

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

Editors

Dr. Amali Arockia Selvi.J

Dr. Dayana Amala Jothi.A

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2026



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Index

Paper ID	Title	Page No
ICRDTCM:01	Cyber security benefits in digital business N. Abinaya, II B.com(CA)	07
ICRDTCM:02	Digital Transformation in Insurance Sector S. Albitha, II B.COM(CA)	08
ICRDTCM:03	Start Ups and Digital Innovation M. Deepika, II B.Com (CA)	09
ICRDTCM:04	Technology is Changing Business Management K. Dharaneeswari, II B.Com(CA)	10
ICRDTCM:05	Digital Transformation in Insurance Sector N. Buvanasri II B.Com(CA)	11
ICRDTCM:06	Role of AI in Modern Management P. Dharani , II B.Com(CA)	12
ICRDTCM:07	E-Commerce And Digital Payment: The New Business Era G.Dharshini, II B.Com(CA)	13
ICRDTCM:08	Role Of Technology In Modern Online Retail M. Eswari, II B.Com(CA)	14
ICRDTCM:09	AI in Human Resources Management T. M. Farzees Banu, II B.Com(CA)	15
ICRDTCM:10	Use of AI Machine Learning in E-Commerce A.Israth Raihana, II B.Com(CA)	16
ICRDTCM:11	Role of AI in Managerial Decision Making K. Harineeswari, II B.Com(CA)	17
ICRDTCM:12	Blockchain Application in Online Commerce A.Jenifa,, II B.Com(CA)	18
ICRDTCM:13	Digital transformation of supply chain in E-Commerce S. Jerlin, II B.Com (CA)	19
ICRDTCM:14	Green E-Commerce using digital techniques M. Kanishya, II B.Com(CA)	20
ICRDTCM:15	Future Trend In E-Commerce Technology R.Nivetha, II B.Com(CA)	21
ICRDTCM:16	Technology Behind Online Shopping Platforms S.Nivethitha, II B.Com(CA)	22
ICRDTCM:17	Role of Digital Payment Systems in Business Management K.Pavithra II B.Com(CA)	23
ICRDTCM:18	Cashless Economy And Business Operations S.Rithika Sri, II B.Com(CA)	24
ICRDTCM:19	UPI And Mobile Wallets: Changing the Way Business Work M. Sameera Seerin, II B.Com(CA)	25
ICRDTCM:20	Online Payment and Sales Growth in E-Commerce M.Saranya, II B.Com(CA)	26
ICRDTCM:21	Effects Of Digital Payments on Small and Medium Business P.Sarulatha II B.Com(CA)	27
ICRDTCM:22	Accounting And Financial Control Through Online Payments Z.Shafrina Jasmine, II B.Com(CA)	28
ICRDTCM:23	Customer Trust and Security in Digital Transaction N.Varshini II B.Com(CA)	29
ICRDTCM:24	Fraud Prevention And Cyber Security In Online Payments K.Abianya II B.Com(CA)	30
ICRDTCM:25	QR Code Payments And Retail Transformation A.Azhagu Sountharya, II B.Com	31
ICRDTCM:26	Future of Online Payments in Commerce M.Haritha II B.Com	32

ICRDTCM:27	Role of AI for Business Decision Making G.Janani II B.Com	33
ICRDTCM:28	AI in Financial Planning and Analysis M.Sridevi II B.Com	34
ICRDTCM:29	Working Of AI In Business And Trade J. Vijayadharshini, II B.Com	35
ICRDTCM:30	Transformation of Commerce in the Digital Era S. Sreya, I B. Com CA	36
ICRDTCM:31	A Study on Emerging Trends in Modern Commerce R. Sweeti Ketchiyal, I B. Com CA	37
ICRDTCM:32	An Analytical Review of Contemporary Commerce Practices N. Nivetha, I B. Com CA	38
ICRDTCM:33	Impact Of GST On Small Businesses B. Asin, I B. Com CA	39
ICRDTCM:34	Small and Medium Enterprises M. Sangeetha, I B. Com CA	40
ICRDTCM:35	Working Capital Management of Manufacturing Firms N. Vinothini, I B. Com	41
ICRDTCM:36	Corporate social responsibility (CSR) S. Mubeena Fathima, I B. Com CA	42
ICRDTCM:37	Financial Performance and Risk Management in (SMEs) M. Tharasri, I B. Com CA	43
ICRDTCM:38	Digital Payments & Fin Tech J. Veeralavanya, I B. Com CA	44
ICRDTCM:39	Digital Marketing Strategies of Companies M. Varshini, I B. Com CA	45
ICRDTCM:40	Effectiveness And Methods of Advertising K. Ramya, I B. Com	46
ICRDTCM:41	Artificial Intelligence in Financial Services M. Rabiyaathul Hassina, I B. Com CA	47
ICRDTCM:42	Capital Structure Of Companies M. Abarna, I B. Com CA	48
ICRDTCM:43	The Impact of Social Media Influencer on Purchasing Decisions - M. Sangeetha Durga, I B. Com CA	49
ICRDTCM:44	Digital Transformation of Future Technologies R. Elakkiyaeswari, I B. Com CA	50
ICRDTCM:45	Growth Of E-Commerce in The Digital Era (2026) P. Mariya Varshika, I B. Com CA	51
ICRDTCM:46	Critical Review of E Commerce K. Jegitha, I B. Com CA	52
ICRDTCM:47	Commerce As a Pillar of Economic Development M. Mugitha, I B. Com	53
ICRDTCM:48	Role of E-commerce in modern business M. Mahalakshmi, I B. Com CA	54
ICRDTCM:49	Sustainability of Ethical Commerce M. kaveri, I B. Com CA	55
ICRDTCM:50	Impact Of Digital Payment System on Small Business A. Syed Roshan Jailani, I B. Com CA	56

ICRDTCM:01

CYBER SECURITY BENEFITS IN DIGITAL BUSINESS

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ABSTRACT

Cyber security plays a crucial role in protecting the digital sector from increasing cyber threats and data breaches. With rapid digital transformation across industries such as banking, healthcare, education, e-commerce, and government services, the need for strong security measures has become essential. Cyber security helps safeguard sensitive information, maintain data privacy, and ensure secure online transactions. It protects organizations from financial losses, reputational damage, and operational disruptions caused by cyber-attacks such as phishing, ransomware, malware, and hacking. Additionally, effective cyber security strategies enhance customer trust, improve regulatory compliance, and support business continuity. Advanced technologies such as encryption, firewalls, multi-factor authentication, and artificial intelligence strengthen defense systems against evolving cyber threats. By implementing robust cyber security frameworks, organizations can create a secure digital environment that promotes innovation, economic growth, and sustainable digital development. Thus, cyber security is not only a protective mechanism but also a strategic advantage in the modern digital economy.

KEYWORDS

Cyber Security, Digital Sector, Data Protection, Information Security, Cyber Threats, Digital Transformation, Network Security, Data Privacy, Risk Management, Online Safety

ICRDTCM:02

DIGITAL TRANSFORMATION IN INSURANCE SECTOR

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ABSTRACT

Digital transformation in the insurance sector is reshaping traditional business models, operational processes, and customer engagement strategies. With the integration of advanced technologies such as artificial intelligence (AI), big data analytics, blockchain, cloud computing, and the Internet of Things (IoT), insurance companies are enhancing efficiency, improving risk assessment, and delivering personalized services. Digital platforms enable faster policy issuance, automated claims processing, fraud detection, and improved customer experience through mobile applications and chatbots. Moreover, data-driven decision-making supports accurate underwriting and dynamic pricing models. However, the transformation also presents challenges including cybersecurity risks, regulatory compliance, data privacy concerns, and the need for organizational change management. Overall, digital transformation is not only increasing operational effectiveness but also driving innovation and competitiveness in the insurance industry, ensuring sustainable growth in the evolving digital economy.

KEYWORDS

Digital Transformation, Insurance Industry, Artificial Intelligence, Big Data Analytics, Blockchain, Cloud Computing, InsurTech, Customer Experience, Risk Management, Cybersecurity, Automation, Data Privacy.

ICRDTCM:03

START UPS AND DIGITAL INNOVATION

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ABSTRACT

Startups play a vital role in driving digital innovation across industries by leveraging emerging technologies such as artificial intelligence, blockchain, cloud computing, big data, and the Internet of Things (IoT). Unlike traditional enterprises, startups are characterized by agility, creativity, and a strong risk-taking culture, which enables them to rapidly develop and deploy innovative digital solutions. Digital innovation empowers startups to create new business models, enhance customer experiences, improve operational efficiency, and expand into global markets with limited resources. The integration of digital platforms, data analytics, and automation has transformed how startups operate, compete, and scale. Moreover, supportive ecosystems including venture capital, government policies, incubators, and accelerators further strengthen the growth of digitally driven startups. This study highlights the importance of digital innovation in fostering entrepreneurship, economic growth, job creation, and competitive advantage in the modern digital economy.

KEYWORDS

Startups, Digital Innovation, Entrepreneurship, Emerging Technologies, Artificial Intelligence, Blockchain, Cloud Computing, Big Data, Business Models, Digital Transformation, Innovation Ecosystem, Economic Growth.

ICRDTCM:04

TECHNOLOGY IS CHANGING BUSINESS MANAGEMENT

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ABSTRACT

Technology has significantly transformed business management by enhancing efficiency, improving communication, and enabling data-driven decision-making. The integration of digital tools such as artificial intelligence (AI), cloud computing, big data analytics, automation, and enterprise resource planning (ERP) systems has streamlined business operations and reduced operational costs. Modern technologies enable real-time monitoring, remote collaboration, and faster response to market changes, allowing managers to make informed strategic decisions. Additionally, digital marketing platforms, e-commerce systems, and customer relationship management (CRM) software have improved customer engagement and satisfaction. Technology also supports innovation, risk management, and global expansion by providing businesses with access to global markets and advanced analytical insights. However, it also brings challenges such as cybersecurity risks, data privacy concerns, and the need for continuous skill development. Overall, technology is reshaping business management by making organizations more agile, competitive, and customer-centric in the digital era.

KEYWORDS

Technology, Business Management, Digital Transformation, Artificial Intelligence, Big Data Analytics, Cloud Computing, Automation, ERP Systems, CRM, Cybersecurity, Innovation, E-commerce.

ICRDTCM:05

DIGITAL TRANSFORMATION IN INSURANCE SECTOR

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ABSTRACT

Digital transformation in the insurance sector is reshaping traditional business models, operational processes, and customer engagement strategies. With the integration of advanced technologies such as artificial intelligence (AI), big data analytics, blockchain, cloud computing, and the Internet of Things (IoT), insurance companies are enhancing efficiency, improving risk assessment, and delivering personalized services. Digital platforms enable faster policy issuance, automated claims processing, fraud detection, and improved customer experience through mobile applications and chatbots. Moreover, data-driven decision-making supports accurate underwriting and dynamic pricing models. However, the transformation also presents challenges including cybersecurity risks, regulatory compliance, data privacy concerns, and the need for organizational change management. Overall, digital transformation is not only increasing operational effectiveness but also driving innovation and competitiveness in the insurance industry, ensuring sustainable growth in the evolving digital economy.

KEYWORDS

Digital Transformation, Insurance Industry, Artificial Intelligence, Big Data Analytics, Blockchain, Cloud Computing, InsurTech, Customer Experience, Risk Management, Cybersecurity, Automation, Data Privacy.

ICRDTCM:06

ROLE OF AI IN MODERN MANAGEMENT

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ABSTRACT

This research paper examines the evolving role of artificial intelligence (AI) in modern project management and its implications for 2025. Through a comprehensive analysis of current literature, industry reports, and case studies across multiple sectors, we identify key trends and technologies shaping the future of project management. The study reveals that AI adoption in project management is accelerating, with technologies such as machine learning, predictive analytics, and natural language processing transforming traditional processes. Our findings indicate that by 2025, AI will significantly impact project outcomes through enhanced forecasting accuracy, automated task management, intelligent resource allocation, and proactive risk mitigation. The research also highlights implementation challenges including technical integration issues, organizational resistance, skills gaps, and ethical considerations. Case studies across construction, software development, healthcare, manufacturing, and financial services demonstrate quantifiable benefits including 15-40% improvements in efficiency, 20-30% cost reductions, and 25-50% enhanced risk identification. This paper contributes to both theoretical understanding and practical application by providing a framework for AI implementation in project management and a roadmap for organizations navigating this technological transition.

KEYWORDS

Artificial Intelligence, Project Management, Machine Learning, Predictive Analytics, Automation, Digital Transformation, Project Success.

ICRDTCM:07

**E-COMMERCE AND DIGITAL PAYMENT: THE NEW
BUSINESS ERA**

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ABSTRACT

The rapid growth of e-commerce and digital payment systems has transformed the global business landscape, creating a new era of commerce driven by technology and innovation. With the widespread use of smartphones, internet connectivity, and secure online platforms, businesses are increasingly shifting from traditional models to digital marketplaces. E-commerce enables companies to reach wider audiences, reduce operational costs, and offer personalized customer experiences. Simultaneously, digital payment methods such as UPI, mobile wallets, credit/debit cards, and net banking have simplified financial transactions by ensuring speed, convenience, and security. The integration of digital payment systems with e-commerce platforms has enhanced transparency, minimized cash dependency, and promoted financial inclusion. In emerging economies like India, government initiatives supporting digital transactions have further accelerated this transformation. Despite challenges such as cybersecurity risks and data privacy concerns, the combination of e-commerce and digital payment continues to reshape modern business practices and drive economic growth in the digital age.

KEYWORDS

E-commerce, Digital Payment, Online Transactions, UPI, Mobile Wallets, Financial Technology (FinTech), Digital Business, Cashless Economy, Cybersecurity, Financial Inclusion.

ICRDTCM:08

ROLE OF TECHNOLOGY IN MODERN ONLINE RETAIL

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ABSTRACT

The role of technology in modern online retail has transformed the way businesses operate and how consumers shop. With the rapid growth of digital platforms, technologies such as artificial intelligence (AI), big data analytics, cloud computing, mobile applications, and secure digital payment systems have significantly improved efficiency, personalization, and customer experience. E-commerce platforms use AI-driven recommendation systems to analyze customer behavior and provide personalized product suggestions, increasing customer satisfaction and sales. Big data helps retailers understand market trends, manage inventory effectively, and make data-driven decisions. Cloud technology ensures scalability and smooth operations, while mobile commerce allows consumers to shop anytime and anywhere. Additionally, secure payment gateways and cybersecurity measures enhance trust and protect customer data. Overall, technology plays a crucial role in expanding market reach, improving operational performance, reducing costs, and creating a competitive advantage in modern online retail.

KEYWORDS

Online Retail, E-commerce, Artificial Intelligence, Big Data Analytics, Cloud Computing, Mobile Commerce, Digital Payments, Customer Experience, Cybersecurity, Personalization

ICRDTCM:09

AI IN HUMAN RESOURCES MANAGEMENT

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ABSTRACT

Artificial Intelligence (AI) is transforming Human Resources Management (HRM) by automating routine tasks, enhancing decision-making, and improving employee experiences. AI applications in HR include talent acquisition through intelligent recruitment systems, performance management using predictive analytics, personalized learning and development, and employee engagement monitoring via AI-driven tools. By leveraging AI, organizations can increase efficiency, reduce bias in hiring, and make data-driven strategic decisions. However, challenges such as ethical considerations, privacy concerns, and the need for human oversight remain critical. This study explores the current applications, benefits, and limitations of AI in HRM, emphasizing its role in shaping a more agile and effective workforce.

KEYWORDS

Artificial Intelligence, Human Resources Management, Talent Acquisition, Employee Engagement, Predictive Analytics, HR Automation, Workforce Management, Ethical AI, Data-driven HR, Performance Management

ICRDTCM:10

USE OF 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 (AI) and Machine Learning (ML). 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 ML applications in e-commerce include recommendation systems, chatbots, predictive analytics, fraud detection, and supply chain optimization. By analyzing large volumes of customer and transactional data, these technologies help businesses understand consumer behavior, 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 refers to computer systems that can perform tasks which normally require human intelligence, such as decision-making, problem-solving, pattern recognition, and understanding user behavior. In e-commerce, AI helps automate processes and improve customer interactions.

ICRDTCM:11

ROLE OF AI IN MANAGERIAL DECISION MAKING

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ABSTRACT

The application of AI in businesses may force the sector to rely on quicker, less expensive, and more accurate marketing techniques. By utilizing the AI in marketing strategies, a business owner may increase audience reaction and build a strong online brand that can compete with others. In addition to marketing, it has the capacity to remodel a business with fresh concepts. Additionally, it provides solutions for challenging problems, aiding in the enormous business growth. The study's primary goal is to investigate how artificial intelligence and decision-making are deployed in business and tried to explore how AI is being used to enhance decision-making processes and how it is changing business models. The study reveals that the role of artificial intelligence in business decision making is transformative, offering significant advantages in terms of efficiency, accuracy, and innovation. AI-powered systems enable businesses to process and analyze vast amounts of data efficiently, leading to quicker and more informed decision making. Overall, the integration of AI in business decision making has the potential to drive organizational success and shape the future of business practices.

KEYWORDS

Artificial intelligence; business decision making; efficiency; accuracy; innovation; marketing strategy; machine learning

ICRDTCM:12

BLOCKCHAIN APPLICATION IN ONLINE COMMERCE

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ABSTRACT:

Blockchain technology, initially designed for cryptocurrency, has emerged as a transformative tool in online commerce. By providing a decentralized and tamper-proof ledger, blockchain enhances transparency, security, and efficiency in digital transactions. Its application in e-commerce facilitates secure payments, reduces fraud, streamlines supply chain management, and ensures authenticity of products through traceable records. Smart contracts further automate business processes, reducing reliance on intermediaries and minimizing transaction costs. As consumer trust and data security become critical in online marketplaces, integrating blockchain can significantly improve operational efficiency and customer confidence. Despite challenges such as scalability, regulatory concerns, and technological adoption, blockchain holds immense potential to redefine the future of online commerce.

KEYWORDS

Blockchain, Online Commerce, E-commerce Security, Smart Contracts, Supply Chain Management, Digital Transactions, Decentralization, Fraud Prevention, Product Authentication, Transaction Transparency

ICRDTCM:13

**DIGITAL TRANSFORMATION OF SUPPLY CHAIN IN
E-COMMERCE**

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ABSTRACT

Digital transformation is revolutionizing supply chains in the e-commerce sector by leveraging technologies like Artificial Intelligence (AI), Internet of Things (IoT), Big Data analytics, cloud computing, and blockchain. These technologies enable real-time inventory management, predictive demand forecasting, automated warehousing, and efficient logistics, improving speed, accuracy, and customer satisfaction. Digital supply chains also enhance collaboration with suppliers, reduce operational costs, and support sustainability through optimized resource utilization. This transformation is crucial for e-commerce companies to remain competitive in a fast-paced, digitally-driven market.

KEYWORDS

Digital transformation, E-commerce, Supply chain management, Artificial Intelligence, Internet of Things, Big Data analytics, Blockchain, Logistics, Automated warehousing, Real-time inventory, Predictive analytics, Sustainability

ICRDTCM:14

GREEN E-COMMERCE USING DIGITAL TECHNIQUES

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ABSTRACT

Green e-commerce refers to the integration of environmentally sustainable practices into online business operations through the effective use of digital technologies. With the rapid growth of digital marketplaces, concerns regarding carbon emissions, packaging waste, energy consumption, and logistics inefficiencies have increased. Digital technologies such as cloud computing, artificial intelligence (AI), big data analytics, blockchain, Internet of Things (IoT), and digital payment systems play a crucial role in promoting sustainable e-commerce practices. These technologies help optimize supply chains, reduce energy usage, enable paperless transactions, improve inventory management, support eco-friendly logistics, and enhance transparency in what sustainable sourcing. Green e-commerce also encourages environmentally conscious consumer behavior by providing information about product sustainability and carbon footprints. By adopting digital innovations, businesses can minimize environmental impact while maintaining profitability and operational efficiency. This study highlights the role of digital technologies in transforming traditional e-commerce into a more sustainable and environmentally responsible business model.

KEYWORDS

Green E-commerce, Digital Technologies, Sustainable Development, Artificial Intelligence, Blockchain, IoT, Cloud Computing, Eco-friendly Logistics, Carbon Footprint, Sustainable Supply Chain, Digital Payments, Environmental Sustainability.

ICRDTCM:15

FUTURE TREND IN E-COMMERCE TECHNOLOGY

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ABSTRACT

The landscape of e-commerce technology is rapidly evolving, driven by advancements in digital innovation, shifting consumer expectations, and global market dynamics. Key emerging trends include the integration of artificial intelligence (AI) and machine learning for personalized shopping experiences, the rise of immersive technologies such as augmented reality (AR) and virtual reality (VR) to enhance product visualization, and the adoption of voice commerce through smart assistants. Future developments also highlight increased use of automation and robotics in logistics, secure and transparent digital payment systems powered by blockchain, and sustainability-focused solutions to meet consumer demand for ethical commerce. Additionally, omni-channel retail strategies and data analytics will play crucial roles in optimizing customer experiences and business operations. Collectively, these technologies are shaping a more intelligent, seamless, and secure e-commerce ecosystem that adapts to the needs of both consumers and businesses.

KEYWORDS

E-commerce Innovation, Artificial Intelligence (AI), Machine Learning Personalization, Augmented Reality (AR) /Virtual Reality (VR), Voice Commerce, Mobile Shopping

ICRDTCM:16

Technology Behind Online Shopping Platforms

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ABSTRACT

Online shopping platforms have transformed the global retail landscape by integrating advanced digital technologies to deliver seamless, secure, and personalized shopping experiences. These platforms are built on a combination of front-end and back-end technologies, including web and mobile application frameworks, cloud computing, database management systems, and secure payment gateways. Artificial Intelligence (AI) and Machine Learning (ML) play a vital role in personalized product recommendations, chatbots, demand forecasting, and fraud detection. Big Data analytics enables businesses to understand customer behavior, optimize inventory, and enhance marketing strategies. Additionally, technologies such as Application Programming Interfaces (APIs), blockchain for secure transactions, and cybersecurity measures ensure smooth operations and data protection. The integration of logistics management systems and real-time tracking further improves order fulfillment and customer satisfaction. Overall, the technological foundation of online shopping platforms enhances operational efficiency, scalability, customer engagement, and global connectivity in the digital marketplace.

KEYWORDS

Online Shopping, E-commerce Technology, Cloud Computing, Artificial Intelligence, Machine Learning, Big Data Analytics, Payment Gateway Cybersecurity, Blockchain, Customer Experience, Digital Marketplace, Logistics Management.

ICRDTCM:17

**ROLE OF DIGITAL PAYMENT SYSTEMS IN BUSINESS
MANAGEMENT**

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ABSTRACT

Digital payment systems have become an integral component of modern business management, transforming the way organizations conduct financial transactions and manage operations. The rapid adoption of technologies such as mobile payments, online banking, and electronic payment platforms has significantly influenced financial management, operational efficiency, and strategic decision-making in businesses. This study examines the role of digital payment systems in enhancing business management by improving transaction speed, reducing operational costs, ensuring accurate financial records, and supporting real-time monitoring of cash flows. The research also explores how digital payment systems contribute to better customer experience, increased transparency, and improved control over business finances. Additionally, the study highlights the challenges associated with digital payment adoption, including cybersecurity risks, technical infrastructure requirements, and regulatory compliance issues. The findings suggest that effective implementation of digital payment systems plays a crucial role in strengthening overall business performance and supporting sustainable growth in an increasingly digital business environment.

KEYWORDS

Digital Payment Systems; Business Management; Financial Management; Operational Efficiency; FinTech; Digital Transformation; Customer Experience

ICRDTCM:18

CASHLESS ECONOMY AND BUSINESS OPERATIONS

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ABSTRACT

A cashless economy refers to an economic system where financial transactions are conducted digitally without the use of physical currency. With the rapid advancement of digital payment technologies such as mobile wallets, UPI, credit/debit cards, internet banking, and contactless payments, businesses are increasingly shifting toward electronic modes of transaction. This transformation has significantly influenced business operations by improving transaction speed, enhancing transparency, reducing operational costs, and minimizing the risks associated with handling cash. Digital payment systems enable better record-keeping, real-time financial tracking, and improved customer convenience, which contributes to operational efficiency and stronger financial management. Additionally, a cashless environment supports formalization of the economy, reduces tax evasion, and strengthens regulatory compliance. However, challenges such as cybersecurity risks, digital literacy gaps, and infrastructure limitations remain concerns. Overall, the adoption of a cashless economy is reshaping modern business operations by promoting efficiency, accountability, and technological integration.

KEYWORDS

Cashless Economy, Digital Payments, Business Operations, UPI, Mobile Wallets, Financial Technology (FinTech), Electronic Transactions, Operational Efficiency, Cybersecurity, Digital Transformation.

ICRDTCM:19

**UPI AND MOBILE WALLETS: CHANGING THE WAY
BUSINESS WORK**

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ABSTRACT

The rapid growth of digital payment technologies has significantly transformed the way businesses operate, with Unified Payments Interface (UPI) and mobile wallets playing a crucial role in this shift. These platforms have simplified financial transactions by enabling instant, secure, and cashless payments through smartphones. UPI and mobile wallets reduce dependency on physical cash, minimize transaction costs, and enhance transparency in financial dealings. For businesses, especially small and medium enterprises (SMEs), these digital payment systems improve operational efficiency, customer convenience, and financial inclusion. Real-time payment processing, easy integration with banking systems, and detailed transaction records have strengthened financial management and decision-making processes. Moreover, the adoption of UPI and mobile wallets has accelerated e-commerce growth and supported government initiatives toward a digital economy. Despite challenges such as cybersecurity risks and digital literacy gaps, the increasing acceptance of digital payments continues to reshape traditional business models and promote economic growth.

KEYWORDS

UPI, Mobile Wallets, Digital Payments, Cashless Economy, Financial Inclusion, Business Transformation, E-commerce, FinTech, Digital Economy, Payment Systems

ICRDTCM:20

ONLINE PAYMENT AND SALES GROWTH IN E-COMMERCE

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ABSTRACT

The rapid expansion of e-commerce has transformed the way consumers shop, with online payment systems playing a pivotal role in driving sales growth. Secure, convenient, and diverse payment options enhance customer trust, reduce cart abandonment, and accelerate purchase decisions. This study explores the impact of online payment mechanisms—including digital wallets, UPI, credit/debit cards, and buy-now-pay-later options—on e-commerce sales performance. It highlights the correlation between the adoption of advanced payment technologies and increased transaction volumes, customer retention, and revenue growth. Additionally, the research examines challenges such as cybersecurity risks, payment fraud, and technological barriers that can affect customer confidence. The findings underscore that seamless and secure online payment infrastructure is a critical enabler of sustainable sales growth in the digital commerce ecosystem.

KEYWORDS

E-commerce, Online Payments, Digital Wallets, UPI, Payment Security, Sales Growth, Consumer Behavior, Transaction Efficiency, Revenue Generation, Digital Commerce

ICRDTCM:21

**EFFECTS OF DIGITAL PAYMENTS ON SMALL AND
MEDIUM BUSINESS**

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ABSTRACT

Digital payment systems have significantly transformed the operations of small and medium-sized businesses (SMBs) by enabling faster, secure, and more convenient financial transactions. The adoption of digital payments reduces dependency on cash, minimizes transaction costs, and enhances transparency in financial management. It also allows SMBs to reach a wider customer base through online platforms and mobile payment solutions, thereby increasing sales and improving customer satisfaction. Additionally, digital payments provide valuable data insights that help business owners make informed decisions, manage inventory, and plan growth strategies. However, challenges such as cybersecurity risks, digital literacy, and infrastructure limitations may affect adoption rates among small businesses. Overall, digital payments are a key driver of efficiency, competitiveness, and financial inclusion for SMBs.

KEYWORDS

Digital payments, small and medium businesses, financial inclusion, cashless transactions, mobile payments, transaction efficiency, business growth, cybersecurity

ICRDTCM:22

ACCOUNTING AND FINANCIAL CONTROL THROUGH ONLINE PAYMENTS

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ABSTRACT

The adoption of online payment systems has significantly transformed accounting and financial control processes in businesses. Online payment platforms enable real-time transaction recording, automated reconciliations, and enhanced accuracy in financial reporting. This digital shift reduces human errors, streamlines auditing processes, and provides management with timely insights for decision-making. Furthermore, online payments improve cash flow monitoring, facilitate regulatory compliance, and strengthen internal financial controls by providing traceable, secure, and transparent transaction records. As businesses increasingly embrace digital finance, integrating online payment systems with accounting frameworks becomes essential for operational efficiency, strategic planning, and overall financial governance.

KEYWORDS

Online payment, accounting automation, Financial control, Digital transactions, Cash flow management, Financial reporting, Audit efficiency, Internal controls

ICRDTCM:23

CUSTOMER TRUST AND SECURITY IN DIGITAL TRANSACTION

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ABSTRACT

Customer trust and security are vital factors for the success of digital transactions. As e-commerce and digital payment systems continue to grow, consumers are becoming increasingly concerned about the safety of their personal and financial data. Ensuring robust cybersecurity measures, data encryption, and fraud prevention mechanisms are crucial to building and maintaining trust. This paper explores the significance of trust in digital transactions, key factors affecting it, and security strategies employed by businesses to protect customer information. By understanding the balance between security protocols and consumer confidence, organizations can foster a secure and trustworthy environment that enhances customer satisfaction and drives business growth.

KEYWORDS

Customer Trust, Digital Transactions, Cybersecurity, Data Encryption, Fraud Prevention, Online Payments, Digital Security Measures

ICRDTCM:24

**FRAUD PREVENTATION AND CYBER SECURITY IN ONLINE
PAYMENTS**

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ABSTRACT

The rapid growth of online payment systems has transformed the way businesses and consumers conduct financial transactions. However, this convenience has also led to increased vulnerabilities, including fraud, identity theft, phishing attacks, and data breaches. Ensuring robust cybersecurity measures and effective fraud prevention strategies is essential to maintain trust, safeguard sensitive financial data, and minimize financial losses. This paper explores the key challenges in securing online payments, including emerging threats and sophisticated cyber-attacks, and examines various technologies and approaches used for fraud detection and prevention, such as encryption, multi-factor authentication, biometric verification, and artificial intelligence-based monitoring systems. The study also highlights the importance of regulatory compliance, user awareness, and continuous system updates in building a resilient online payment ecosystem. By understanding the intersection of cybersecurity and fraud prevention, stakeholders can develop more secure and efficient digital payment solutions.

KEYWORDS

Online payments, Cybersecurity, Fraud prevention, Data breaches, Phishing attacks, Identity theft, Encryption, Multi-factor authentication, Biometric verification, AI-based monitoring, Digital payment security, Regulatory compliance

ICRDTCM:25

QR CODE PAYMENTS AND RETAIL TRANSFORMATION

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ABSTRACT

The adoption of QR code payment systems is reshaping the retail landscape by enabling faster, contactless, and more convenient transactions. This paper explores the transformative impact of QR code payments on retail operations, consumer behavior, and business models. By analyzing recent trends and case studies, it highlights the opportunities for enhanced customer engagement and operational efficiency, while addressing the challenges related to security, adoption barriers, and technological infrastructure. The findings suggest that QR code payments are a key driver in the digital transformation of retail, offering both strategic and operational benefits.

Keywords:

QR code payments, retail transformation, digital payments, consumer behavior, contactless transactions

ICRDTCM:26

FUTURE OF ONLINE PAYMENTS IN COMMERCE

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ABSTRACT

The landscape of commerce is rapidly evolving, driven by technological innovations in online payment systems. Digital wallets, mobile banking, contactless payments, and cryptocurrency integration are transforming how businesses and consumers transact. The future of online payments is expected to focus on enhanced security through blockchain and biometric authentication, faster transaction processing, and the integration of artificial intelligence to detect fraud and personalize user experiences. Moreover, the rise of decentralized finance (DeFi) and global e-commerce platforms is pushing towards a cashless and borderless transaction ecosystem. This shift not only improves convenience and efficiency but also creates new opportunities for businesses to expand globally while ensuring customer trust and compliance with evolving regulations. Understanding these trends is essential for businesses, policymakers, and consumers to navigate the future of commerce effectively.

KEYWORDS

Online payments, Digital wallets, Mobile banking, Contactless payments, Cryptocurrency, Blockchain.

ICRDTCM:27

ROLE OF AI FOR BUSINESS DECISION MAKING

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ABSTRACT

Artificial Intelligence (AI) plays a transformative role in modern business decision-making by enabling organizations to analyze large volumes of data, identify patterns, and generate accurate predictions. AI-powered tools such as machine learning, data analytics, and predictive modeling help managers make informed, timely, and strategic decisions. By automating routine processes and providing real-time insights, AI reduces human error and improves operational efficiency. In areas such as marketing, finance, supply chain management, and customer relationship management, AI supports risk assessment, demand forecasting, personalization, and performance optimization. Furthermore, AI-driven decision support systems enhance competitive advantage by enabling businesses to respond quickly to market changes and customer needs. Despite challenges related to data privacy, ethical concerns, and implementation costs, AI continues to reshape decision-making processes and contribute to sustainable business growth.

KEYWORDS

Artificial Intelligence, Business Decision-Making, Machine Learning, Data Analytics, Predictive Modeling, Decision Support Systems, Business Intelligence.

ICRDTCM:28

AI IN FINANCIAL PLANNING AND ANALYSIS

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ABSTRACT

Artificial Intelligence (AI) is transforming Financial Planning and Analysis (FP&A) by automating routine processes, improving forecasting accuracy, and enabling data-driven strategic decisions. This paper explores the integration of AI technologies including machine learning, natural language processing, and robotic process automation into FP&A functions. It examines AI applications, benefits, challenges, and real-world examples, highlighting how AI can enhance efficiency, accuracy, and strategic financial management in organizations.

KEYWORDS

Artificial Intelligence, Financial Planning and Analysis, Machine Learning, Predictive Analytics, Robotic Process Automation, Budgeting, Forecasting, Financial Decision-Making

ICRDTCM:29

WORKING OF AI IN BUSINESS AND TRADE

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ABSTRACT

Artificial Intelligence (AI) plays an important role in the modern business and trade environment by automating processes and improving decision-making. AI works by collecting large amounts of data, analyzing patterns, and providing accurate predictions using technologies such as machine learning and data analytics. In business, AI helps in customer service through chatbots, improves marketing strategies, manages inventory, and supports financial planning. In trade, AI is used for demand forecasting, price optimization, fraud detection, and efficient supply chain and logistics management. The working of AI enables businesses to reduce costs, increase productivity, and enhance customer satisfaction. Despite its benefits, challenges such as data security, ethical issues, and skill gaps must be addressed. Overall, AI significantly improves the efficiency and growth of business and trade activities.

KEYWORDS

Artificial Intelligence, Business Automation, Trade Management, Machine Learning, Data Analysis

ICRDTCM:30

TRANSFORMATION OF COMMERCE IN THE DIGITAL ERA

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ABSTRACT

The digital era has brought remarkable transformation in the field of commerce. Rapid advancements in information technology, internet connectivity, and digital tools have reshaped traditional commercial activities. This study examines how digital technologies such as e-commerce platforms, digital payment systems, cloud computing, and data analytics have transformed business operations and consumer behavior. The paper also highlights the role of digital marketing, automation, and mobile commerce in improving efficiency and market reach. Furthermore, it discusses the challenges faced by businesses, including cybersecurity risks and the need for digital skills. The study concludes that digital transformation has become essential for sustainable growth and competitiveness in modern commerce.

KEYWORDS

Digital Era, Transformation of Commerce, E-Commerce, Digital Payments, Technology, Digital Marketing, Business Innovation

ICRDTCM:31

**A STUDY ON EMERGING TRENDS IN
MODERN COMMERCE**

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ABSTRACT

Modern commerce has undergone significant changes due to globalization, digitalization, and technological advancement. Traditional business practices are being transformed by the adoption of e-commerce, digital payment systems, automation, and data-driven decision-making. This study aims to analyze the emerging trends in modern commerce and their impact on business operations and consumers. The paper highlights key developments such as online trading, mobile commerce, digital marketing, and the use of artificial intelligence in commerce. It also discusses the opportunities and challenges faced by businesses while adapting to these trends. The study concludes that emerging trends play a crucial role in enhancing efficiency, competitiveness, and growth in the modern commerce sector.

KEYWORDS

Modern Commerce, Emerging Trends, Digitalization, E-Commerce, Online Business, Technology, Globalization

ICRDTCM:32

**AN ANALYTICAL REVIEW OF CONTEMPORARY COMMERCE
PRACTICES**

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ABSTRACT

Contemporary commerce practices have evolved significantly due to rapid technological advancement, globalization, and changing consumer expectations. Traditional methods of trade have been replaced or supported by modern practices such as e-commerce, digital payments, supply chain integration, and data-driven management. This study provides an analytical review of current commerce practices and examines their role in improving business efficiency and competitiveness. The paper also focuses on the adoption of digital marketing, automation, and customer-centric strategies in modern businesses. Additionally, it highlights the challenges faced by organizations, including market competition, technological adaptation, and regulatory issues. The study concludes that contemporary commerce practices are essential for sustainable growth in the present business environment.

KEYWORDS

contemporary commerce, modern business practices, e-commerce, digital payments, globalization, technology, business efficiency

ICRDTCM:33

IMPACT OF GST ON SMALL BUSINESSES

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ABSTRACT

The Goods and Services Tax (GST) was introduced in India with the objective of creating a unified indirect tax system and simplifying the taxation structure. This study examines the impact of GST on small businesses, focusing on areas such as compliance requirements, cost of operations, cash flow, and overall business performance. While GST has helped in reducing tax cascading and improving transparency, small businesses have faced challenges including increased documentation, technological adaptation, and working capital pressures. The study highlights both positive and negative effects of GST and emphasizes the need for government support, awareness programs, and simplified procedures to help small enterprises adapt effectively. Overall, GST has brought long-term benefits, but short-term operational difficulties continue to affect small business sustainability.

KEYWORDS

GST, Small Businesses, Tax Reforms, Compliance, Cash Flow, Business Performance, Indian Economy

ICRDTCM:34

SMALL AND MEDIUM ENTERPRISES

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ABSTRACT

Small and Medium Enterprises (SMEs) play a vital role in economic growth, employment generation, and industrial development. Effective financial management is essential for the sustainability and competitiveness of these enterprises. This study aims to evaluate the financial management practices adopted by SMEs, focusing on areas such as budgeting, cash flow management, working capital, accounting systems, and financial planning. Primary data were collected through structured questionnaires from selected SME owners and managers, while secondary data were obtained from journals, reports, and online sources. The findings reveal that although most SMEs recognize the importance of financial management, many lack formal financial planning and systematic record-keeping. The study concludes that strengthening financial management skills and adopting modern financial practices can significantly improve operational efficiency and long-term profitability of SMEs. Recommendations are offered to enhance financial awareness and promote better financial decision-making among small business owners.

KEYWORDS

Financial Management, Small and Medium Enterprises (SMEs), Cash Flow, Working Capital, Budgeting, Financial Planning, Business Performance

ICRDTCM:35

**WORKING CAPITAL MANAGEMENT OF
MANUFACTURING FIRMS**

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ABSTRACT

Working capital management plays a crucial role in ensuring the liquidity, profitability, and overall financial health of manufacturing firms. Manufacturing companies typically require substantial investment in inventories, receivables, and production processes, making efficient management of short-term assets and liabilities essential. This study examines the practices and effectiveness of working capital management in manufacturing firms, focusing on key components such as inventory management, accounts receivable, accounts payable, and the cash conversion cycle. Using financial data from selected manufacturing firms, the study analyses the relationship between working capital efficiency and firm performance indicators such as profitability and liquidity. The study highlights the importance of optimizing inventory levels, improving receivables collection, and managing payables strategically to achieve sustainable growth. The results provide valuable insights for financial managers and policymakers seeking to improve financial decision-making in the manufacturing sector.

KEYWORDS

Working Capital Management, Manufacturing Firms, Liquidity, Profitability, Cash Conversion Cycle, Inventory Management, Financial Performance.

ICRDTCM:36

CORPORATE SOCIAL RESPONSIBILITY (CSR)

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ABSTRACT

Corporate Social Responsibility (CSR) refers to the ethical obligation of businesses to contribute to sustainable development by balancing economic growth with social and environmental responsibilities. CSR practices help organizations build trust with stakeholders, improve brand reputation, and contribute positively to society. Companies implement CSR through initiatives such as environmental protection, employee welfare, community development, and ethical business practices. In today's globalized business environment, CSR is considered an important strategy for long-term success and sustainable business operations.

KEYWORDS

Corporate Social Responsibility, Sustainability, Business Ethics, Stakeholders, Social Responsibility, Environmental Protection, Community Development, Corporate Governance.

ICRDTCM:37

**FINANCIAL PERFORMANCE AND RISK MANAGEMENT
IN (SMEs)**

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ABSTRACT

Small and Medium Enterprises (SMEs) play a vital role in economic growth, employment generation, and innovation. Financial performance is crucial for the survival and growth of SMEs, as it reflects their ability to generate profits, manage costs, and maintain healthy cash flows. Effective risk management helps SMEs identify, assess, and control various risks such as financial risk, market risk, and operational risk. By adopting proper financial planning, budgeting, and internal control systems, SMEs can improve their financial stability and reduce uncertainty. Strong risk management practices not only protect SMEs from unexpected losses but also enhance decision-making and long-term sustainability.

KEYWORDS

Small and Medium Enterprises (SMEs), Financial Performance, Risk Management, Business Sustainability, Profitability, Financial Stability

ICRDTCM:38

DIGITAL PAYMENTS & FIN TECH

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ABSTRACT

The rapid growth of digital payment systems has fundamentally reshaped the global financial ecosystem. Driven by FinTech innovations such as mobile wallets, real-time payments, and blockchain-based solutions, digital payments have enhanced transaction speed, convenience, and financial accessibility. This study examines the evolution of digital payment technologies, key market drivers, and their impact on consumers, businesses, and financial institutions. It also explores challenges related to cybersecurity, regulatory compliance, and data privacy. The findings highlight the role of FinTech in promoting financial inclusion while emphasizing the need for robust governance frameworks to ensure trust and sustainability in digital payment systems.

KEYWORDS

Digital payments, FinTech, mobile wallets, financial innovation, payment systems, cybersecurity

ICRDTCM:39

DIGITAL MARKETING STRATEGIES OF COMPANIES

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ABSTRACT

This study examines how companies leverage digital marketing strategies to enhance brand visibility, customer engagement, and sales performance. It explores the use of social media marketing, search engine optimization (SEO), content marketing, and data analytics in achieving competitive advantage. The findings suggest that companies adopting integrated digital marketing approaches experience higher customer retention and improved market responsiveness. The study highlights the importance of personalization, real-time interaction, and data-driven decision-making in modern marketing practices.

KEYWORDS

Digital marketing, social media, SEO, Customer engagement, Brand visibility, personalization

ICRDTCM:40

EFFECTIVENESS AND METHODS OF ADVERTISING

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ABSTRACT

Advertising plays a crucial role in shaping consumer awareness, attitudes, and purchasing behaviour. This study examines the effectiveness of various advertising methods, including traditional media (television, radio, print) and modern digital platforms (social media, search engines, influencer marketing). The research analyzes how message content, media selection, audience targeting, and frequency influence advertising outcomes such as brand recognition, customer engagement, and sales performance. Findings indicate that while traditional advertising remains effective for broad audience reach and brand credibility, digital advertising offers greater precision, interactivity, and measurable results. The study concludes that an integrated advertising strategy, combining both traditional and digital methods, is most effective in achieving marketing objectives in today's competitive environment.

KEYWORDS

Advertising effectiveness; Advertising methods; Digital advertising; Traditional media; Consumer behaviour, Marketing communication; Brand awareness

ICRDTCM:41

ARTIFICIAL INTELLIGENCE IN FINANCIAL SERVICES

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ABSTRACT

Artificial Intelligence (AI) is transforming the financial services sector by improving efficiency, accuracy, and customer experience. AI technologies such as machine learning, natural language processing, and robotic process automation are widely used in banking, insurance, investment management, and fraud detection. These technologies help financial institutions analyze large datasets, automate routine tasks, predict market trends, personalize customer services, and reduce operational risks. Despite its benefits, AI adoption also raises challenges related to data privacy, security, ethical concerns, and regulatory compliance. This study explores the applications, advantages, and challenges of AI in financial services and highlights its role in shaping the future of the financial industry.

KEYWORDS

Artificial Intelligence, Financial Services, Machine Learning, Banking, FinTech, Fraud Detection, Automation, Risk Management, Customer Analytics, Digital Finance.

ICRDTCM:42

CAPITAL STRUCTURE OF COMPANIES

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ABSTRACT

This study investigates the impact of capital structure on the financial performance of companies. Using secondary financial data, the research analyses the relationship between leverage ratios and performance indicators such as return on assets (ROA), return on equity (ROE), and earnings per share (EPS). The results reveal that moderate levels of debt can enhance firm performance due to tax advantages, while excessive leverage increases financial risk and negatively affects profitability. The study provides insights for financial managers in designing an optimal capital structure that supports sustainable growth and long-term profitability.

KEYWORDS

Capital structure, financial performance, Leverage, ROA, ROE

ICRDTCM:43

**THE IMPACT OF SOCIAL MEDIA INFLUENCER ON
PURCHASING DECISIONS**

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ABSTRACT

Social media influencers play a significant role in shaping consumers' purchasing decisions in the digital age. Through platforms such as Instagram, YouTube, and TikTok, influencers create engaging content that builds trust and emotional connections with their followers. Their product reviews, recommendations, and demonstrations often appear more authentic than traditional advertisements, making consumers more likely to consider and purchase the promoted products. Influencers also affect brand awareness and brand perception by aligning products with specific lifestyles and values. As a result, influencer marketing has become a powerful tool for businesses to influence buying behavior, especially among younger consumers.

KEYWORDS

Social media influencers, Purchasing decisions, Consumer behavior, Influencer marketing, Brand awareness, Trust and credibility, Digital marketing, Online reviews

ICRDTCM:44

**DIGITAL TRANSFORMATION OF FUTURE
TECHNOLOGIES**

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ABSTRACT

Digital transformation of future technologies refers to the deep integration of advanced digital tools such as artificial intelligence, big data analytics, cloud computing, blockchain, and the Internet of Things into all sectors of society and industry. This transformation reshapes how organizations operate, innovate, and deliver value by enabling automation, real-time decision-making, and highly personalized services. As emerging technologies continue to evolve, digital transformation drives smarter ecosystems, enhances efficiency, strengthens connectivity, and supports sustainable growth. Ultimately, it acts as a catalyst for economic development and societal progress by redefining business models, workforce skills, and human–technology interaction in a rapidly changing digital era.

KEYWORDS

Digital Transformation, Artificial Intelligence, Emerging Technologies, Automation, Smart Systems

ICRDTCM:45

GROWTH OF E-COMMERCE IN THE DIGITAL ERA (2026)

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ABSTRACT

The growth of e-commerce in the digital era has transformed the way people buy and sell goods and services. By 2026, advancements in internet connectivity, smartphones, digital payments, artificial intelligence, and logistics have accelerated online shopping across the globe. E-commerce platforms offer convenience, wider product choices, competitive pricing, and personalized customer experiences. Small businesses and entrepreneurs also benefit by reaching global markets with lower operational costs. However, challenges such as cybersecurity threats, data privacy issues, and digital inequality still exist. This study highlights the rapid expansion of e-commerce in 2026, the technologies driving its growth, and its impact on consumers and businesses in the modern digital economy.

KEYWORDS

The Digital Age, Technology E-Commerce Growth, E-Commerce on Consumers Businesses, Challenges Faced by E-Commerce Platforms, Future Scope of E-Commerce Beyond 2026

ICRDTCM:46

CRITICAL REVIEW OF E COMMERCE

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ABSTRACT

E-commerce refers to the buying and selling of goods and services through electronic networks, mainly the Internet. Over the past two decades, it has transformed traditional business practices by enabling businesses to reach global markets, reduce operational costs, and provide consumers with convenience, variety, and 24-hour access to products and services. Major platforms such as online marketplaces, mobile commerce applications, and digital payment systems have accelerated the growth of e-commerce worldwide. Small retailers often struggle to compete with large platforms due to pricing pressure and high commission fees. Additionally, excessive packaging and delivery transportation contribute to environmental problems. This review critically evaluates both the advantages and disadvantages of e-commerce, highlighting its economic importance while examining its technological, social, and ethical implications. The study concludes that although e-commerce offers significant benefits in terms of accessibility and efficiency, sustainable practices, improved regulations, consumer protection, and stronger cybersecurity measures are necessary to ensure its long-term growth and trustworthiness.

KEYWORDS

rapid expansion, e-commerce, cybersecurity, trustworthiness, E-commerce.

ICRDTCM:47

**COMMERCE AS A PILLAR OF ECONOMIC
DEVELOPMENT**

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ABSTRACT

Commerce plays a vital role in the economic development of a country by facilitating the smooth flow of goods and services from producers to consumers. It connects agriculture, industry, and consumers through trade, transport, banking, and insurance. Commerce helps in the creation of employment opportunities, promotes industrial growth, and encourages investment and capital formation. By supporting domestic and international trade, commerce increases national income and improves the standard of living of people. It also helps in the efficient use of resources and contributes to balanced regional development. Thus, commerce acts as a strong pillar supporting overall economic growth and stability.

KEY WORDS

Commerce, Economic Development, Trade, Goods and Services, Employment, Industrial Growth, Investment, National Income, Standard of Living

ICRDTCM:48

ROLE OF E-COMMERCE IN MODERN BUSINESS

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ABSTRACT

The role of e-commerce in modern business has become increasingly significant due to rapid digitalization and changing consumer behavior. E-commerce enables businesses to reach global markets, operate with lower costs, and offer convenience through 24/7 accessibility. It supports data-driven decision-making, personalized customer experiences, and efficient supply chain management. By integrating secure digital payment systems and advanced technologies, e-commerce enhances competitiveness, innovation, and scalability. Overall, e-commerce serves as a key driver of growth and transformation in the modern business environment.

KEYWORDS

E-commerce, Digital Business, Online Marketing, Customer Experience, Global Markets

ICRDTCM:49

SUSTAINABILITY OF ETHICAL COMMERCE

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ABSTRACT

The sustainability of ethical commerce focuses on conducting business in a way that balances economic growth with social responsibility and environmental protection. It emphasizes fair trade practices, transparency, responsible sourcing, and respect for human rights across supply chains. By integrating ethical values into commercial strategies, organizations can build long-term trust with stakeholders, reduce environmental impact, and promote inclusive economic development. Ethical commerce supports sustainable business models that not only enhance profitability but also contribute positively to society and future generations.

KEYWORDS

Ethical Commerce, Sustainability, Fair Trade, Corporate Responsibility, Transparent Supply Chains

ICRDTCM:50

Impact of Digital Payment System on Small Business

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ABSTRACT

The rapid growth of digital payment systems has significantly transformed the operational and financial landscape of small businesses. This study examines the impact of digital payment systems on small business performance, focusing on aspects such as transaction efficiency, cost reduction, customer satisfaction, and financial inclusion. Digital payment methods—including mobile wallets, online banking, and point-of-sale systems—have enabled small enterprises to streamline transactions, reduce cash-handling risks, and expand their customer base beyond geographical limitations. Furthermore, the adoption of digital payments has improved record-keeping, enhanced transparency, and facilitated access to formal financial services and credit. However, challenges such as cybersecurity risks, transaction fees, lack of digital literacy, and inadequate infrastructure continue to hinder widespread adoption among small businesses. The study concludes that while digital payment systems offer substantial benefits and growth opportunities, targeted policy support, technological infrastructure development, and training programs are essential to maximize their positive impact on small businesses.

KEYWORDS

Digital payment systems; Small businesses; Financial inclusion; Transaction efficiency; Cashless economy; Digital transformation



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