

International Conference on "The Role of Digital Transformation in Commerce and Management"

Editors

Dr. Dayana Amala Jothi.A

Dr. Amali Arockia Selvi.J

Dr. Michael John.A

Dr. Samuel.J



2026

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Morning Star Arts and Science College for Women

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ICRDTCM:01

E-COMMERCE AND DIGITAL MARKET PLACES

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ABSTRACT

This paper explores the transformative impact of E-commerce and Digital Marketplaces on the contemporary global economy. With the rapid advancement of internet infrastructure and mobile connectivity, traditional retail boundaries have dissolved, giving rise to a borderless exchange of goods and services. The study examines the architectural shift from physical storefronts to integrated digital platforms, highlighting how consumer behavior has evolved in response to personalized marketing, 24/7 accessibility, and diverse payment gateways. Furthermore, it analyzes the logistical challenges and cybersecurity imperatives that define the success of modern digital vendors. By evaluating current trends such as social commerce and AI-driven recommendations, this abstract provides an overview of how digital marketplaces continue to redefine value chains and competitive strategies in a data-centric commercial landscape.

Keywords: E-commerce, Digital Marketplace, Consumer Behavior, Online Retail, Digital Transformation, Supply Chain Management, B2B & B2C Models.

ICRDTCM:02

**CYBER SECURITY CHALLENGES IN DIGITAL BUSINESS
MANAGEMENT**

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ABSTRACT

Cyber security has become a critical concern in digital business management due to the increasing use of online platforms, cloud services, and data-driven technologies. Digital businesses face various cyber security challenges such as data breaches, cyber-attacks, malware, phishing, ransomware, and unauthorized access to sensitive information. These threats can lead to financial losses, reputational damage, and disruption of business operations. Managers must ensure data protection, system security, regulatory compliance, and employee awareness to minimize cyber risks. The adoption of strong security policies, advanced security technologies, and continuous monitoring is essential for managing cyber security challenges. Therefore, effective cyber security management is vital for the safe and sustainable growth of digital businesses.

KEYWORDS

Cyber Security, Digital Business Management, Data Protection, Cyber Threats, Information Security, Risk Management, Cloud Security, Compliance, Business Continuity

ICRDTCM:03

**INDUSTRY 4.0 AND ITS IMPACT ON COMMERCE AND
MANAGEMENT**

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ABSTRACT

Industry 4.0 refers to the fourth industrial revolution characterized by the integration of advanced digital technologies such as Artificial Intelligence (AI), Internet of Things (IoT), big data, cloud computing, and automation. It has brought major changes in commerce and management practices. In commerce, Industry 4.0 supports the growth of e-commerce, digital marketing, smart supply chains, and real-time customer data analysis. It helps businesses provide personalized products and faster services. In management, digital technologies improve decision-making, planning, and performance monitoring. Automation increases productivity and reduces operational costs. It also enhances communication, coordination, and innovation within organizations. Industry 4.0 encourages businesses to adopt flexible and customer-focused strategies while improving overall efficiency.

KEYWORDS

Industry 4.0, Artificial Intelligence, Internet of Things, Big Data, Automation, Digital Commerce, Smart Supply Chain, Business Management, Innovation, Cloud Computing

ICRDTCM:04

**ROLE OF ARTIFICIAL INTELLIGENCE IN BUSINESS
MANAGEMENT**

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ABSTRACT

Artificial Intelligence has emerged as a transformative force in business management, reshaping the way organizations plan, operate, and make decisions. By leveraging advanced technologies such as machine learning, data analytics, natural language processing, and automation, AI enables businesses to enhance efficiency, accuracy, and strategic insight. In business management, AI plays a crucial role in areas such as decision-making, customer relationship management, supply chain optimization, human resource management, and financial forecasting. It helps managers analyze large volumes of data in real time, predict market trends, reduce operational costs, and improve customer satisfaction. Moreover, AI supports innovation by enabling personalized services and smarter resource allocation. Despite its advantages, the adoption of AI also raises challenges related to data privacy, ethical concerns, and workforce adaptation. This study highlights the growing importance of AI in business management and emphasizes its potential to drive sustainable growth and competitive advantage in the modern business environment.

KEY WORDS

Artificial Intelligence, Business Management, Decision Making, Automation, Data Analytics, supply chain optimization

ICRDTCM:05

MANAGING BUSINESS IN DIGITAL ERA

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ABSTRACT

The rapid advancement of digital technologies has significantly transformed the fields of commerce and management. In a digital world, traditional business models are being reshaped through automation, artificial intelligence, big data analytics, e-commerce, and digital financial systems. These innovations have enhanced efficiency, decision-making, customer engagement, and global connectivity. Commerce has shifted towards online platforms, digital payments, and data-driven marketing, while management practices increasingly rely on virtual teams, digital leadership, and real-time information systems. The future of commerce and management depends on adaptability, technological skills, ethical practices, and continuous learning. This study highlights how digital transformation creates new opportunities and challenges, emphasizing the need for professionals to develop digital competencies to remain competitive in a rapidly evolving business environment.

KEYWORDS

E-Commerce, Artificial Intelligence, Business Analytics, Digital Management, Global Business, Innovation

ICRDTCM:06

**THE FUTURE OF COMMERCE AND MANAGEMENT IN A
DIGITAL WORLD**

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ABSTRACT

The rapid advancement of digital technologies has significantly transformed the fields of commerce and management. In a digital world, traditional business models are being reshaped through automation, artificial intelligence, big data analytics, e-commerce, and digital financial systems. These innovations have enhanced efficiency, decision-making, customer engagement, and global connectivity. Commerce has shifted towards online platforms, digital payments, and data-driven marketing, while management practices increasingly rely on virtual teams, digital leadership, and real-time information systems. The future of commerce and management depends on adaptability, technological skills, ethical practices, and continuous learning. This study highlights how digital transformation creates new opportunities and challenges, emphasizing the need for professionals to develop digital competencies to remain competitive in a rapidly evolving business environment.

KEYWORDS

Digital Transformation, E-Commerce, Artificial Intelligence, Business Analytics, Digital Management, Global Business, Innovation

ICRDTCM:07

FROM TRADITIONAL TO DIGITAL THE NEW AGE OF COMMERCE

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ABSTRACT

Commerce has undergone a significant transformation with the rapid advancement of digital technologies. Traditionally, commerce relied on physical marketplaces, face-to-face interactions, and manual processes for buying and selling goods and services. However, the emergence of digital platforms, internet connectivity, and mobile technologies has revolutionized the way businesses operate and consumers engage in trade. Digital commerce enables faster transactions, global market access, personalized customer experiences, and efficient supply chain management. Technologies such as e-commerce websites, digital payments, artificial intelligence, and data analytics have enhanced operational efficiency and customer satisfaction. While digital commerce offers numerous advantages, it also presents challenges such as cybersecurity risks, digital divide, and regulatory concerns. The transition from traditional to digital commerce marks a new age of economic growth, innovation, and connectivity, reshaping business models and consumer behavior worldwide.

KEYWORDS

Traditional Commerce, Digital Commerce, E-commerce, Online Business, Digital Payments, Technology, Global Market, Consumer Behaviour

ICRDTCM:08

**DIGITAL TOOL RESHAPING COMMERCE AND
MANAGEMENT**

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ABSTRACT

The rapid advancement of digital tools has significantly transformed the landscape of commerce and management. Technologies such as cloud computing, big data analytics, blockchain, and digital payment systems have revolutionized the way businesses operate, make decisions, and interact with customers. Digital tools enhance operational efficiency, improve accuracy in decision-making, enable real-time data access, and support strategic planning. In commerce, they facilitate e-commerce platforms, digital marketing, online transactions, and supply chain optimization. In management, digital tools assist in performance monitoring, human resource management, financial planning, and customer relationship management. The integration of digital technologies has also encouraged innovation, transparency, and global connectivity, making organizations more competitive in a dynamic business environment. This study highlights how digital tools are reshaping modern commerce and emphasizes their role in achieving sustainable business growth.

KEYWORDS

Business Management, Artificial Intelligence, Big Data Analytics, Cloud Computing, Digital Marketing, Management, Information Systems

ICRDTCM:09

**ROLE OF BIG DATA ANALYTICS ON MANAGERIAL
DECISION MAKING**

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ABSTRACT

In the modern digital era, organizations generate and process massive volumes of data from various sources such as transactions, social media, sensors, and customer interactions. Big Data Analytics plays a crucial role in transforming this raw data into meaningful insights that support effective managerial decision making. By using advanced analytical tools and techniques, managers can identify patterns, trends, and relationships that were previously difficult to detect through traditional data analysis methods. Big data analytics enhances decision accuracy, reduces uncertainty, improves operational efficiency, and enables predictive and prescriptive decision making. It also supports strategic planning by providing real-time insights into market behaviour, customer preferences, and organizational performance. As competition and data complexity increase, the integration of big data analytics into managerial processes has become essential for achieving sustainable growth and competitive advantage.

KEYWORDS

Big Data Analytics, Managerial Decision Making, Business Intelligence, Data-Driven Decisions, Predictive Analytics, Strategic Management

ICRDTCM:10

AI MACHINE LEARNING IN E-COMMERCE

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ABSTRACT

The rapid growth of the e-commerce industry has been largely driven by advancements in artificial Intelligence and Machine Learning. These technologies play a crucial role in transforming online businesses by enabling personalized shopping experiences, improving operational efficiency, and enhancing decision-making processes. AI and Applications in e-commerce include recommendation systems, chatbots, predictive analytics, fraud detection, and supply chain optimization. By analysing large volumes of customer and transactional data, these technologies help businesses understand consumer behaviour, forecast demand, reduce risks, and increase sales. As a result, AI and ML have become essential tools for driving innovation, competitiveness, and sustainable growth in the e-commerce sector

KEY WORDS

Artificial Intelligence, human intelligence, decision-making, problem-solving, pattern recognition.

ICRDTCM:11

**DIGITAL TRANSFORMATION FOR CONSUMER
BEHAVIOUR**

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ABSTRACT

Digital transformation has significantly influenced consumer behaviours by changing how consumers search for information, evaluate products, make purchasing decisions, and interact with businesses. The expansion of e-commerce, digital marketing, social media platforms, mobile applications, and online payment systems has shifted consumers from traditional purchasing methods to digital channels. This study examines the impact of digital transformation on consumer behaviours with a focus on convenience, accessibility, personalization, and trust. The paper highlights how digital technologies affect consumer preferences, buying decisions, and satisfaction levels. The study concludes that digital transformation has enhanced customer experience and reshaped consumer expectations, making digital adoption essential for business success.

KEYWORDS

Digital Transformation, Consumer Behaviours, E-Commerce, Digital Marketing, Digital Payments, Social Media Influence, Mobile Commerce

ICRDTCM:12

**TRANSFORMATION OF TRADITIONAL COMMERCE
THROUGH DIGITAL TECHNOLOGIES**

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ABSTRACT

The transformation of traditional commerce through digital technologies has significantly reshaped the way businesses operate, compete, and deliver value to customers. Digital tools such as e-commerce platforms, mobile applications, cloud computing, big data analytics, artificial intelligence, and digital payment systems have replaced or enhanced conventional business methods. These technologies improve operational efficiency, expand market reach, enable real-time decision-making, and enhance customer experience through personalization and convenience. Traditional brick-and-mortar businesses are increasingly adopting digital strategies to remain competitive in a fast-changing global market. Overall, digital transformation has made commerce more agile, data-driven, customer-centric, and globally connected.

KEYWORDS

Traditional Commerce, E-commerce, Online Platforms, Cloud Computing, Business Innovation, Market Expansion, Operational Efficiency

ICRDTCM:13

**ROLE OF DIGITAL TRANSFORMATION IN
E-COMMERCE GROWTH**

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ABSTRACT

Digital transformation plays a vital role in the rapid growth of e-commerce by integrating advanced digital technologies into business processes and customer interactions. Technologies such as artificial intelligence, big data analytics, cloud computing, mobile applications, and secure digital payment systems enable e-commerce firms to enhance operational efficiency, personalize customer experiences, and scale business operations globally. Digital transformation supports real-time inventory management, targeted marketing, faster order fulfilment, and data-driven decision-making. As a result, e-commerce platforms become more flexible, competitive, and customer-centric, driving sustained growth in the digital marketplace.

KEYWORDS

Online Retailing, Big Data Analytics, Personalization, Supply Chain Management, Data-Driven Decision Making, Business Scalability.

ICRDTCM:14

IMPACT OF DIGITAL TRANSFORMATION ON BUSINESS OPERATION

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ABSTRACT

Digital transformation has become a critical driver of change in modern business operations. It involves the integration of digital technologies such as artificial intelligence, cloud computing, big data analytics, and automation into all areas of an organization. This transformation significantly improves operational efficiency, decision-making, customer experience, and overall business performance. By digitizing processes, businesses can reduce costs, enhance productivity, and respond more quickly to market changes. However, digital transformation also presents challenges, including cybersecurity risks, high implementation costs, and the need for skilled human resources. This study highlights the impact of digital transformation on business operations and emphasizes its role in achieving sustainable competitive advantage in a dynamic business environment.

KEYWORDS

Digital Transformation, Business Operations, Automation, Information Technology, Operational Efficiency, Innovation

ICRDTCM:15

THE ROLE OF DIGITAL TRANSFORMATION IN MODERN COMMERCE AND MANAGEMENT

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ABSTRACT

Digital transformation has become a key driver of change in modern commerce and management. It refers to the integration of digital technologies such as artificial intelligence, cloud computing, big data analytics, e-commerce platforms, and automation into business operations and managerial processes. In commerce, digital transformation improves customer experience, enables online transactions, enhances supply chain efficiency, and expands global market reach. In management, it supports data-driven decision-making, improves communication, increases productivity, and enables flexible organizational structures. This transformation helps organizations respond quickly to market changes, reduce operational costs, and gain competitive advantage.

KEYWORDS

Modern Commerce, Management, E-Commerce, Digital Technologies, productivity, cybersecurity risks

ICRDTCM:16

**DATA DRIVEN DECISION MAKING IN MODERN
MANAGEMENT**

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ABSTRACT

Data-driven decision making has become a core element of modern management. With the rapid growth of digital technologies, organizations generate and collect vast amounts of data from internal operations, customers, and external markets. Modern managers use research-based data analysis to make informed decisions rather than relying only on intuition or experience. By applying tools such as data analytics, business intelligence, and performance metrics, managers can identify trends, reduce risks, improve efficiency, and gain competitive advantage. Research data helps organizations forecast outcomes, optimize resources, and support strategic planning. In today's dynamic business environment, data-driven decision making enhances accuracy, accountability, and long-term organizational success.

KEYWORDS

Data-Driven, Decision Making, Modern Management, Business Analytics,
Research Data

ICRDTCM:17

IMPACT OF DIGITAL PAYMENT AND FINTECH ON COMMERCE

M.Meenatchi, III B. Com CA

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ABSTRACT

Digital payments and financial technology (FinTech) have significantly transformed modern commerce by making financial transactions faster, safer, and more convenient. The adoption of digital payment systems such as mobile wallets, UPI, online banking, and contactless payments has reduced dependence on cash and improved transaction efficiency. FinTech innovations, including blockchain, artificial intelligence, and automated financial services, support secure payments, credit access, fraud detection, and financial inclusion. These technologies enhance customer experience, enable seamless online and offline transactions, and support the growth of e-commerce and small businesses. Furthermore, digital payments and FinTech improve transparency, reduce operational costs, and promote economic growth. Thus, they play a crucial role in reshaping commerce in the digital economy.

KEYWORDS

Digital Payments, FinTech, Commerce, Cashless Economy, Financial Technology, Mobile Payments, E-Commerce, Financial Inclusion, Business Efficiency, Digital Economy

ICRDTCM:18

DIGITAL TRANSFORMATION IN HUMAN RESOURCE MANAGEMENT

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ABSTRACT:

Digital transformation in Human Resources Management (HRM) refers to the use of advanced technologies to improve HR functions and workforce management. It includes tools such as artificial intelligence, cloud computing, and data analytics. These technologies help automate recruitment, employee onboarding, payroll, and performance evaluation. Digital HR systems enhance accuracy, efficiency, and transparency in organizational processes. They also support remote working and flexible workforce management. Employees benefit from self-service portals and improved communication systems. HR professionals can make data-driven decisions through real-time analytics. Digital transformation also helps in employee engagement and skill development through online training platforms. It reduces paperwork and operational costs for organizations. Overall, it supports strategic planning and organizational growth.

KEYWORDS

Human Resources Management, Data Analytics, Cloud Computing, Employee Engagement, Workforce Management, E-HRM, Automation, Organizational Efficiency

ICRDTCM:19

**DIGITAL TRANSFORMATION AS A DRIVER OF
COMPETITIVE ADVANTAGES IN COMMERCE**

J. Antony Swetha,III B. Com CA

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ABSTRACT

Digital transformation has become a critical driver of competitive advantage in modern commerce. By integrating advanced digital technologies such as data analytics, artificial intelligence, cloud computing, and digital platforms, businesses are able to enhance operational efficiency, improve customer experience, and innovate business models. Digital transformation enables firms to respond quickly to market changes, personalize offerings, optimize supply chains, and make data-driven decisions. Organizations that successfully adopt digital strategies gain cost leadership, differentiation, and increased market responsiveness, allowing them to outperform competitors. Thus, digital transformation is no longer optional but a strategic necessity for achieving sustainable competitive advantage in the dynamic commercial environment.

KEYWORDS

Competitive Advantage, Commerce, Digital Technologies, Innovation, Customer Experience, Data Analytics, Business Strategy, Operational Efficiency, Market Responsiveness

ICRDTCM:20

**ROLE OF DIGITAL TRANSFORMATION AND STRATEGIC
MANAGEMENT**

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ABSTRACT:

Digital transformation has become a key driver of organizational growth and competitiveness. It refers to the integration of digital technologies into all areas of business operations. Strategic management plays a vital role in guiding digital transformation initiatives. Through effective strategies, organizations can align technology with business goals. Digital tools improve decision-making through data analytics and real-time insights. Automation and artificial intelligence enhance operational efficiency and productivity. Strategic management helps organizations manage change and reduce resistance. Digital transformation enables innovation in products, services, and business models. It improves customer experience through personalization and digital engagement. Organizations gain competitive advantage by adopting digital strategies early. Risk management becomes more effective with digital monitoring systems. Strategic leadership ensures proper allocation of digital resources.

KEYWORDS:

Digital Transformation, Strategic Management, Technology, Innovation, Competitive Advantage, Digital Strategy, Organizational Growth

ICRDTCM:21

**SUPPLY CHAIN DIGITALIZATION AND ITS IMPACT ON
COMMERCE**

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ABSTRACT

Supply chain digitalization has emerged as a transformative force in modern commerce, driven by rapid advancements in digital technologies such as artificial intelligence, big data analytics, blockchain, and the Internet of Things. This digital transformation enables organizations to enhance transparency, efficiency, and responsiveness across supply chain operations. By integrating digital tools, businesses can achieve real-time tracking of goods, improve demand forecasting, reduce operational costs, and strengthen coordination among supply chain partners. The impact of supply chain digitalization on commerce is significant, as it supports faster decision-making, improves customer satisfaction, and enhances overall competitiveness in both domestic and global markets. Furthermore, digitalized supply chains promote sustainability by minimizing waste and optimizing resource utilization. This study highlights the role of supply chain digitalization in reshaping commercial practices and emphasizes its importance for businesses seeking long-term growth and resilience in a dynamic economic environment.

KEYWORDS

Supply Chain Digitalization, Digital Technologies, Commerce, Business Efficiency, Artificial Intelligence, Blockchain, Internet of Things, Sustainability

ICRDTCM:22

**DIGITAL MARKETING AND ITS ROLE IN MODERN
COMMERCE**

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ABSTRACT

Digital marketing has emerged as a powerful tool that has transformed the landscape of modern commerce. With the rapid growth of the internet, social media platforms, mobile technology, and data analytics, businesses are increasingly shifting from traditional marketing methods to digital channels. Digital marketing enables organizations to reach a global audience, interact with customers in real time, and deliver personalized content at lower costs. It plays a crucial role in building brand awareness, increasing customer engagement, enhancing sales performance, and gaining competitive advantage. In modern commerce, digital marketing supports data-driven decision-making, improves customer relationship management, and facilitates faster market expansion. This study highlights the importance of digital marketing and examines its significant role in driving growth, innovation, and sustainability in today's competitive business environment.

KEYWORDS

Digital Marketing, Modern Commerce, Online Advertising, Social Media Marketing, Customer Engagement, E-Commerce, Data Analytics

ICRDTCM:23

E-COMMERCE: THE FUTURE OF SHOPPING

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ABSTRACT

E-commerce has transformed the way people buy and sell goods by enabling online transactions through digital platforms. With the growth of the internet, smartphones, and secure payment systems, shopping has become faster, easier, and more convenient. E-commerce allows customers to compare products, access a wide variety of choices, and shop anytime from anywhere. For businesses, it reduces operational costs and helps reach a global market. Technologies such as artificial intelligence, data analytics, and digital marketing play a major role in improving customer experience. As technology continues to advance, e-commerce is expected to grow further and shape the future of shopping by making it more personalized, efficient, and accessible.

KEYWORDS

E-Commerce, Online Shopping, Digital Platforms, Electronic Payment, Internet Technology, Digital Marketing, Global Market

ICRDTCM:24

GLOBAL TRADE AND ITS IMPACT ON COMMERCE

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ABSTRACT

Global trade refers to the exchange of goods and services between different countries. It has a significant impact on commerce by expanding markets beyond national boundaries and increasing business opportunities. Through global trade, businesses gain access to raw materials, advanced technology, and foreign investment. It encourages specialization, improves product quality, and reduces costs through large-scale production. Global trade also promotes competition, which leads to innovation and better services for consumers. Moreover, it strengthens international relations and contributes to economic growth. Thus, global trade plays an important role in the development and expansion of modern commerce.

KEY WORDS

Global Trade, Commerce, International Markets, Imports, Exports, Specialization, Competition, Technology, Economic Growth

ICRDTCM:25

E-COMMERCE TRENDS AND CONSUMER BEHAVIOUR

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ABSTRACT

The rapid growth of e-commerce has significantly transformed the global retail landscape and reshaped consumer behavior. Advances in digital technologies, increased internet penetration, and widespread smartphone adoption have accelerated the shift from traditional shopping to online platforms. Contemporary e-commerce trends such as artificial intelligence -driven personalization, mobile and social commerce, omnichannel retailing, digital payment system, and sustainable business practices have altered how consumers practices have altered how consumers search for information, evaluate products, and make purchasing decisions. Modern consumers increasingly value convenience, speed, personalized experiences, secure transactions, and ethical business conduct. Additionally, social media influence, online reviews, and interactive technologies such as augmented reality play a crucial role in shaping purchase intentions. This study examines key e-commerce trends and analyses evolving consumer behavior patterns, highlighting their implications for businesses and marketers. Understanding these dynamics is essential for organizations seeking to remain competitive and effectively meet changing consumer expectations in the digital marketplace.

KEYWORDS

E-commerce, consumer behavior, Digital marketing, Mobile Commerce, Social commerce, Personalization, Omnichannel retailing, Sustainability

ICRDTCM:26

ROLE OF CORPORATE SOCIAL RESPONSIBILITY (CSR) IN BUSINESS

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ABSTRACT

Corporate Social Responsibility (CSR) plays a vital role in modern business by ensuring that organizations operate ethically while contributing to economic development, environmental sustainability, and social well-being. CSR encourages businesses to go beyond profit-making and take responsibility for the impact of their activities on society and the environment. Through initiatives such as community development, employee welfare, environmental protection, and ethical business practices, CSR helps build trust among stakeholders, enhances brand reputation, and promotes long-term business sustainability. In today's competitive and socially aware market, CSR has become an essential strategy for businesses to achieve sustainable growth while fulfilling their social obligations.

KEY WORDS

Corporate Social Responsibility, Ethical Business Practices, Sustainable Development, Social Welfare, Environmental Responsibility

ICRDTCM:27

**THE IMPACT OF BRAND STORYTELLING ON CONSUMER
BEHAVIOUR IN THE DIGITAL Age**

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ABSTRACT

Consumer behaviour in the digital age is strongly influenced by brand storytelling, as consumers are no longer passive buyers but active participants in the brand experience. With the growth of social media, websites, and digital advertising, brands use storytelling to create emotional connections, build trust, and communicate their values. Digital storytelling allows brands to share authentic narratives through videos, social media posts, influencer collaborations, and interactive content. These stories shape consumer perceptions, influence attitudes, and impact purchasing decisions by making brands more relatable and memorable. As consumers increasingly seek personalized and meaningful experiences, effective brand storytelling plays a crucial role in shaping consumer behavior and long-term brand loyalty in the digital marketplace.

KEYWORDS

Consumer behaviour, Brand storytelling, Digital marketing, social media influence, Emotional engagement, Brand perception, Purchase decision, Customer experience, Brand loyalty, Digital platforms

ICRDTCM:28

CHANGING DIMENSIONS OF MODERN BUSINESS

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ABSTRACT

Modern business is continuously changing due to rapid technological advancements and globalization. Traditional methods of business have been replaced by digital platforms, e-commerce, and online marketing. The use of automation, artificial intelligence, and data analytics has improved efficiency and decision-making. Businesses are now more customer-oriented, focusing on quality, innovation, and personalized services. Ethical practices, corporate social responsibility, and sustainability have also become important dimensions of modern business. In addition, global connectivity has increased competition and expanded business opportunities. These changing dimensions have transformed the way businesses operate in today's dynamic environment.

KEY WORDS

Modern Business, Technology, Digital Platforms, E-commerce, Automation, Artificial Intelligence, Customer Orientation, Corporate Social Responsibility, Sustainability, Globalization

ICRDTCM:29

LEGAL ASPECTS OF INTERNATIONAL CONNECTIONS

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ABSTRACT

International business connections are governed by various legal rules and regulations to ensure fair and smooth trade between countries. These legal aspects include international trade laws, customs regulations, contracts, and intellectual property rights. Laws related to imports and exports, tariffs, and foreign exchange help regulate cross-border trade. International agreements and organizations like the WTO help resolve trade disputes and promote cooperation among nations. Legal frameworks also protect businesses from fraud and ensure compliance with ethical and environmental standards. Thus, legal aspects play an important role in maintaining trust, stability, and transparency in international business connections.

KEY WORDS

International Business, Legal Aspects, Trade Laws, Contracts, Customs Regulations, Imports, Exports, WTO, Foreign Exchange, Trade Agreements

ICRDTCM:30

**IMPACT OF UNEMPLOYMENT ON ECONOMIC
DEVELOPMENT**

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ABSTRACT

Unemployment is one of the major socio-economic problems affecting economic development, especially in developing countries like India. It refers to a situation where individuals who are willing and able to work are unable to find suitable employment. High levels of unemployment lead to underutilization of human resources, reduction in national income, and slower economic growth. It increases poverty, inequality, and social unrest, thereby affecting overall economic stability. Unemployment also reduces purchasing power, which in turn lowers demand for goods and services and negatively impacts production and investment. In developing economies, factors such as rapid population growth, low industrial development, technological changes, and lack of skill-based education contribute to unemployment. Reducing unemployment through skill development programs, promotion of small-scale industries, entrepreneurship, and government employment schemes is essential for sustainable economic development. Therefore, employment generation plays a crucial role in improving living standards and accelerating economic progress.

KEYWORDS

Unemployment, Economic Development, Poverty, National Income, Human Resources, Economic Growth, Skill Development, Industrialization, Employment Generation

ICRDTCM:31

EMERGING TRENDS IN BUSINESS AND TRADE

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ABSTRACT

The business and trade environment is undergoing rapid transformation due to globalization, digitalization, and technological advancements. Emerging trends such as e-commerce, digital marketing, artificial intelligence, blockchain technology, and fintech innovations have significantly changed traditional business models. Companies are increasingly adopting online platforms, automation, and data analytics to enhance efficiency, reduce costs, and improve customer satisfaction. Global trade has also expanded through free trade agreements, improved logistics, and digital payment systems, enabling businesses to reach international markets more easily. Sustainable practices, green supply chains, and corporate social responsibility have become important aspects of modern trade, reflecting the growing awareness of environmental and social concerns. Furthermore, the rise of start-ups, entrepreneurship, remote work culture, and gig economy platforms has reshaped employment patterns and market structures. These emerging trends create new opportunities as well as challenges for businesses, requiring adaptability and innovation to remain competitive in the global market. Thus, understanding these trends is essential for sustainable growth and long-term success in business and trade.

KEYWORDS

Globalization, Digitalization, E-commerce, Artificial Intelligence, Fintech, Sustainable Business, International Trade, Start-ups, Innovation, Supply Chain Management.

ICRDTCM:32**IMPACT OF DIGITAL TRANSFORMATION ON
MODERN ENTERPRISES****M. Syed Rabiya Beevi, I B. Com CA****Morning Star Arts and Science College for Women, Pasumpon****ABSTRACT**

Digital transformation has become a critical driver of change in modern enterprises, reshaping how organizations operate, compete, and deliver value. By integrating digital technologies such as cloud computing, artificial intelligence, big data analytics, and automation, enterprises can enhance operational efficiency, improve customer experiences, and enable data-driven decision-making. Digital transformation also supports innovation by fostering agile business models, improving collaboration, and accelerating time-to-market. However, the transformation process presents challenges, including cybersecurity risks, skill gaps, resistance to change, and the need for significant investment. This study examines the impact of digital transformation on modern enterprises, highlighting its benefits, challenges, and strategic importance for long-term sustainability and competitive advantage in a rapidly evolving digital economy.

KEYWORDS

Digital transformation, modern enterprises, business innovation, information technology, competitive advantage, automation, data-driven decision making

ICRDTCM:33

**EMERGING TRENDS IN CUSTOMER BEHAVIOR AND
MARKET DYNAMICS IN THE DIGITAL ERA**

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ABSTRACT

The rapid evolution of technology, globalization, and socio-economic shifts is reshaping customer behavior and market dynamics. Consumers increasingly demand personalization, omnichannel experiences, and sustainable products, driven by heightened digital literacy and social awareness. E-commerce adoption and mobile-first interactions have accelerated the shift from traditional retail to digital marketplaces. Behavioral analytics, powered by big data and artificial intelligence (AI), enables firms to anticipate consumer preferences and adapt strategies dynamically. Simultaneously, markets are experiencing volatile demand patterns, competitive disruption, and innovation-driven product cycles, requiring agility in supply chain management and marketing approaches. Understanding the intersection of psychographic insights, technological adoption, and economic indicators is critical for businesses to align with evolving customer expectations and maintain market relevance.

KEYWORDS

Customer behavior, Market Here's an abstract focusing on emerging trends in customer behavior and market dynamics, organized around keywords for clarity

ICRDTCM:34

IMPACT OF GST ON SPECIFIC INDUSTRIES

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ABSTRACT

The introduction of the Goods and Services Tax (GST) marked a significant reform in India's indirect tax structure by replacing multiple cascading taxes with a unified tax system. This paper examines the impact of GST on specific industries such as manufacturing, retail, real estate, telecommunications, banking, and e-commerce. GST has streamlined taxation, improved transparency, and enhanced ease of doing business by reducing tax complexities and ensuring uniform tax rates across states. In the manufacturing sector, it has reduced logistics costs and improved supply chain efficiency. The retail and e-commerce sectors have benefited from simplified tax compliance and elimination of interstate tax barriers. However, industries like real estate and small-scale enterprises initially faced challenges due to compliance burdens and rate adjustments. Overall, GST has contributed to formalization of the economy, improved tax compliance, and increased government revenue, though its long-term impact varies across industries depending on their structure and adaptability.

KEYWORDS

GST, Indirect Tax Reform, Manufacturing Industry, Retail Sector, Real Estate, E-commerce, Tax Compliance, Economic Growth, Supply Chain Efficiency, Indian Economy.

ICRDTCM:35

**IMPACT OF FINTECH'S ON TRADITIONAL BANKING AND
FINANCIAL INCLUSION**

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ABSTRACT

Financial Technology (FinTech) has significantly transformed the global financial landscape by introducing innovative digital solutions that challenge traditional banking systems. FinTech companies leverage advanced technologies such as artificial intelligence, blockchain, big data analytics, and mobile platforms to deliver faster, more accessible, and cost-effective financial services. This transformation has compelled traditional banks to adapt by embracing digital banking, improving customer experience, and enhancing operational efficiency. At the same time, FinTech has played a crucial role in promoting financial inclusion by extending banking services to unbanked and underbanked populations, especially in rural and developing regions. Mobile wallets, digital payments, peer-to-peer lending, and microfinance platforms have reduced barriers to financial access. However, the rise of FinTech also presents challenges such as regulatory concerns, cybersecurity risks, and increased competition for conventional banks. This study explores the impact of FinTech on traditional banking structures and examines its contribution to expanding financial inclusion in the digital era.

KEYWORDS

FinTech, Traditional Banking, Financial Inclusion, Digital Payments, Artificial Intelligence, Blockchain Technology, Mobile Banking, Peer-to-Peer Lending, Digital Transformation, Financial Innovation.

ICRDTCM:36

DIGITAL SUPPLY CHAIN AND LOGISTICS MANAGEMENT

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ABSTARCT

Supply chain and logistics management is now a highly interconnected, data-driven environment due to the quick development of digital technology. Digital supply chains improve visibility, resilience, and efficiency across international networks by utilising technologies like artificial intelligence, blockchain, cloud computing, and the Internet of Things (IoT). With a focus on real-time tracking, predictive analytics, and sustainable resource allocation, this study examines how digital platforms might be integrated into logistics operations. The paper illustrates how digitisation lowers operational risks, raises customer happiness, and promotes agility in the face of market volatility by looking at case studies and new trends .The results highlight how efficient procedures, cost reduction, and improved decision-making skills give businesses implementing digital supply chain strategies a competitive edge. In the end, digital logistics management is positioned as a vital facilitator of innovation and sustainable growth in the Age of Industry 4.0.

KEYWORDS

Industry 4.0, Blockchain, Artificial Intelligence, Internet of Things, Cloud Computing, Predictive Analytics, Real-time Tracking

ICRDTCM:37

INDUSTRIAL 4.0 AND SMART BUSINESS PRACTICES

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ABSTRACT

The introduction of Industry 4.0 has revolutionised conventional business models through the integration of cutting-edge digital technologies including cloud computing, cyber-physical systems, big data analytics, artificial intelligence (AI), and the internet of things (IoT). These developments make it possible for clever corporate strategies that improve operational effectiveness, stimulate creativity, and provide long-term competitive advantages. Agility, resilience, and customer-centricity can be increased in organisations by utilising real-time data, automation, and interconnected technologies. Examining how Industry 4.0 technologies and astute business practices work together, this article emphasises how they promote digital transformation, maximise resource use, and facilitate sustainable growth. It also looks at issues like worker adaptation, cybersecurity, and integration costs and offers solutions for effective deployment. The results highlight that adopting Industry 4.0 is a strategic necessity for companies looking to remain relevant in the digital economy over the long run, not just a technical advancement.

KEYWORDS

Smart Business Practices, Digital Transformation, Big Data Analytics

Cyber-Physical Systems

ICRDTCM:38

INNOVATION MANAGEMENT IN THE DIGITAL ERA

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ABSTRACT:

In the digital age, innovation management refers to the methodical planning, execution, and oversight of innovation processes via the tactical application of digital technology. The speed at which technologies like artificial intelligence, big data analytics, cloud computing, and the Internet of Things are developing has changed how businesses come up with ideas, create products, and provide value. Data-driven decision-making, consumer co-creation, open innovation, and quicker experimentation are all made possible by digital tools. Organizations also have to deal with issues like cyber security threats, skill shortages, technical complexity, and opposition to change. Agile leadership, a positive company culture, ongoing learning, and the incorporation of technology into business strategy are all necessary for effective innovation management in the digital age in order to create a lasting competitive edge.

KEYWORDS:

Management of innovation, The digital age, Transformation to digital new technology, Open innovation, Innovation powered by data

ICRDTCM:39

TECHNOLOGY – ENABLED ORGANIZATIONAL COMMUNICATION

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ABSTRACT:

The use of digital tools and platforms to promote coordination, cooperation, and information exchange both inside and between companies is known as technology-enabled organizational communication. By boosting speed, reach, and efficiency, developments in communication technologies including email, instant messaging, video conferencing, workplace social networks, and cloud-based collaboration platforms have revolutionized conventional communication procedures. These technologies facilitate knowledge management, virtual teams, remote work, and real-time decision-making. Information overload, data security issues, less in-person engagement, and the requirement for digital communication skills are some of the drawbacks they also bring. A key element of contemporary management and organizational success, effective technology integration into corporate communication improves efficiency, transparency, employee engagement, and organizational performance.

KEYWORDS:

Digital Workplace, Virtual Teams, Collaboration Technologies

Remote Work, Knowledge Management, Information Sharing

Technology-Enabled Communication, Organizational Communication

ICRDTCM:40

IDENTITY THEFT AND ONLINE CONSUMER PROTECTION

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ABSTRACT:

Since more and more financial and personal information is shared online, identity theft has grown to be a significant problem in the digital economy, putting online shoppers at danger. Due to the quick expansion of online banking, e-commerce, and digital services, there are now more ways for cybercriminals to abuse personal information through fraud, impersonation, and illegal transactions. By guaranteeing data privacy, safe transactions, open business practices, and efficient legal remedies, online consumer protection aims to shield customers from such hazards. In order to prevent identity theft and lessen its effects, regulatory frameworks, technical protections, and consumer awareness are essential. To preserve confidence in online marketplaces and encourage safe online activity, online consumer protection measures must be strengthened.

KEYWORDS:

Identity theft, Online consumer protection, Cybercrime, Data privacy, Digital fraud, E-commerce, Cyber security, Personal data protection,

ICRDTCM:41

PHISHING ATTACKS IN ONLINE

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ABSTRACT:

Phishing is a social engineering technique whereby hackers use phony emails, texts, or websites to pose as reputable companies in an attempt to deceive people into divulging private information, including passwords and credit card numbers. Email phishing, spear phishing, smishing, vishing, and social media phishing are among the several forms of phishing assaults that are examined in this study. It examines popular Methods like malware attachments, malicious URLs, phony websites, and domain spoofing. The study also emphasizes the psychological manipulation techniques that attackers employ. Such as authority exploitation, fear, and urgency. The study also examines contemporary Prevention and detection techniques, such as domain authentication protocols, email filtering Systems, multi-factor authentication (MFA), and user awareness training. The results highlight the importance of human awareness and education in lowering the dangers of phishing in online contexts, even when technology safeguards are also crucial.

KEYWORDS:

Phishing, Cybercrime, Social Engineering, Digital Platforms, Hackers,
Private Data

ICRDTCM:42

**DIGITAL ENTREPRENEURSHIP AND STARTUP
ECO SYSTEM**

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ABSTRACT:

Technology suppliers, investors, incubators, accelerators, entrepreneurs, government organizations, and regulatory frameworks make up the digital startup ecosystem, which supports the development and expansion of business ventures. Technological developments in digital platforms, social media, cloud computing, and artificial intelligence have reduced barriers to entry, allowing entrepreneurs to compete in international markets and innovate quickly. However, fierce rivalry, cyber security threats, financial limitations, unclear regulations, and hiring talent are some of the difficulties that digital entrepreneurs must deal with. A thriving digital startup ecosystem facilitates access to networks, resources, expertise, and policies that are helpful. In order to achieve inclusive economic development and sustainable digital transformation, this ecosystem must be strengthened.

KEYWORDS:

Innovation, Digital Technology, Business Models, Incubators And Accelerators, Venture Capital, Digital Platforms, Economic Growth

ICRDTCM:43

FRAUD DETECTION USING AI IN E-COMMERCE

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ABSTRACT:

Online transactions have surged due to the quick development of e-commerce platforms, which has made them appealing targets for fraud. Conventional rule-based fraud detection systems frequently don't adjust to changing fraud trends and environments with massive amounts of data. The use of artificial intelligence (AI) approaches to identify fraudulent transactions in e-commerce systems is investigated in this study. In order to evaluate transaction behavior and spot suspect activity in real time, machine learning models like decision trees, neural networks, and anomaly detection algorithms are used. The suggested AI-based method lowers false positives while increasing detection accuracy by identifying intricate patterns in historical data. Results from experiments show that AI-driven models work faster, more accurately, and more adaptably than traditional techniques. The results demonstrate AI's potential as a strong tool for improving security, fostering client confidence, and reducing financial losses in e-commerce settings.

KEYWORDS:

Fraud Detection, E-Commerce, Machine Learning, Cybersecurity, Online Transactions.

ICRDTCM:44

CYBER SECURITY IN E-COMMERCE TRANSACTIONS

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Abstract:

The world's business climate has changed due to the explosive expansion of electronic commerce, which has made online transactions safe and easy. The growing reliance on digital platforms has, however, also made e-commerce systems more vulnerable to a range of cyber security risks, including virus assaults, phishing, identity theft, data breaches, and payment fraud. This study looks at common vulnerabilities in online payment systems and the main cyber security issues related to e-commerce transactions. It emphasizes how crucial encryption methods, firewalls, Safe Socket Layer (SSL) protocols, multi-factor authentication, intrusion detection systems, and block chain technology are to safeguarding private client and financial information. The study also covers regulatory compliance frameworks and risk management tactics that assist businesses in fortifying their security architecture. The results highlight the necessity of a proactive and all-encompassing cyber security strategy to protect e-commerce platforms from changing cyber threats. In summary, improving cyber security measures not only safeguards online transactions but also boosts customer trust, encourages the expansion of digital trade, and guarantees the e-commerce ecosystem's long-term viability.

KEYWORDS:

Cyber Security, E-Commerce Transactions, Secure Online Payments

Data Protection, Multi-Factor Authentication, Digital Payment Security

ICRDTCM:45**PAYMENT GATEWAY SECURITY****I.Muneeswari, BSC-Computer Science****Morning Star Arts and Science for Women, Pasumpon****ABSTRACT**

A key element of contemporary digital commerce is payment gateway security, which guarantees the availability, confidentiality, and integrity of financial transactions carried out across computer networks. The proliferation of online and mobile payments has made payment gateways a prime target for cyberthreats such as malware assaults, phishing scams, fraud, and data breaches. Tokenization, encryption, secure authentication, industry standard compliance, and real-time fraud detection are just a few of the strong security measures that are emphasized in this abstract. Not only does good payment gateway security safeguard private client data, but it also fosters regulatory compliance, lowers financial risk, and increases trust. Maintaining digital payment infrastructures that are safe, dependable, and scalable requires bolstering these security mechanisms.

KEYWORDS

Payment Gateway, Security, Encryption, Tokenization, Online Transactions

ICRDTCM:46

MOBILE COMMERCE (M COMMERCE) SECURITY RISK

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ABSTRACT:

Using mobile devices like smartphones and tablets to conduct business is known as mobile commerce, or m-commerce. It brings serious security dangers along with convenience, quickness, and accessibility. Vulnerabilities in mobile operating systems like Android and Ios, malware assaults, phishing and smishing schemes, inadequate authentication procedures, and unprotected wireless networks are some of these hazards. Compromised digital wallets and unsafe mobile payment systems raise the risk of financial fraud even more. Cybercriminals find m-commerce to be a lucrative target due to the explosive growth of mobile transactions. For mobile commerce environments to be safe and reliable, it is crucial to incorporate robust security features like encryption, multi-factor authentication, secure application development, and frequent software updates.

KEYWORDS:

Cybersecurity, Malware, Data leakage, Multi-factor Authentication (MFA)

Wireless network Security



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