, personalize marketing methods, and respond rapidly to client issues. Additionally, social media analytics support strategic and marketing decision-making. Companies can use audience demographics, reach, conversion trends, engagement rates, and content performance to assess the effectiveness of their campaigns. These kinds of channels of information are those that allow management, marketing, communication channels. Additionally, social media competition analysis gives businesses insights into rivals' tactics, consumer reactions, and market positioning, facilitating more successful strategic planning.

KEYWORDS

Social Media Analytics, Business Decision Making, Business Intelligence, Data Analytics, Consumer Behaviour, Sentiment Analysis, Predictive Analytics, Strategic Decision Making, Customer Engagement, Competitive Advantage.

MOBILE COMMERCE AND DIGITAL PAYMENTS

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ABSTRACT

Mobile commerce and digital payments have emerged as major developments in the modern business environment. the widespread use of smartphones, affordable internet services and mobile applications has changed the way consumers communicate, shop and make payments. mobile commerce refers to the buying and selling of goods and services through mobile devices such as smartphones and tablets. digital payments enable individuals and businesses to transfer money electronically without depending on physical cash. Mobile commerce also provides businesses with opportunities to reach customers at any time and from any location. consumers can compare products, place orders, track deliveries and make payments through a single mobile device. this has improved the overall shopping experience and encouraged businesses to adopt digital platforms. However, the growth of mobile commerce and digital payments also creates challenges. cybersecurity threats, online fraud, data privacy concerns, technical failures, lack of digital awareness and poor internet connectivity can affect users. therefore, secure payment systems, customer awareness and strong cybersecurity practices are essential for sustainable digital growth. overall, mobile commerce and digital payments are important drivers of digital transformation and are expected to contribute significantly to the future development of business and financial services.

keywords;

Mobile commerce, digital payments, UPI, mobile banking, digital wallets, qr code payments, e-commerce, financial inclusion, cybersecurity, digital economy.

Future Skills and Employability

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ABSTRACT

The rapid development of technology, automation, artificial intelligence, and digital transformation is significantly changing the nature of work and the skills required by employers. Future skills refer to the knowledge, abilities, and competencies that individuals need to remain productive and employable in a rapidly changing workplace. Technical skills such as digital literacy, data analysis, artificial intelligence, and cybersecurity are becoming increasingly important, while soft skills such as communication, creativity, critical thinking, problem-solving, adaptability, teamwork, and emotional intelligence remain essential. Employability depends not only on academic qualifications but also on an individual's ability to continuously learn, adapt to technological changes, and apply knowledge effectively in real-world situations. This paper examines the importance of future skills in improving employability and highlights the role of educational institutions, organizations, governments, and individuals in developing these competencies. Continuous learning and skill development are essential for preparing the workforce for emerging employment opportunities.

KEYWORDS

Future Skills, Employability, Digital Skills, Artificial Intelligence, Critical Thinking, Communication Skills, Adaptability, Lifelong Learning, Workforce Development.

DIGITAL TRANSFORMATION AND THE GROWTH OF WOMEN-LED ENTERPRISES

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Abstract

Digital transformation has become a significant force influencing the growth and development of modern businesses. The rapid adoption of digital technologies such as social media, e-commerce platforms, digital payment systems, cloud-based applications, mobile technology, artificial intelligence, and digital marketing has created new opportunities for women-led enterprises. Women entrepreneurs are increasingly using digital platforms to promote their products and services, communicate with customers, conduct transactions, and develop new business models. Social media platforms provide cost-effective opportunities for branding and customer engagement, while e-commerce enables women-led enterprises to reach customers beyond their local markets. The present study examines the role of digital transformation in the growth of women-led enterprises and explores how digital technologies influence business performance, market expansion, customer engagement, innovation, and entrepreneurial development. The study also highlights the opportunities and challenges associated with digital adoption and emphasizes the importance of digital skills, financial inclusion, training, and supportive policies. Strengthening women's digital capabilities can contribute significantly to sustainable enterprise development, economic independence, employment generation, and inclusive economic growth.

KEYWORDS

Digital Transformation, Women Entrepreneurs, Women-Led Enterprises, Digital Marketing, E-Commerce, Digital Payments, Digital Entrepreneurship, Business Growth, Financial Inclusion, Digital Empowerment.

DIGITAL ENTREPRENEURSHIP

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ABSTRACT

Digital Entrepreneurship refers to the creation, development, and management of businesses through the use of digital technologies and online platforms. The rapid growth of the internet, social media, mobile applications, cloud computing, artificial intelligence, and e-commerce has created new opportunities for entrepreneurs to develop innovative products and services and reach customers globally. Digital entrepreneurship can reduce business start-up costs, improve operational efficiency, enable flexible business models, and support faster market expansion. It also encourages innovation through digital platforms and data-driven decision-making. However, digital entrepreneurs face challenges such as intense competition, cybersecurity threats, data privacy concerns, technological changes, and the need for continuous digital skills development. This paper examines the importance, opportunities, and challenges of digital entrepreneurship and highlights its role in promoting innovation, employment, and economic growth in the digital economy.

KEYWORDS

Digital Entrepreneurship, Digital Technology, Innovation, E-Commerce, Start-ups, Digital Business, Entrepreneurship, Online Platforms, Digital Economy, Business Innovation.

SOCIAL MEDIA ANALYTICS FOR BUSINESS

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ABSTRACT

Social Media Analytics has become an important tool for businesses to understand customers, monitor market trends, and improve decision-making. It involves collecting, processing, and analyzing data generated through social media platforms, including customer comments, likes, shares, reviews, and online discussions. Businesses use social media analytics to measure brand performance, identify customer preferences, evaluate marketing campaigns, monitor competitors, and improve customer engagement. By using technologies such as data mining, sentiment analysis, predictive analytics, and artificial intelligence, organizations can convert large volumes of social media data into useful business insights. However, challenges such as data privacy, information accuracy, security, and the rapidly changing nature of social media platforms must be considered. Effective use of social media analytics can help businesses develop customer-oriented strategies, strengthen brand relationships, and gain a competitive advantage.

KEYWORDS

Social Media Analytics, Business Intelligence, Digital Marketing, Customer Behavior, Sentiment Analysis, Data Analytics, Social Media Marketing, Customer Engagement.

ARTIFICIAL INTELLIGENCE IN MARKETING

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ABSTRACT

Artificial Intelligence (AI) is transforming the field of marketing by enabling organizations to analyse large amounts of data, understand customer behaviour, and deliver personalized marketing experiences. AI technologies such as machine learning, natural language processing, predictive analytics, and generative AI are increasingly used in customer segmentation, targeted advertising, content creation, chatbots, recommendation systems, sales forecasting, and customer relationship management. By automating repetitive tasks and providing real-time insights, AI helps marketers improve efficiency, reduce costs, and make data-driven decisions. However, the use of AI in marketing also creates challenges related to data privacy, ethical concerns, algorithmic bias, transparency, and consumer trust. Therefore, organizations must adopt AI responsibly while maintaining appropriate human oversight. This paper examines the role, benefits, applications, and challenges of Artificial Intelligence in modern marketing and highlights its potential to create more effective and customer-centric marketing strategies.

KEYWORDS

Artificial Intelligence, Marketing, Machine Learning, Digital Marketing, Customer Behaviour, Personalization, Predictive Analytics, Chatbots, Marketing Automation.

PEOPLE ANALYTICS AND EVIDENCE-BASED HUMAN RESOURCE MANAGEMENT

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ABSTRACT

People Analytics and Evidence-Based Human Resource Management (HRM) have emerged as important approaches for improving the effectiveness of human resource practices in modern organizations. People Analytics involves the systematic collection, analysis, and interpretation of employee-related data to generate insights into workforce behaviour, performance, engagement, retention, productivity, and organizational outcomes. With the increasing availability of digital employee data and advancements in Artificial Intelligence, Machine Learning, Big Data Analytics, and Human Resource Information Systems, organizations can make more informed and strategic decisions regarding their workforce. Evidence-Based HRM emphasizes the use of reliable data, research findings, professional expertise, and organizational evidence rather than relying solely on assumptions or traditional practices. The integration of People Analytics with evidence-based HR practices enables organizations to identify factors influencing employee performance, predict turnover, evaluate training effectiveness, improve recruitment and selection, and develop effective talent management strategies. It also supports workforce planning and helps HR professionals align employee-related decisions with broader organizational objectives.

KEYWORDS

People Analytics, Evidence-Based HRM, Human Resource Management, HR Analytics, Employee Data, Workforce Analytics, Employee Performance, Employee Engagement,

NCCTCM:58

BIG DATA ANALYSIS AND BUSINESS INTELLIGENCE

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ABSTRACT

Big Data Analysis and Business Intelligence (BI) have become essential tools for modern organizations to improve decision-making, operational efficiency and business performance. The rapid growth of digital technologies has resulted in the generation of huge volumes of structured and unstructured data from social media, websites, mobile applications, online transactions, customer interactions and business operations. Big Data Analysis helps organizations collect, process and analyse these large datasets to identify useful patterns, trends and relationships. Business Intelligence converts analysed data into meaningful information through reports, dashboards, data visualization and analytical tools, enabling managers to make informed and timely decisions. The integration of Big Data and Business Intelligence helps organizations understand customer preferences, forecast market trends, identify business risks and improve resource utilization. It also supports areas such as marketing, finance, human resource management, supply chain management and customer relationship management. Advanced technologies such as Artificial Intelligence, Machine Learning and cloud computing further improve the ability of organizations to analyse large and complex datasets. However, issues related to data quality, privacy, cybersecurity, cost and shortage of skilled professionals remain significant challenges. Therefore, effective data management and appropriate analytical strategies are necessary to obtain maximum benefits from Big Data and Business Intelligence. This study highlights the importance, applications, benefits and challenges of Big Data Analysis and Business Intelligence in the modern business environment.

KEYWORDS

Big Data, Business Intelligence, Data Analytics, Data Visualization, Decision Making, Artificial Intelligence, Machine Learning, Business Performance.

PERSONALISATION IN DIGITAL MARKETING

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ABSTRACT

Personalization in digital marketing has emerged as a powerful strategy for creating relevant and engaging customer experiences. It involves using customer data, preferences, browsing behavior, purchase history, and demographic information to deliver customized content, product recommendations, advertisements, and communications. With the growth of artificial intelligence, machine learning, and data analytics, businesses can increasingly understand individual customer needs and provide targeted marketing messages across digital platforms. Personalization can improve customer engagement, satisfaction, conversion rates, and brand loyalty while helping organizations use their marketing resources more effectively. However, it also raises concerns related to data privacy, cybersecurity, transparency, and the ethical use of consumer information. Therefore, successful personalization requires a balance between effective targeting and responsible data management. This paper examines the importance of personalization in digital marketing, its major applications and benefits, and the challenges organizations face in implementing personalized marketing strategies.

KEYWORDS

Personalization, Digital Marketing, Customer Experience, Artificial Intelligence, Consumer Behavior, Data Analytics, Targeted Advertising, Customer Engagement, Privacy.

SOCIAL COMMERCE AND CONSUMER BEHAVIOUR

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ABSTRACT

Social commerce is an emerging form of online shopping that combines social media interaction with e-commerce activities. Platforms such as Instagram, Facebook and YouTube allow consumers to discover products, read reviews, watch product demonstrations and interact with sellers before making purchasing decisions. The growth of smartphones, internet connectivity and digital payment systems has made social commerce an important part of the modern digital marketplace. Consumer behaviour in social commerce is influenced by several factors, including online reviews, recommendations, influencers, trust, product information, price, convenience and social interaction. Consumers often use comments, ratings and other users' experiences to evaluate products and reduce uncertainty before purchasing. As technology develops, artificial intelligence, personalised recommendations and interactive shopping experiences are likely to become more important. Businesses that focus on trust, accurate information, customer engagement and data security can build stronger relationships with consumers and achieve sustainable growth in social commerce.

KEYWORDS

Social Commerce, Consumer Behaviour, Social Media, Online Shopping, Consumer Trust, Online Reviews, Influencer Marketing, Purchase Intention.

MOBILE COMMERCE AND DIGITAL PAYMENTS

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ABSTRACT

The rapid growth of mobile technology has changed the way consumers purchase products, access services and make financial transactions. Mobile commerce, commonly known as m-commerce, refers to commercial activities carried out through mobile devices such as smartphones and tablets. It enables consumers to search for products, place orders, make payments and communicate with businesses from almost any location. Along with the growth of mobile commerce, digital payment systems have become an important part of modern transactions. Digital payments allow users to transfer money and complete purchases through methods such as mobile banking, Unified Payments Interface (UPI), digital wallets, cards and other electronic payment services. The combination of mobile commerce and digital payment has improved transaction speed, convenience and accessibility for both consumers and businesses. It has also helped small businesses participate in online markets and reach customers beyond their local areas. However, challenges such as cybersecurity threats, online fraud, privacy concerns, technical failures and limited digital awareness may affect the adoption of these technologies. This paper examines the relationship between mobile commerce and digital payment and discusses their role in transforming consumer behaviour and business transactions. It also highlights the importance of secure payment systems, user awareness and reliable digital infrastructure for the sustainable growth of mobile-based commerce.

KEYWORDS

Mobile Commerce; Digital Payment; M-Commerce; UPI; Mobile Banking; Digital Wallet; Online Transactions; E-Commerce; FinTech; Consumer Behaviour.

CLOUD COMPUTING AND DIGITAL BUSINESS MODEL

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ABSTRACT

The rapid advancement of information technology has changed the way organizations develop, manage and deliver their products and services. Cloud computing has emerged as an important technology that provides businesses with access to computing resources, storage, software and digital services through internet-based infrastructure. Instead of maintaining all technological resources within their own premises, organizations can use cloud services according to their operational requirements. This flexibility can help businesses reduce infrastructure costs, improve scalability and respond more quickly to changes in market demand. Cloud computing also supports the development of digital business models by enabling organizations to deliver services through online and technology-driven channels. Subscription services, software-as-a-service, online marketplaces and other digital models can use cloud infrastructure to serve customers efficiently across different locations. At the same time, organizations face challenges related to data security, privacy, service reliability, vendor dependence and regulatory requirements. This paper examines the role of cloud computing in supporting digital business models and discusses its major benefits and challenges. It emphasizes that effective cloud adoption, combined with suitable security practices and strategic planning, can help organizations improve operational efficiency, innovation and competitiveness in the digital business environment.

KEYWORDS

Cloud Computing, Digital Business Model, Cloud Services, Digital Transformation, SaaS, Business Innovation, Scalability, Data Security, Digital Technology, Business Strategy.

NCCTCM:63

BEYOND AUTOMATION: GENERATIVE AI AND THE REINVENTION OF COMMERCE AND MANAGEMENT

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ABSTRACT

Generative Artificial Intelligence (GenAI) is emerging as a transformative force in commerce and management by moving beyond traditional automation towards the creation of content, insights, recommendations and business solutions. This paper examines how Generative AI is reshaping major business functions such as marketing, customer service, human resource management, finance, e-commerce and decision-making. It highlights the ability of GenAI to support personalized customer experiences, generate business content, analyse information, improve productivity and assist managers in developing faster and more informed strategies. At the same time, the growing use of GenAI introduces challenges related to data privacy, accuracy, bias, intellectual property, cybersecurity, transparency and human accountability. The paper therefore focuses on the balance between technological capability and responsible managerial control. It argues that the future of commerce and management will not be based on replacing human intelligence with artificial intelligence, but on creating effective collaboration between humans and intelligent systems. The study concludes that organizations that combine GenAI with strong governance, human judgement and ethical practices can gain sustainable competitive advantages while reducing the risks associated with uncontrolled AI adoption.

KEYWORDS

Generative AI, Artificial Intelligence, Commerce, Management, Business Innovation, Automation, Decision-Making, Digital Transformation, AI Ethics

INFLUENCE OF SOCIAL MEDIA MARKETING ON WOMEN-OWNED START-UPS

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Abstract

The present study examines the influence of social media marketing on the growth and performance of women-owned start-ups. Social media marketing enables entrepreneurs to promote their products at relatively low cost while reaching customers beyond their local geographical markets. Features such as product demonstrations, customer reviews, short-form videos, influencer collaborations, online advertisements, and interactive content can improve brand awareness and customer engagement. Social media also provides entrepreneurs with valuable information about consumer preferences and changing market trends, which can support better marketing and business decisions. The study highlights the growing importance of social media marketing in strengthening women-owned start-ups and improving their market visibility, customer engagement, brand development, and business growth. It also emphasizes the need for digital marketing training, entrepreneurial support, access to technology, and awareness of online safety practices. Effective utilization of social media can help women entrepreneurs expand their businesses, develop sustainable customer relationships, and contribute to employment generation and inclusive economic development.

KEYWORDS

Social Media Marketing, Women Entrepreneurs, Women-Owned Start-ups, Digital Marketing, Brand Awareness, Customer Engagement.

ONLINE BUSINESS AND THE ECONOMIC EMPOWERMENT OF WOMEN

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ABSTRACT

The present study examines the role of online business in promoting the economic empowerment of women. Digital platforms provide women with opportunities to market products and services, communicate directly with customers, receive online payments, manage business operations, and build their own brands. Online entrepreneurship can also provide greater flexibility in managing business and personal responsibilities, particularly for women who may face geographical, financial, or social constraints in accessing traditional employment and business opportunities. The ability to operate from home has further encouraged many women to engage in small-scale businesses such as handicrafts, food products, clothing, beauty services, digital services, and other entrepreneurial activities. The study highlights that online business can contribute significantly to women's economic independence by creating income-generating opportunities, improving access to markets, enhancing entrepreneurial skills, and strengthening decision-making capabilities. Promoting digital literacy, financial inclusion, and access to supportive entrepreneurial ecosystems can further encourage women to participate actively in online business. Thus, the effective adoption of digital business opportunities can contribute not only to women's empowerment but also to employment generation, household economic well-being, and inclusive and sustainable economic development.

KEYWORDS

Online Business, Women Entrepreneurship, Economic Empowerment, E-Commerce, Digital Entrepreneurship, Digital Marketing, Financial Inclusion, Digital Literacy.

DIGITAL PLATFORMS AND MARKET ACCESS FOR RURAL WOMEN ENTREPRENEURS

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ABSTRACT

The present study examines the role of digital platforms in improving market access for rural women entrepreneurs. Digital platforms enable women to display their products, communicate directly with customers, receive orders, make digital transactions, collect customer feedback, and establish wider business networks. Social media platforms also provide relatively low-cost opportunities for product promotion and brand building. Through online marketplaces and digital marketing, rural women engaged in activities such as handicrafts, food processing, tailoring, agriculture-based products, beauty services, and other small-scale enterprises can potentially reach customers in towns and cities without relying entirely on traditional intermediaries. Despite these opportunities, several barriers may restrict the effective use of digital platforms by rural women entrepreneurs. Limited digital literacy, inadequate internet connectivity, lack of technical knowledge, financial constraints, cybersecurity concerns, difficulties in logistics and delivery, and limited awareness of online business practices can affect their participation in digital markets. Social and economic barriers may also influence women's ability to adopt and effectively utilize digital technologies. The study highlights the importance of digital platforms in reducing geographical barriers and creating greater market opportunities for rural women entrepreneurs. Strengthening digital literacy, improving rural internet infrastructure, promoting digital financial inclusion, providing entrepreneurship training, and ensuring access to supportive government and institutional programmes can enhance women's participation in the digital economy.

KEYWORDS

Digital Platforms, Rural Women Entrepreneurs, Market Access, Digital Entrepreneurship, E-Commerce, Digital Marketing.

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ABSTRACT

The rapid growth of digital technologies has changed the way customers interact with businesses and brands. Digital Customer Experience Management refers to the process of designing, monitoring and improving customer interactions across digital channels such as websites, mobile applications, social media, online marketplaces and digital support services. Customers now expect businesses to provide convenient, personalized and consistent experiences throughout their digital journey. Organizations therefore need to understand customer expectations and use digital tools to improve communication, service quality and customer satisfaction. Technologies such as data analytics, artificial intelligence, chatbots and customer relationship management systems can help businesses understand customer behaviour and provide more relevant services. Effective digital customer experience management can strengthen customer engagement, loyalty and long-term business relationships. However, organizations also face challenges involving data privacy, cybersecurity, technological complexity and maintaining consistency across multiple digital channels. This paper examines the importance of digital customer experience management and discusses how organizations can use digital technologies to improve customer interactions. It highlights the need for a customer-focused digital strategy that combines technology, personalization, security and continuous improvement.

KEYWORDS

Digital Customer Experience, Customer Experience Management, Digital Marketing, Customer Satisfaction, Customer Engagement, Personalization, Customer Loyalty.

ARTIFICIAL INTELLIGENCE IN SOCIAL MEDIA MARKETING

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Abstract

The present study examines the role of Artificial Intelligence in transforming social media marketing practices. AI enables businesses to analyze consumer interactions, identify market trends, segment audiences, recommend relevant content, automate customer responses, and optimize advertising campaigns. AI-powered chatbots and virtual assistants can provide quick responses to customer queries, while recommendation algorithms can deliver personalized content and product suggestions. Generative AI further supports marketers in creating social media posts, promotional messages, images, and other digital content, thereby reducing time and improving marketing efficiency. The adoption of AI in social media marketing also provides businesses with opportunities to improve brand visibility, customer satisfaction, campaign effectiveness, and decision-making. However, the increasing use of AI presents several challenges, including data privacy concerns, cybersecurity risks, algorithmic bias, misinformation, lack of transparency, and ethical issues related to automated content creation and consumer profiling. The study highlights that Artificial Intelligence can significantly enhance the efficiency and effectiveness of social media marketing when it is used strategically and responsibly. Organizations need to develop appropriate digital skills, maintain transparency in the use of AI, protect consumer data, and ensure ethical marketing practices. The effective integration of human creativity with AI-driven technologies can help businesses build stronger customer relationships and achieve sustainable competitive advantage in the digital marketplace.

KEYWORDS

Artificial Intelligence, Social Media Marketing, Digital Marketing, Generative AI, Consumer Behaviour, Customer Engagement, Predictive Analytics, Personalization.

CONTENT MARKETING AND BRAND STORY TELLING

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ABSTRACT

Content marketing and brand storytelling are important strategies used by businesses to attract and engage customers. Content marketing focuses on creating and sharing useful, relevant, and valuable content, while brand storytelling uses stories to communicate a brand's identity, values, and emotions. Together, they help businesses build trust, create strong customer relationships, and improve brand awareness. This paper examines the importance of content marketing and brand storytelling in modern marketing, their key benefits, and how they influence customer engagement and brand loyalty. It also highlights how effective storytelling and quality content can help a brand stand out in a competitive market. In today's competitive digital environment, businesses need effective marketing strategies to attract customers and build long-term relationships. Content marketing and brand storytelling have become powerful tools for achieving these goals. Content marketing involves creating and distributing valuable, relevant, and consistent content to attract and retain a clearly defined audience. Brand storytelling, on the other hand, focuses on using meaningful stories to communicate a brand's identity, values, mission, and personality. This paper explores the role and importance of content marketing and brand storytelling in modern business. It explains how blogs, social media posts, videos, articles, podcasts, and other digital content can be used to communicate with customers effectively.

KEYWORDS

Content Marketing, Brand Storytelling, Digital Marketing, Brand Awareness, Customer Engagement, Customer Loyalty, Brand Identity, Emotional Connection, Social Media Marketing.

AI-DRIVEN CONTENT MARKETING: OPPORTUNITIES AND CHALLENGES

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Abstract

The present study examines the opportunities and challenges associated with the adoption of Artificial Intelligence in content marketing. AI-powered tools can assist marketers in generating written content, social media posts, product descriptions, advertising messages, visual concepts, and personalized customer communications. AI can also analyze large volumes of consumer data and provide insights into customer interests, online behaviour, and engagement patterns. These capabilities can reduce the time and effort required for content development while improving targeting, personalization, consistency, and marketing efficiency. AI-driven content marketing provides significant opportunities for businesses, including improved customer engagement, faster content production, enhanced personalization, better audience segmentation, cost efficiency, and data-based decision-making. Small businesses and start-ups can also use AI tools to develop marketing content with comparatively limited resources. However, the adoption of AI presents important challenges, including concerns about originality, accuracy, copyright, data privacy, algorithmic bias, misinformation, and the potential loss of human creativity. Overdependence on AI-generated content may also result in repetitive or less authentic communication and may weaken the personal connection between brands and consumers. A balanced integration of Artificial Intelligence with human creativity, critical thinking, and ethical decision-making can enable organizations to maximize the benefits of AI-driven content marketing while minimizing its associated risks.

KEYWORDS

Artificial Intelligence, Content Marketing, Generative AI, Digital Marketing, AI-Driven Marketing, Consumer Engagement, Personalization, Marketing Automation, Content Creation, Ethical AI.

BIG DATA ANALYTIC FOR BUSINESS

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ABSTRACT

The increasing use of digital technologies has resulted in the generation of large amounts of data from business transactions, customer interactions, social media, websites, mobile applications and other digital sources. Big Data Analytics refers to the use of advanced technologies and analytical methods to examine large and complex datasets and identify useful patterns, relationships and insights. For businesses, the effective use of big data can support better decision-making, improve customer understanding, strengthen operational performance and identify new market opportunities. Organizations can analyze customer preferences, purchasing behaviour, market trends and operational information to develop more effective strategies. Big Data Analytics can also support areas such as marketing, supply chain management, financial planning, risk management and customer relationship management. However, organizations may face challenges related to data quality, privacy, cybersecurity, infrastructure costs and the shortage of skilled professionals. This paper examines the importance of Big Data Analytics in business and highlights its potential benefits and challenges. It emphasizes that organizations need appropriate technologies, skilled employees and responsible data-management practices to convert large volumes of data into meaningful business value.

KEYWORDS

Big Data Analytics, Business Analytics, Data-Driven Decision Making, Business Intelligence, Customer Analytics, Data Management, Digital Transformation.

PREDICTIVE ANALYTICS AND ARTIFICIAL INTELLIGENCE IN MARKETING

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ABSTRACT

The present study examines the role of predictive analytics and Artificial Intelligence in modern marketing and explores their potential to improve business decision-making and customer engagement. AI-powered predictive models can help marketers forecast customer preferences, identify potential customers, predict purchasing behaviour, estimate customer lifetime value, detect customer churn, and optimize marketing campaigns. By understanding likely future behaviour, organizations can develop targeted promotional strategies, personalize product recommendations, allocate marketing resources more effectively, and improve customer retention. Predictive analytics also provides opportunities for businesses to identify emerging market trends and respond more quickly to changing consumer needs. AI-based recommendation systems and customer segmentation tools can support personalized marketing communication, while predictive models can assist organizations in determining suitable products, pricing strategies, promotional activities, and communication channels. These applications can improve marketing efficiency and contribute to better customer experiences and business performance. The study emphasizes that the successful integration of predictive analytics and Artificial Intelligence requires reliable data, appropriate technological infrastructure, skilled human resources, and responsible data governance. Combining AI-driven insights with human judgment can enable organizations to make more effective marketing decisions while maintaining customer trust. Thus, predictive analytics and AI have considerable potential to transform marketing from reactive decision-making into a more proactive, personalized, and strategically informed process.

KEYWORDS

Predictive Analytics, Artificial Intelligence, Marketing Analytics, Machine Learning, Consumer Behaviour, Customer Segmentation, Personalized Marketing, Customer Retention,

EMERGING TRENDS IN E-COMMERCE

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ABSTRACT

E-commerce has become an important part of modern business by changing the way products and services are marketed, purchased and delivered. Rapid developments in digital technology are creating new opportunities for businesses and consumers. This paper examines major emerging trends in e-commerce, including artificial intelligence, mobile commerce, social commerce, personalised shopping, digital payments, augmented reality, voice-based shopping and sustainable e-commerce. The growth of e-commerce also creates challenges such as cybersecurity risks, digital inequality, changing regulations and environmental impacts from packaging, logistics and electronic waste. The study concludes that the future of e-commerce will depend on the effective combination of technological innovation, customer trust, security and sustainable business practices. E-commerce is rapidly changing the way people buy and sell products and services. New trends such as artificial intelligence, mobile commerce, social commerce, digital payments and personalised shopping are improving the online shopping experience. This paper focuses on the major emerging trends in e-commerce and their impact on businesses and consumers. It also highlights the importance of security, customer trust and sustainability in the future growth of e-commerce.

KEYWORDS

E-commerce, Artificial Intelligence, Mobile Commerce, Social Commerce, Digital Payments, Personalisation, Sustainability, Consumer Behaviour.

MACHINE LEARNING APPLICATIONS IN MODERN MARKETING

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ABSTRACT

The present study examines the major applications of Machine Learning in modern marketing and evaluates their contribution to customer engagement and business performance. Machine learning algorithms can be used for customer segmentation, purchase prediction, recommendation systems, sentiment analysis, customer churn prediction, sales forecasting, and targeted advertising. By analyzing customer preferences and behavioural patterns, businesses can provide personalized product recommendations and marketing messages that are more relevant to individual consumers. ML-based sentiment analysis can also help organizations understand customer opinions expressed through reviews and social media interactions. Machine Learning further supports marketers in identifying potential customers, predicting future demand, optimizing advertising campaigns, and improving customer retention strategies. These applications can reduce marketing costs, improve resource allocation, enhance customer experiences, and enable businesses to respond more quickly to changing market conditions. Small and emerging businesses can also benefit from accessible AI and ML-based marketing tools for content personalization, customer analysis, and campaign optimization. The study concludes that Machine Learning has considerable potential to improve the effectiveness of modern marketing by enabling organizations to make more accurate, personalized, and data-driven decisions. However, successful implementation requires reliable data, appropriate technological infrastructure, skilled human resources, ethical practices, and continuous evaluation. A balanced combination of machine intelligence and human judgment can help organizations achieve sustainable customer relationships and competitive advantage in the digital marketplace.

KEYWORDS

Machine Learning, Artificial Intelligence, Modern Marketing, Marketing Analytics, Consumer Behaviour, Customer Segmentation, Predictive Marketing, Personalized Marketing.

**CLOUD COMPUTING AND DIGITAL BUSINESS MODELS: TRANSFORMING
VALUE CREATION AND COMPETITIVE ADVANTAGE**

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ABSTRACT

Cloud computing has emerged as a fundamental technological infrastructure for the development and transformation of digital business models. By providing on-demand access to scalable computing resources, data storage, software applications, and digital platforms, cloud computing enables organizations to reduce infrastructure constraints while increasing operational flexibility and responsiveness. At the same time, the widespread adoption of cloud technologies has altered the ways in which firms create, deliver, and capture value. Digital businesses increasingly rely on cloud-enabled platforms, subscription services, data-driven products, ecosystem partnerships, and pay-as-you-use models rather than traditional ownershipbased approaches. This paper examines the relationship between cloud computing and the evolution of digital business models, with particular emphasis on scalability, cost efficiency, innovation, customer engagement, and competitive advantage. It also considers challenges associated with cybersecurity, data privacy, vendor dependency, regulatory compliance, and organizational capabilities. The study argues that cloud computing should not be viewed solely as an information-technology infrastructure but as a strategic enabler of business model innovation. Organizations that align cloud capabilities with customer needs, organizational resources, and appropriate revenue mechanisms are better positioned to develop sustainable digital businesses. The paper concludes that successful cloud-enabled transformation requires a combination of technological readiness, strategic alignment, organizational adaptability, and effective governance.

Keywords :

Cloud Computing, Digital Business Models, Digital Transformation, Business Model Innovation, Cloud Services, Platform Economy, Scalability, Competitive Advantage.

ARTIFICIAL INTELLIGENCE AND CUSTOMER RELATIONSHIP MANAGEMENT

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Abstract

The present study examines the role of Artificial Intelligence in enhancing Customer Relationship Management and its impact on customer engagement and business performance. AI-powered CRM systems can analyze customer preferences, purchase history, online interactions, and feedback to generate meaningful insights. These systems can support customer segmentation, personalized product recommendations, sales forecasting, lead scoring, and customer retention strategies. AI-powered chatbots and virtual assistants can also provide immediate responses to customer queries, improving service availability and reducing response time. The study concludes that the effective integration of Artificial Intelligence with Customer Relationship Management can strengthen customer engagement, improve service quality, and support long-term business growth. A balanced approach that combines AI-based efficiency with human empathy and professional judgment can help organizations develop meaningful and sustainable customer relationships in the digital era.

KEYWORDS

Artificial Intelligence, Customer Relationship Management, AI-Driven CRM, Customer Engagement, Customer Satisfaction, Predictive Analytics, Personalization, Customer Retention.

INNOVATION AS A STRATEGIC DRIVER OF SUSTAINABLE BUSINESS GROWTH

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ABSTRACT

The present study examines the role of innovation as a strategic driver of sustainable business growth. Organizations that effectively integrate innovation into their business strategies can identify emerging market opportunities, respond to changing customer needs, improve operational efficiency, and create greater value for stakeholders. Product innovation enables businesses to introduce new or improved products, while process innovation can reduce costs and improve productivity. Business model innovation can also help organizations identify new revenue streams and develop more effective ways of delivering value to customers. Digital transformation has further expanded the scope of innovation through technologies such as Artificial Intelligence, cloud computing, data analytics, automation, and digital platforms. These technologies enable organizations to experiment with new ideas, improve customer experiences, and respond more quickly to market changes. Innovation can also contribute to sustainability by encouraging efficient resource utilization, environmentally responsible processes, and the development of sustainable products and services. The study highlights that innovation, when aligned with organizational objectives and market requirements, can serve as a powerful strategic mechanism for achieving long-term competitive advantage and sustainable business growth. Organizations that encourage creativity, embrace technological change, and continuously adapt their strategies are better positioned to respond to emerging challenges and opportunities in the contemporary business environment.

KEYWORDS

Innovation, Strategic Management, Business Growth, Sustainable Development, Competitive Advantage, Product Innovation, Process Innovation.

FROM PROMPTS TO PROFITS: GENERATIVE AI ADOPTION AMONG SMALL BUSINESS OWNERS

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ABSTRACT

Generative AI is reshaping how small and medium businesses handle content creation, customer service, marketing and decision-making. Despite its growing visibility, little is known about how small business owners actually use these tools in everyday management. This study examines the extent of generative AI adoption and the factors that influence it. Primary data were collected from 120 small business owners through a structured questionnaire, and secondary data were drawn from journals, industry reports and technology surveys. Percentage analysis, correlation and regression were used to test the relationship between perceived usefulness, ease of use and adoption intention. The findings indicate that perceived usefulness has a significant positive effect on adoption, and that owners who use these tools report time savings and better customer communication. However, concerns over data accuracy, cost, privacy and skill gaps limit wider use. The study suggests training programmes, affordable tools and clear usage guidelines to help small businesses use generative AI effectively and responsibly. It also encourages policymakers and industry bodies to support digital capability building among small enterprises.

KEYWORDS

Generative AI, Small Business, Technology Adoption, Business Decision-Making, Digital Transformation.

NCCTCM:79

SCAN, PAY, GO: CONSUMER PERCEPTION OF UPI IN SEMI-URBAN AND RURAL INDIA

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ABSTRACT

The rapid growth of UPI has changed the way consumers make payments in India, from small street purchases to utility bills and fund transfers. Yet usage patterns and confidence levels differ between urban and non-urban regions. This paper studies consumer perception of UPI-based digital payments among residents of semi-urban and rural areas, with a focus on usage frequency, perceived benefits and barriers. A sample of 150 users was surveyed using convenience sampling and a structured questionnaire. Percentage analysis, chi-square and ANOVA were applied to examine the influence of age, education and income on usage. Results show that convenience, speed and reduced cash handling are the main drivers of adoption, whereas security fears, network issues, transaction failures and limited digital literacy remain barriers. Older users and those with lower education levels reported lower confidence. The study recommends awareness campaigns, vernacular-language interfaces, local digital literacy camps and stronger fraud-prevention and grievance redressal measures to deepen digital payment adoption in smaller towns and villages.

KEYWORDS

UPI, Digital Payments, Mobile Commerce, Consumer Perception, Financial Inclusion

TRUST OVER FOLLOWERS: HOW INFLUENCER AUTHENTICITY SHAPES YOUNG WOMEN'S BUYING DECISIONS

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ABSTRACT

Social media influencers have become a major channel through which brands reach young consumers, often shaping opinions more effectively than traditional advertising. This study analyses how influencer credibility, content quality and relatability affect the purchase decisions of women college students, a segment that is highly active on social platforms. Data were gathered from 130 respondents through an online questionnaire, supported by a review of existing literature on influencer marketing. Mean score, correlation and multiple regression were used for analysis. The results reveal that trustworthiness and authenticity of the influencer have a stronger effect on purchase intention than follower count or celebrity status. Product demonstrations and honest reviews were found to increase engagement, whereas sponsored content without disclosure and excessive promotion reduce trust. The study concludes that brands should prefer genuine, long-term influencer partnerships over one-off promotions, choose influencers whose values match the brand, and maintain transparency in advertising to build lasting consumer engagement and loyalty.

KEYWORDS

Influencer Marketing, Brand Engagement, Purchase Intention, Social Media, Consumer Trust

TAP, CHAT, BUY: IMPULSIVE BUYING ON INSTAGRAM AND WHATSAPP STOREFRONTS

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ABSTRACT

Social commerce blends social interaction with online buying, allowing consumers to discover, discuss and purchase products directly within social platforms. Small sellers increasingly run their businesses through Instagram pages and WhatsApp catalogues, creating new patterns of consumer behaviour. This paper explores the factors that trigger impulsive buying among consumers who shop through these channels. A structured questionnaire was administered to 140 respondents, and the data were analysed using percentage analysis, factor analysis and regression. Peer recommendations, limited-time offers, attractive visual content, influencer posts and ease of ordering emerged as significant triggers of impulsive purchases. At the same time, respondents reported post-purchase regret, delivery delays and doubts about product authenticity. The study offers practical insights for small sellers on building trust through genuine reviews, clear return and refund policies, accurate product images and consistent communication. It also highlights the need for consumer awareness about responsible buying in social media environments.

KEYWORDS

Social Commerce, Impulsive Buying, Consumer Behaviour, Instagram, Online Shopping

HIRED BY ALGORITHM? HR PROFESSIONALS' VIEWS ON AI-DRIVEN RECRUITMENT

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ABSTRACT

Artificial intelligence is increasingly used in resume screening, candidate matching, chatbot-based queries and interview scheduling. While these tools promise efficiency, their acceptance depends largely on how HR professionals perceive their value and risks. This study investigates the perceptions of HR professionals regarding the use of AI in recruitment and selection. Primary data were collected from 100 HR practitioners across service and manufacturing firms through a structured questionnaire, supported by a review of existing literature. Descriptive statistics and t-tests were used to compare views by organisation type and years of experience. The findings show that AI improves speed, reduces administrative workload and helps handle large applicant pools, but concerns about algorithmic bias, loss of human judgement, candidate experience and data privacy persist. Views differed between less and more experienced professionals. The paper recommends a balanced approach in which AI supports, rather than replaces, human decision-making in hiring, along with regular audits of AI tools and training for HR teams.

KEYWORDS

Artificial Intelligence, Human Resource Management, Recruitment, Talent Acquisition, Algorithmic Bias.

HOME, OFFICE OR BOTH? PRODUCTIVITY IN THE HYBRID WORKPLACE

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ABSTRACT

Hybrid work has become a lasting feature of the modern workplace, raising questions about productivity, coordination, communication and employee satisfaction. As organisations move away from fully office-based models, understanding what makes hybrid arrangements work is increasingly important. This study examines how hybrid work arrangements influence employee productivity and work-life balance in service sector organisations. Data were collected from 110 employees using a structured questionnaire and analysed through percentage analysis, correlation and regression techniques. Results indicate that flexibility, autonomy and reduced commuting time improve productivity and job satisfaction, while weak communication, unclear expectations and feelings of isolation reduce team cohesion. Employees also reported difficulty separating work from personal time at home. The study suggests that organisations adopt clear performance metrics, defined in-office days, regular virtual check-ins and supportive digital collaboration tools. Managers should also be trained to lead dispersed teams so that hybrid models deliver sustained performance and employee well-being.

KEYWORDS

Hybrid Work, Remote Work, Employee Productivity, Work-Life Balance, Workforce Management.

NCCTCM:84

ALWAYS ON, NEVER OFF: WELL-BEING PRACTICES AND JOB SATISFACTION IN THE DIGITAL WORKPLACE

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ABSTRACT

Constant connectivity, digital workloads and blurred boundaries between work and personal life have made employee well-being a priority for organisations. While many firms have introduced wellness initiatives, their real impact on satisfaction and retention needs closer examination. This paper investigates the relationship between workplace well-being initiatives and job satisfaction among employees in private sector organisations. A sample of 125 employees was surveyed using a structured questionnaire, and the data were analysed using percentage analysis, correlation and ANOVA. The results show that flexible schedules, supportive supervision, recognition and wellness programmes are positively associated with job satisfaction and intention to stay, while digital overload, unrealistic deadlines and unclear boundaries contribute to stress. Differences were also observed across age groups and work experience. The study recommends well-being policies that address both physical and psychological needs, along with clear norms for after-hours communication and regular feedback from employees to improve workplace practices.

KEYWORDS

Employee Well-being, Job Satisfaction, Digital Era, Workplace Management, Employee Engagement.

NCCTCM:85

KITCHEN TABLE TO ONLINE MARKETPLACE: DIGITAL TOOLS AND WOMEN-LED HOME ENTERPRISES

**Dr. P. George Stephen, Assistant Professor
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ABSTRACT

Digital platforms have opened new opportunities for women to start and grow businesses from home, particularly in food, tailoring, handicrafts and beauty services. This study examines how women entrepreneurs use social media, online marketplaces and digital payments to expand their enterprises and what challenges they face in doing so. Data were collected from 90 women entrepreneurs through interviews and a structured questionnaire, and analysed using percentage analysis and Garrett ranking. Findings show that digital tools reduce start-up costs, widen market reach and improve customer interaction, while limited technical skills, lack of finance, concerns about online safety and family responsibilities remain major challenges. Entrepreneurs who actively use digital tools reported higher sales growth and confidence. The study recommends targeted digital skills training, easier access to credit, supportive government schemes and mentoring networks to strengthen women-led enterprises and promote inclusive economic participation.

KEYWORDS

Women Entrepreneurship, Digital Entrepreneurship, Home-Based Business, Social Media, Empowerment.

VILLAGE ENTERPRISE GOES DIGITAL: OPPORTUNITIES FOR SELF-HELP GROUP ENTREPRENEURS

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ABSTRACT

Digital technology offers rural entrepreneurs access to markets, information and financial services that were once out of reach. Self-help groups, which play a key role in rural livelihoods, are well placed to benefit from this shift. This paper explores how members of self-help groups use mobile phones, social media, online platforms and digital payments in their enterprises. A sample of 100 members was selected through purposive sampling, and data were collected through a structured questionnaire. Percentage analysis and chi-square tests were used for analysis. The study finds that digital adoption improves sales, record-keeping, customer reach and access to information on schemes and training, although poor connectivity, low digital literacy and limited trust in online transactions slow progress. Members with higher education and prior training showed greater use of digital tools. The study suggests community-level training, better rural internet infrastructure, local digital champions and government-supported outreach to help rural entrepreneurs make full use of digital opportunities.

KEYWORDS

Rural Entrepreneurship, Self-Help Groups, Digital Opportunities, Digital Literacy, Rural Development.

BANKING WITHOUT BRANCHES: FINTECH START-UPS AND THE ROAD TO FINANCIAL INCLUSION

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ABSTRACT

FinTech start-ups are transforming access to payments, lending and savings products, particularly for underserved populations that traditional banking has struggled to reach. This conceptual and review-based paper examines how FinTech innovations such as digital lending, mobile wallets, peer-to-peer platforms and robo-advisory services contribute to financial inclusion in India. Secondary data from peer-reviewed journals, RBI publications, government reports and industry studies were analysed to identify trends, benefits and risks. The review finds that FinTech lowers transaction costs, speeds up service delivery and widens access for small businesses, women and rural users. However, regulatory gaps, cybersecurity risks, data privacy issues and low consumer awareness remain concerns. The paper also highlights the role of the start-up ecosystem, funding and supportive policy in driving innovation. It concludes that balanced regulation, secure technology and consumer education are essential for sustainable FinTech growth, and suggests areas for future empirical research.

KEYWORDS

FinTech, Start-ups, Financial Inclusion, Digital Lending, Innovation

**DIGITAL ENTREPRENEURSHIP: DRIVING ECONOMIC GROWTH THROUGH
PLATFORM ECOSYSTEMS AND EMERGING TECHNOLOGIES**

**Ms N. Sumithra, Assistant Professor
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ABSTRACT

Digital entrepreneurship has emerged as a fundamental catalyst for global economic transformation, disrupting traditional business models and creating new avenues for venture creation. This paper explores the critical role of emerging technologies—specifically artificial intelligence, cloud computing, and blockchain—in lowering entry barriers and enabling rapid market scalability for modern entrepreneurs. By examining platform-based business ecosystems, the study investigates how digital infrastructure facilitates resource acquisition, market access, and collaborative innovation across international borders. Using a mixed-methods research design combining empirical survey data from technology startups with qualitative case analyses of successful digital enterprises, the research evaluates the core drivers of digital venture success. The findings indicate that organizational agility, data-driven decision-making, and strong digital network capabilities significantly correlate with venture survival and scale-up speed. Additionally, the paper highlights systemic challenges, including cybersecurity risks, regulatory ambiguity, and digital skill deficits that hinder early-stage digital entrepreneurs. Ultimately, this research offers actionable strategic frameworks for founders navigating digital landscapes and provides policymakers with actionable insights to cultivate supportive digital innovation ecosystems, ensure equitable access to technology infrastructure, and promote sustainable macroeconomic growth in an increasingly digitalized global market.

KEYWORDS

Digital Entrepreneurship, Emerging Technologies, Platform Ecosystems, Venture Scalability, Digital Innovation

**BEHAVIORAL FINANCE: AN EMPIRICAL STUDY ON BOUNDED RATIONALITY
AMONG FINANCIAL MARKET INVESTORS IN TIRUCHIRAPPALLI DISTRICT**

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ABSTRACT

The study examines how investors make financial decisions when faced with information constraints, uncertainty, time limitations, and complex market conditions. It focuses on heuristic-based cognitive biases, including availability bias, representativeness bias, and anchoring bias, which may shape how investors process information and evaluate investment opportunities. The study also incorporates important dimensions of Prospect Theory, particularly loss aversion, risk perception, value assessment, and time horizon, to understand how investors respond differently to gains and losses. In addition, external market forces such as price trends and temporal market dynamics are considered to determine their influence on investment behaviour. The research adopts an empirical approach and proposes the collection of primary data from financial market investors in Tiruchirappalli District using a structured questionnaire. The collected data will be analysed using appropriate statistical techniques to identify the relationships between behavioural factors and investment decision-making. The study is expected to provide a comprehensive understanding of how bounded rationality operates among individual investors within the local financial market context. The findings of the study are expected to contribute to the growing body of literature on behavioural finance by providing empirical insights into the limitations of rational decision-making among financial market investors. By integrating cognitive, psychological, market, and social dimensions, the study aims to provide a holistic understanding of investor behaviour and demonstrate the relevance of bounded rationality in contemporary financial decision-making.

KEYWORDS

Behavioral Finance, Bounded Rationality, Cognitive Biases, Heuristic Biases, Prospect Theory, Investment Decision-Making, Risk Perception, Investor Behaviour.

**PROFIT WITH PURPOSE: SOCIAL ENTERPRISES AS ENGINES OF
SUSTAINABLE DEVELOPMENT IN TAMIL NADU**

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ABSTRACT

Social enterprises aim to solve community problems while remaining financially viable, making them important contributors to sustainable development. Tamil Nadu has a growing number of such ventures working in livelihood creation, women's empowerment, education and environmental protection. This paper studies selected social enterprises in the state to understand their business models, social impact and the challenges they face. A multiple case study approach was used, with primary data gathered from interviews with founders and managers, and secondary data from reports, websites and published literature. The analysis shows that community participation, innovative and locally relevant business models, and partnerships with NGOs and government agencies are key success factors, while funding constraints, limited managerial capacity and difficulties in scaling impact persist. The cases also show a clear link with several Sustainable Development Goals. The study highlights the need for policy support, impact-oriented financing, incubation facilities and capacity-building programmes for social entrepreneurs.

KEYWORDS

Social Entrepreneurship, Sustainable Development, Social Enterprises, Community Empowerment, Innovation

DIGITAL TRANSFORMATION IN MODERN BUSINESS

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ABSTRACT

Digital transformation has shifted from a competitive advantage to a fundamental survival strategy for modern enterprises. This paper explores how organizations integrate advanced technologies such as artificial intelligence, cloud computing, and big data analytics—into every facet of operation. It examines the transition from simple analog digitization to systemic business model innovation. The study highlights key drivers, including enhanced customer experiences, streamlined internal workflows, and the discovery of new revenue streams. Furthermore, it addresses common implementation hurdles, such as cultural resistance, legacy system constraints, and cybersecurity risks, emphasizing that successful transformation requires aligned leadership and continuous workforce reskilling.

KEYWORDS

Digital transformation, Business model innovation ,Artificial intelligence , Operational efficiency, Cloud computing , Data analytics, Change management

ARTIFICIAL INTELLIGENCE AND THE FUTURE OF COMMERCE AND MANAGEMENT

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ABSTRACT

The rapid evolution of machine learning, predictive analytics, natural language processing (NLP), and intelligent automation is remapping the global corporate and retail landscape. Traditional management structures historically constrained by manual data processing and subjective oversight are transitioning toward human-AI hybrid configurations. In commerce, AI shifts bilateral buyer-seller interactions into multi-party models managed by autonomous consumer and seller agents. While these technologies drive unprecedented operational efficiency, cost reduction, and customer engagement, they also introduce critical challenges regarding algorithmic bias, data governance, cybersecurity, and consumer trust.

Keywords

Artificial Intelligence (AI) , Machine Learning (ML) ,Natural Language Processing (NLP)

Predictive Analytics , Robotic Process Automation (RPA)

ECOMMERCE AND EMERGING TRENDS IN ONLINE BUSINESS

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ABSTRACT

E-commerce primarily consists of the distribution, buying, selling, marketing, advertising and servicing of products or services with the help of internet. Internet and E-commerce are playing a significant role in our daily life. The main advantage, the user can check and compare the prices of the products and services by browse online shops in e-commerce. Nowadays e-commerce companies play a role in the world by showing positive growth in recent years. The positive growth was driven rapidly by the technology adoption such as smartphones, tablets, accessing the internet through broadband, 3G and 4G services which have the greater impact on traditional retailers. The objective of this paper is to identify and understand the impact of emerging trends in e-commerce on business development and initiatives taken by Indian government to e-commerce progress in India.

KEYWORDS

Electronic Data Interchange, Internet, Networks, e-commerce, Chatbots, M-commerce

DIGITAL PAYMENT AND EVALUATION OF CASHLESS ECONOMICS

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ABSTRACT

Digital payment systems have fundamentally revolutionized global financial landscapes, steering contemporary societies away from physical fiat currency toward a structured cashless economy. This study examines the evolutionary trajectory of electronic monetary exchange, analyzing the transition from early plastic money to modern ecosystems driven by mobile wallets, Real-Time Gross Settlement (RTGS), and interoperable frameworks like the Unified Payments Interface (UPI). By synthesizing macroeconomic indicators and consumer adoption metrics, the paper highlights how financial technology (FinTech) infrastructure acts as a primary catalyst for financial inclusion, institutional transparency, and transaction efficiency. Concurrently, the study reviews key socio-technical barriers—specifically, persistent cyber-fraud vulnerabilities, regulatory complexities, data privacy concerns, and the digital literacy divide between urban and rural populations. The findings indicate that while digital payment adoption actively lowers the cost of physical currency maintenance and accelerates micro-retail velocity, the long-term sustainability of a cashless society requires resilient cybersecurity frameworks, consumer protection policies, and inclusive technological public infrastructure. Ultimately, this research provides a comprehensive overview of the current financial transformation and outlines the future trajectory of global digital finance.

KEYWORDS

Digital Payment , FinTech (Financial Technology , Interoperable Payment Gateways , Unified Payments Interface (UPI) , Mobile Banking Architecture

BUSINESS INTELLIGENCE AND DATA DRIVEN MANAGEMENT

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ABSTRACT

Business Intelligence (BI) and data-driven management have emerged as foundational pillars for organizational survival and competitive advantage in the modern enterprise landscape. This study explores the evolutionary shift from traditional, intuition-based management models to highly integrated, analytical frameworks that leverage enterprise data as a core strategic asset. The paper synthesizes the structural deployment of BI tools, data warehousing solutions, and real-time visualization dashboards, evaluating their collective impact on operational efficiency, predictive accuracy, and executive decision-making velocity. Through a dual lens of structural optimization and behavioral change, the research highlights how democratization of data enables decentralized, evidence-based performance tracking across key functional verticals, including supply chain operations, marketing analytics, and human resource management. Concurrently, the paper addresses critical execution challenges, such as corporate data silos, data quality and cleansing complexities, organizational resistance to data culture shift, and shifting regulatory compliances regarding data governance and privacy. The findings demonstrate that while advanced BI technologies provide raw analytical capability, true enterprise agility is unlocked only when robust technical infrastructure is paired with an organizational culture that prioritizes continuous data literacy. Ultimately, this research provides a comprehensive blueprint for business leaders seeking to navigate data-centric enterprise transformations.

Keywords

Business Intelligence (BI) , Data Warehousing & Architecture , Real-Time Data Visualization, ETL (Extract, Transform, Load) Processes

CYBER SECURITY CHALLENGES IN BUSINESS ERA

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ABSTRACT

As organizations accelerate their digital transformation, they increasingly rely on interconnected technologies, cloud platforms, and automated systems to drive growth and customer engagement. However, this expanded digital footprint exposes businesses to sophisticated cyber threats, including data breaches, ransomware attacks, insider vulnerabilities, and complex third-party vendor risks. This study explores the primary cybersecurity challenges confronting modern digital enterprises, analyzing both technical vulnerabilities and human factors such as user negligence. By evaluating regulatory compliance demands and evolving attack vectors, the paper emphasizes the necessity of shifting from reactive defenses to proactive security frameworks. We conclude that achieving long-term organizational resilience requires integrating a Zero Trust architecture, continuous employee training, and robust data encryption across all business operations.

Keywords

Cybersecurity , Digital Business ,Digital Transformation ,Data Breaches, Zero Trust Architecture ,Vulnerabilities

PERSONALISATION AND CUSTOMER EXPERIENCE MANAGEMENT

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ABSTRACT

In the modern hyper-competitive digital economy, organization survival and growth increasingly depend on delivering tailored interactions that resonate with individual consumer preferences. This paper explores the strategic convergence of Personalization and Customer Experience Management (CXM), analyzing how data-driven customization transforms traditional transactional relationships into deep, value-driven customer journeys. By leveraging advanced technologies such as Artificial Intelligence (AI), machine learning, and real-time data analytics, organizations can now predict customer needs, optimize omnichannel touchpoints, and deliver context-aware experiences at scale. However, executing effective personalization within CXM requires balancing sophisticated algorithmic execution with strict data privacy boundaries and consumer trust. Through a comprehensive review of current frameworks and industry case studies, this study demonstrates that integrated personalization strategies significantly enhance customer satisfaction, loyalty, and customer lifetime value (CLV). Ultimately, the paper provides actionable insights for organizations looking to transition from reactive customer service to proactive, personalized experience ecosystems.

Keywords

Customer Experience Management (CXM), Hyper-Personalization, Customer Journey Mapping, Data-Driven Marketing, Artificial Intelligence (AI) in CX, Customer Lifetime Value (CLV)

CHANGING CONSUMER BEHAVIOUR IN THE DIGITAL ERA: EMERGING TRENDS AND CHALLENGES

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ABSTRACT

The present study examines the changing patterns of consumer behaviour in the digital era and identifies the major factors influencing consumers' purchasing decisions. Digital platforms have increased consumer convenience by enabling individuals to shop from anywhere and at any time. Personalized advertisements, product recommendations, influencer marketing, customer reviews, and social media content increasingly influence consumer awareness, preferences, and purchase intentions. This has encouraged businesses to focus more strongly on customer experience, personalization, transparency, and digital engagement. The increasing use of Artificial Intelligence and data analytics is also enabling businesses to understand consumer preferences and provide customized products and services. The study highlights that digital transformation has made consumer behaviour more dynamic, informed, interactive, and technology-driven. Businesses need to continuously understand changing consumer expectations and adopt customer-centric digital strategies to remain competitive. Building trust, ensuring data security, providing quality products, and delivering personalized experiences are essential for developing long-term customer relationships in the digital era.

KEYWORDS

Consumer Behaviour, Digital Era, Digital Transformation, Online Shopping, E-Commerce, Social Media, Digital Marketing, Consumer Preferences, Customer Experience.

EMOTIONAL INTELLIGENCE AND EFFECTIVE LEADERSHIP.

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ABSTRACT

This paper examines the fundamental link between emotional intelligence (EI) and effective leadership within contemporary organizations. Emotional intelligence—encompassing self-awareness, self-regulation, motivation, empathy, and social skills—allows leaders to navigate complex interpersonal dynamics and regulate their own responses to stress. Through a review of current organizational and psychological frameworks, this study analyzes how emotionally intelligent leaders foster positive work environments, resolve conflicts constructively, and inspire higher levels of employee engagement. The findings indicate that high EI directly correlates with transformational leadership behaviors, leading to improved team cohesion, greater employee satisfaction, and reduced turnover. Ultimately, integrating emotional intelligence into leadership practices builds resilient, high-performing teams capable of thriving in dynamic environments.

KEYWORDS

Emotional Intelligence (EI) ,Leadership Effectiveness ,Self-Awareness , Empathy ,Transformational Leadership ,Conflict Resolution.

RESKILLING AND UPSKILLING FOR A FUTURE WORK FORCE.

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ABSTRACT

The rapid acceleration of Industry 4.0, driven by artificial intelligence (AI), automation, and digital transformation, has profoundly altered the global talent landscape. This study explores the critical imperatives of reskilling and upskilling to address the widening skills gaps threatening workforce sustainability and organizational competitiveness. As current projections indicate that nearly 60% of the global workforce will require immediate skill intervention by 2030, businesses can no longer rely solely on external recruitment to meet emerging technological demands. This paper delineates the strategic differences between upskilling (deepening existing proficiencies within a current role) and reskilling (building entirely new capabilities to transition into adjacent functions). Through a comprehensive review of recent workforce development models, we evaluate the financial and operational impact of integrating continuous learning initiatives. The findings demonstrate that organizations adopting targeted learning blueprints—combining data literacy, AI ethics, and cognitive resilience—experience higher talent retention, reduced recruitment overheads, and greater operational agility. Ultimately, this research provides a framework for human resource practitioners and policymakers to implement accessible, scalable learning ecosystems that foster a future-ready workforce.

Keywords

Workforce Transformation , Reskilling & Upskilling , Industry 4.0 ,Continuous Learning ,Artificial Intelligence (AI) Fluency ,Human Capital Sustainability , Skills Gap Mitigation

NCCTCM:101

START UP, NEW BUSINESS MODELS AND THE CHANGING BUSINESS LANDSCAPE.

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ABSTRACT

This study examines the symbiotic relationship between emerging startups, innovative business models, and the fluidly evolving modern business landscape. As traditional industry boundaries blur under the pressure of artificial intelligence, big data, and shifting consumer behaviors, static enterprise frameworks are being replaced by dynamic, customer-centric mechanisms. By analyzing agile paradigms—such as subscription economies, platform networks, and AI-driven infrastructures—this paper highlights how contemporary startups architect scalable value propositions to survive high-uncertainty environments and outpace legacy competitors. The findings suggest that long-term enterprise viability depends less on rigid initial planning and more on continuous operational alignment and technological adaptability.

KEYWORDS

*Startup, New Business Models, Changing Business Landscape, Value Proposition
Digital Transformation.*

REMOTE AND HYBRID WORK: CHALLENGES AND OPPORTUNITIES.

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ABSTRACT

The widespread adoption of remote and hybrid work models has fundamentally transformed the global employment landscape, shifting from a temporary pandemic response to a permanent organizational strategy. This paper examines the dual nature of this transition, highlighting the core challenges and opportunities faced by both employers and employees. On one hand, hybrid models offer unparalleled opportunities, including increased employee flexibility, reduced commuting times, broader talent acquisition pools, and significant corporate cost savings on real estate. On the other hand, organizations grapple with critical challenges such as diminished workplace cohesion, digital fatigue, blurred boundaries between work and personal life, and complex management hurdles in tracking performance and maintaining security. By analyzing these shifting dynamics, this paper provides strategic insights into how organizations can cultivate a resilient corporate culture, implement robust digital infrastructures, and find an optimal balance that maximizes productivity while prioritizing employee well-being.

Keywords

*Hybrid work model ,Remote employment ,Organizational culture ,Work-life balance
Digital transformation ,Employee engagement*

NCCTCM:103

HUMAN RESOURCE MANAGEMENT IN THE AGE OF ARTIFICIAL INTELLIGENCE

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ABSTRACT

This study explores the integration and multifaceted impact of artificial intelligence (AI) on modern human resource management (HRM). As organizations face rapid digital transformation, AI technologies including machine learning, natural language processing (NLP), and generative AI are fundamentally reshaping core HR processes across the talent lifecycle. These technologies optimize talent acquisition through automated resume screening and chatbot assistance, enhance employee engagement via sentiment analysis, and enable continuous, objective performance management. Furthermore, AI facilitates personalized learning and development pathways while shifting HR from a reactive administrative unit to a strategic driver of organizational resilience and competitiveness. However, this technological evolution introduces significant challenges, such as algorithmic bias, data privacy and security risks, and ethical concerns regarding over-surveillance. By synthesizing current literature and implementation frameworks, this paper emphasizes the necessity of maintaining algorithm transparency, regulatory compliance, and a human-centric balance between automated efficiency and empathetic leadership.

Keywords

Artificial Intelligence (AI) , Human Resource Management (HRM) , Talent Acquisition Recruitment Automation ,Workforce Analytic ,Performance Management ,Employee Engagement ,Algorithmic Bias ,Data Privac , Strategic HR

***CONSUMER CHANGING BEHAVIOUR IN THE DIGIAL
MARKETPLACE***

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ABSTRACT

The rapid acceleration of digital transformation and e-commerce expansion have profoundly transformed modern consumer behavior. Today's digital consumers are no longer passive recipients of traditional marketing; instead, they actively engage in complex, multi-channel purchasing paths characterized by extensive pre-purchase research, price comparison, and reliance on electronic word-of-mouth (e-WOM). Driven by expectations of hyper-personalization, instant convenience, and seamless mobile experiences, consumer decision-making is increasingly mediated by artificial intelligence, user reviews, and social commerce. Simultaneously, concerns regarding data privacy and platform trust heavily influence online transaction loyalty. This study explores the evolving trends of digital consumer behavior, providing a comprehensive framework for businesses to optimize data-driven marketing strategies and enhance customer value in a competitive online marketplace.

Keywords

Consumer behavior ,Digital marketplace ,E-commerce ,Digital marketing ,Electronic word-of-mouth (e-WOM) ,Personalization ,Online shopping habits

GENERATIVE AI AND ITS IMPACT ON BUSINESS MANAGEMENT

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ABSTRACT

The deployment of Generative Artificial Intelligence (GenAI) has marked a fundamental shift in corporate operations, moving rapidly from an experimental technical novelty to a core driver of organizational strategy. This paper examines the multi-faceted impact of Generative AI on business management, focusing specifically on its role in optimizing managerial decision-making, re-engineering core administrative workflows, and reshaping operational models. By synthesizing recent academic literature and strategic industry indicators—which highlight that over 65% of enterprises have now integrated GenAI into at least one functional business stream—we assess how large language models (LLMs) and autonomous tools augment human leadership. The findings indicate that GenAI significantly accelerates strategic forecasting, customer relationship management (CRM) analytics, and automated knowledge syntheses, transforming traditional data consumers into real-time content creators. However, the research also uncovers structural challenges that inhibit optimization, including severe internal skill deficits, operational resistance, data privacy vulnerabilities, and evolving regulatory boundaries such as the EU Artificial Intelligence Act. Ultimately, this study establishes a comprehensive risk-aware implementation framework, demonstrating that sustainable competitive advantage relies not merely on procurement, but on deliberate process redesign, proactive workforce reskilling, and rigorous ethical governance.

Keywords

Generative Artificial Intelligence (GenAI) , Business Management Strategy , Managerial Decision-Making , Enterprise AI Adoption , Strategic Forecasting & Analytics ,Process Redesign & Optimization , AI Governance & Data Privacy , Organizational Agility

BLACK CHAIN TECHNOLOGY AND ITS IMPACT ON BUSINESS

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ABSTRACT

Blockchain technology has emerged as a disruptive innovation with the potential to fundamentally transform modern business paradigms. Characterized by its decentralized, immutable, and transparent cryptographic ledger, blockchain shifts operational frameworks from traditional centralized authorities to distributed trust networks. This paper examines the multi-faceted impact of blockchain on contemporary business environments, focusing on its role in enhancing supply chain visibility, reducing transactional friction, and automating agreements via smart contracts. Through a review of cross-industry applications—spanning finance, logistics, and healthcare—we analyze how the technology mitigates security risks, lowers operational costs, and fosters novel decentralized business models. However, widespread organizational adoption faces critical hurdles, including scalability limitations, regulatory ambiguities, and high initial integration costs. Ultimately, this study provides a strategic framework for organizations to evaluate the trade-offs of blockchain integration, balancing its operational efficiencies against execution complexities to achieve a sustainable competitive advantage.

Keywords

Blockchain technology ,Business transformation , Smart contracts , Supply chain management, Decentralization ,Data security , Operational efficiency

BIG DATA ANALYSIS FOR BUSINESS DECISION MAKING

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Abstract

This study investigates the integration and impact of Big Data Analytics within modern organizational workflows to optimize business decision-making. Traditional management models rely heavily on subjective intuition and basic statistics. In contrast, harnessing high-volume, high-velocity, and diverse datasets enables real-time business intelligence and predictive modeling. Using a mixed-methods approach, this research examines how statistical techniques, machine learning algorithms, and data visualization tools map across strategic planning and operational execution. Findings reveal that effective BDA adoption enhances forecasting accuracy, uncovers hidden market trends, and reduces operational costs. However, organizations face persistent challenges, including data privacy concerns, system integration hurdles, and a shortage of skilled personnel. The paper concludes that achieving a sustainable competitive advantage requires aligning technical infrastructure with strategic data governance and empowering personnel to act on empirical insights.

Keywords

Big Data Analytics , Business Decision-Making , Business Intelligence , Predictive Modeling, Data-Driven Strategy ,Operational Efficiency

SOCIAL MEDIA MARKETING AND CHANGING CONSUMER BEHAVIOUR

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ABSTRACT

This study explores the dynamic relationship between social media marketing (SMM) and evolving consumer behavior. As digital platforms evolve into primary commercial ecosystems, traditional linear purchase funnels give way to interactive, community-driven journeys. Through mechanisms such as short-form video algorithms, influencer partnerships, electronic word-of-mouth (eWOM), and direct social commerce, brands actively shape consumer psychology, brand perception, and purchase intentions. The findings indicate that content authenticity, real-time engagement, and peer-driven social proof serve as primary catalysts for consumer trust and immediate conversion. Furthermore, emerging trends like AI-driven personalization and in-app checkouts blur the line between brand awareness and final transaction. Ultimately, this research highlights that modern consumers demand transparent, co-created brand narratives, requiring marketers to transition from broadcast advertising to immersive, community-centric strategies.

Keywords

Social Media Marketing (SMM) , Consumer Behaviour ,Social Commerce, Influencer Marketing ,Electronic Word-of-Mouth (eWOM) , User-Generated Content (UGC), Digital Engagement

DIGITAL MARKETING STRATEGY FOR MODERN BUSINESS

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ABSTRACT

In the contemporary digital economy, marketing has evolved from isolated promotional campaigns into an integrated ecosystem driven by data analytics, artificial intelligence (AI), and user experience. This study explores the core digital marketing strategies essential for modern businesses, emphasizing the synergy between organic optimization (SEO), value-driven content marketing, targeted paid advertising (PPC), and real-time social engagement. By leveraging AI-driven personalization, multi-channel alignment, and consumer behavior analysis, organizations can transition from reactive promotion to proactive, long-term brand equity and measurable revenue growth. Furthermore, the paper addresses modern challenges—including data privacy regulations, platform saturation, and algorithmic changes—highlighting that successful enterprises must balance technological adaptation with consumer trust and ethical transparency.

KEYWORDS

*Digital Marketing Strategie , Search Engine Optimization (SEO) ,Content Marketing
Artificial Intelligence (AI) in Marketing ,Customer Experience (CX) ,Data Analytics*

NCCTCM:110

FIN YECH INNOVATION AND THE FUTURE OF FINANCIAL SERVICE.

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ABSTRACT

The aim of this study is to explore opinions and attitudes concerning the emergence of FinTech on the Future of Financial Services Industry in Palestine. In order to achieve the objectives of the study, eleven in-depth interviews have been conducted with a group of managers working in the banking and financial services sectors represented by administrative staff from departments specialized in technical fields, product and software development, information technology, and electronic payments services. In addition, the study conducts a content analysis for the reports and articles provided by the participating institutions. Data collected were analyzed using thematic analysis. Data Findings on such Themes and Patterns were developed and organized using NVivo software. The study finds that there is an important role of the incumbent banking and Financial Institutions, academic bodies, technology companies, and business incubators to create a conducive environment for Fin Techs ecosystem in Palestine. In addition, the findings show that FinTech in Palestine face several challenges most prominently rules and regulations, cybersecurity, customers 'lack of trust toward digital services, etc.

Keywords

.Financial technology ,Financial institutions , Financial services

SUITABLE MARKETING AND GREEN CONSUMERISM

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ABSTRACT

This study explores the intersection of sustainable marketing and green consumerism, examining how corporate ecological transparency and eco-friendly product positioning influence modern buyer behavior. As climate awareness and resource depletion accelerate, traditional marketing frameworks evolve into triple-bottom-line strategies that balance social, environmental, and economic performance. However, corporate initiatives often encounter consumer skepticism and the risk of greenwashing. By analyzing consumer psychology, eco-labelling, and ethical supply chains, this research demonstrates how authentic green marketing strategies can bridge the intention-behavior gap, foster long-term brand loyalty, and drive systemic shifts toward sustainable market economies.

KEYWORDS

Sustainable marketing, Green consumerism, Triple bottom line, Consumer behavior, Greenwashing, Eco-labelling, Circular economy, Purchase intention

NCCTCM:112

ARTIFICIAL INTELLIGENCE IN MARKETING AND CUSTOMER ENGAGEMENT

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ABSTRACT

This study explores how artificial intelligence transforms digital marketing strategies and redefines customer engagement. Traditional marketing relies on broad assumptions, but AI tools like machine learning, predictive analytics, and natural language processing allow brands to analyze massive datasets in real time. Through automated chatbots, smart recommendation engines, and contextual advertising, businesses can reduce friction in the buying journey and build deeper connections with audiences. Findings from recent industry metrics show that AI integration significantly improves click-through rates, boosts overall customer satisfaction, and drives long-term brand loyalty. However, companies must also balance hyper-personalization with data privacy and ethical transparency.

KEYWORDS

Artificial Intelligence (AI) ,Customer Engagement ,Digital Marketing ,Predictive Analytics, Personalization , Chatbots , Consumer Behavior

START-UPS AND ENTREPRENEURSHIP IN INDIA

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ABSTRACT

Over the past decade, the Indian start-up landscape has changed from a metro-focused sector into a dynamic nationwide economic driver. Digital technology, venture capital and government initiatives such as the Startup India Initiative have contributed significantly to this growth. India has become one of the world's leading start-up hubs, creating employment and encouraging innovation. Nearly 50% of emerging start-ups now originate from Tier-II and Tier-III cities, showing the growing regional spread of entrepreneurship. Women-led start-ups have also increased, contributing to inclusive development. Government schemes such as the Startup India Seed Fund Scheme (SISFS), Credit Guarantee Scheme for Startups (CGSS), and Fund of Funds for Startups (FFS) provide financial support to new businesses. However, start-ups continue to face challenges such as funding gaps, regulatory difficulties, shortage of skilled talent and corporate governance issues. This paper highlights the growth, opportunities, government support and challenges of the Indian start-up ecosystem and its contribution to India's socio-economic development.

KEYWORDS

Startup Ecosystem, Indian Entrepreneurship Startup India Initiative, Regional Democratization, Tier-II and Tier-III Cities, Venture Capital & Seed Funding,

CORPORATE SOCIAL RESPONSIBILITY

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ABSTRACT

This overview explores Corporate Social Responsibility (CSR) as an evolving ethical and operational framework where commercial entities balance profit generation with societal welfare and environmental stewardship. Moving past traditional shareholder-centric models, modern CSR integrates the Triple Bottom Line (People, Planet, and Profit), strategic management, and stakeholder engagement. This study examines the core dimensions of CSR—including environmental, ethical, philanthropic, and economic responsibilities—alongside regulatory frameworks like India's Companies Act and international standards such as ISO 26000. Finally, it highlights how transparent CSR execution fosters brand trust and sustainable community development while addressing ongoing debates regarding corporate purpose and accountability.

KEYWORDS

Corporate Social Responsibility (CSR), Sustainability, Triple Bottom Line, Stakeholder Theory, Business Ethics, Environmental Stewardship.

DATA-DRIVEN DECISION-MAKING (DDDM)

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ABSTRACT

Data-Driven Decision-Making (DDDM) has emerged as a powerful approach for improving the quality, accuracy, and effectiveness of decisions in modern organizations. It involves the systematic collection, analysis, interpretation, and application of data to support strategic and operational decision-making. With the rapid growth of digital technologies, organizations generate enormous volumes of data through customers, transactions, social media, digital platforms, and business operations. Advanced technologies such as Artificial Intelligence, Machine Learning, Business Intelligence, Big Data Analytics, and Predictive Analytics enable organizations to transform this data into meaningful insights. DDDM helps managers identify trends, understand customer behaviour, forecast future outcomes, optimize resources, reduce risks, and improve organizational performance. Challenges such as poor data quality, privacy concerns, cybersecurity threats, lack of analytical expertise, and resistance to technological change may limit its effectiveness. This paper highlights the significance of Data-Driven Decision-Making in contemporary business and management, examines its major applications and benefits, and discusses the challenges associated with its implementation. The study emphasizes that organizations that effectively integrate data analytics into their decision-making processes can achieve greater efficiency, innovation, competitiveness, and sustainable growth.

KEYWORDS

Data-Driven Decision-Making, Big Data Analytics, Business Intelligence, Artificial Intelligence, Predictive Analytics, Data Analytics, Evidence-Based Management.

DIGITAL MARKETING MANAGEMENT

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ABSTRACT

Digital Marketing Management has become an essential component of modern business strategy as organizations increasingly depend on digital platforms to reach, engage, and retain customers. It involves the planning, implementation, monitoring, and evaluation of marketing activities through digital channels such as social media, search engines, websites, email, mobile applications, and e-commerce platforms. The rapid growth of internet usage, smartphones, and digital technologies has transformed traditional marketing practices and created new opportunities for businesses to communicate with consumers in a more personalized and cost-effective manner. Digital marketing management enables organizations to understand customer preferences, analyse market trends, measure campaign performance, and make data-driven marketing decisions. Technologies such as Artificial Intelligence, Marketing Automation, Big Data Analytics, and Customer Relationship Management further enhance the effectiveness of digital marketing strategies. However, organizations face challenges including intense online competition, changing consumer behaviour, data privacy concerns, cybersecurity risks, content saturation, and the continuous evolution of digital platforms. This paper highlights the importance of Digital Marketing Management in contemporary business, examines its major strategies and applications, and discusses the opportunities and challenges associated with digital marketing. The study emphasizes that effective digital marketing management can strengthen brand visibility, improve customer engagement, increase market reach, and contribute significantly to organizational growth and competitive advantage.

KEYWORDS

Digital Marketing Management, Digital Marketing Strategy, Social Media Marketing, Search Engine Marketing, Customer Engagement, Digital Consumer Behaviour, Marketing Analytics,

CYBER SECURITY IN ONLINE BUSINESS

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ABSTRACT

Cybersecurity plays a critical role in protecting online businesses from the growing number of digital threats, including data breaches, phishing, malware, ransomware, and unauthorized access. As businesses increasingly rely on e-commerce platforms, online payment systems, cloud services, and digital communication, safeguarding sensitive customer and organizational information has become essential. Implementing effective cybersecurity measures, such as encryption, multi-factor authentication, secure payment systems, firewalls, regular security assessments, and employee security awareness, can significantly reduce cyber risks and strengthen customer trust. This study highlights the importance of cybersecurity in online businesses and examines the security practices organizations can adopt to protect digital assets. It emphasizes the need to maintain data confidentiality, integrity, and availability while ensuring business continuity in an increasingly digital environment.

KEYWORDS

Cybersecurity, Online Business, E-Commerce, Data Protection, Cyber Threats, Information Security, Data Privacy, Online Payment Security, Encryption, Multi-Factor Authentication.

IMPACT OF GST ON INDIAN COMMERCE

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ABSTRACT

The Goods and Services Tax (GST) is a major tax reform introduced in India to create a unified and simplified indirect tax system. It has significantly influenced Indian commerce by replacing multiple indirect taxes with a comprehensive tax structure applicable to the supply of goods and services. GST has helped streamline taxation, improve transparency, reduce tax cascading, and facilitate interstate trade. It has also encouraged businesses to adopt digital accounting and online tax-compliance systems. However, businesses, particularly small and medium-sized enterprises, have faced challenges such as compliance requirements, technological adaptation, and changes in working capital. This study examines the impact of GST on Indian commerce, focusing on its effects on businesses, consumers, interstate trade, tax compliance, and the overall business environment. The study highlights both the opportunities and challenges created by GST in the Indian commercial sector.

KEYWORDS

Goods and Services Tax (GST), Indian Commerce, Tax Reform, Indirect Taxation, E-Commerce, Business Compliance, Interstate Trade, Taxation System, Small and Medium Enterprises,

ANALYTICS IN COMMERCE

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ABSTRACT

Analytics has emerged as a vital component of modern commerce, enabling organizations to transform large volumes of business data into meaningful insights for effective decision-making. Analytics in Commerce involves the systematic collection, processing, analysis, and interpretation of data related to sales, customers, finance, marketing, supply chains, and business operations. The rapid development of technologies such as Big Data, Artificial Intelligence, Machine Learning, Business Intelligence, and Predictive Analytics has significantly enhanced the ability of businesses to understand market trends and changing consumer preferences. Commerce analytics helps organizations forecast demand, identify profitable customer segments, optimize pricing, improve inventory management, evaluate marketing performance, and manage financial risks. It also supports personalized customer experiences and strengthens strategic planning by enabling evidence-based decisions. However, organizations may face challenges such as data quality issues, lack of analytical skills, data privacy concerns, cybersecurity threats, and difficulties in integrating data from multiple sources. This paper examines the growing importance of analytics in commerce and highlights its applications in marketing, finance, retail, customer relationship management, and supply chain management. The study emphasizes that effective use of analytics can improve operational efficiency, customer satisfaction, innovation, competitiveness, and sustainable business growth in the digital economy.

KEYWORDS

Commerce Analytics, Business Analytics, Data Analytics, Big Data, Business Intelligence, Predictive Analytics, Artificial Intelligence, Consumer Analytics, Marketing Analytics.

GREEN COMMERCE AND SUSTAINABLE BUSINESS

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ABSTRACT

Green Commerce and Sustainable Business have emerged as important approaches for achieving economic growth while protecting the environment and promoting social well-being. Growing concerns about climate change, environmental degradation, resource depletion, and increasing waste have encouraged businesses to reconsider their traditional methods of production, consumption, and distribution. Green commerce promotes environmentally responsible business practices such as eco-friendly production, efficient use of natural resources, waste reduction, recycling, renewable energy adoption, sustainable packaging, and environmentally conscious supply chain management. Sustainable businesses seek to balance economic performance with environmental protection and social responsibility, thereby creating long-term value for stakeholders. This paper examines the significance of Green Commerce and Sustainable Business in the contemporary business environment and highlights their major practices, benefits, challenges, and future opportunities. It emphasizes that integrating environmental responsibility with business strategies can enhance competitiveness, customer trust, stakeholder satisfaction, and long-term organizational sustainability. The study concludes that green and sustainable business practices are not merely environmental initiatives but essential strategies for building a resilient, responsible, and sustainable economy.

KEYWORDS

Green Commerce, Sustainable Business, Environmental Protection, Eco-Friendly Practices, Renewable Energy, Green Marketing, Sustainable Supply Chain, Responsible Consumption, Corporate Social Responsibility, Sustainable Development.

GLOBALIZATION AND INTERNATIONAL TRADE

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ABSTRACT

Globalization and international trade have significantly transformed the structure and functioning of the modern world economy by creating stronger economic connections among countries, businesses, institutions, and consumers. Globalization facilitates the movement and exchange of goods, services, technology, capital, information, knowledge, and human resources across national boundaries. International trade enables countries to specialize in the production and distribution of goods and services based on their resources, capabilities, and comparative advantages, thereby promoting economic efficiency and creating opportunities for business expansion, employment, and economic development. This paper examines the role and significance of globalization and international trade in contemporary business and economic development. It highlights their major benefits, opportunities, and challenges and explores their influence on international business, employment, investment, technological development, and global market expansion. The study emphasizes that effective trade policies, international cooperation, sustainable business practices, and inclusive economic strategies are essential to ensure that the benefits of globalization are widely shared and contribute to balanced and sustainable global economic growth.

KEYWORDS

Globalization, International Trade, Global Economy, Economic Growth, Foreign Direct Investment, International Business, Export and Import, Global Markets, International Competitiveness, Economic Development.

OMNI – CHANNEL RETAILING

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ABSTRACT

Omni-channel retailing has emerged as an important retail strategy in the digital era, integrating multiple shopping channels such as physical stores, websites, mobile applications, social media platforms, and online marketplaces to provide customers with a seamless and consistent shopping experience. Unlike traditional multi-channel retailing, omni-channel retailing connects different channels and enables customers to move conveniently between online and offline platforms throughout their purchasing journey. Consumers can search for products online, compare prices, place orders through mobile applications, choose home delivery or store pickup, and receive consistent information and services across different touchpoints. This paper examines the significance of omni-channel retailing in the contemporary business environment and analyses its influence on consumer behaviour, customer satisfaction, purchasing decisions, and long-term customer relationships. It also highlights the role of technology and data-driven strategies in creating an integrated retail ecosystem. The study concludes that effective omni-channel retailing can provide retailers with a competitive advantage by combining the convenience of digital shopping with the personalized experience of physical stores.

Keywords:

Omni-Channel Retailing, E-Commerce, Digital Retail, Customer Experience, Consumer Behaviour, Online Shopping, Retail Technology, Customer Satisfaction, Mobile Commerce, Retail Analytics, Customer Engagement, Personalized Marketing.

DIGITAL TRANSFORMATION IN COMMERCE

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ABSTRACT

Digital transformation has become an essential part of modern commerce, changing the way businesses operate, communicate with customers, and deliver products and services. The rapid development of technologies such as Artificial Intelligence, cloud computing, big data analytics, mobile applications, digital payments, blockchain, and the Internet of Things has created new opportunities for businesses to improve efficiency and competitiveness. Digital transformation enables organizations to replace traditional business processes with technology-driven solutions that support faster decision-making, personalized customer experiences, and improved operational performance. In the field of commerce, digital transformation has significantly influenced areas such as e-commerce, digital marketing, supply chain management, financial transactions, customer relationship management, and business analytics. Online shopping platforms and digital payment systems have made commercial transactions faster, easier, and more convenient for customers. At the same time, businesses can use customer data and analytics to understand market trends, predict consumer behaviour, and develop effective marketing strategies. Digital technologies also help organizations reduce operating costs, improve productivity, and expand their business beyond geographical boundaries.

KEYWORDS

Digital Transformation, Commerce, E-Commerce, Artificial Intelligence, Digital Payments, Big Data Analytics, Cloud Computing, Digital Marketing, Customer Experience, Business Analytics.

NCCTCM:124

E-COMMERCE AND ONLINE BUSINESS MODELS

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ABSTRACT

E-commerce has emerged as a major component of the modern business environment, transforming the way organizations sell products and services and interact with customers. The rapid growth of internet connectivity, smartphones, digital payment systems, social media, and online platforms has made it possible for businesses to operate beyond traditional geographical boundaries. E-commerce enables customers to search, compare, purchase, and pay for products and services conveniently through digital platforms. As a result, businesses can reach a wider customer base while reducing certain operational and distribution costs. Each model has different characteristics, revenue methods, customer relationships, and operational requirements. Digital platforms also support personalized marketing, customer relationship management, data-driven decision-making, and improved customer experiences. The study highlights that successful online businesses require continuous innovation, customer-oriented strategies, technological adoption, and effective digital management.

KEYWORDS

E-Commerce, Online Business Models, B2B, B2C, C2C, C2B, Digital Business, Online Marketplace, Digital Payments, E-Business, Customer Experience, Digital Marketing.

DIGITAL PAYMENT AND FINTECH

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ABSTRACT

Digital payments and Financial Technology (FinTech) have transformed the way people and businesses manage financial transactions. Digital payment methods such as UPI, mobile wallets, internet banking, debit cards, and QR code payments have made transactions faster, easier, and more convenient. FinTech combines technology with financial services to provide innovative solutions in banking, payments, lending, investment, and insurance. In India, the rapid growth of smartphones, internet access, and UPI has encouraged the widespread adoption of digital payments. These technologies reduce the need for cash, improve transaction efficiency, and support financial inclusion. However, challenges such as cybersecurity risks, online fraud, data privacy, and lack of digital awareness remain important concerns. This paper examines the growth, benefits, applications, and challenges of digital payments and FinTech and highlights their role in shaping the future of the financial sector.

KEYWORDS

Digital Payments, FinTech, UPI, Mobile Wallets, Digital Banking, Financial Inclusion, Cybersecurity, Financial Technology

ARTIFICIAL INTELLIGENCE IN BUSINESS

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Abstract

Artificial Intelligence (AI) is transforming the modern business environment by helping organizations improve efficiency, reduce costs, and make better decisions. AI technologies such as machine learning, chatbots, data analytics, and automation are widely used in areas such as customer service, marketing, finance, human resources, and supply chain management. Businesses can use AI to understand customer needs, predict market trends, automate routine tasks, and provide personalized services. AI also helps organizations save time and increase productivity. However, challenges such as data privacy, cybersecurity, high implementation costs, and the need for skilled employees remain important concerns. This paper highlights the applications, benefits, and challenges of Artificial Intelligence in Business and explains its role in shaping the future of businesses.

KEYWORDS

Artificial Intelligence, Business, Machine Learning, Automation, Data Analytics, Customer Service, Business Growth

BLOCKCHAIN TECHNOLOGY AND CRYPTOCURRENCY

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ABSTRACT

Blockchain technology and cryptocurrency are important innovations in the modern digital economy. Blockchain is a decentralized and secure technology that records transactions across a network of computers, making the information transparent and difficult to alter. Cryptocurrency is a digital form of currency that uses blockchain technology to enable secure and direct transactions without depending entirely on traditional financial institutions. Bitcoin, Ethereum, and other cryptocurrencies have gained attention worldwide. Blockchain technology is also used in banking, supply chain management, healthcare, and digital identity. Despite its benefits, challenges such as price volatility, cybersecurity risks, regulatory uncertainty, and lack of awareness remain. This paper examines the features, applications, benefits, and challenges of blockchain technology and cryptocurrency and highlights their potential role in the future digital economy.

KEYWORDS

Blockchain Technology, Cryptocurrency, Bitcoin, Ethereum, Digital Currency, Decentralization, Cybersecurity, Digital Economy.

NCCTCM:128

SOCIAL COMMERCE AND INFLUENCER MARKETING

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ABSTRACT

Social commerce and influencer marketing have become important strategies in the modern digital marketplace. Social commerce allows customers to discover, interact with, and purchase products directly through social media platforms. Influencer marketing uses the popularity and credibility of social media influencers to promote products and connect brands with their target audiences. Platforms such as Instagram, YouTube, Facebook, and TikTok have helped businesses reach customers quickly and effectively. These strategies can increase brand awareness, customer engagement, and online sales. However, challenges such as fake followers, misleading promotions, privacy concerns, and lack of transparency can affect consumer trust. This paper examines the growth, benefits, applications, and challenges of social commerce and influencer marketing and highlights their role in shaping modern digital business.

KEYWORDS

Social Commerce, Influencer Marketing, Social Media, Digital Marketing, Brand Awareness, customer Engagement, Online Shopping, Consumer Behaviour.

NCCTCM:129

INFLUENCE OF SOCIAL MEDIA INFLUENCERS ON PURCHASE INTENTION OF COLLEGE STUDENTS

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ABSTRACT

Social media influencers have become a major part of brand communication, particularly among young consumers who spend a large share of their time on Instagram and YouTube. This study aims to analyse the effect of influencer credibility, content authenticity, and relatability on the purchase intention of college students. A descriptive research design was adopted, and primary data were collected from 150 students through a structured questionnaire using convenience sampling. The data were analysed using percentage analysis, correlation, and multiple regression. The results reveal that credibility and authenticity have a strong positive relationship with purchase intention, whereas excessive sponsored posts reduce trust. The study concludes that brands should select influencers whose values match the product and should ensure transparent disclosure of paid partnerships to build long-term engagement.

KEYWORDS

Influencer Marketing, Purchase Intention, Brand Engagement, Consumer Trust, Social Media

NCCTCM:130

ADOPTION OF DIGITAL PAYMENTS AND MOBILE COMMERCE IN RURAL AREAS

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ABSTRACT

Digital payment platforms such as UPI and mobile wallets have transformed financial transactions in India, yet adoption in rural areas remains uneven. This study identifies the factors that influence the adoption of digital payments among rural consumers. Primary data were collected from 120 rural respondents through a survey, and the Technology Acceptance Model was used as the theoretical framework. Descriptive statistics, chi-square, and regression analysis were applied. The findings show that perceived ease of use, trust, internet connectivity, and digital literacy are the key determinants of adoption, while fear of fraud and lack of awareness act as barriers. The study recommends digital literacy campaigns, vernacular-language interfaces, and stronger grievance redressal systems to promote inclusive digital finance.

KEYWORDS

Digital Payments, Mobile Commerce, UPI, Rural Adoption, Financial Inclusion

NCCTCM:131

GENERATIVE AI IN COMMERCE AND MANAGEMENT: OPPORTUNITIES AND CHALLENGES

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ABSTRACT

Generative AI tools are reshaping marketing, customer service, content creation, and managerial decision-making. This conceptual paper reviews existing literature, industry reports, and real-world applications to examine how generative AI improves productivity and innovation in commerce and management. The study discusses benefits such as faster content generation, personalised customer interaction, and reduced operational costs. It also analyses challenges including data privacy, algorithmic bias, intellectual property concerns, misinformation, and possible workforce displacement. The paper argues that organisations should follow a human-in-the-loop approach supported by ethical guidelines, employee training, and clear governance policies. The study concludes that generative AI should complement human judgement rather than replace it.

KEYWORDS

Generative AI, Business Decision-Making, Automation, Ethical AI, Digital Transformation

NCCTCM:132

ARTIFICIAL INTELLIGENCE IN RECRUITMENT AND TALENT ACQUISITION

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ABSTRACT

Artificial intelligence is increasingly used in human resource practices, especially in recruitment and selection. This study explores how AI tools such as resume screening software, chatbots, and video interview analytics affect hiring efficiency and candidate experience. A descriptive design was used, and data were collected from 40 HR professionals and 80 job seekers through structured questionnaires. Mean score analysis and independent sample t-tests were used to compare their perceptions. The results show that AI reduces screening time and administrative workload, but concerns remain about transparency, fairness, and the loss of the human touch. The study recommends a balanced model in which AI supports initial screening while final hiring decisions are made by trained HR professionals.

KEYWORDS

AI in HRM, Digital Recruitment, Talent Acquisition, HR Analytics, Recruitment Efficiency

EMPLOYEE ENGAGEMENT AND WELL-BEING IN HYBRID WORK ENVIRONMENTS

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ABSTRACT

The shift to hybrid work has changed how employees collaborate, communicate, and maintain work-life balance. This study examines the relationship between hybrid work arrangements, employee engagement, and well-being among employees in the service sector. Primary data were collected from 130 employees using a structured questionnaire with a five-point Likert scale. Correlation, regression, and one-way ANOVA were used for analysis. The findings show that flexibility and autonomy significantly improve engagement and job satisfaction, whereas isolation, blurred work-life boundaries, and digital fatigue reduce well-being. The study recommends clear communication norms, regular virtual engagement activities, and supportive leadership to sustain productivity and morale in hybrid workplaces.

KEYWORDS

Hybrid Work, Employee Engagement, Well-being, Work-Life Balance, Remote Management

WOMEN ENTREPRENEURSHIP IN THE DIGITAL ERA: ROLE OF E-COMMERCE PLATFORMS

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ABSTRACT

Digital platforms have lowered entry barriers and widened market access for women entrepreneurs. This study examines how e-commerce and social media platforms support women in starting and growing their businesses. Primary data were collected from 100 women entrepreneurs running home-based and online ventures, using purposive sampling and an interview schedule. Percentage analysis, weighted average, and the Garrett ranking technique were applied. The findings show that digital tools improve visibility, income, and independence, while major challenges include limited digital skills, logistics problems, access to finance, and online security concerns. The study recommends targeted training programmes, easier credit access, and stronger government support to build women-led digital enterprises.

KEYWORDS

Women Entrepreneurship, E-Commerce, Digital Entrepreneurship, Empowerment.

FINTECH START-UPS AND THEIR IMPACT ON TRADITIONAL BANKING SERVICES

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Abstract

FinTech start-ups are disrupting conventional banking by offering faster, cheaper, and more user-friendly financial services. This paper analyses the role of FinTech innovation in digital lending, payments, and wealth management, and its competitive impact on traditional banks. The study is based on secondary data collected from RBI publications, industry reports, journals, and websites. Trend analysis and comparative analysis were used to understand growth patterns and challenges. The study finds that collaboration between banks and FinTech firms creates more value for customers than pure competition. It concludes that regulatory clarity, cybersecurity, and consumer protection are essential for the sustainable growth of the FinTech sector.

KEYWORDS

FinTech, Start-up Innovation, Digital Banking, Competitive Advantage, Digital Lending

CYBERSECURITY AND DATA PRIVACY AWARENESS AMONG ONLINE SHOPPERS

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ABSTRACT

The growth of online shopping has increased risks such as data theft, phishing, and misuse of personal information. This study assesses the level of cybersecurity and data privacy awareness among online shoppers and its effect on trust and buying behaviour. Primary data were collected from 150 online consumers through a structured questionnaire, and the responses were analysed using percentage analysis, chi-square test, and ANOVA. The results show that consumers know about common threats but often fail to follow safe practices such as using strong passwords, verifying secure websites, and reading privacy policies. The study recommends consumer education programmes and stronger data protection practices by e-commerce firms to build lasting trust.

KEYWORDS

Cybersecurity, Data Privacy, Online Shopping, Consumer Awareness, E-Commerce Trust

INFLUENCER MARKETING AND DIGITAL CONSUMER ENGAGEMENT

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ABSTRACT

Influencer marketing has emerged as an important digital marketing strategy that enables brands to connect with consumers through trusted and influential individuals on social media platforms. The growing popularity of content creators, social media influencers, short-form videos, and live streaming has changed the way consumers discover, evaluate, and engage with brands. This paper examines the role of influencer marketing in enhancing digital consumer engagement through authentic content, interactive communication, product recommendations, and online communities. It explores how influencer credibility, audience relevance, content quality, and engagement levels can influence consumer awareness, purchase intentions, and brand loyalty. The study also highlights challenges such as misleading endorsements, transparency, privacy concerns, and maintaining consumer trust. It emphasizes the importance of ethical, authentic, and strategically planned influencer partnerships for building sustainable digital consumer relationships.

KEYWORDS

Influencer Marketing, Digital Consumer Engagement, Social Media, Content Creators, Brand Awareness, Consumer Behaviour, Brand Loyalty, Digital Marketing, Social Media Marketing, Purchase Intention.

THE ROLE OF DATA ANALYTICS IN STRATEGIC DECISION- MAKING

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ABSTRACT

Data analytics has become a critical tool for organizations seeking to make effective and informed strategic business decisions. The rapid growth of big data, artificial intelligence, machine learning, and business intelligence technologies enables organizations to transform large volumes of data into valuable insights. This paper examines the role of data analytics in strategic decision-making, including market analysis, customer behaviour, demand forecasting, risk management, financial planning, and operational efficiency. It also explores how predictive and prescriptive analytics can help businesses identify opportunities, reduce uncertainty, and gain competitive advantage. The study highlights challenges related to data quality, privacy, cybersecurity, analytical skills, and ethical data usage. It emphasizes that integrating data analytics with managerial expertise and organizational strategy can support faster, smarter, and more sustainable business decisions.

KEYWORDS

Data Analytics, Strategic Decision-Making, Big Data, Business Intelligence, Predictive Analytics, Artificial Intelligence, Data-Driven Business, Risk Management, Competitive Advantage, Business Strategy.

TRANSFORMING BUSINESS DECISIONS THROUGH BIG DATA ANALYTICS

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ABSTRACT

The rapid growth of digital technologies has resulted in the generation of enormous volumes of structured and unstructured data from business transactions, social media, e-commerce platforms, customer interactions, financial activities, and operational processes. Big Data Analytics has emerged as a powerful tool for transforming this vast amount of data into meaningful insights that support effective and timely business decision-making. Organizations increasingly use advanced analytical techniques to identify patterns, understand customer behaviour, forecast market trends, manage risks, and improve operational performance. Big Data Analytics enables businesses to move from traditional intuition-based decision-making towards evidence-based and data-driven strategies. Through technologies such as Artificial Intelligence, Machine Learning, Predictive Analytics, Cloud Computing, and Business Intelligence, organizations can analyse complex datasets and generate valuable insights for strategic planning. Applications of Big Data Analytics can be found in marketing, finance, human resource management, supply chain management, customer relationship management, and retail operations. These applications can help businesses improve efficiency, personalize customer experiences, reduce costs, identify new market opportunities, and strengthen competitive advantage.

KEYWORDS

Big Data Analytics, Business Decision-Making, Data-Driven Decision-Making, Business Intelligence, Predictive Analytics, Artificial Intelligence, Machine Learning, Business Performance.

DIGITAL TRANSFORMATION AND ITS IMPACT ON SMALL BUSINESS PERFORMANCE

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ABSTRACT

Digital transformation has become an important driver of growth and competitiveness for small businesses in the rapidly changing business environment. The adoption of digital technologies such as cloud computing, e-commerce, digital payments, social media, artificial intelligence, and data analytics enables small businesses to improve operational efficiency, reduce costs, reach wider markets, and enhance customer experiences. This paper examines the impact of digital transformation on small business performance, focusing on productivity, sales growth, customer engagement, innovation, and competitive advantage. It also identifies challenges faced by small businesses, including limited financial resources, lack of digital skills, cybersecurity risks, and resistance to technological change. The study emphasizes that effective digital adoption, supported by appropriate training, investment, and strategic planning, can strengthen the performance, resilience, and long-term sustainability of small businesses.

KEYWORDS

Digital Transformation, Small Business, Business Performance, Digital Technology, E-Commerce, Digital Payments, Innovation, Customer Engagement, Operational Efficiency, Competitive Advantage.

CORPORATE SOCIAL RESPONSIBILITY

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ABSTRACT

Corporate Social Responsibility (CSR) has become an essential component of modern business practices, encouraging organizations to balance economic objectives with social and environmental responsibilities. CSR involves the commitment of businesses to contribute to sustainable development, ethical practices, community welfare, employee well-being, and environmental protection. In today's competitive business environment, effective CSR initiatives can strengthen corporate reputation, build stakeholder trust, and create long-term value. This paper examines the significance of CSR in contemporary business, focusing on emerging practices, stakeholder engagement, sustainability, and responsible corporate governance. It also highlights the role of CSR in addressing social and environmental challenges while promoting inclusive and sustainable growth.

KEYWORDS

Corporate Social Responsibility, Sustainability, Ethical Business, Stakeholder Engagement, Corporate Governance, Social Development, Environmental Responsibility, Sustainable Growth.

ETHICAL CHALLENGES IN AI-DRIVEN BUSINESS

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ABSTRACT

Artificial Intelligence (AI) is transforming modern businesses by improving decision-making, automation, customer experiences, and operational efficiency. However, the growing use of AI also creates significant ethical challenges related to data privacy, algorithmic bias, transparency, accountability, and job displacement. AI-driven decisions may unintentionally discriminate against individuals or groups when systems are developed using biased data. The collection and use of large volumes of personal information also raise concerns about privacy and data security. This paper examines the major ethical challenges associated with AI-driven business practices and emphasizes the importance of responsible AI governance, transparency, human oversight, and ethical decision-making. It highlights the need for businesses to balance technological innovation with social responsibility and stakeholder interests to ensure that AI contributes to fair, trustworthy, and sustainable business development.

Keywords:

Artificial Intelligence, Business Ethics, Algorithmic Bias, Data Privacy, Transparency, Accountability, AI Governance, Responsible AI, Data Security, Sustainable Business.

STARTUP ECOSYSTEM AND ENTREPRENEURIAL INNOVATION

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ABSTRACT

The startup ecosystem has emerged as a significant driver of economic growth, employment generation, technological advancement, and entrepreneurial development. A strong startup ecosystem brings together entrepreneurs, investors, educational institutions, government agencies, incubators, accelerators, and industry stakeholders to support the creation and growth of innovative businesses. Entrepreneurial innovation enables startups to develop new products, services, business models, and technology-driven solutions to address emerging market needs. This paper examines the relationship between the startup ecosystem and entrepreneurial innovation, focusing on access to finance, digital technologies, mentoring, networking, government support, and market opportunities. It also highlights the challenges faced by startups and the importance of a supportive ecosystem in promoting sustainable entrepreneurship and long-term business growth.

KEYWORDS

Startup Ecosystem, Entrepreneurial Innovation, Entrepreneurship, Startups, Innovation, Digital Technology, Incubators, Venture Capital, Government Support, Sustainable Growth.

WOMEN ENTREPRENEURSHIP IN THE DIGITAL ECONOMY

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ABSTRACT

The digital economy has created new opportunities for women entrepreneurs by enabling access to wider markets, digital financial services, e-commerce platforms, social media, and technology-driven business models. Digital technologies have reduced geographical barriers and provided women with innovative ways to start, manage, and expand their businesses. This paper examines the role of digitalization in promoting women entrepreneurship and explores how digital platforms, online marketing, fintech, and digital skills contribute to entrepreneurial growth. It also highlights challenges such as the digital gender gap, limited access to finance and technology, cybersecurity concerns, and inadequate digital literacy. The study emphasizes the importance of digital education, supportive policies, financial inclusion, and entrepreneurial networks in empowering women and fostering inclusive and sustainable economic development.

KEYWORDS

Women Entrepreneurship, Digital Economy, Digitalization, E-Commerce, Digital Financial Services, Women Empowerment, Digital Literacy, Innovation, Financial Inclusion, Sustainable Development.

ESG: THE NEW DIMENSION OF CORPORATE PERFORMANCE

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ABSTRACT

Environmental, Social, and Governance (ESG) has emerged as an important dimension for evaluating corporate performance beyond traditional financial measures. Businesses are increasingly expected to demonstrate responsible environmental practices, social commitment, ethical governance, and long-term sustainability. ESG principles help organizations address issues such as climate change, resource efficiency, employee welfare, diversity, stakeholder engagement, corporate ethics, and transparency. This paper examines the growing importance of ESG in corporate performance and explores how effective ESG practices can enhance corporate reputation, stakeholder trust, risk management, and long-term business value. It also highlights the challenges organizations face in implementing ESG strategies, including data quality, reporting standards, compliance, and balancing sustainability objectives with profitability. The study emphasizes that integrating ESG into corporate strategy can support responsible, resilient, and sustainable business growth.

KEYWORDS

ESG, Corporate Performance, Sustainability, Environmental Responsibility, Social Responsibility, Corporate Governance, Stakeholder Engagement, ESG Reporting, Risk Management, Sustainable Business.

NEUROMARKETING AND CONSUMER DECISION-MAKING

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ABSTRACT

Neuromarketing is an emerging field that combines neuroscience and marketing to understand the psychological and emotional factors influencing consumer behaviour. It uses insights from brain activity, attention, emotions, memory, and sensory responses to examine how consumers perceive advertisements, brands, products, and purchasing experiences. This paper explores the role of neuromarketing in understanding consumer decision-making and how subconscious responses can influence preferences and purchase intentions. It also examines the application of neuromarketing in advertising, branding, product design, pricing, and customer experience. The study highlights the potential of neuromarketing to help businesses develop more effective marketing strategies while emphasizing the importance of consumer privacy, transparency, and ethical practices.

KEYWORDS

Neuromarketing, Consumer Behaviour, Consumer Decision-Making, Neuroscience, Consumer Psychology, Brand Preference, Purchase Intention, Emotional Response.

INDIA'S DIGITAL ECONOMY AND EMERGING BUSINESS OPPORTUNITIE

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ABSTRACT

India's digital economy has emerged as a major driver of economic growth, innovation, entrepreneurship, and employment generation. Rapid developments in digital infrastructure, smartphones, internet connectivity, digital payments, e-commerce, fintech, artificial intelligence, and online services have transformed the way businesses operate and consumers interact with markets. This paper examines the growth of India's digital economy and identifies emerging business opportunities created by technological advancement and changing consumer preferences. It focuses on areas such as fintech, e-commerce, digital marketing, artificial intelligence, online education, health technology, cybersecurity, and digital entrepreneurship. The study also highlights challenges including the digital divide, data privacy, cybersecurity risks, and the need for digital skills. The paper emphasizes that continued technological innovation, supportive government policies, and digital inclusion can create new opportunities for sustainable and inclusive business growth in India.

KEYWORDS

India's Digital Economy, Digital Transformation, E-Commerce, Fintech, Digital Entrepreneurship, Artificial Intelligence, Digital Payments, Innovation.

FUTURE OF COMMERCE AND MANAGEMENT: BUSINESS 2030

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ABSTRACT

The business landscape by 2030 is expected to be shaped by rapid technological advancement, changing consumer behaviour, sustainability, and evolving management practices. Artificial Intelligence, automation, digital commerce, data analytics, fintech, blockchain, and emerging technologies are likely to transform traditional approaches to commerce and management. Organizations will increasingly focus on agile decision-making, innovation, customer experience, digital skills, and sustainable business models. This paper examines the emerging trends that are expected to influence commerce and management by 2030, with particular attention to AI-driven business processes, digital entrepreneurship, sustainable practices, global connectivity, and the future of work. It also highlights the importance of reskilling, ethical technology adoption, strategic leadership, and adaptability for achieving long-term competitiveness. The study emphasizes that businesses prepared to integrate technology with responsible and innovative management practices will be better positioned to succeed in the dynamic business environment of 2030.

KEYWORDS

Commerce 2030, Future of Management, Artificial Intelligence, Digital Transformation, Business Innovation, E-Commerce, Sustainability, Data Analytics, Future of Work.

COMMERCE 5.0: BUSINESS BEYOND DIGITAL TRANSFORMATION

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ABSTRACT

Commerce 5.0 represents the evolution of business beyond conventional digital transformation by integrating advanced technologies with human-centric, sustainable, and socially responsible business practices. While digital transformation focuses primarily on automation, connectivity, and efficiency, Commerce 5.0 emphasizes collaboration between humans and intelligent technologies to create meaningful value for customers, employees, and society. Technologies such as Artificial Intelligence, Internet of Things, big data analytics, robotics, blockchain, and immersive digital platforms are expected to reshape commerce and management. This paper explores the emerging dimensions of Commerce 5.0, including human–technology collaboration, personalized customer experiences, sustainable business models, ethical technology adoption, and resilient supply chains. It highlights the importance of balancing technological innovation with human values, sustainability, trust, and social responsibility for achieving long-term business growth.

KEYWORDS

Commerce 5.0, Digital Transformation, Human-Centric Business, Artificial Intelligence, Emerging Technologies, Sustainability, Business Innovation, Customer Experience, Digital Ecosystem, Ethical Technology.

ATA TO DECISION: THE NEW AGE OF INTELLIGENT BUSINESS

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ABSTRACT

In the modern business environment, data has become a strategic asset for organizations seeking competitive advantage and sustainable growth. The integration of Artificial Intelligence, machine learning, big data analytics, cloud computing, and business intelligence enables organizations to transform large volumes of data into meaningful insights and informed decisions. This paper examines the transition from traditional data management to intelligent, data-driven decision-making and explores how organizations can use real-time information to improve operational efficiency, customer experience, risk management, forecasting, and strategic planning. It also highlights challenges related to data quality, privacy, cybersecurity, ethical use of AI, and organizational readiness. The study emphasizes that successful intelligent businesses require not only advanced technology but also skilled professionals, effective data governance, and a culture of evidence-based decision-making.

KEYWORDS

Data-Driven Decision Making, Intelligent Business, Big Data Analytics, Artificial Intelligence, Business Intelligence, Machine Learning, Data Governance.

THE FUTURE OF MONEY: FINTECH, DIGITAL PAYMENTS AND DIGITAL ASSETS

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ABSTRACT

The financial landscape is undergoing a significant transformation driven by FinTech innovation, digital payment systems, and emerging digital assets. Technological advancements have changed the way individuals and businesses access, transfer, and manage money. Digital wallets, instant payment systems, mobile banking, blockchain, and other technology-enabled financial services are creating faster, more accessible, and convenient financial experiences. This paper examines the emerging trends shaping the future of money, with particular focus on FinTech innovation, digital payments, digital assets, financial inclusion, and evolving business models. It also considers challenges related to cybersecurity, data privacy, regulation, consumer protection, and financial literacy. The study highlights the importance of balancing technological innovation with security, trust, regulatory frameworks, and responsible financial practices to build an efficient and inclusive future financial ecosystem.

KEYWORDS

FinTech, Digital Payments, Digital Assets, Future of Money, Financial Innovation, Blockchain, Digital Banking, Financial Inclusion, Cybersecurity, Financial Technology.

PERSONALISATION AND AI-BASED MARKETING

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ABSTRACT

Artificial Intelligence (AI) is transforming modern marketing by enabling businesses to deliver personalized experiences based on consumer preferences, behaviour, and real-time interactions. AI-powered tools can analyze large volumes of customer data to identify patterns, predict consumer needs, recommend products, and develop targeted marketing campaigns. Personalisation helps businesses improve customer engagement, satisfaction, loyalty, and marketing effectiveness. This paper examines the role of AI in personalized marketing, focusing on recommendation systems, predictive analytics, chatbots, targeted advertising, customer segmentation, and automated content creation. It also highlights challenges related to data privacy, algorithmic bias, transparency, and ethical use of consumer information. The study emphasizes that combining AI capabilities with responsible data practices and human creativity can create more meaningful customer relationships and sustainable marketing outcomes.

KEYWORDS

Personalisation, Artificial Intelligence, AI-Based Marketing, Consumer Behaviour, Customer Experience, Predictive Analytics, Targeted Advertising, Customer Engagement, Marketing Automation, Data Privacy, Decision-Making, Digital Transformation.

E-COMMERCE AND THE EVOLUTION OF CONSUMER BEHAVIOUR

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ABSTRACT

The rapid growth of e-commerce has significantly transformed consumer behaviour by changing how people search for information, evaluate products, make purchasing decisions, and interact with businesses. The increasing use of smartphones, digital payments, social media, online reviews, personalized recommendations, and fast delivery services has created more convenient and customer-centric shopping experiences. This paper examines the evolution of consumer behaviour in the e-commerce environment, focusing on changing purchase patterns, digital engagement, brand preferences, price sensitivity, and customer expectations. It also explores the influence of artificial intelligence, data analytics, social commerce, and personalized marketing on consumer decision-making. The study highlights the need for businesses to understand changing digital consumer preferences and build trust, convenience, security, and long-term customer relationships in the evolving e-commerce marketplace.

KEYWORDS

E-Commerce, Consumer Behaviour, Digital Consumer, Online Shopping, Consumer Decision-Making, Digital Marketing, Social Commerce, Personalisation, Customer Experience, Digital Payments.

SOCIAL COMMERCE: TURNING SOCIAL MEDIA INTO A MARKETPLACE

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ABSTRACT

Social commerce is transforming social media platforms into dynamic marketplaces by integrating social interaction, product discovery, marketing, and online purchasing. The rapid growth of social networking, influencer marketing, live commerce, user-generated content, and integrated payment systems has created new opportunities for businesses to engage customers and facilitate seamless buying experiences. This paper examines the evolution of social commerce and its impact on consumer behaviour, brand engagement, and digital business models. It explores how businesses use social media to build communities, promote products, personalize recommendations, and convert customer interactions into sales. The study also highlights challenges related to consumer trust, data privacy, cybersecurity, misleading content, and platform dependency. It emphasizes that effective social commerce requires a balance between technological innovation, authentic customer engagement, responsible marketing, and secure digital transactions.

KEYWORDS

Social Commerce, Social Media, Digital Marketplace, E-Commerce, Influencer Marketing, Consumer Engagement, Social Selling, Live Commerce, User-Generated Content, Digital Marketing.

QUICK COMMERCE AND THE NEW RETAIL REVOLUTION

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ABSTRACT

Quick commerce, or Q-commerce, is transforming the retail industry by providing customers with rapid delivery of groceries, household essentials, food, and other products through technology-enabled platforms. Driven by smartphones, digital payments, data analytics, automated warehouses, and hyperlocal delivery networks, quick commerce has created a new model of convenience and customer experience. This paper examines the growth of quick commerce and its role in reshaping traditional retail, consumer expectations, purchasing behaviour, inventory management, and supply-chain operations. It also explores emerging opportunities and challenges related to delivery costs, profitability, workforce management, sustainability, and intense market competition. The study highlights how technological innovation and changing consumer preferences are contributing to a new retail revolution and creating more agile, responsive, and customer-centric business models.

KEYWORDS

Quick Commerce, Q-Commerce, Retail Revolution, E-Commerce, Hyperlocal Delivery, Consumer Behaviour, Digital Payments, Supply Chain, Customer Experience, Retail Innovation.

FINTECH START-UPS AND INNOVATION: EMERGING OPPORTUNITIES AND CHALLENGES IN THE INDIAN FINANCIAL ECOSYSTEM

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ABSTRACT

The rapid evolution of digital technologies has revolutionised the financial services industry and turned FinTech start-ups into key players in innovation in India. The present paper discusses the emerging opportunities and challenges in the FinTech start-ups and their role in transforming the Indian financial ecosystem. The study is conceptual and secondary data based. The study uses published reports, government sources, research studies and relevant literature on FinTech and start-up innovation. The study covers key areas of FinTech innovation such as digital payments, digital lending, financial inclusion, personal finance and technology-enabled investment services. The findings indicate that FinTech start-ups can enhance accessibility, convenience, financial inclusion and service efficiency, while generating new opportunities for entrepreneurship and employment. The study highlights the need for responsible innovation, technological capability, regulatory support and customer-centric business models for the long-term development of FinTech start-ups in India. The paper concludes that FinTech innovation can contribute significantly to a more inclusive, efficient and technology-driven financial ecosystem when supported by appropriate regulation and sustainable entrepreneurial practices.

KEYWORDS

FinTech, Start-ups, Financial Innovation, Digital Payments, Financial Inclusion, Entrepreneurship

BLOCK CHAIN TECHNOLOGY AS A TOOL FOR BUSINESS INNOVATION AND COMPETITIVE ADVANTAGE

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ABSTRACT

Block chain technology has become a cutting-edge digital solution that can change conventional company procedures and open up new business options for companies. Block chain can increase operational efficiency, save costs, boost confidence, and reduce the risk of fraud by offering a decentralized, transparent, secure, and tamper-resistant method for recording transactions. This study looks at block chain technology as a vehicle for competitive advantage and corporate innovation, emphasizing how its features can help companies increase consumer trust, efficiency, security, and transparency. The study therefore underlines that block chain should not be considered only as a technological tool but as a strategic business innovation that can alter organizational processes, relationships, and competitive tactics. Organizations that properly examine their business requirements and establish appropriate block chain implementation techniques might possibly achieve better efficiency, transparency, trust, and market differentiation. According to the study's findings, companies may respond to digital transformation, generate long-term value, and bolster their competitive edge in a market that is becoming more and more reliant on technology by strategically implementing block chain technology.

KEYWORDS

Distributed ledger technology, block chain technology, business innovation, competitive advantage, digital transformation, smart contracts, supply chain management, data security.

CYBER SECURITY AND DATA PRIVACY: CHALLENGES AND OPPORTUNITIES FOR BUSINESS INNOVATION

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ABSTRACT

This study addresses the problems and opportunities connected with cyber security and data privacy in driving company innovation. Strong cyber securities procedures help protect essential corporate information, consumer data, intellectual property, and digital infrastructure from illegal access and cyber attacks. Similarly, effective data privacy practices can help organizations manage personal and sensitive information responsibly while strengthening customer trust and compliance with applicable privacy requirements. Organizations that integrate cyber security and privacy considerations into their innovation strategies can develop safer digital products, services, and business models while reducing potential operational and reputational risks. To achieve effective cyber security and data privacy, organizations must overcome a number of obstacles. These include the growing sophistication of cyber attacks, quickly evolving technologies, low employee awareness, a lack of cyber security experts, high implementation costs, and security risks from third parties, complicated regulatory requirements, and challenges in protecting massive amounts of data across interconnected digital systems. Due to their limited financial and technical resources, small and medium-sized firms may encounter significant difficulties. To increase their overall security framework, firms must implement proactive security measures, personnel training, risk assessment, data protection rules, and ongoing monitoring.

KEYWORDS

Cyber security, data privacy, business innovation, digital transformation, cyber risk management, data protection, information security, digital trust, customer trust.

Rural Entrepreneurship and Digital Opportunities in India: Emerging Trends, Challenges and Pathways for Inclusive Growth

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ABSTRACT

Digital technology is increasingly changing the nature of rural entrepreneurship in India by creating new possibilities for business development, market access, financial transactions, and employment. The growth of smart phones, internet connectivity, digital payments, e-commerce, social media, and digital public infrastructure has enabled rural entrepreneurs to reach customers and business networks beyond their immediate locations. Farmers, artisans, self-help groups, farmer producer organisations, women entrepreneurs, micro-enterprises, and rural youth can increasingly use digital platforms to promote products, communicate with customers, access information, receive payments, and explore new markets. Digital initiatives such as the Unified Payments Interface (UPI) and the Open Network for Digital Commerce (ONDC) have further strengthened opportunities for small businesses to participate in the digital economy. Emerging technologies are also creating new possibilities. Artificial intelligence, digital agriculture, online advisory services, data-based decision-making, and digital marketing can support rural enterprises in areas such as promotion, customer communication, market analysis, agricultural services, and business management. However, digitalization does not benefit all rural entrepreneurs equally. Limited digital skills, affordability issues, cyber security threats, inadequate logistics, gender inequalities, restricted access to finance, and insufficient entrepreneurial knowledge can prevent effective participation.

KEYWORDS

Rural Entrepreneurship, Digital Transformation, Digital Financial Inclusion, UPI, ONDC, E-Commerce, Digital Agriculture, Artificial Intelligence, Rural Women; Rural Youth.

BUILDING CUSTOMER LOYALTY THROUGH DIGITAL EXPERIENCE

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ABSTRACT

In the rapidly evolving digital business environment, customer loyalty has become an important factor in achieving long-term organizational success and competitive advantage. The increasing use of websites, mobile applications, social media, e-commerce platforms, and digital payment systems has transformed the way customers interact with businesses. Building Customer Loyalty through Digital Experience focuses on creating convenient. Technologies such as Artificial Intelligence, Big Data Analytics, Customer Relationship Management systems, personalization tools, and marketing automation enable organizations to understand customer preferences and provide customized products, services, recommendations, and promotional offers. Social media engagement, responsive customer support, secure digital transactions, and seamless omni-channel experiences also contribute significantly to customer loyalty. This paper examines the role of digital experiences in developing and sustaining customer loyalty in the modern marketplace. It explores how personalization, digital engagement, customer service, trust, convenience, and technology influence customer satisfaction and repeat purchasing behaviour. The study highlights that organizations that consistently deliver secure, personalized, and customer-centric digital experiences can strengthen brand loyalty, improve customer retention, and achieve sustainable business growth.

Keywords:

Digital Customer Experience, Customer Loyalty, Customer Engagement, Customer Satisfaction, Digital Marketing, Personalization, Customer Retention.

PERSONALIZATION STRATEGIES IN DIGITAL CUSTOMER EXPERIENCE

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Abstract:

Personalization has emerged as an important strategy for enhancing digital customer experience and building stronger relationships between businesses and their customers. In the rapidly developing digital marketplace, customers increasingly expect businesses to provide relevant, convenient, and customized interactions based on their individual preferences, interests, and purchasing behaviour. Personalization strategies involve the use of customer data, browsing patterns, purchase history, demographic information, and digital interactions to deliver tailored content, product recommendations, offers, services, and communication across different digital platforms. This paper examines the significance of personalization strategies in improving digital customer experience and explores their influence on customer engagement, satisfaction, loyalty, and purchasing behaviour. The study highlights the importance of balancing technological capabilities with customer expectations, privacy, and ethical considerations. It emphasizes that meaningful and responsible personalization can help organizations create more relevant digital experiences, strengthen customer relationships, and achieve sustainable business growth in the digital era.

KEYWORDS

Personalization Strategies, Digital Customer Experience, Customer Engagement, Customer Satisfaction, Artificial Intelligence, Machine Learning, Big Data Analytics, Customer Behaviour,

ARTIFICIAL INTELLIGENCE AND BUSINESS PROCESS AUTOMATION

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ABSTRACT

Artificial Intelligence (AI) and Business Process Automation (BPA) are transforming the way organizations perform routine, operational, and strategic activities in the modern business environment. The integration of AI technologies enables organizations to automate repetitive tasks, analyse large volumes of data, improve process accuracy, and support faster decision-making. AI-powered automation combines technologies such as Machine Learning, Natural Language Processing, Robotic Process Automation, and intelligent analytics to streamline business processes across areas including finance, accounting, human resource management, customer service, marketing, and supply chain management. This paper examines the role of Artificial Intelligence in Business Process Automation and explores its applications, benefits, and challenges across different business functions. The study highlights how organizations can strategically integrate AI-powered automation while maintaining human oversight, ethical standards, and responsible data practices. It emphasizes that effective adoption of AI and automation can enhance organizational efficiency, innovation, competitiveness, and long-term business performance.

KEYWORDS

Artificial Intelligence, Business Process Automation, Robotic Process Automation, Machine Learning, Intelligent Automation, Business Efficiency, Digital Transformation, Process Optimization,

CONTENT MARKETING AND BRAND STORYTELLING: BUILDING CUSTOMER ENGAGEMENT IN THE DIGITAL ERA

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ABSTRACT

Content marketing and brand storytelling have become important strategies for businesses seeking to attract, engage, and retain customers in the rapidly evolving digital environment. Content marketing focuses on creating and distributing valuable, relevant, and consistent content through digital platforms such as websites, social media, blogs, videos, and email marketing. Brand storytelling strengthens this approach by presenting a brand's values, purpose, experiences, and identity through meaningful and emotionally engaging narratives. Together, these strategies enable businesses to move beyond traditional promotional communication and establish deeper connections with their target audiences. This paper examines the role and significance of content marketing and brand storytelling in contemporary marketing practices. It explores how engaging content and compelling brand narratives can influence consumer engagement, brand awareness, customer relationships, and purchase intentions. The study highlights that a well-integrated content marketing and storytelling strategy can strengthen brand identity, differentiate businesses from competitors, and create sustainable customer relationships in the digital era.

KEYWORDS

Content Marketing, Brand Storytelling, Digital Marketing, Customer Engagement, Brand Awareness, Consumer Behaviour, Brand Identity, Social Media Marketing,

INNOVATION AS A STRATEGY FOR SUSTAINABLE BUSINESS GROWTH

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ABSTRACT

Innovation has emerged as a critical strategic tool for organizations seeking to achieve sustainable growth and maintain competitiveness in a rapidly changing business environment. It involves the development and implementation of new or improved products, services, processes, technologies, business models, and organizational practices that create value for customers and other stakeholders. In an era characterized by technological advancement, changing consumer expectations, intense competition, and digital transformation, organizations must continuously innovate to respond effectively to emerging market opportunities and challenges. Strategic innovation enables businesses to improve operational efficiency, enhance customer experiences, enter new markets, differentiate their products and services, and develop new sources of revenue. Technologies such as Artificial Intelligence, automation, Big Data Analytics, and digital platforms have further expanded opportunities for organizations to introduce innovative solutions. The study emphasizes that organizations that foster a culture of creativity, encourage continuous learning, invest in technology, and align innovation with organizational objectives are better positioned to achieve sustainable growth and create long-term value.

KEYWORDS

Innovation Strategy, Business Innovation, Sustainable Growth, Competitive Advantage, Digital Transformation, Product Innovation, Process Innovation, Artificial Intelligence, Creativity

DIGITAL PLATFORM AND DIGITAL ECONOMICAL

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ABSTRACT

The rapid expansion of digital technology has significantly influenced the structure and functioning of modern economies. Digital platforms have emerged as important channels that connect consumers, businesses, service providers and other participants through online networks. These platforms support a wide range of activities, including electronic commerce, digital payments, transportation, education, entertainment and professional services. The platform economy represents a broader economic system in which these technology-based networks facilitate interactions and exchanges between different groups of users. Digital platforms can help businesses access wider markets, improve customer engagement, reduce transaction barriers and develop innovative methods of delivering products and services. They have also created opportunities for small enterprises, entrepreneurs and independent service providers to participate in digital markets. This paper examines the role of digital platforms in the development of the platform economy and highlights their major opportunities, benefits and challenges. It emphasizes the need for responsible technology use, appropriate governance and a balanced digital ecosystem to maximize the economic and social value of platform-based activities.

KEYWORDS

Digital Platforms, Platform Economy, Digital Transformation, E-Commerce, Digital Business, Online Markets, Digital Innovation, Entrepreneurship, Data Privacy.

CORPORATE SOCIAL RESPONSIBILITY AND SOCIAL BUSINESS

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ABSTRACT

Corporate Social Responsibility (CSR) and Social Business are important concepts that focus on the role of businesses in creating a positive impact on society. CSR refers to the responsibility of companies towards society and the environment while carrying out their business activities. It includes activities such as education, healthcare, environmental protection, community development, and employee welfare. Social Business is a business model that aims to solve social problems through sustainable business activities rather than focusing only on profit. It addresses issues such as poverty, unemployment, education, healthcare, and environmental sustainability. This study focuses on the meaning, importance, objectives, and role of CSR and Social Business in modern society. It also highlights how businesses can balance economic growth with social and environmental responsibilities. Effective CSR and Social Business practices can improve the quality of life of communities, strengthen stakeholder relationships, build a positive corporate image, and contribute to sustainable development. Thus, CSR and Social Business play an important role in creating responsible businesses and a better society.

Keynotes:

Corporate Social Responsibility (CSR) – Business responsibility towards society.

Social Business – Business created mainly to solve social problems.

**SUSTAINABLE FARMING PRACTICES AND RURAL LIVELIHOODS: A STUDY
OF SMALL AND MARGINAL FARMERS IN TIRUPATTUR DISTRICT**

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ABSTRACT

This study examines the adoption of sustainable agricultural practices and its implications for rural livelihoods among small and marginal farmers in Tirupattur District, Tamil Nadu. It aims to assess the level and pattern of adoption, to identify the socio-economic and farm-related factors influencing it, and to examine the relationship between adoption and farm productivity, agricultural and household income, livelihood diversification and overall livelihood improvement. It also tests the moderating role of institutional support, credit, market access, technology access and extension services in the adoption-livelihood relationship. By linking adoption, farm-level outcomes, livelihood improvement and enabling conditions within a single empirical framework, the study is expected to generate district-level evidence on how sustainable agricultural adoption translates into livelihood benefits, and to identify the major financial, technological, knowledge, market and institutional barriers that limit adoption. The findings are intended to help agricultural extension agencies, financial institutions, Farmer Producer Organisations and rural-development policymakers design farmer-oriented, condition-sensitive interventions that strengthen sustainable agriculture and improve the livelihoods of small and marginal farmers in Tirupattur District.

KEYWORDS

Sustainable agriculture; technology adoption; rural livelihoods; small and marginal farmers; moderating factors; Tirupattur District

ARCHITECTS OF THE DIGITAL ECONOMY: HOW EMERGING TECHNOLOGIES SHAPE FUTURE VENTURES

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ABSTRACT

The rapid evolution of the global digital economy is driven by a convergence of groundbreaking technologies that fundamentally reshape how future business ventures are designed, operated and scaled. As traditional market boundaries blur, modern entrepreneurs and corporate leaders are transitioning into the role of digital architects, leveraging advanced technological frameworks to build highly agile, data-driven enterprises. This paper explores the transformative impact of core emerging technologies—specifically Artificial Intelligence (AI), Blockchain, the Internet of Things (IoT), Quantum Computing and Next-Generation Connectivity (5G/6G)—on the architectural foundations of tomorrow's commercial ventures. By analyzing contemporary market shifts the study illustrates how AI and machine learning drive hyper-personalization and predictive decision-making, while blockchain establishes decentralized trust architectures that secure global supply chains and financial transactions. Concurrently, IoT networks and 5G/6G infrastructures act as the central nervous system for enterprise operations, enabling real-time asset optimization and the proliferation of smart, interconnected service models. Beyond operational efficiencies, this paper investigates the broader structural implications of these innovations, including the rise of platform-based ecosystems, the shift toward autonomous physical automation through collaborative robotics and the integration of immersive technologies within the metaverse.

KEYWORDS

Emerging Technologies, Entrepreneurial Opportunities, Disruptive Innovation, Digital Economy, Stegic Framework.

ARTIFICIAL INTELLIGENCE IN PHYSICS

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ABSTRACT

Artificial Intelligence (AI) is emerging as a powerful scientific tool that is transforming modern physics through advanced computation, data analysis, and predictive modelling. The integration of machine learning with physical principles enables researchers to analyse complex datasets, identify hidden patterns, optimize experiments, and develop accurate simulations. AI has significant applications in particle physics, astrophysics, quantum mechanics, condensed matter physics, nanotechnology, and medical physics. In particle physics, AI assists in event classification and signal detection, while in astrophysics it supports the analysis of astronomical observations and gravitational-wave data. AI-driven models can also accelerate material discovery and improve the prediction of physical properties. This approach reduces computational time and enhances the efficiency and accuracy of scientific investigations. However, challenges such as model interpretability, data quality, computational requirements, and physical consistency remain important. This study highlights the potential of AI as a complementary tool for physicists and explores its role in accelerating future scientific discoveries and technological innovation.

KEYWORDS

Artificial Intelligence, Machine Learning, Physics, Data Analysis, Predictive Modelling, Scientific Simulation, Quantum Physics, Astrophysics, Particle Physics, Scientific Discovery.

AI IN RENEWABLE ENERGY: SMART SOLUTIONS

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ABSTRACT

Artificial Intelligence (AI) is emerging as a powerful technology for optimizing renewable energy systems and accelerating the transition towards sustainable energy. AI-based machine learning algorithms can analyse large and complex datasets from solar, wind, and other renewable energy sources to improve energy forecasting, system efficiency, and power management. In solar energy systems, AI can predict solar irradiance and photovoltaic power generation, while in wind energy, it can forecast wind speed and optimize turbine performance. AI also enables intelligent energy storage management, fault detection, predictive maintenance, and real-time grid optimization. The integration of AI with smart grids facilitates efficient balancing of energy supply and demand, particularly under variable renewable generation conditions. This approach can reduce energy losses, improve reliability, and enhance the utilization of renewable resources. This study explores the applications of AI in renewable energy systems and evaluates its potential to support efficient, reliable, and sustainable energy production.

KEYWORDS

Artificial Intelligence, Machine Learning, Renewable Energy, Solar Energy, Wind Energy, Smart Grid, Energy Forecasting, Energy Storage, Predictive Maintenance, Sustainable Energy.

SUSTAINABLE BUSINESS AND GREEN COMMERCE

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ABSTRACT

Sustainable Business and Green Commerce have become increasingly important approaches for organizations seeking to achieve long-term economic growth while protecting the environment and promoting social responsibility. Growing concerns regarding climate change, environmental degradation, resource depletion, pollution, and waste generation have encouraged businesses to integrate sustainability into their strategies and operations. Green Commerce focuses on environmentally responsible production, distribution, marketing, consumption, and waste management, while sustainable business practices aim to balance economic performance, environmental protection, and social well-being. Organizations are increasingly adopting practices such as renewable energy, sustainable sourcing, eco-friendly production, green packaging, recycling, energy conservation, responsible supply chain management, and green marketing. These practices can help businesses reduce their environmental footprint, improve resource efficiency, lower operational costs, strengthen brand reputation, and respond to the growing demand for environmentally responsible products. Sustainable practices can also enhance customer trust, employee commitment, stakeholder satisfaction, and long-term competitive advantage.

KEYWORDS

Sustainable Business, Green Commerce, Sustainable Development, Environmental Sustainability, Green Marketing, Eco-Friendly Practices, Renewable Energy, Sustainable.

CHEMICAL WASTE MANAGEMENT IN EDUCATIONAL LABORATORIES: CHALLENGES AND SUSTAINABLE APPROACHES

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ABSTRACT

Improper handling of acids, bases, solvents, heavy-metal compounds, and other hazardous substances may result in chemical exposure, environmental contamination, unsafe reactions, and increased disposal costs. This paper examines the major challenges associated with chemical waste management in educational laboratories and highlights sustainable approaches based on Green Chemistry principles. Key strategies include waste minimization, micro scale experimentation, substitution of hazardous chemicals with safer alternatives, proper chemical segregation, efficient inventory management, and responsible reuse, recovery, and disposal of chemicals. Digital inventory and tracking systems can further reduce unnecessary chemical purchases and improve chemical lifecycle management. In addition, integrating waste-management practices into chemistry education can improve students' awareness of laboratory safety, environmental protection, and sustainable scientific practices. Regular training, standard operating procedures, appropriate storage facilities, and institutional monitoring are essential for effective implementation. Overall, the adoption of sustainable chemical waste management practices can reduce hazardous waste generation, minimize environmental and safety risks, conserve resources, and promote a culture of sustainability in educational laboratories.

KEYWORDS

Chemical Waste Management; Educational Laboratories; Green Chemistry; Waste Minimization; Micro scale Chemistry; Hazardous Waste; Chemical Inventory Management; Laboratory Safety; Sustainability.

**GIG ECONOMY AND CHANGING EMPLOYMENT PATTERNS:
CHALLENGES AND OPPORTUNITIES FOR MODERN WORKERS**

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ABSTRACT

The growth of gig work has provided individuals with greater flexibility in choosing working hours, selecting assignments, and participating in multiple income-generating activities. Digital platforms have also expanded access to employment opportunities by connecting workers with customers and businesses across different locations. For organizations, gig workers can provide access to specialized skills, flexible workforce capacity, and potentially lower employment-related costs. The study also emphasizes how the gig economy can support job innovation by facilitating flexible work schedules and allowing people to engage in a variety of revenue-generating activities. Additionally, it can promote increased workforce participation, skill development, and entrepreneurship. However, a balance between worker protection and flexibility is necessary for the gig economy to expand sustainably. Organizations and policymakers need to consider fair compensation, social security, transparent platform practices, skill development, and appropriate regulatory frameworks. The study concludes that the gig economy is reshaping traditional employment patterns and will continue to influence the future of work. Effective management and supportive policies can help maximize the opportunities offered by gig work while addressing the challenges faced by modern workers.

KEYWORDS

Job security, worker well-being, employment opportunities, independent workers, platform economy, workforce flexibility, digital labor, social protection, and human resource management.

EMPLOYEE WELL-BEING, JOB SATISFACTION, AND ORGANIZATIONAL PERFORMANCE: A MANAGEMENT PERSPECTIVE

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ABSTRACT

Job satisfaction is a measure of how positively or negatively employees feel about their jobs, including things like pay, recognition, career development, leadership, workload, working conditions, and relationships with coworkers. Employees may be more inclined to contribute successfully to corporate goals, show greater dedication, and sustain higher levels of productivity when they are happier and more satisfied. As a result, companies that put employee well-being first may see increases in productivity, decreased absenteeism, fewer employee turnovers, and increased organizational commitment. From a management standpoint, implementing employee-centered practices like encouraging leadership, clear communication, equitable compensation schemes, chances for professional growth, flexible scheduling, recognition programs, and workplace wellness programs is necessary to create a positive workplace. Identifying employee needs, resolving workplace issues, and creating an organizational culture that promotes trust, respect, inclusivity, and cooperation are all critical tasks for managers. Additionally, in order to comprehend workplace issues and create suitable remedies, firms must routinely evaluate employee happiness and well-being.

KEYWORDS

Workplace management, job satisfaction, organizational performance, employee engagement, employee motivation, work-life balance, human resource management, workplace environment.

HYBRID WORK MODELS AND EMPLOYEE WELL-BEING: IMPLICATIONS FOR MANAGEMENT

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ABSTRACT

Higher levels of job satisfaction, employee motivation, engagement, and organizational commitment may result from these advantages. The report emphasizes how crucial managers and HR specialists are to fostering a welcoming and inclusive hybrid workplace. Organizations can overcome the difficulties posed by hybrid working through effective communication, flexible work regulations, clear performance standards, employee support programs, frequent feedback, teamwork, and adequate task management. Additionally, managers must build connections with employees based on trust and prioritize results over physical presence. Organizational culture and employee engagement can be further strengthened by offering chances for meaningful connection between office-based and remote workers. The study comes to the conclusion that when hybrid work models are applied with careful and employee-centered management techniques, they can greatly improve employee well-being. Flexibility, productivity, teamwork, and employee support must all be properly balanced by organizations. A well-thought-out hybrid work plan can create a more flexible and long-lasting workplace while increasing employee happiness and organizational effectiveness.

KEYWORDS

Workplace Flexibility, Work-Life Balance, Employee Engagement, Job Satisfaction, Flexible Work, Human Resource Management, Organizational Culture, Employee Productivity.

CORPORATE SOCIAL RESPONSIBILITY AS A DRIVER OF SOCIAL INNOVATION AND SUSTAINABLE BUSINESS

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ABSTRACT

CSR-driven social innovation can assist companies in adapting to shifting customer demands and the growing need for ethical and ecologically friendly corporate operations. By promoting effective resource use, environmental accountability, moral business conduct, and inclusive economic development, the integration of CSR with social innovation can support sustainable business. Organizations may, however, encounter obstacles such as insufficient funding, a lack of management commitment, issues in quantifying social effect, short-term corporate priorities, low stakeholder participation, and inadequate integration of CSR activities with organizational strategy. Therefore, attaining significant CSR results requires effective leadership, stakeholder participation, transparent reporting, an innovative company culture, and suitable impact measuring techniques. The study emphasizes that corporate social responsibility (CSR) can be more than just a way to carry out social obligations; it can also be a strategic catalyst for innovation and long-term competitive growth. Businesses that effectively incorporate social and environmental goals into their business plans can solve significant societal issues and generate shared benefit.

KEYWORDS

Corporate Sustainability, Social Entrepreneurship, Business Innovation, Community Development, Environmental Responsibility, Shared Value, Corporate Social Responsibility.

ARTIFICIAL INTELLIGENCE IN HUMAN RESOURCE MANAGEMENT: TRANSFORMING RECRUITMENT AND EMPLOYEE ENGAGEMENT

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ABSTRACT

Artificial Intelligence (AI) is increasingly transforming the way organizations manage their human resources. From recruitment and talent acquisition to employee engagement and performance management, AI-based tools are helping organizations improve efficiency, reduce repetitive tasks, and support better decision-making. In recruitment, AI can assist in screening resumes, identifying suitable candidates, scheduling interviews, and improving the overall hiring process. AI can also support employee engagement by analyzing employee feedback, identifying workplace trends, and providing personalized learning and development opportunities. This paper explores the emerging role of Artificial Intelligence in Human Resource Management, with particular focus on recruitment and employee engagement. It discusses the benefits of AI, including faster decision-making, improved efficiency, data-driven HR practices, and better employee experiences. At the same time, the study highlights challenges such as data privacy, algorithmic bias, lack of human interaction, and the need for responsible use of AI. The paper emphasizes that AI should complement HR professionals rather than completely replace human judgment. The effective combination of technology and human skills can create a more efficient, transparent, and employee-focused HR function. The study concludes that responsible adoption of AI can play a significant role in shaping the future of Human Resource Management.

KEYWORDS

Artificial Intelligence, Human Resource Management, Recruitment, Employee Engagement, HR Technology, Talent Acquisition.

ETHICAL CHALLENGES OF ARTIFICIAL INTELLIGENCE IN HUMAN RESOURCE MANAGEMENT

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ABSTRACT

Artificial Intelligence (AI) is increasingly transforming Human Resource Management by automating recruitment, employee selection, performance evaluation, workforce planning, training, and employee engagement. AI-powered HR systems can analyse large volumes of employee and candidate data, identify patterns, recommend suitable candidates, personalize learning opportunities, and support faster and more efficient decision-making. However, the growing use of AI in HRM also raises significant ethical concerns that organizations must carefully address. This paper examines the major ethical challenges associated with the use of Artificial Intelligence in Human Resource Management and explores their implications for employees, candidates, and organizations. It highlights the importance of transparency, fairness, data protection, human oversight, accountability, and responsible AI governance. The study emphasizes that organizations should adopt AI as a supportive tool rather than completely replacing human judgement. Responsible and ethical implementation of AI can enable organizations to gain the benefits of technological innovation while protecting employee rights, dignity, privacy, and equal opportunities.

Keywords:

Artificial Intelligence, Human Resource Management, Ethical AI, Algorithmic Bias, Data Privacy, Employee Monitoring, AI Governance, Recruitment, Employee Rights, Transparency.

THE GEN Z FACTOR: A STUDY OF WORKSPACE CULTURE AND PERFORMANCE IN DIGITAL MARKETING

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ABSTRACT

The Gen Z Factor: A Study of Workspace Culture and Performance in digital Marketing explores the unique impact of Generation Z employees on the evolving landscape of digital marketing workplaces. This research delves into how the values, preferences, and technological aptitude of Gen Z professionals are reshaping organizational cultures and influencing performance outcomes in social media marketing teams. The study examines the distinctive characteristics of Gen Z workers, including their digital nativity, desire for work-life balance, emphasis on diversity and inclusion, and preference for collaborative environments. It investigates how these traits interact with established workplace norms and practices in social media marketing agencies and departments. By analyzing the intersection of Gen Z's workplace expectations and the fast-paced, ever-changing nature of social media marketing, this research aims to uncover new insights into team dynamics, creativity, productivity, and overall performance. The study also considers the potential challenges and opportunities that arise when integrating Gen Z professionals into existing marketing structures and workflows. Ultimately, this research seeks to provide valuable insights for managers, HR professionals, and organizations looking to effectively harness the talents of Gen Z employees in the social media marketing sector.

KEYWORDS

Gen Z workers, digital Marketing, HR professionals, social media marketing, team dynamics

**A STUDY ON INVESTMENT BEHAVIOUR AND DECISION OF WOMEN
EMPLOYEES IN MADURAI DISTRICT**

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ABSTRACT

This study investigates the investment behaviour and decision-making patterns of women employees in Madurai District by integrating both theoretical perspectives and empirical analysis. In recent years, the growing financial independence of women has led to increased participation in investment activities, making it essential to understand the factors influencing their financial decisions. The research focuses on key determinants such as demographic characteristics, financial literacy, income levels, risk perception, and personal financial goals. The study is based on primary data collected from 150 respondents using a structured questionnaire. Statistical tools including percentage analysis, correlation and regression techniques were applied to analyse the data and identify relationships between variables. The results further indicate that income level and financial literacy significantly influence investment decisions, with higher-income individuals demonstrating greater diversification in their investment portfolios. Risk perception also plays a critical role, as many respondents exhibit cautious behaviour due to uncertainty and lack of confidence in high-risk investments. The study highlights the importance of financial education and awareness programs in empowering women to make informed investment choices.

KEYWORDS

Investment Behaviour, Women Employees, Financial Literacy, Risk Perception, Investment Decision, Madurai District, Income Level, Financial Awareness.

SUSTAINABLE ENTREPRENEURSHIP AMONG WOMEN AND YOUTH IN INDIA: A CONCEPTUAL STUDY

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ABSTRACT

India is currently confronted with two simultaneous challenges. In addition to protecting the environment, it must generate employment for a sizable young population. Sustainable entrepreneurship, defined as managing a profitable enterprise while being mindful of societal and environmental concerns, is a viable solution to both issues. This document is theoretical in essence. It does not gather new information. Rather, it consolidates pre-existing concepts, governmental documents, and prior research to establish a straightforward framework elucidating how women and youth in India engage in sustainable entrepreneurship, the factors that motivate them, and the obstacles they encounter. The article contends that women and youth are not merely recipients of green growth but can serve as its primary catalysts, contingent upon the resolution of three deficiencies: the financial gap, the skills gap, and the market gap. The document concludes with recommendations for policy and avenues for future investigation.

KEYWORDS

Sustainable entrepreneurship, women entrepreneurs, youth, India, green economy, self-help groups

ARTIFICIAL INTELLIGENCE-DRIVEN HR PRACTICES AND EMPLOYEE RETENTION

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ABSTRACT

The Current study is aimed at exploring the effect of Artificial Intelligence- Driven HR practices on Employee Retention. This research has been conducted in the context of one of the countries in the south Asian sub-continent India. First, a conceptual model was developed based on Technology Acceptance Model (TAM), Social Exchange Theory (SET) and Ability-Motivation-Theory (AMO) Theory. Then, we tested the model with data collected from 350 IT employees from IT Industries. We first verified the instrument's Psychometric properties and tested the hypotheses using hierarchical regression. The result indicates that AI-Driven HR Practices positively impact employee retention and also it reveals Employee Experience & Digital Literacy moderate the relationship between AI-Driven HR Practices and Employee Retention.

KEYWORDS

Artificial Intelligence, Employee Retention, AI-Driven HR Practices, Employee Experience

ENTREPRENEURSHIP FOR INNOVATION, SUSTAINABILITY, AND BUSINESS RE-ENGINEERING

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ABSTRACT

Entrepreneurship plays a vital role in promoting innovation, achieving sustainability, and transforming traditional business practices to meet the changing demands of the modern business environment. In the era of globalization and technological advancement, entrepreneurs are increasingly adopting innovative strategies, sustainable business models, and business re-engineering techniques to improve organizational performance and competitiveness. Innovation enables entrepreneurs to develop new products, services, and processes, while sustainability emphasizes the responsible utilization of resources, environmental protection, and long-term economic and social development. Business re-engineering involves the fundamental redesign of business processes to enhance productivity, reduce operational costs, improve customer satisfaction, and achieve organizational excellence. The integration of innovation, sustainability, and business re-engineering helps enterprises respond effectively to market challenges, technological changes, and evolving consumer expectations. It emphasizes that adopting innovative and sustainable practices is essential for developing future-ready enterprises that contribute to economic progress, environmental responsibility, and social well-being.

Keywords

Entrepreneurship, Innovation, Sustainability, Business Re-engineering, Digital Transformation, Sustainable Business Models, Competitive Advantage.

ROLE OF AI IN PERSONALIZED DIGITAL MARKETING

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ABSTRACT

Artificial Intelligence (AI) has emerged as a transformative technology in digital marketing, enabling businesses to deliver personalized customer experiences and improve marketing effectiveness. AI-powered tools help marketers analyze large volumes of customer data, understand consumer preferences, predict purchasing behaviour, and develop targeted marketing strategies. Personalized digital marketing uses technologies such as machine learning, predictive analytics, natural language processing, and recommendation systems to provide relevant content, product suggestions, advertisements, and promotional messages to individual customers. These technologies enhance customer engagement, improve customer satisfaction, strengthen brand loyalty, and increase conversion rates. AI-driven chatbots, personalized email campaigns, dynamic advertisements, and intelligent recommendation engines enable businesses to interact with customers more efficiently across digital platforms. This paper highlights the role of artificial intelligence in transforming personalized digital marketing, examines its major applications and benefits, and identifies the challenges associated with its adoption. It emphasizes that the effective integration of AI and human creativity can help businesses develop meaningful customer relationships and achieve sustainable competitive advantage in the digital marketplace.

KEYWORDS

Artificial Intelligence, Personalized Digital Marketing, Machine Learning, Customer Behaviour, Predictive Analytics, Customer Engagement, Recommendation Systems.

BEYOND THE ALGORITHM: WEAVING INCLUSION INTO AI-DRIVEN BUSINESS

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Abstract

Artificial Intelligence (AI) is transforming the business landscape by reshaping customer interactions, marketing strategies, decision-making, and digital commerce. However, beneath the efficiency of intelligent technologies lies an important concern: whether the benefits of AI are equally accessible to people from diverse linguistic and cultural backgrounds. This paper explores the relationship between artificial intelligence, cultural diversity, and inclusive business practices, with particular attention to linguistic representation in AI-powered business communication. Drawing on critical perspectives on language, culture, and digital inclusion, the study examines how AI systems may reproduce existing inequalities while also offering opportunities to build more accessible and responsive business environments. It further considers the importance of culturally sensitive communication in strengthening customer engagement, expanding market participation, and fostering trust among diverse consumers. The paper argues that technological progress should not be measured solely by automation, speed, or profitability, but also by its capacity to recognize and accommodate human diversity. Like threads woven into a shared fabric, different languages, cultures, and experiences must be acknowledged in the development and application of AI technologies. By connecting digital innovation with inclusive business values, this study highlights the need for responsible AI practices that place people at the centre of technological advancement.

Keywords: Artificial Intelligence, Inclusive Business, Cultural Diversity, Digital Commerce, Linguistic Inclusion, Business Communication, Ethical AI.

ARTIFICIAL INTELLIGENCE AND BUSINESS DECISION-MAKING

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Abstract

Artificial Intelligence (AI) has become an essential tool in modern business decision-making by enabling organizations to analyze complex data, identify emerging trends, and make informed strategic choices. In an increasingly competitive and technology-driven business environment, AI technologies such as machine learning, predictive analytics, natural language processing, and intelligent automation help managers improve the speed, accuracy, and effectiveness of their decisions. AI-powered systems support various business functions, including financial planning, marketing, human resource management, supply chain management, risk assessment, and customer relationship management. By processing large volumes of structured and unstructured data, AI enables organizations to forecast market trends, evaluate business risks, optimize resource allocation, and identify new growth opportunities. Excessive dependence on automated systems may also limit human judgment in complex situations. Therefore, organizations must ensure transparency, accountability, data security, and appropriate human supervision when integrating AI into managerial processes. This paper highlights the significance of artificial intelligence in enhancing business decision-making and examines its applications, benefits, and challenges. It emphasizes that the effective integration of AI technologies with human expertise can strengthen organizational performance, support innovation, and create sustainable competitive advantages in the dynamic business environment.

Keywords

Artificial Intelligence, Business Decision-Making, Predictive Analytics, Machine Learning, Decision Support Systems, Strategic Management, Data Analytics, Risk Assessment, Operational Efficiency, Competitive Advantage.

INNOVATION AS A STRATEGY

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ABSTRACT

Innovation has become a fundamental strategy for organizations seeking to achieve sustainable growth, competitive advantage, and long-term success in a rapidly changing business environment. It involves the development and implementation of new ideas, products, services, processes, and business models to meet evolving customer needs and respond effectively to market challenges. Organizations that adopt innovation as a strategic priority can improve operational efficiency, enhance customer satisfaction, create new market opportunities, and strengthen their competitive position. Technological advancements, digital transformation, artificial intelligence, and data analytics have further expanded the scope of innovation in modern business management. Strategic innovation enables organizations to anticipate market trends, differentiate their offerings, optimize resources, and adapt to changing consumer preferences. These challenges can be addressed through effective leadership, strategic planning, employee participation, and investment in research and development. This paper highlights the importance of innovation as a strategic tool for organizational development and examines its role in improving productivity, business adaptability, and competitive performance. It emphasizes that integrating innovation into organizational strategy enables businesses to respond to emerging challenges, explore new opportunities, and achieve sustainable growth in the dynamic global marketplace.

KEYWORDS

Innovation Strategy, Competitive Advantage, Organizational Growth, Digital Transformation, Creativity, Research and Development, Business Sustainability, Strategic Management, Technological Advancement, Organizational Performance.

BIG DATA ANALYTICS AND BUSINESS INTELLIGENCE

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ABSTRACT

Big Data Analytics and Business Intelligence (BI) have become essential tools for modern organizations to improve decision-making, enhance operational efficiency, and achieve competitive advantage. In the digital era, businesses generate enormous volumes of data through customer interactions, online transactions, social media platforms, and business operations. Big Data Analytics involves the systematic examination of large and complex datasets to identify patterns, trends, correlations, and valuable insights. Business Intelligence transforms these insights into meaningful reports, dashboards, and performance indicators that support strategic and operational decisions. The integration of Big Data Analytics and Business Intelligence enables organizations to understand customer behaviour, forecast market trends, optimize supply chain operations, identify business risks, and improve financial performance. Advanced technologies such as artificial intelligence, machine learning, cloud computing, and predictive analytics further strengthen the capabilities of these systems. This paper highlights the significance of Big Data Analytics and Business Intelligence in contemporary business management and examines their applications, benefits, and challenges. It emphasizes that the effective utilization of data-driven insights can improve organizational performance, promote innovation, and support sustainable business growth in an increasingly competitive marketplace.

KEYWORDS

Big Data Analytics, Business Intelligence, Data-Driven Decision-Making, Predictive Analytics, Artificial Intelligence, Data Visualization, Strategic Management, Customer Behaviour, Business Performance, Competitive Advantage.

EMERGING TRENDS IN TALENT MANAGEMENT IN THE DIGITAL ERA

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ABSTRACT

Talent management has become a strategic priority for organizations seeking to attract, develop, motivate, and retain skilled employees in the rapidly evolving digital business environment. The emergence of digital technologies, artificial intelligence, automation, and data analytics has significantly transformed traditional talent management practices. Modern organizations are increasingly adopting technology-driven approaches to talent acquisition, employee engagement, performance evaluation, learning and development, and workforce planning. Artificial intelligence enables efficient recruitment and candidate screening, while people analytics helps organizations make informed decisions regarding employee performance, career progression, and talent retention. Furthermore, digital learning platforms, virtual training programmes, and personalized development initiatives support continuous learning and employee skill enhancement. The growing adoption of remote and hybrid work arrangements has also encouraged organizations to develop flexible talent management strategies that promote work-life balance, productivity, and employee satisfaction. In addition, employer branding, diversity and inclusion, employee experience, and skills-based workforce planning have emerged as important trends in contemporary human resource management. This paper highlights the emerging trends in talent management in the digital era and examines their implications for organizational effectiveness and employee development. It emphasizes that integrating digital innovation with human capabilities can strengthen organizational competitiveness, improve workforce performance, and support sustainable business growth.

KEYWORDS

Talent Management, Digital Transformation, Artificial Intelligence, Human Resource Management, People Analytics, Talent Acquisition, Employee Engagement, Workforce Planning, Digital Learning, Employee Retention.

TALENT MANAGEMENT STRATEGIES FOR ORGANISATIONAL SUCCESS

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ABSTRACT

In the modern business environment, talent management has become an essential strategy for achieving organisational success. It involves attracting, recruiting, developing, motivating, and retaining skilled employees to achieve organisational goals. Effective talent management helps organisations improve employee performance, productivity, and job satisfaction. It also enables organisations to identify talented individuals and prepare future leaders. The integration of digital technologies and continuous learning has further transformed talent management practices. Organisations must adopt innovative strategies to attract and retain talented employees in a competitive business environment. The primary objective of this paper is to examine the importance of talent management in achieving organisational success. It also aims to identify effective strategies for employee recruitment, training, development, and retention. Furthermore, the paper focuses on the role of employee engagement, performance appraisal, and career development in talent management. It highlights the challenges faced by organisations in managing and retaining talented employees. The study also explores how strategic talent management contributes to employee satisfaction and organisational productivity. Effective talent management creates a positive work environment and strengthens employee commitment. It also supports innovation, improves organisational performance, and provides a competitive advantage. Organisations should therefore develop employee-centred policies and provide continuous learning opportunities.

KEYWORDS

Talent Management, Organisational Success, Employee Retention, Talent Acquisition, Employee Development, Employee Engagement, Performance Management, Organisational Growth.

SOCIAL MEDIA MARKETING AND CONSUMER BEHAVIOUR

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ABSTRACT

Social media marketing has become an important tool for businesses to connect with consumers, promote products, and influence purchasing decisions. Platforms such as Instagram, Facebook, YouTube, and X enable companies to reach target customers quickly through engaging content, advertisements, influencers, and online interactions. Consumer behaviour refers to how individuals identify their needs, evaluate products, make purchasing decisions, and respond after purchase. This study examines the relationship between social media marketing and consumer behaviour, focusing on factors such as brand awareness, customer engagement, online reviews, influencer marketing, and purchasing intention. Effective social media marketing can build trust, strengthen brand loyalty, and influence consumers' buying decisions. Understanding consumer behaviour helps businesses develop more effective social media strategies and improve customer satisfaction.

KEYWORDS

Social Media Marketing, Consumer Behaviour, Brand Awareness, Customer Engagement, Influencer Marketing, Purchase Intention, Brand Loyalty, Online Reviews.

REDEFINING BUSINESS EXCELLENCE THROUGH DIGITAL INNOVATION

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ABSTRACT

In the modern business environment, digital innovation has become a key driver of business excellence, organizational growth, and competitive advantage. The rapid development of artificial intelligence, cloud computing, big data analytics, digital marketing, and automation has transformed traditional business practices. Organizations are increasingly adopting digital technologies to improve operational efficiency, enhance customer experience, support strategic decision-making, and develop innovative business models. Digital innovation also enables businesses to respond quickly to changing market trends, understand customer needs, and deliver personalized products and services. Furthermore, the integration of digital tools into business operations promotes productivity, transparency, and sustainable growth. However, challenges such as cybersecurity risks, data privacy concerns, high implementation costs, and the need for digital skills must be addressed to achieve successful digital transformation. This paper explores how digital innovation redefines business excellence by improving organizational performance, encouraging creativity, and strengthening customer relationships. It highlights the importance of technology-driven strategies in building resilient, efficient, and future-ready businesses in an increasingly competitive global marketplace.

KEYWORDS

Digital Innovation, Business Excellence, Digital Transformation, Artificial Intelligence, Big Data Analytics, Automation, Customer Experience, Strategic Decision-Making, Competitive Advantage, Sustainable Business Growth.

*“The mind is not a vessel
to be filled, but a fire
to be kindled.”*

— Plutarch

