



Artificial Intelligence and Digital Transformation in Business Administration and Commerce



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Artificial Intelligence and Digital Transformation in Business Administration and Commerce

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2026

Verso Page

Publisher

Dr. BGR Publications

India | Tamil Nadu | Tuticorin

📞 9003494749

✉ drbgrpublications@gmail.com

🌐 <https://drbgrpublications.in/books/>

📱 <https://www.instagram.com/drbgrpublications/>

Book Type

Conference Proceedings

Abstract Count

41

Title

Artificial Intelligence and Digital Transformation in
Business Administration and Commerce

ISBN

978-81-69360-12-8

Organizing Institute

Department of Business Administration, Madonna Arts &
Science College for Women, Virahanur, Madurai

Conference Date

July 14, 2026

Page Size

A4

Editor

M.Durga

Co-Editor

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Language

English

Product Form

Digital download and online

Date of Publication

July 14, 2026

Copyright Holder

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Edited and typeset by

Dr. BGR Publications

Cover design credit

Dr. B.Govindarajan

Cataloguing Data

Available from the Publisher

🌐 <https://drbgrpublications.in/isbn-index/>

Digital Production Line

This book is published in digital format and made available globally through open access platforms.

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Barcode



An imprint of Dr. BGR Publications

Secretary Message



"AI is one of the most important things humanity is working on."

– Sundar Pichai

Today the world of a common person is mostly ruled by Artificial Intelligence. It is a topic that is inevitable in day to day life. The knowledge of AI develops anxiety among learners and its magical applications creates curiosity and excitement.

As the bible verse says: deep calls to deep, the introduction of AI paves way for deeper knowledge and wider application. We have a stage of life is not possible without AI. Its kingdom is overwhelming and at the same time justifiable.

Our digital natives laugh at us to scorn when we lag behind in this field.

Artificial Intelligence acts as the ultimate force multiplier for digital transformation. While digitization simply shifts processes online, AI integrates predictive analytics and automated workflows to fundamentally evolve business models. Organizations utilize it to achieve hyper-automation, drive product innovation, and scale hyper-personalized customer experiences.

Artificial intelligence drives operational efficiency, revenue growth, and security across sectors. In business management, it optimizes workflows and HR through automation and in e-commerce, it powers hyper-personalized recommendations and dynamic pricing; and in finance.

The department of Business Administration of our Madonna Arts and Science College, leading the learners and colleagues into this world of digital transformation through this conference.

Therefore I congratulate the department Head and members for choosing the conference topic rightly , reading the signs of the time. I am sure this conference will give an exposure to inmates and all participants to the highly needed knowledge source.

I wish all success to the Organizers and Publishers of this conference.

God Bless you all !

Rev. Dr. A. Mary Delphine CIC

Secretary

Principal Message



"The science of today is the technology of tomorrow." — Edward Teller

"The advance of technology is based on making it fit in so that you don't really even notice it."
— Bill Gates

"Education is the most powerful weapon which you can use to change the world." — Nelson Mandela

It gives me immense pleasure to extend my heartfelt felicitations on the occasion of the International Conference on "Artificial Intelligence and Digital Transformation in Business Administration and Commerce," to be held on 14 July 2026. This conference provides a distinguished platform for academicians, researchers, industry experts, and students to exchange ideas, present innovative research, and explore the transformative role of Artificial Intelligence and digital technologies in reshaping the fields of Business Administration and Commerce.

As technological advancements continue to redefine industries and society, institutions of higher education have a vital responsibility to foster innovation, ethical leadership, interdisciplinary collaboration, and research that contributes to sustainable development. I sincerely appreciate the dedicated efforts of the Department of Bachelor of Business Administration (BBA) and the organizing committee for bringing together eminent scholars and researchers from diverse disciplines to promote meaningful academic dialogue and knowledge sharing.

I am confident that the deliberations and research presented at this conference will inspire fresh perspectives, strengthen academic and industry partnerships, and contribute significantly to the evolving global business landscape. I extend my heartfelt congratulations to all the authors, presenters, researchers, and participants for their valuable scholarly contributions, and I wish this International Conference every success.

With best wishes,

Rev. Sr. Dr. Thiraviya Regina Rajam, CIC

Principal

Madonna Arts and Science College for Women

Virahanur, Madurai

Vice Principal Message

"Wisdom kindles innovation, and knowledge transforms the future."

It is with immense joy and profound gratitude to God that I extend my warm greetings to all the distinguished academicians, researchers, industry experts, scholars, students, and delegates participating in the One-Day International Conference on "Artificial Intelligence and Digital Transformation in Business Administration and Commerce" organized by the Department of Business Administration of Madonna Arts & Science College for Women in collaboration with Dr. BGR Publications. Madonna College has always been dedicated to academic excellence, research, innovation, and the holistic development of young women. This conference reflects our commitment to creating a vibrant academic platform where knowledge is shared, ideas are nurtured, and innovation is celebrated.

The conference theme is both contemporary and visionary. Artificial Intelligence and digital transformation are reshaping every dimension of Business Administration and Commerce—from strategic management, finance, accounting, marketing, entrepreneurship, and human resource management to customer engagement, digital commerce, data-driven decision-making, and sustainable business practices. As organizations across the world embrace intelligent technologies, it has become imperative for researchers and educators to explore their immense potential while addressing the ethical, social, and economic challenges they present.

I firmly believe that this conference has a noble mission: to awaken the intellectual curiosity of young researchers, encourage them to recognize their inherent talents, and inspire them to become innovative thinkers capable of transforming society through knowledge and research. The future belongs to those who dare to dream, question, discover, and create. It is my earnest hope that this conference will ignite that spirit in every participant.

I express my sincere appreciation to the Management, the Secretary, **Rev. Dr. Mary Delphine, CIC, M.A., M.Phil., Ph.D., NET, D.Litt.,** and the Principal, **Rev. Dr. Thiraviya Regina Rajam, CIC, M.C.A., Ph.D.,** for their constant encouragement and support. I also extend my heartfelt gratitude to the Convener, the Head and Assistant Professor of the Department of Business Administration, **Prof. M. Durga, MBA, M.Phil., the Organizing Committee faculty members, R. Selva Barathi, M.Com., B.Ed., Assistant Professor, and S. Atshaya,**

MBA, Assistant Professor, as well as the students, contributors, and all the participants for their dedicated efforts and wholehearted cooperation, which contributed significantly to the success of this conference. My sincere thanks are also due to **Dr. BGR Publications** for its valuable collaboration and unwavering support.

May this prestigious event become another shining pearl in the illustrious crown of Madonna Arts & Science College for Women, further enhancing its reputation as a centre of excellence in higher education, research, and innovation. As we gather in the pursuit of knowledge, let us remember that education is not merely the acquisition of information but the transformation of lives. May the Almighty God bless every participant with wisdom, discernment, and success, and may He guide all our efforts towards the service of humanity and the common good.

I extend my heartfelt best wishes for a fruitful conference and a rewarding academic experience.

Yours in Christ,

Rev. Sr. Dr. Arockia Michael Mercy, CIC, M.Sc., Ph.D., PGDCA., PGTRB

Vice Principal

Madonna Arts & Science College for Women

Virahanur, Madurai

Message



It is with immense pleasure and great academic enthusiasm that I present this edited volume on the theme "**Artificial Intelligence and Digital Transformation in Business Administration and Commerce.**" This book is published in conjunction with the **International Conference** organized by the **Department of Business Administration, Madonna College of Arts and Science for Women, Virahanoor, Madurai**, under the publication initiative of **Dr. BGR Publications**.

Artificial Intelligence (AI) has emerged as one of the most transformative technologies of the twenty-first century, redefining the way organizations operate, compete, and create value. From intelligent decision-making and predictive analytics to automation, financial innovation, digital marketing, supply chain optimization, and customer relationship management, AI is revolutionizing every dimension of business administration and commerce. Simultaneously, digital transformation has accelerated organizational resilience, enhanced operational efficiency, and created unprecedented opportunities for sustainable economic growth.

This conference proceedings brings together scholarly contributions from academicians, researchers, industry experts, and students who have explored contemporary developments, practical applications, and emerging research trends in Artificial Intelligence and Digital Transformation. The chapters presented in this volume reflect interdisciplinary perspectives and offer valuable insights into the evolving business landscape driven by technological innovation.

I sincerely appreciate the efforts of the organizing committee, reviewers, editorial board members, and contributing authors whose dedication and scholarly commitment have made this publication possible. Their valuable research contributions will undoubtedly enrich academic discourse and serve as a useful reference for researchers, educators, policymakers, industry professionals, and students.

I also extend my heartfelt gratitude to the management of **Madonna College of Arts and Science for Women**, the Department of Business Administration, and **Dr. BGR Publications** for providing an excellent platform to disseminate quality research and encourage collaborative learning among scholars.

I firmly believe that this volume will inspire future research, promote innovation, and contribute significantly to the advancement of knowledge in the fields of Business Administration, Commerce, Artificial Intelligence, and Digital Transformation.

I congratulate all the authors for their valuable contributions and wish every reader an intellectually rewarding experience.

With best wishes,



Dr. P. Karthika

B.Sc., MBA., Ph.D., NET

Associate Professor – Management

College of Business and Economics

Kebri Dehar University, Ethiopia

Message



I am immensely pleased and honored to express my heartfelt appreciation to Madonna Arts and Science College for Women, Virahanur, Madurai, for its remarkable dedication to academic excellence, innovation, and holistic education.

The institution has consistently demonstrated its commitment towards empowering young women through quality education, research initiatives, and value-based learning. The efforts taken by the Management, Principal, faculty members, and students in organizing academic activities, seminars, workshops, and international conferences are truly commendable.

I highly appreciate the vision and leadership of the college administration in fostering an environment that encourages intellectual growth, creativity, and interdisciplinary collaboration. Such initiatives provide an excellent platform for students, researchers, and academicians to exchange knowledge and contribute towards societal development.

The college's commitment to promoting emerging technologies, scientific research, and sustainable development reflects its dedication to preparing students for the challenges of the modern world. The collaborative efforts of all departments in creating opportunities for academic and professional growth deserve special recognition.

I extend my sincere appreciation to the organizing committee, faculty members, supporting staff, and students whose hard work and dedication have contributed significantly to the success and reputation of the institution. Their collective efforts continue to bring laurels to Madonna Arts and Science College for Women.

I wish the institution continued success in all its future endeavors and pray that it continues to inspire generations of students through excellence in education, research, and service to society.

With warm regards and best wishes,

Dr.B.Selvarajan.,M.Com.,M.Phil.,MBA.,Ph.D
Principal,
OAA –MAVMM School of Management

Message

It gives me immense pleasure to extend my heartfelt congratulations to the editors, authors, researchers, and contributors on the publication of this scholarly volume titled "Artificial Intelligence and Digital Transformation in Business Administration and Commerce."



Artificial Intelligence and digital transformation are redefining the landscape of business and commerce by fostering innovation, enhancing operational efficiency, and enabling informed decision-making. As organizations continue to embrace technological advancements, academic research plays a pivotal role in bridging theoretical knowledge with practical applications.

This publication reflects the collective intellectual efforts of scholars who have explored emerging trends, contemporary challenges, and transformative opportunities in the fields of Business Administration and Commerce. I am confident that the research presented in this volume will serve as a valuable resource for academicians, researchers, students, policymakers, and industry professionals.

I sincerely appreciate the dedication and commitment of the editorial team, contributors, reviewers, and all those who have worked tirelessly to bring this publication to fruition. Their efforts have enriched the academic community and contributed significantly to the advancement of knowledge.

I extend my best wishes for the continued success of this publication and hope it inspires further research and innovation in the ever-evolving domains of Artificial Intelligence and digital transformation.

With best wishes,

Dr. P.Murugesan., M. Com, MBA, M.phil, M. ED, B.L, Ph. D

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Message



It is a great honor and privilege to participate as the Chief Guest at the International Conference on Artificial Intelligence and Digital Transformation in Business Administration and Commerce, organized by the Departments of Business Administration and Commerce of Madona Arts and Science College for Women on 14th July 2026.

Artificial Intelligence and digital transformation are reshaping the way businesses operate, make decisions, and create value. This conference provides an excellent platform for academicians, researchers, industry experts, and students to exchange innovative ideas, share research findings, and explore emerging trends in the fields of Business Administration and Commerce.

I sincerely appreciate the dedicated efforts of the Management, Principal, faculty members, organizing committee, and students of Madona Arts and Science College for Women for organizing this meaningful international conference. Such academic initiatives encourage critical thinking, innovation, and collaboration, which are essential for building future-ready professionals.

I extend my best wishes to all the participants for a successful and enriching conference. May this event inspire new knowledge, meaningful discussions, and valuable collaborations that contribute to academic excellence and societal progress.

I wish the Department of Business Administration continued success in organizing many more impactful academic programs in the years ahead.

Thank you, and my best wishes for the grand success of the conference.

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About the College

In today's context, human beings are discriminated on the basis of caste, culture and religion. In this situation the Congregation of the Immaculate Conception Society, Madurai has started this institution with the purpose of offering quality education to the young women in order to form them as integrated and cultured individuals who will dedicate themselves for social change. The College located in Virahanur Panchayat, situated at 10 Kilometers from Madurai Junction consisting around 40 villages with a high female literacy rate. However for these young girls, school education seems to be terminal and they do not pursue higher education seems to be terminal and they do not pursue higher education for lack of easy accessibility to colleges. In this situation the Management desired to bring a radical change and development among this deprived section of society and planned to open an Arts and Science College so that young girls will be able to continue their higher studies peacefully under the care of their parents. The preliminary works were initiated in the year 2014 to get clearance from local authorities and after verification the Government issued order on 08.07.2016 followed by the affiliation order on 01.08.2016 Madurai Kamaraj University to introduce the following courses B.A. English, BBA, B. Com (CA), B.Sc. Mathematics and B.Sc. Computer Science during 2016-2017. B.A. History, B.Sc. Physics and B.A. Tamil were introduced from the academic year 2017-2018. B. Com introduced from the academic year 2020-2021. M.A. English and M. Com has been introduced the academic year 2024-2025. The job-oriented Diploma courses DTP & Tally are also being taught in our college.



About the Department

The Department of Business Administration at Madonna Arts and Science College for Women was established in the year 2017, the year of the institution's inception. Since then, it has been one of the pioneering and dynamic departments of the college.

The department is committed to providing quality management education to young women and preparing them for the challenges of the corporate world. It offers a strong academic foundation in business principles, management practices, entrepreneurship, and leadership skills.

The curriculum is designed to blend theoretical knowledge with practical exposure, enabling students to develop critical thinking and decision-making abilities. The department emphasizes holistic development through seminars, workshops, industrial visits, and guest lectures by industry experts. Students are encouraged to participate in various co-curricular and extracurricular activities that enhance their communication, teamwork, and organizational skills. The department fosters innovation and entrepreneurial thinking among students, motivating them to become job creators as well as job seekers.

Faculty members are dedicated to mentoring students and guiding them toward academic excellence and professional growth. Modern teaching methodologies, including case studies, presentations, and project-based learning, are employed to make learning more effective and engaging. The department also promotes research aptitude and social responsibility through various academic and extension activities. With a focus on discipline, ethics, and leadership, the Department of Business Administration strives to empower women with the knowledge, skills, and confidence needed to excel in the business and management field and contribute meaningfully to society.



About the Conference

The Conference on “Artificial Intelligence and Digital Transformation in Business Administration and Commerce” aims to explore the revolutionary impact of Artificial Intelligence (AI) and digital technologies on modern business practices. It provides a platform for academicians, researchers, industry professionals, and students to discuss emerging trends, innovations, and challenges in the field of business and commerce. The conference highlights how AI is transforming decision-making, customer relationship management, marketing strategies, financial services, and human resource management. It focuses on the role of digital transformation in improving organizational efficiency, productivity, and competitiveness. Participants gain valuable insights into data analytics, machine learning, automation, and digital business models. The event encourages the exchange of ideas and research findings related to technology-driven business growth. Discussions also cover the ethical, legal, and social implications of AI adoption in organizations. Through keynote speeches, technical sessions, and interactive discussions, the conference promotes collaboration between academia and industry.

It emphasizes the importance of developing digital competencies to meet the demands of the evolving business environment. The conference serves as a valuable opportunity to understand how AI and digital transformation are shaping the future of business administration and commerce while fostering innovation, sustainability, and economic development.

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Artificial Intelligence in Administration and Marketing: Enhancing Organizational Efficiency and Customer Engagement

M. Durga

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Abstract

Artificial Intelligence (AI) is transforming the fields of administration and marketing by improving operational efficiency, decision-making, and customer relationship management. In administration, AI automates routine tasks such as document management, scheduling, data processing, and performance analysis, enabling organizations to reduce costs and improve productivity. In marketing, AI supports customer segmentation, personalized recommendations, predictive analytics, chatbots, and digital advertising, helping businesses better understand consumer behavior and deliver targeted marketing strategies. AI-powered tools also enable real-time data analysis, allowing organizations to make informed decisions and respond quickly to market changes. Despite its numerous benefits, challenges such as data privacy, ethical concerns, implementation costs, and the need for skilled professionals remain significant. This study explores the role of AI in integrating administrative functions with modern marketing practices, highlighting its impact on organizational performance, customer satisfaction, and business competitiveness. The paper concludes that the effective adoption of AI can drive innovation, improve service quality, and create sustainable growth in today's digital business environment.

Keywords: Artificial Intelligence (AI), Business Administration, Marketing, Customer Relationship Management (CRM), Predictive Analytics, Digital Marketing, Automation, Data Analytics

Artificial Intelligence and Digital Transformation in Business Administration and Commerce

R. Selvabarathi

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College for Women, Virahanur, Madurai (Affiliated to Madurai Kamaraj University)*

Abstract

Artificial Intelligence (AI) and digital transformation are reshaping the fields of business administration and commerce by improving operational efficiency, decision-making, and customer engagement. AI technologies such as machine learning, predictive analytics, automation, and intelligent chatbots enable organizations to streamline business processes, reduce costs, and enhance productivity. Digital transformation integrates advanced technologies into business functions, allowing companies to adapt to changing market demands and maintain a competitive advantage. In commerce, AI supports personalized marketing, demand forecasting, inventory management, fraud detection, and customer relationship management. Despite its numerous benefits, organizations face challenges such as data privacy concerns, cybersecurity risks, implementation costs, and the need for skilled professionals. This paper examines the role of AI in driving digital transformation, its impact on business performance, and the opportunities and challenges associated with its adoption. The study concludes that businesses embracing AI-driven digital transformation are better positioned for sustainable growth, innovation, and long-term success in the digital economy.

Keywords: Artificial Intelligence (AI), Digital Transformation, Business Administration, Machine Learning, Automation, Predictive Analytics, Customer Relationship Management (CRM), Business Intelligence, Digital Economy

Artificial Intelligence in Human Resource Management: Ethical Issues of AI in Human Resource Management

S. Atshaya

Assistant Professor, Department of Business Administration, Madonna Arts and Science College for Women, Virahanur, Madurai (Affiliated to Madurai Kamaraj University)

Abstract

Artificial Intelligence (AI) has become an important technology in Human Resource Management (HRM), helping organizations improve recruitment, employee engagement, performance evaluation, and workforce planning. AI enables HR professionals to automate repetitive tasks, analyze large volumes of employee data, and make faster decisions. However, the increasing use of AI also raises several ethical concerns that organizations must address. One major issue is algorithmic bias, where AI systems may unintentionally discriminate against candidates based on gender, age, race, or other personal characteristics due to biased training data. Data privacy is another critical concern, as AI systems collect and process sensitive employee information, increasing the risk of data misuse or security breaches. Transparency and accountability in AI decision-making are also essential, as employees have the right to understand how automated decisions affect their careers. Excessive dependence on AI may reduce human judgment and empathy in HR practices, leading to unfair or impersonal decisions. Organizations must therefore establish ethical guidelines, ensure compliance with data protection laws, regularly audit AI systems for fairness, and maintain human oversight in decision-making. Responsible AI implementation can improve efficiency while protecting employee rights and promoting trust. This study examines the major ethical issues associated with AI in HRM and emphasizes the importance of balancing technological innovation with fairness, transparency, privacy, and ethical responsibility to create a more inclusive and sustainable workplace.

Keywords: Artificial Intelligence (AI), Human Resource Management (HRM), Ethics, Algorithmic Bias, Data Privacy, Transparency, Accountability, Recruitment, Employee Rights, Fairness, HR Automation, Responsible AI

Artificial Intelligence in Marketing and Consumer Behaviour

S. Harunnisha

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Abstract

Artificial Intelligence (AI) has transformed modern marketing by enabling businesses to better understand, predict, and influence consumer behaviour. AI technologies such as machine learning, natural language processing, predictive analytics, and chatbots help organizations analyze large volumes of consumer data, personalize marketing campaigns, improve customer engagement, and enhance decision-making. AI-powered recommendation systems, targeted advertisements, and virtual assistants provide consumers with personalized experiences, increasing customer satisfaction and brand loyalty. At the same time, AI enables marketers to optimize pricing, forecast demand, and automate routine marketing tasks, resulting in improved efficiency and profitability. However, the growing use of AI also raises concerns regarding data privacy, ethical issues, transparency, and consumer trust. Therefore, businesses must adopt responsible AI practices while leveraging its capabilities. This study highlights the significant role of AI in reshaping marketing strategies and influencing consumer behaviour, emphasizing both its opportunities and challenges in the digital era.

Keywords: Artificial Intelligence (AI), Marketing, Consumer Behaviour, Machine Learning, Personalization, Predictive Analytics, Customer Engagement, Chatbots, Digital Marketing, Consumer Experience.

Artificial Intelligence and digital transformation in Commerce

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Abstract

Artificial Intelligence (AI) and digital transformation are reshaping commerce and auditing by enhancing efficiency, accuracy, transparency, and decision-making. In commerce, AI enables businesses to analyze consumer behavior, personalize customer experiences, optimize supply chains, and improve strategic planning through data-driven insights. In auditing, digital technologies such as AI, machine learning, robotic process automation, and advanced analytics are transforming traditional audit practices by automating routine tasks, detecting anomalies, improving risk assessment, and strengthening compliance monitoring. These innovations help auditors examine large volumes of financial data with greater speed and precision while reducing human error and operational costs. However, the adoption of AI in commerce and auditing also presents challenges related to data privacy, ethical use, algorithmic bias, cybersecurity, and the need for skilled professionals. This abstract highlights the growing importance of AI-driven digital transformation in modern commerce and auditing and emphasizes the need for responsible implementation to achieve sustainable and trustworthy business practices.

Keywords: Artificial Intelligence, Digital Transformation, Commerce, Auditing, Data Analytics, Automation, Machine Learning, Risk Assessment

AI in Human Resources Management

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Abstract

Artificial Intelligence (AI) has emerged as a transformative technology in Human Resource Management (HRM), enabling organizations to improve operational efficiency, employee experience, and strategic decision-making. AI-powered tools such as machine learning, natural language processing, chatbots, and predictive analytics are increasingly integrated into HR functions, including recruitment, talent acquisition, employee onboarding, performance appraisal, learning and development, workforce planning, payroll administration, and employee engagement. These technologies automate repetitive administrative tasks, reduce recruitment time, improve the quality of hiring decisions, and provide personalized learning and career development opportunities. AI also supports predictive workforce analytics by identifying skill gaps, forecasting employee turnover, and assisting HR professionals in developing effective retention strategies. Despite these benefits, AI implementation in HRM raises significant concerns regarding data privacy, cybersecurity, algorithmic bias, transparency, and ethical decision-making. Organizations must establish appropriate governance frameworks and ensure that AI systems are fair, transparent, and aligned with legal and ethical standards. Human judgment remains essential in areas requiring empathy, leadership, and complex interpersonal interactions. This paper examines the major applications, advantages, challenges, and future prospects of AI in Human Resource Management. It emphasizes that AI should be viewed as a strategic enabler that complements human expertise rather than replacing HR professionals. By combining AI-driven insights with human intelligence, organizations can build more agile, inclusive, and employee-centric HR practices that support sustainable organizational growth and long-term competitive advantage.

Keywords: Artificial Intelligence (AI), Human Resource Management (HRM), Machine Learning, Natural Language Processing, Recruitment, Predictive Analytics, Employee Engagement, Workforce Planning, HR Automation, Talent Management

Artificial Intelligence and Digital Transformation of Commerce

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Abstract

Artificial Intelligence (AI) and digital transformation are revolutionizing the commerce sector by enhancing operational efficiency, improving customer engagement, and enabling data-driven decision-making. AI technologies, including machine learning, predictive analytics, natural language processing, chatbots, and robotic process automation, help organizations automate routine tasks, analyze large volumes of data, and provide personalized customer experiences. Digital transformation has accelerated the adoption of e-commerce, digital payment systems, cloud computing, big data analytics, and intelligent business processes, enabling firms to remain competitive in an increasingly digital economy. This paper examines the role of AI in transforming key business functions such as marketing, finance, supply chain management, customer relationship management, and retail operations. It also discusses the benefits, challenges, and future opportunities associated with AI implementation. The study concludes that successful digital transformation depends on technological innovation, skilled human resources, effective data governance, and responsible AI adoption to achieve sustainable business growth.

Keywords: Artificial Intelligence, Digital Transformation, Commerce, E-commerce, Machine Learning, Business Analytics, Customer Experience, Automation, Digital Payments, Sustainable Business Growth

AI Shopping in Commerce: Transforming the Retail Business

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Abstract

This international conference paper examines how Artificial Intelligence (AI) transforms retail and commerce through personalization, automation, predictive analytics, intelligent inventory management, dynamic pricing, chatbots, and supply-chain optimization. It discusses opportunities, challenges, managerial implications, and future directions for sustainable digital commerce. This international conference paper examines how Artificial Intelligence (AI) transforms retail and commerce through personalization, automation, predictive analytics, intelligent inventory management, dynamic pricing, chatbots, and supply-chain optimization. It discusses opportunities, challenges, managerial implications, and future directions for sustainable digital commerce. This international conference paper examines how Artificial Intelligence (AI) transforms retail and commerce through personalization, automation, predictive analytics, intelligent inventory management, dynamic pricing, chatbots, and supply-chain optimization. It discusses opportunities, challenges, managerial implications, and future directions for sustainable digital commerce.

Keywords: Artificial Intelligence; AI Shopping; Commerce; Retail; E-commerce; Machine Learning; Customer Experience; Predictive Analytics; Digital Transformation

AI Application in Business Management

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Abstract

Artificial intelligence revolutionizes business management by automating routine tasks, driving data-driven decision-making, and predicting market trends. Rather than replacing leaders, AI acts as a strategic co-pilot—optimizing daily operations, enhancing customer experiences, and lowering administrative costs. Artificial intelligence (AI) refers to computer systems that perform tasks commonly associated with human intelligence, such as understanding language, recognizing patterns, making predictions, generating content and recommending actions. In a business setting, AI systems use data, algorithms and models to support or automate processes across functions. These business functions might include marketing, sales, customer support, finance, procurement, IT, software development, human resources and supply chain operations.

Keywords: AI, Business, Finance

Impact of App-Based Digital Lending on Credit Risk Behaviour among Young Adults in Tamil Nadu

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Abstract

The rapid expansion of digital financial services has significantly transformed the lending landscape in India. App-based digital lending platforms provide instant and convenient access to credit without requiring physical branch visits. Young adults in Tamil Nadu are increasingly using these platforms to meet educational, personal, and emergency financial needs. While digital lending enhances financial accessibility, it also raises concerns regarding excessive borrowing, repayment defaults, debt accumulation, and overall credit risk behaviour. Despite the growing popularity of these platforms, limited empirical research has examined their influence on the credit risk behaviour of young adults in the state. This study aims to examine the impact of app-based digital lending on the credit risk behaviour of young adults in Tamil Nadu. Specifically, it seeks to analyse how factors such as borrowing frequency, financial literacy, repayment discipline, income level, and awareness of loan terms influence responsible credit usage. A quantitative research design will be adopted, using structured questionnaires to collect primary data from young adults aged 18–35 who have used digital lending applications. The collected data will be analysed using statistical techniques such as descriptive analysis, correlation, and regression. The findings of this research are expected to contribute to the fields of behavioural finance and digital finance by providing valuable insights for policymakers, financial institutions, FinTech companies, and consumer protection agencies. The study will also recommend strategies to improve financial literacy, and strengthen sustainable credit practices among young adults in Tamil Nadu.

Keywords: App-based digital lending, Behaviour, Credit Risk, FinTech, Financial literacy, borrowing, Young Adults, Tamil Nadu

An AI–Blockchain Integrated Framework for Early Detection and Automated Containment of Identity-Based Ransomware Attacks

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Abstract

Active Directory-focused ransomware threats are proliferating today to gain access to enterprise environments and critical systems through domain access, privilege escalation, Kerberos protocol abuse, and lateral movement. Previous detection systems cannot detect these attacks early due to limited relational analysis capabilities and insufficient forensic reliability. This paper introduces a novel AI–Blockchain combined solution for early detection, forensic verification, and automated mitigation of an Active Directory-based ransomware attack. The proposed framework includes constructing a dynamic network-behavior graph, detecting anomalies with a Graph Neural Network, using a permissioned blockchain log to maintain tamper-proof forensic evidence, and orchestrating autonomous responses to identify malicious identity behaviors. In a simulated enterprise Active Directory environment, 94.2% of ransomware was detected; 5.3% of detections were false positives; the average detection time was 78.2 minutes; and ransomware propagation was reduced by 78.2% compared to baseline approaches. While the framework has been validated in enterprise networks, it is also relevant to the smart grid and industrial control system (ICS) worlds, as well as to healthcare and automated infrastructure, where Active Directory compromise poses a risk to operational reliability and security.

Keywords: Active Directory Security, Ransomware Detection, Graph Neural Networks, Blockchain Forensics, Automated Incident Response

Artificial Intelligence and Digital Transformation in MSMEs: Opportunities, Challenges, and Strategies for Sustainable Growth

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Abstract

Artificial Intelligence (AI) and digital transformation have become key drivers of innovation and sustainable growth for Micro, Small, and Medium Enterprises (MSMEs). The adoption of digital technologies such as Artificial Intelligence, cloud computing, digital payment systems, e-commerce platforms, and data analytics enables MSMEs to improve operational efficiency, enhance customer satisfaction, and strengthen their competitive position. However, several challenges, including limited financial resources, inadequate digital skills, cyber security concerns, and resistance to technological change, continue to hinder the digital transformation of MSMEs. The primary objective of this study is to examine the role of Artificial Intelligence and digital transformation in enhancing the growth and sustainability of MSMEs, identify the major challenges affecting technology adoption, and suggest effective strategies for successful digital transformation. The study is based on secondary data collected from books, peer-reviewed journals, government reports, and other reliable sources. The findings indicate that AI and digital technologies significantly improve productivity, decision-making, customer engagement, and business performance. At the same time, capacity building, digital infrastructure, policy support, and skill development are essential to overcome existing barriers. The study concludes that strategic adoption of AI and digital transformation can enable MSMEs to achieve long-term sustainability and contribute to economic development in the digital era.

Keywords: Artificial Intelligence, Digital Transformation, MSMEs, Sustainable Growth, Digital Innovation

Impact of AI on Consumer Purchase Decisions in Online Shopping Among College Students

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Abstract

Online shopping has become one of the most popular methods of purchasing goods and services due to the rapid growth of the internet and digital technologies. College students are among the most active users of online shopping platforms because of their familiarity with technology, easy access to smartphones, and preference for convenience. E-commerce websites offer a wide variety of products, discounts, and home delivery services, making online shopping attractive to students. This study aims to examine the online shopping behavior, preferences, and factors influencing the purchasing decisions of college students.

Keywords: Online Shopping, E-Commerce, Consumer Behavior, College Students, Customer Satisfaction.

Artificial Intelligence Uses in Human Resource Management

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Abstract

Artificial Intelligence (AI) is transforming Human Resource Management (HRM) by improving the efficiency, accuracy, and quality of workforce management processes. AI-powered technologies are increasingly used in recruitment, talent acquisition, employee onboarding, performance evaluation, training and development, workforce planning, and employee engagement. These intelligent systems help organizations automate repetitive tasks, reduce recruitment bias, analyze employee data, and support informed decision-making. AI also enables personalized learning and development opportunities, predicts employee turnover, and enhances overall organizational productivity. Despite its numerous advantages, the adoption of AI in HRM presents challenges related to data privacy, ethical concerns, algorithmic bias, and the need for human oversight. This paper examines the major applications of AI in Human Resource Management, highlights its benefits and challenges, and discusses its role in shaping the future of work. The study concludes that AI should complement rather than replace human judgment, enabling HR professionals to focus on strategic decision-making, employee well-being, and organizational growth.

Keywords: Artificial Intelligence (AI), Human Resource Management (HRM), Recruitment, Talent Acquisition, Employee Engagement, Performance Management, Workforce Analytics, Digital Transformation

Understanding Consumer Behaviour in AI-Driven Markets: A Conceptual Review

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Abstract

Artificial Intelligence (AI) is transforming consumer behavior by enabling personalized experiences, intelligent recommendations, and automated decision-making across digital markets. This conceptual review synthesizes recent literature to examine how AI influences consumer decision-making, trust, engagement, and purchase behavior. The review identifies key factors shaping consumer responses, including algorithmic trust, anthropomorphism, transparency, personalization, privacy concerns, and consumer autonomy. By integrating insights from marketing, consumer psychology, and information systems, the paper proposes a conceptual framework that explains the relationships among these factors in AI-driven markets. The study also highlights emerging challenges related to ethical AI, explainability, and algorithm aversion, while outlining future research directions. The findings provide theoretical insights for researchers and practical implications for organizations seeking to develop transparent, trustworthy, and consumer-centric AI applications.

Keywords: Artificial Intelligence, Consumer Behaviour, AI-Driven Marketing, Consumer Decision-Making, Algorithmic Trust, Explainable AI, Personalization

Artificial Intelligence and Cryptocurrency: Transforming the Future of Digital Finance

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Abstract

Artificial Intelligence (AI) is transforming the cryptocurrency ecosystem by enhancing trading strategies, risk management, fraud detection, and investment decision-making. This conceptual paper reviews the growing convergence of AI and cryptocurrency, highlighting how intelligent algorithms improve market efficiency, predictive analytics, and digital financial services. The paper discusses key opportunities, including automated trading, blockchain security, and personalized financial solutions, while addressing challenges related to transparency, regulation, cybersecurity, and ethical AI. It proposes a conceptual framework to understand the role of AI in shaping the future of digital finance and identifies promising directions for future research. The study offers valuable insights for researchers, practitioners, and policymakers seeking to leverage AI for a secure, efficient, and sustainable cryptocurrency ecosystem.

Keywords: Artificial Intelligence, Cryptocurrency, Digital Finance, Blockchain, Algorithmic Trading, Machine Learning, Fraud Detection, Financial Innovation

Artificial Intelligence in Marketing and Consumer Behavior

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Abstract

Artificial Intelligence (AI) is revolutionizing marketing strategies by enabling hyper-personalization, predictive analytics, and real-time consumer insights. AI tools like machine learning, natural language processing, and computer vision are reshaping consumer behavior analysis, targeted advertising, product recommendations, and customer segmentation. Marketers leverage AI for chatbots, sentiment analysis, influencer targeting, and visual search, creating more relevant customer experiences. AI-driven predictive models identify emerging trends, optimize pricing dynamically, and forecast consumer preferences with greater accuracy. The study also discusses challenges like data privacy, algorithmic bias, and the need for transparency in AI decisions. Findings suggest AI enhances rather than replaces human creativity in marketing—shifting focus to strategy, storytelling, and ethical use of consumer data. As AI adoption grows, balancing automation with human touch remains key to building trust and loyalty.

Keywords: Machine Learning, Natural Language Processing / NLP, Predictive Analytics, Computer Vision, Big Data, Personalization, Customer Segmentation, Sentiment Analysis

Artificial Intelligence and Customer Relationship Management

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Abstract

Artificial Intelligence (AI) is transforming Customer Relationship Management (CRM) by enabling organizations to better understand, engage, and retain customers. AI-powered CRM systems use technologies such as machine learning, natural language processing, predictive analytics, and chatbots to analyse large volumes of customer data and generate actionable insights. These capabilities help businesses personalize customer interactions, automate routine tasks, predict customer behaviour, and improve decision-making processes. AI enhances customer satisfaction by providing faster responses, tailored recommendations, and seamless support across multiple communication channels. Additionally, it assists organizations in identifying customer needs, reducing churn, and increasing sales opportunities. Despite its numerous benefits, the adoption of AI in CRM also presents challenges related to data privacy, security, and ethical considerations. Overall, the integration of AI into CRM systems is revolutionizing customer engagement strategies and contributing significantly to organizational growth, operational efficiency, and competitive advantage in the digital business environment.

Keywords: Machine Learning, Predictive Analytics, Customer Engagement, Customer Experience (CX), Personalization, Chatbots, Natural Language Processing (NLP), Customer Retention, Customer Satisfaction, Sales Automation

Cyber Security Challenges in Digital Business Environment

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Abstract

The rapid growth of digital technologies has transformed modern business operations by enabling online transactions, cloud computing, e-commerce, and remote work environments. However, this digital transformation has also increased the exposure of businesses to various cybersecurity threats. Organizations face challenges such as data breaches, ransomware attacks, phishing, malware, identity theft, and unauthorized access to sensitive information. These cyber threats can lead to financial losses, reputational damage, and disruption of business operations. This study examines the major cybersecurity challenges in the digital business environment and highlights the importance of implementing effective security measures, including data encryption, multi-factor authentication, employee awareness programs, and robust security policies. The study emphasizes the need for organizations to adopt proactive cybersecurity strategies to protect digital assets and ensure business continuity in an increasingly interconnected world.

Keywords: Cyber Security, Digital Business Environment, Data Breaches, Cyber Threats, Information Security, Ransomware Attacks, Phishing, Malware, Data Privacy, Risk Management, Network Security, Business Continuity, Cyber Risk, Digital Transformation, Security Policies

Artificial Intelligence and Human Resource Management

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Abstract

Artificial Intelligence (AI) is rapidly transforming Human Resource Management (HRM) by automating routine tasks and enhancing data-driven decision making. This paper examines the role, applications, and impact of AI across key HRM functions including talent acquisition, recruitment screening, employee onboarding, performance management, learning & development, and workforce analytics. By leveraging machine learning, natural language processing, and predictive analytics, AI enables HR teams to reduce bias in hiring, improve candidate-job matching, forecast attrition, and personalize employee engagement. The study also discusses challenges such as data privacy, algorithmic transparency, ethical concerns, and the need for HR professionals to develop new digital competencies. Findings suggest that while AI cannot replace human judgment in HRM, its integration creates a hybrid model where technology handles scale and pattern recognition, and humans focus on empathy, culture, and strategic decisions. The paper concludes with recommendations for organizations to adopt AI responsibly, ensuring alignment with organizational goals and employee trust.

Keywords: Talent Acquisition, Recruitment Automation, Employee Engagement, Performance Management, Workforce Planning, Algorithmic Bias, Data-Driven Decision Making, Digital Transformation, Employee Experience, Ethical AI

Artificial Intelligence in Financial Management and Accounting

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Abstract

Artificial Intelligence (AI) is reshaping Financial Management and Accounting by moving both fields from manual record-keeping to intelligent, predictive systems. This paper explores how AI techniques like machine learning, robotic process automation, natural language processing, and anomaly detection are being applied across budgeting, forecasting, financial reporting, auditing, fraud detection, and risk management. By automating data entry, reconciliations, and invoice processing, AI reduces human error, cuts processing time, and lowers operational costs. In financial management, predictive models improve cash flow forecasting, credit scoring, investment decisions, and dynamic budgeting using real-time data. In accounting, AI-powered tools enhance audit accuracy through continuous monitoring, flag unusual transactions for fraud prevention, and ensure regulatory compliance by scanning updates in tax and reporting standards. The study also addresses key challenges: data quality and integration, “black box” transparency of algorithms, cybersecurity risks, and the evolving role of finance professionals who must now combine domain expertise with data literacy. Findings indicate that AI does not replace accountants or financial managers but augments them, shifting their focus from transactional tasks to strategic analysis, decision support, and value creation. The paper concludes with recommendations for organizations to adopt AI ethically and incrementally, prioritizing data governance, staff upskilling, and human oversight to balance efficiency with accountability.

Keywords: Machine Learning, Robotic Process Automation / RPA, Predictive Analytics, Natural Language Processing, Big Data Analytics, Financial Forecasting, Budgeting & Planning, Audit Automation, Fraud Detection & Risk Management, Regulatory Compliance

Artificial Intelligence Supply Chain and Logistics

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Abstract

Artificial Intelligence is transforming supply chain and logistics by enabling predictive, adaptive, and autonomous decision-making across the entire value chain. AI models improve demand forecasting accuracy by integrating historical data with external signals like weather, promotions, and market trends, which reduces stockouts and excess inventory. In warehouses, machine learning and computer vision optimize slotting, picking routes, and quality control, while robotics automate repetitive tasks. For transportation, AI algorithms dynamically plan and re-route shipments in real time based on traffic, fuel costs, and delivery windows to lower lead times and emissions. Additionally, AI enhances risk management through early detection of disruptions, improves last-mile delivery efficiency, and increases end-to-end visibility. Together, these capabilities help companies cut costs, increase resilience, and deliver faster, more reliable service.

Keywords: Artificial Intelligence (AI), Supply Chain Management, Logistics Management, Machine Learning, Deep Learning, Predictive Analytics, Demand Forecasting, Inventory Optimization, Warehouse Management, Route Optimization, Transportation Management, Real-Time Tracking, Smart Logistics, Supply Chain Optimization, Internet of Things (IoT)

Digital Payment Systems and Consumer Adoption

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Abstract

The rapid growth of digital payment systems has transformed the way consumers conduct financial transactions. Artificial Intelligence (AI) plays a significant role in enhancing the efficiency, security, and user experience of these payment platforms. AI technologies, including machine learning, predictive analytics, and biometric authentication, help detect fraudulent activities, improve transaction accuracy, and provide personalized financial services. These advancements increase consumer trust and satisfaction, which are essential factors in the adoption of digital payment systems. Customer adoption is influenced by several factors such as perceived usefulness, ease of use, security, trust, and convenience. By addressing these factors, AI-enabled digital payment solutions encourage greater acceptance and continuous usage among consumers. This study examines the impact of AI on digital payment systems and explores the key determinants of customer adoption. The findings suggest that AI-driven innovations contribute significantly to the growth and sustainability of digital payment ecosystems by enhancing security, improving customer experiences, and fostering trust in digital financial transaction.

Keywords: Artificial Intelligence (AI), Digital Payment Systems, Consumer Adoption Financial Technology (FinTech), Mobile Payments, Online Transactions, Fraud Detection, Machine Learning, Payment Security, Biometric Authentication, User Acceptance, Customer Trust, Digital Wallets, Cashless Economy, Technology Adoption

E – Commerce and AI Driven Personalization

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Abstract

This study examines the evolution, mechanisms, and global economic impact of electronic commerce (e-commerce). As digital transformation accelerates, e-commerce has fundamentally altered traditional retail and B2B operations. This paper explores the core frameworks-such as B2C, B2B, and M-commerce- driving digital marketplaces. Furthermore, it analyzes the primary benefits, including expanded market reach and convenience, alongside challenges like cybersecurity and supply chain logistics. The findings underscore that mastering digital strategy and customer experience is vital for sustained competitive advantage in the modern digital economy.

Keywords: E - Commerce / Electronic Commerce, Digital Economy, Digital Marketing, Business-to-Consumer (B2C), Business-to-Business (B2B), Mobile Commerce (M-Commerce), Online Payment Gateways, Supply Chain Management, Customer Experience

Ethical Issues and Challenges of AI in Business

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Abstract

Artificial Intelligence (AI) is transforming business operations by improving efficiency, automating processes, and supporting data-driven decision-making. However, its rapid adoption has introduced significant ethical issues and challenges. Key concerns include data privacy, algorithmic bias, lack of transparency, accountability, cybersecurity risks, and the potential displacement of jobs due to automation. Businesses must ensure that AI systems are developed and used responsibly, fairly, and in compliance with legal and ethical standards. Building customer trust requires protecting personal data, reducing discrimination in AI algorithms, and maintaining human oversight in critical decisions. This study explores the major ethical challenges associated with AI in business and highlights the importance of responsible AI governance, ethical frameworks, and regulatory compliance. Addressing these challenges is essential for organizations to maximize the benefits of AI while minimizing risks and promoting sustainable, trustworthy business practice.

Keywords: Artificial Intelligence (AI), Business Ethics, Ethical AI, Data Privacy, Data Security, Algorithmic Bias, Transparency, Fairness, Responsible AI

Block Chain and Artificial Intelligence in Commerce

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Abstract

Blockchain and Artificial Intelligence (AI) are emerging technologies that are transforming the commerce sector by improving efficiency, security, and decision-making. Blockchain provides a secure and transparent platform for recording transactions, while AI enables data analysis, automation, and personalized customer experiences. The integration of these technologies helps businesses enhance supply chain management, reduce fraud, optimize operations, and improve customer satisfaction. By combining the transparency of blockchain with the analytical capabilities of AI, organizations can achieve greater trust, efficiency, and innovation in commercial activities. This study explores the applications, benefits, and challenges of Blockchain and AI in commerce and their impact on the future of business.

Keywords: Blockchain, Artificial Intelligence (AI), Commerce, Digital Transformation, Smart Contracts, Machine Learning, Data Security, Supply Chain Management, Customer Analytics, Automation, Predictive Analytics, Business Intelligence, E-commerce, Decentralization, Transaction Security

Artificial Intelligence in Organisational Behaviour by Employees Influencing

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Abstract

Artificial Intelligence (AI) has emerged as a transformative force that is reshaping organizational behaviour by influencing how employees work, communicate, collaborate, and make decisions in modern organizations. The integration of AI technologies, including machine learning, natural language processing, predictive analytics, and intelligent automation, has significantly enhanced organizational processes by improving efficiency, accuracy, and responsiveness. AI-driven systems assist managers in recruitment and selection, performance appraisal, employee engagement, talent management, training and development, and strategic decision-making through data-driven insights. These technologies also enable organizations to predict employee behaviour, identify skill gaps, enhance teamwork, and foster innovation by supporting informed and timely decisions. The adoption of AI contributes to improved workplace productivity, better customer service, and greater organizational agility in an increasingly competitive business environment. At the same time, AI encourages a culture of continuous learning and adaptability by enabling employees to develop new digital competencies and embrace innovative work practices. However, the widespread implementation of AI also presents several challenges, including concerns related to data privacy, ethical decision-making, algorithmic bias, employee resistance to technological change, and the need for effective change management. Organizations must therefore balance technological advancement with human values, transparency, and responsible leadership to ensure sustainable organizational development. This paper examines the growing role of Artificial Intelligence in transforming organizational behaviour and highlights its opportunities, challenges, and implications for creating innovative, resilient, and people-centric organizations. The study emphasizes that the successful integration of AI depends on aligning technological capabilities with organizational culture, employee well-being, and ethical business practices.

Keywords: Artificial Intelligence, Organizational Behaviour, Employee Engagement, Human Resource Management, Machine Learning, Predictive Analytics, Workplace Productivity, Digital Transformation, Change Management, Organizational Culture.

AI in Human Resource Management

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Abstract

Artificial Intelligence (AI) is transforming Human Resource Management (HRM) by improving the efficiency and effectiveness of various HR functions. AI-powered tools assist organizations in recruitment, employee onboarding, performance evaluation, training and development, workforce planning, and employee engagement. Through data analytics and machine learning, AI helps HR professionals make informed decisions, reduce administrative workload, and enhance talent acquisition processes. AI also enables personalized learning experiences and predictive analytics for employee retention. Despite its advantages, challenges such as data privacy, ethical concerns, and algorithmic bias must be addressed to ensure fair and transparent HR practices. As technology continues to evolve, AI is expected to play a crucial role in shaping the future of human resource management and organizational success.

Keywords: Human Resource Management (HRM), Recruitment, Talent Acquisition, Machine Learning, Employee Engagement, Performance Management

AI in Financial Management and Accounting

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Abstract

Artificial Intelligence (AI) is transforming financial management and accounting by improving efficiency, accuracy, and decision-making processes. AI-powered technologies such as machine learning, robotic process automation (RPA), and predictive analytics help organizations automate routine accounting tasks, detect fraud, manage financial risks, and generate real-time financial insights. In financial management, AI supports budgeting, forecasting, investment analysis, and cash flow management through data-driven predictions. In accounting, AI enhances bookkeeping, auditing, tax compliance, and financial reporting by reducing human errors and increasing operational productivity. The adoption of AI enables businesses to make informed decisions, optimize resource allocation, and maintain a competitive advantage in a rapidly changing business environment. Despite its benefits, challenges such as data security, ethical concerns, and implementation costs must be addressed for successful AI integration.

Keywords: Artificial Intelligence (AI), Financial Management, Accounting, Financial Forecasting, Data Analytics, Financial Reporting, Decision Making

Block chain and AI in Commerce

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Abstract

Block chain and Artificial Intelligence (AI) are transforming the commerce sector by improving efficiency, security, transparency, and decision-making. AI helps businesses analyze large amounts of data, predict customer behavior, automate operations, and enhance customer service through catboats and personalized recommendations. Block chain provides a secure and decentralized system for recording transactions, reducing fraud, improving supply chain management, and ensuring data integrity. The integration of AI and block chain enables smarter business processes, secure financial transactions, better inventory management, and increased customer trust. These technologies are helping organizations reduce costs, improve productivity, and gain a competitive advantage. As digital commerce continues to grow, AI and block chain will play a vital role in shaping the future of business.

Keywords: Artificial Intelligence (AI), Block chain, Commerce, Digital Transactions, Supply Chain Management, Data Security

AI and Customer Relationship Management

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Abstract

Artificial Intelligence (AI) is revolutionizing Customer Relationship Management (CRM) by helping organizations understand, engage, and serve customers more effectively. AI-powered CRM systems use technologies such as machine learning, chatbots, predictive analytics, and natural language processing to analyze customer behavior, automate customer interactions, and provide personalized services. These technologies enable businesses to improve customer satisfaction, increase customer retention, and enhance decision-making through data-driven insights. AI also helps in identifying customer preferences, predicting future purchasing behavior, and delivering timely support. As a result, organizations can build stronger customer relationships, improve operational efficiency, and gain a competitive advantage in the market. Despite its benefits, successful AI implementation in CRM requires proper data management, privacy protection, and ethical use of customer information

Keywords: Artificial Intelligence, AI, Customer Relationship Management (CRM), Machine Learning, Customer Satisfaction, Customer Retention, Data Analytics, Decision Making

AI in Marketing and Customer Behavior

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Abstract

Artificial Intelligence (AI) has significantly transformed marketing practices and the understanding of customer behavior. AI technologies such as machine learning, predictive analytics, natural language processing, and data mining enable businesses to collect, analyze, and interpret large volumes of customer data. This helps marketers understand consumer preferences, purchasing patterns, and decision-making processes more accurately. AI supports personalized marketing, targeted advertising, customer segmentation, and real-time customer engagement, leading to improved customer satisfaction and loyalty. Additionally, AI-powered tools help organizations predict future consumer trends, optimize marketing strategies, and enhance business performance. As AI continues to evolve, it plays a crucial role in creating customer-centric marketing approaches and maintaining a competitive advantage in the marketplace.

Keywords: Artificial Intelligence, AI, Marketing, Customer Behavior, Machine Learning, Predictive Analytics, Consumer Preferences, Personalized Marketing

Artificial Intelligence in Supply Chain Management

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Abstract

Artificial Intelligence (AI) is transforming supply chain management by enabling organizations to improve visibility, efficiency, resilience, and decision-making across complex networks. In supply chain operations, AI supports demand forecasting, inventory optimization, supplier selection, logistics planning, route optimization, and risk prediction through the analysis of large and diverse datasets. Machine learning, predictive analytics, natural language processing, and intelligent automation help organizations respond more quickly to disruptions, reduce operational costs, and enhance service levels. AI also strengthens supply chain resilience by identifying patterns, anticipating bottlenecks, and supporting real-time decision-making in dynamic market conditions. Despite these benefits, the adoption of AI in supply chain management faces challenges related to data quality, system integration, cybersecurity, ethical concerns, and the need for skilled professionals. This abstract highlights the growing role of AI in modern supply chain management and emphasizes the importance of responsible and strategic implementation to achieve sustainable competitive advantage.

Keywords: Artificial Intelligence, Supply Chain Management, Predictive Analytics, Demand Forecasting, Inventory Optimization, Logistics, Machine Learning, Supply Chain Resilience

Blockchain Technology and Its Applications in Digital Business

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Abstract

Blockchain technology has emerged as a revolutionary digital innovation that is transforming the way businesses operate in the modern economy. As a decentralized and distributed ledger system, blockchain enables secure, transparent, and tamper-resistant recording of transactions without the involvement of a central authority. Its ability to establish trust, ensure data integrity, and facilitate peer-to-peer transactions has made it an essential technology for digital business transformation. Organizations across various sectors, including finance, healthcare, retail, logistics, and e-commerce, are increasingly adopting blockchain to improve operational efficiency, strengthen cybersecurity, and enhance transparency in business processes. The integration of blockchain with smart contracts further enables the automation of agreements, reducing administrative costs and minimizing human intervention. Moreover, blockchain supports real-time tracking of assets, secure digital identity management, and reliable information sharing among stakeholders, leading to increased customer confidence and improved decision-making. Despite these advantages, the widespread implementation of blockchain faces challenges such as scalability issues, regulatory uncertainty, interoperability concerns, implementation costs, and the need for standardized governance frameworks. Continuous research and technological advancements are addressing these limitations, making blockchain more accessible and practical for business applications. This paper explores the fundamental concepts of blockchain technology, its key characteristics, major applications, benefits, and challenges within the context of digital business. It also examines the role of blockchain in promoting innovation, operational excellence, and sustainable competitive advantage. As digital transformation accelerates worldwide, blockchain is expected to become a foundational technology that supports secure, efficient, and transparent business ecosystems, enabling organizations to adapt successfully to the evolving demands of the digital economy.

Keywords: *Blockchain Technology, Digital Business, Supply chain Management, Cybersecurity, Smart contracts*

Digital Commerce and E-Business Strategies: Transforming Modern Business

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Abstract

The rapid proliferation of digital technologies has fundamentally reshaped the landscape of commerce, compelling organizations across sectors to adopt e-business strategies as a core driver of organizational transformation. This paper investigates how digital commerce and e-business strategies function as an integrated paradigm for restructuring business processes, redefining value creation, and enhancing competitive performance in the modern enterprise. The study situates digital transformation within the broader context of evolving consumer behavior, platform economies, and emerging technologies such as cloud computing, artificial intelligence, and data analytics. A structured literature review synthesizes existing scholarship on e-business models, digital strategy formulation, and organizational change management, identifying key themes and research gaps that frame the present inquiry. Employing a mixed-methods approach combining conceptual analysis with empirical insights drawn from secondary data, the study examines the strategic levers technological, operational, and cultural that enable firms to transition from traditional commerce models to digitally enabled ecosystems. The findings highlight that successful organizational transformation through e-business is not merely a matter of technology adoption, but requires a holistic alignment of strategy, leadership, governance, and human capital. Digital commerce emerges as both an outcome and a catalyst of this transformation, reshaping customer engagement, supply chain integration, and revenue architectures. The discussion emphasizes the contingent nature of e-business strategy effectiveness, moderated by industry context, organizational maturity, and regulatory environment. The paper concludes by proposing an integrated paradigm that organizations can adopt to navigate digital transformation, offering practical implications for managers and policy makers, and identifying avenues for future research, including longitudinal studies on transformation sustainability and cross-cultural comparative analyses of digital strategy adoption.

Keywords: Digital Commerce, E-Business Strategy, Organizational Transformation, Digital Paradigm, Business Model Innovation

Customer Relationship Management through AI

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Abstract

This paper explores how combining machine learning, natural language processing, and predictive analytics is changing traditional customer engagement into highly personalized and proactive experiences. Instead of simply reacting to stored data, businesses can now use predictive models and automated sentiment analysis to anticipate customer needs and improve retention strategies in real time. The study highlights that these technologies can significantly reduce customer churn and increase retention rates by 15% to 70%. Beyond just performance improvements, the research also discusses challenges like algorithmic bias and data privacy that come with using autonomous, emotionally intelligent customer relationship management systems. By bringing together both structured and unstructured data, this approach helps create detailed customer profiles that enable precise marketing and personalized service. In the end, the paper provides a strategic guide for organizations looking to use intelligent automation to gain a competitive edge while carefully managing the ethical issues in digital business. It emphasizes that successful AI-driven CRM requires balancing the benefits of automation and personalization with strong ethical oversight.

Keywords: Machine Learning, Predictive Analytics, Customer Retention, Algorithmic BIAS, Personalized Marketing

Artificial Intelligence in Financial Decision-Making: Transforming Business Performance

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Abstract

Artificial Intelligence (AI) has significantly transformed financial decision-making by enabling businesses to analyze large volumes of data quickly and accurately. AI-powered tools, such as predictive analytics, machine learning algorithms, and intelligent automation, assist organizations in budgeting, forecasting, risk assessment, and investment planning. These technologies improve decision quality, reduce operational costs, and enhance financial transparency. In the field of business administration and commerce, AI contributes to strategic planning by providing real-time insights and identifying market trends. Despite its advantages, challenges such as data privacy, ethical concerns, and implementation costs remain. This study examines the impact of AI on financial decision-making and its role in improving organizational efficiency and competitiveness in the digital economy.

Keywords: Artificial Intelligence, Financial Decision-Making, Machine Learning, Predictive Analytics, Business Performance, Digital Transformation.

Digital Transformation in Retail Commerce: The Role of Artificial Intelligence

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Abstract

Digital transformation has revolutionized the retail sector by integrating Artificial Intelligence into customer engagement, inventory management, and sales forecasting. AI technologies such as chatbots, recommendation systems, and demand forecasting models enable retailers to provide personalized shopping experiences while optimizing operational efficiency. Businesses adopting AI-driven digital transformation gain competitive advantages through improved customer satisfaction, enhanced productivity, and data-driven decision-making. However, successful implementation requires investment in digital infrastructure, employee training, and cybersecurity measures. This study explores how AI-driven digital transformation influences retail commerce and identifies the opportunities and challenges associated with its adoption.

Keywords: Digital Transformation, Retail Commerce, Artificial Intelligence, Customer Experience, E-commerce, Business Innovation.

Artificial Intelligence and Human Resource Management: Enhancing Organizational Effectiveness

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Abstract

Artificial Intelligence is reshaping Human Resource Management (HRM) by automating recruitment, employee performance evaluation, training, and workforce planning. AI-powered recruitment platforms help organizations identify suitable candidates, reduce hiring bias, and improve recruitment efficiency. Additionally, AI-based analytics support employee engagement, performance management, and retention strategies through predictive insights. While AI enhances HR processes and organizational effectiveness, concerns regarding data privacy, algorithmic bias, and employee acceptance require careful management. This study investigates the applications of AI in HRM and evaluates its impact on organizational productivity and employee satisfaction in the context of digital transformation.

Keywords: Artificial Intelligence, Human Resource Management, Employee Performance, Recruitment, Organizational Effectiveness, Digital HR.

The Impact of Artificial Intelligence on Consumer Behavior and Digital Marketing

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Abstract

Artificial Intelligence has become an essential component of digital marketing by enabling businesses to analyze consumer behavior, personalize marketing campaigns, and improve customer engagement. AI technologies, including machine learning, sentiment analysis, and recommendation engines, help organizations understand customer preferences and deliver targeted advertisements. AI-driven marketing strategies enhance customer satisfaction, increase conversion rates, and strengthen brand loyalty. However, issues related to data security, consumer privacy, and ethical AI usage continue to challenge marketers. This study examines the influence of AI on consumer behavior and explores its role in transforming digital marketing practices within business administration and commerce.

Keywords: Artificial Intelligence, Consumer Behavior, Digital Marketing, Customer Analytics, Personalization, Business Administration.

Artificial Intelligence in Marketing: Transforming the Future of Customer Engagement

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Abstract

Artificial Intelligence is revolutionizing marketing by enabling personalized customer experiences, predictive analytics, intelligent automation, and real-time engagement. This conceptual paper explores the transformative role of AI in enhancing customer engagement through AI-powered technologies such as chatbots, recommendation systems, and data-driven decision-making. The paper discusses the opportunities and challenges associated with AI adoption, including consumer trust, privacy, ethical concerns, and transparency. It proposes a conceptual framework to understand the role of AI in shaping the future of customer engagement and highlights key directions for future research. The study offers valuable insights for researchers and marketing practitioners seeking to leverage AI for creating meaningful, personalized, and sustainable customer relationships.

Keywords: Artificial Intelligence, Marketing, Customer Engagement, Personalization, Predictive Analytics, Chatbots, Consumer Trust, Digital Marketing.

ISBN 978-81-69360-12-8



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