Proceedings of
2nd International Conference on
Gen AI Commerce 2026
Innovations, Impact & Global Opportunities

GENAIC 2026

Generate • Innovate • Transfiorm

Editors
Mrs.Vinodhini R
Ms. Mahalakshmi S

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Aspire Attain

Organized By

Department of B.Com Computer Application

Dwaraka Doss Goverdhan Doss Vaishnav College
(Autonomous)

Re-accredited with Grade A++ by NAAC
College with Potential for Excellence
Linguistic Minority Institution. Affiliated to University of Madras.
Arumbakkam, Chennai

Dr.BGR
Publications

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MESSAGE FROM SECRETARY

Esteemed Delegates and Visionaries,

It is with great pleasure that I extend my cordial greetings to all participants of the 2nd International Conference on Gen AI Commerce 2026: Innovation, Impact & Global Opportunities. Generative Artificial Intelligence is no longer a concept of the future. It is a transformative force redefining global commerce, accelerating innovation, and reshaping economies worldwide. This conference stands as a vital forum for rigorous intellectual exchange, bringing together academia, industry, and research communities to explore how Gen AI can drive sustainable growth, strategic decision-making, and competitive advantage in an interconnected global marketplace.

Such international platforms are instrumental in nurturing research excellence, fostering cross-border collaborations, and translating knowledge into real-world impact. I deeply appreciate the dedication and vision of the organizing committee in curating a conference of global relevance and academic distinction.

I am confident that the insights, discussions, and collaborations emerging from this conference will contribute meaningfully to shaping the future of AI-driven commerce and inspire innovative solutions with lasting global impact.

I wish the conference resounding success and all participants a truly enriching experience.

With regards,

Shri. Ashok Kumar Mundra

Patron & Secretary

MESSAGE FROM PRINCIPAL

Warm Greetings,

It gives me immense pleasure to extend a warm welcome to all delegates, researchers, academicians, industry leaders, and students to the 2nd International Conference on Gen AI Commerce 2026: Innovation, Impact & Global Opportunities.

Generative Artificial Intelligence is redefining the landscape of commerce, driving unprecedented innovation across industries, reshaping business models, and creating new global opportunities. This conference serves as a significant platform to explore the transformative potential of Gen AI in areas such as digital trade, intelligent decision-making, customer engagement, financial technologies, and sustainable business practices.

The theme of this conference reflects the urgent need to understand not only the technological advancements but also their economic, ethical, and societal impact in a rapidly evolving global environment. By bringing together thought leaders from academia, industry, and research organizations across the world, the conference aims to foster meaningful dialogue, encourage interdisciplinary collaboration, and inspire innovative solutions to real-world challenges.

I commend the organizing committee for their dedicated efforts in curating a rich academic and professional program. I am confident that the deliberations, research presentations, and interactions during this conference will contribute significantly to knowledge creation and global progress in Gen AI–driven commerce.

I wish the conference every success and hope it becomes a truly enriching and memorable experience for all participants.

With regards,

Dr. S. Santhosh Baboo

Convenor & Principal

MESSAGE FROM CO-CONVENOR

Dear Esteemed Delegate & Participants,

It gives me immense pleasure to present this message in the conference proceedings of the International Conference on "GenAI Commerce 2026: Innovations, Impact and Global Opportunities" scheduled on 3rd February 2026. The conference has been conceptualized as an academic platform to deliberate on the rapidly evolving role of Generative Artificial Intelligence in redefining global commerce and business practices.

Generative AI is transforming the way organizations innovate, operate, and compete in an interconnected global economy. Recognizing its growing significance, this conference seeks to bring together academicians, researchers, industry professionals, and students to exchange ideas, research findings, and best practices related to AI-enabled commerce. The theme highlights not only technological advancements but also the broader economic and global opportunities emerging from GenAI adoption.

As the Head of the Department and Co-Convenor of the conference, I am delighted by the active participation and scholarly contributions received from various institutions. The research papers selected for presentation demonstrate originality, contemporary relevance, and a strong analytical perspective, reflecting the academic community's engagement with emerging AI trends in commerce.

I express my profound gratitude to our Secretary, Mr. Ashok Kumar Mundra, Management, and our dynamic Principal, Dr. S. Santhoosh Baboo, for their visionary leadership, constant encouragement, and unwavering support in making this academic initiative a reality.

I sincerely appreciate the efforts of the organizing committee, faculty members, and student volunteers whose commitment and teamwork have been instrumental in organizing this conference. I also extend my gratitude to the esteemed resource persons, reviewers, and participants for their valuable support and intellectual contributions.

I am confident that the discussions and research articles compiled in this proceedings volume will serve as a useful academic reference and inspire further research in the dynamic field of Generative AI and commerce.

Welcome to the Gen AI Commerce!

Warm regards,
Mrs.Vinodhini.R
Head of the Department & Co-Convenor

FELICITATION MESSAGE

It gives me great pleasure to offer my warm greetings to all participants of Gen AI Commerce 2026: Innovation, Impact and Global Opportunities. This conference arrives at a defining moment when generative AI is rapidly transforming the way societies think, create, and make decisions. Its ability to analyse vast, complex systems and uncover patterns that support more informed and timely decision-making has already begun to influence business strategy, public policy, scientific research, and community development. In commerce especially, generative AI holds the potential to strengthen transparency, optimize processes, and unlock new models of value creation.

Yet, as we celebrate these advancements, it is equally important to confront the fundamental question of inclusivity. Today's generative AI systems learn predominantly from the most widely available digital content-often privileging dominant languages, narratives, and cultural expressions. If the data that trains these models does not reflect the full diversity of global voices, we risk embedding existing inequities into future technologies. Therefore, developing the infrastructure required to include underrepresented languages, local knowledge systems, and diverse cultural contexts must be a priority. Only then can generative AI become a truly global tool that empowers everyone.

An additional challenge lies in the pace of AI adoption. As technology evolves swiftly, the skills needed to use it effectively-and, more importantly, responsibly—are developing much more slowly. Building digital literacy, ethical awareness, and human-centred competencies is essential for ensuring that AI enhances human potential rather than replacing or marginalizing it.

Moreover, the environmental implications of AI—its water use, energy demands, and sensitivity to climate conditions—require urgent and balanced discussion. Understanding whether these impacts contribute positively or negatively to our sustainability goals will shape the long-term ethical footprint of the technology.

This conference therefore offers a timely and vital platform. By bringing together researchers, industry leaders, educators, and students, it creates the collaborative space needed to explore both the opportunities and the responsibilities of generative AI. I congratulate the organizers and wish all participants a meaningful and impactful exchange of ideas.

Warm regards,
Dr. Renuka Thakore
Founder, CEO
Global Sustainable Futures Network
Wokingham, England,
United Kingdom.

FELICITATION MESSAGE

Greetings

The next competitive advantage in commerce will be intelligence embedded, adaptive, and always learning. The International Conference on GenAI Commerce 2026: Innovation, Impact, and Global Opportunities arrives at a pivotal moment, and sincere appreciation is extended to the organizers and conveners for bringing focus to a transformation that is redefining how value is created and trust is sustained.

Generative AI is rapidly evolving from assistive tool to strategic capability. Retrieval- augmented generation is improving reliability by grounding outputs in verified knowledge. Memory-enabled agents introduce continuity across workflows, while multimodal systems blend language, visuals, and analytics into intuitive decision environments.

Together, these advances are reshaping participation in the global economy. Students gain tools that accelerate learning and experimentation. Entrepreneurs and startups access scalable intelligence once limited to large enterprises. Small and medium businesses compete through agility, insight, and innovation rather than scale alone.

With greater capability comes greater responsibility. Explainability, data stewardship, and ethical governance must anchor progress to ensure intelligent commerce amplifies human judgment and accountability.

The ideas gathered in these proceedings offer more than research; they provide direction. May this conference inspire collaboration and bold thinking that build a commerce ecosystem that is not only smarter and faster, but more inclusive, resilient, and worthy of the future it is shaping.

Warm regards,

Mr. Rammohan
Senior Vice President, Head Financial Markets Sales & Solutions –
FI & PS South,Global Markets Group,
IndusInd Bank, Chennai.

FELICITATION MESSAGE

Generative AI Commerce 2026 – Innovation, Impacts and Global Opportunities represent a pivotal moment for academia, industry and society as we collectively navigate the next wave of intelligent commerce. The conference theme underscores how generative AI, machine learning and autonomous systems are reshaping value chains end-to-end—from product design and supply planning to customer engagement and fulfilment. For academia, it opens new frontiers in research across human–AI collaboration, optimization, ethics and socio-technical systems. For industry, it signals a shift toward hyper-automation, data-driven decision-making and new business models. For society, it highlights opportunities for improved consumer experiences, safer workplaces, sustainable operations and inclusive digital participation.

AI and ML are now foundational across retail, wholesale, distribution and ecommerce. They enable precision demand forecasting, dynamic pricing, personalized marketing, intelligent merchandising, fraud detection, supply chain optimization and last-mile delivery automation. These technologies are not just enhancing efficiency-they are redefining how organizations sense, decide and act in real time.

A particularly transformative area is the use of AI/ML in Autonomous Mobile Robots (AMRs) for warehouse automation. Modern AMRs rely on deep learning for perception, navigation and obstacle avoidance; reinforcement learning for path optimization; and predictive analytics for task allocation and fleet orchestration. AI enables robots to interpret complex warehouse environments, adapt to dynamic conditions, collaborate safely with humans and optimize picking, sorting and replenishment tasks. As a result, AMRs deliver higher throughput, reduced labor strain, improved accuracy and scalable fulfilment capacity- critical capabilities for the future of global commerce.

With regards,
Mr.Bala Kalimuthu
Group Head of Technology, Toys R us ANZ Ltd,
Melbourne,Victoria,
Australia.

FELICITATION MESSAGE

It is a privilege to be associated with the International Conference on "GenAI Commerce 2026: Innovations, Impact and Global Opportunities" held on 3rd February 2026. I extend my sincere appreciation to the organizing institution, the conference convenors, and the organizing committee for conceptualizing and hosting a conference that addresses one of the most transformative forces shaping modern commerce—Generative Artificial Intelligence.

Generative AI has emerged as a powerful catalyst redefining how businesses create value, engage customers, and compete in global markets. From intelligent automation and predictive analytics to personalized customer experiences and AI-driven decision-making, GenAI is no longer a futuristic concept but a present-day strategic imperative. This conference theme aptly highlights not only the technological innovations of GenAI but also its profound impact on commerce and the vast global opportunities it unlocks.

As a resource person, I was delighted to interact with academicians, researchers, professionals, and students who demonstrated keen interest and insightful perspectives on the application of GenAI in commerce and business ecosystems. The quality of paper presentations, discussions, and knowledge exchange reflected the growing academic and practical relevance of AI-driven commerce. Such scholarly platforms play a crucial role in bridging the gap between theory and practice, while also nurturing future-ready professionals.

I firmly believe that conferences like this contribute significantly to fostering interdisciplinary research, encouraging ethical and sustainable AI adoption, and preparing the academic community to respond effectively to rapid technological change. I congratulate the organizers for their meticulous planning and successful execution of this conference and wish them continued success in their future academic endeavors.

I am confident that the deliberations and research findings presented in this conference proceeding will serve as a valuable reference for researchers and practitioners alike.

With Regards
Mr. Aswin Ram
Agile Team Coach
Bosch Digital
Coimbatore.

Guest Speakers

Dr. Sundaram Seshadri
Honorary Secretary & Director, IFTR,Chennai.
Coordinator, TBI,
Sathyabama University, Chennai.

Dr. Renuka ThakoreFounder, CEO
Global Sustainable Futures Network
Wokingham, England, United Kingdom.

Mr.Bala Kalimuthu
Group Head of Technology
Toys "R" us ANZ Ltd
Melbourne,Victoria,Australia.

Mr. Rammohan
Senior Vice President, Head
Head – Financial Markets Sales & Solutions – FI & PS
South,Global Markets Group,
IndusInd Bank, Chennai.

Mr. Aswin Ram
Agile Team Coach
Bosch Digital
Coimbatore.

Agenda

Time	Programme	Resource Person
10:15 AM	Gen AI & Agentic Intelligence Reshaping Business Ecosystems	**Rammohan M R** Senior Vice President, Head – Financial Markets Sales & Solutions – FI & PS – South, Global Markets Group, IndusInd Bank

11:00 AM - Break

11:15 AM	The AI - Powered Commerce Ecosystem: Top Use Cases and the Rise of Autonomous Mobile Robots	**Mr.Bala Kalimuthu** Group Head of Technology Toys "R" us ANZ Ltd Melbourne,Victoria,Australia. (Online)

12:30 PM - Paper Presentation

01:30 PM - Lunch Break

02:30 PM	Generative AI for Sustainable Commerce : Driving Innovation and Global Impact	**Dr. Renuka Thakore** Founder, CEO Global Sustainable Futures Network Wokingham, England, United Kingdom. (Online)
03:15 PM	LLM - Powered Product Management: Building the Next Generation of Digital Commerce Products	**Mr.Aswin Ram** Agile Team Coach Bosch Digital Coimbatore.

04:00 PM - Break

04:30 PM - Valedictory

Organizing Committee

Staff Coordinators

Dr. Chelsea D	Asst. Professor
Ms. Mahalakshmi S	Asst. Professor
Ms.Mary Sharla B	Asst. Professor
Ms.Eunicecelshiya S R	Asst. Professor
Mrs.Roopavathi B R	Asst. Professor

Student Coordinators

Aspirants
B.Com(CA) Students Forum

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THE TRANSFORMATIVE ROLE OF AI IN THE FUTURE OF COMMERCE

Ms. Yakshitha T

Assistant Professor, Ethiraj College for Women
yakshitharaj17@gmail.com

Abstract

Artificial Intelligence (AI) is emerging as a transformative force in the field of commerce, significantly influencing the future of business operations, decision-making, and competitive strategies. The future of AI in commerce is marked by the increasing use of intelligent technologies such as machine learning, big data analytics, natural language processing, and automation across various commercial functions. These technologies are reshaping areas including accounting, finance, marketing, supply chain management, auditing, and customer relationship management. This study examines the future potential of AI in commerce and its impact on business efficiency, accuracy, and sustainability. AI-powered systems enable real-time financial analysis, predictive forecasting, fraud detection, personalized marketing, and efficient inventory control. By automating routine and repetitive tasks, AI allows commerce professionals to focus on strategic planning, analytical thinking, and value creation. Furthermore, AI supports better risk management and ethical decision-making through enhanced data transparency and reduced human error. The study follows a conceptual and descriptive research approach based on secondary data collected from academic journals, industry reports, and relevant literature. The analysis highlights that while AI presents vast opportunities for innovation, productivity improvement, and global competitiveness, it also poses challenges related to data security, ethical concerns, workforce displacement, and skill gaps. Addressing these challenges requires responsible AI adoption, strong regulatory frameworks, and continuous upskilling of commerce professionals. The study concludes that the future of AI in commerce depends on effective human–AI collaboration, ethical implementation, and strategic integration of intelligent systems to achieve sustainable and inclusive business growth in a rapidly evolving digital economy.

REIMAGINING DIGITAL TRANSACTIONS: THE FINTECH IMPACT OF UNIFIED PAYMENT INTERFACE (UPI)

Dr. Shabana A

Assistant Professor, Department of Commerce and Management, Presidency College
shabana.a@presidency.edu.in

Abstract

A nation's economic growth and overall development are closely linked to the strength and efficiency of its banking system, particularly in a country like India. Since independence, India's banking sector has undergone continuous reforms, evolving into a critical economic barometer that reflects the country's progress. In the 21st century, banking has moved far beyond traditional functions such as deposit mobilization and loan disbursement. The sector has become significantly diversified through advancements in digital technology. The emergence of modern financial technology, such as internet banking, mobile banking, UPI, and digital wallets has transformed the way financial services are delivered. With India now recording billions of monthly digital payment transactions and becoming one of the world's fastest-growing FinTech markets, these innovations are redefining the banking ecosystem and driving greater efficiency, accessibility, and financial inclusion. This article aims at identifying and analyzing the significance of financial inclusion factors with respect to UPI. Primary data is collected with a systematically prepared questionnaire. Statistical tools like one-way Anova, one sample t-test, and Cronbach's alpha is used in Statistical package of social science (SPSS). Factors contributing to financial inclusion and their significance with respect to Unified Payment Interface, a fintech-enabled payment ecosystem.

Keywords: *Unified Payment Interface (UPI), Digital banking tools, Reserve Bank of India, High end Cyber security, Digital finance, and Financial inclusion.*

TRANSFORMING BANKING ECOSYSTEMS WITH GENERATIVE AI: IMPLICATIONS FOR GLOBAL FINANCIAL SERVICES

Mr. Thanish Ram

Student, Department of B.Com Computer Application,
Dwaraka Doss Goverdhan Doss Vaishnav College, Arumbakkam, Chennai
23e5373thanishram@gmail.com

Abstract

Generative Artificial Intelligence (GenAI) is emerging as a transformative force in the global banking sector, redefining how financial institutions deliver services, manage risks, and promote financial inclusion. As banks operate in an increasingly digital and interconnected global commerce ecosystem, GenAI technologies offer new opportunities to enhance efficiency, personalization, and scalability across banking operations. This study explores the role of GenAI in reimagining global banking practices, with a particular focus on customer experience, risk management, and inclusive financial services. The paper adopts a conceptual and integrative review approach, synthesizing existing academic literature, industry reports, and documented use cases related to GenAI applications in banking. Key areas of analysis include AI-powered conversational banking, automated credit assessment, fraud detection, predictive risk analytics, and personalized financial advisory services. The findings suggest that GenAI significantly improves customer engagement through hyper-personalized interactions, reduces operational costs via automation, and strengthens risk mitigation through advanced pattern recognition and real-time analytics. However, challenges such as data privacy concerns, regulatory compliance, ethical risks, and model transparency remain critical barriers to widespread adoption. The paper concludes by emphasizing the need for responsible AI governance frameworks to ensure trust, fairness, and sustainability in AI-enabled banking systems. This research contributes to the growing discourse on how GenAI can reshape global banking within the broader transformation of global commerce.

Keywords: *Generative Artificial Intelligence, Global Banking, Financial Inclusion, Digital Commerce, Risk Management*

THE FUTURE OF COMMERCE: GENERATIVE AI, INNOVATION & GLOBAL TRANSFORMATION

Mr. Nithishkumar N

Student, Department of B.Com Computer Application,
Dwaraka Doss Goverdhan Doss Vaishnav College, Arumbakkam, Chennai
23e5374nithish@gmail.com

Abstract

Generative Artificial Intelligence is rapidly transforming the landscape of global commerce by reshaping business models, operational processes, and customer engagement strategies across diverse sectors worldwide. This paper explores the future of commerce through the lens of Generative AI, highlighting its role in driving innovation, efficiency, scalability, and global transformation. The study examines how AI-powered tools such as intelligent automation, predictive analytics, personalized recommendation systems, and conversational agents are redefining value creation across industries. Emphasis is placed on the integration of Generative AI in marketing, supply chain management, financial services, risk assessment, and strategic decision-making processes, enabling organizations to respond dynamically to changing market conditions. The paper also discusses the impact of Generative AI on workforce transformation, skill development, entrepreneurship, and organizational agility in a digitally connected global economy. Alongside significant opportunities, critical challenges such as data privacy, ethical AI usage, algorithmic bias, transparency, and regulatory compliance are analyzed to provide a balanced academic perspective. The findings suggest that enterprises leveraging Generative AI effectively can achieve sustainable competitive advantage, enhanced customer experience, and expanded global reach. The paper concludes by emphasizing the need for collaborative efforts among academia, industry, and policymakers to ensure that Generative AI-driven commerce fosters inclusive growth, innovation, ethical governance, and long-term economic resilience in an increasingly interconnected world economy. Future research directions are suggested to guide sustainable adoption across emerging markets globally and industries.

__Keywords:__ Generative AI, Commerce, Innovation, Global Transformation, Digital Economy

COMMERCE IN THE ERA OF GENERATIVE AI

Ms. Keerthika M. V.

Student, Department of B.Com Computer Application,
Dwaraka Doss Goverdhan Doss Vaishnav College, Arumbakkam, Chennai
keerthika10112005@gmail.com

Abstract

Generative Artificial Intelligence (Gen AI) has emerged as a transformative force reshaping the structure and functioning of modern commerce. This paper examines how Generative AI is redefining global commercial practices by enhancing efficiency, accuracy, and decision making across industries. In an increasingly digital business environment, organizations are adopting Gen AI driven systems to automate routine processes, analyze large volumes of data, and generate insights for strategic planning. The integration of Generative AI has significantly influenced banking, finance, and accounting by improving fraud detection, customer service through intelligent chatbots, automated financial reporting, and real time risk assessment. These applications reduce operational costs while improving speed, reliability, and transparency in financial operations. Despite its advantages, the rapid adoption of Generative AI presents challenges such as workforce displacement, data privacy concerns, ethical issues, and over reliance on automated systems. Addressing these challenges requires responsible implementation, appropriate regulatory frameworks, and continuous human oversight. The study emphasizes the importance of balancing technological innovation with ethical considerations to ensure sustainable commercial growth. The future of commerce in the era of Generative AI lies in effective human AI collaboration, where technology supports decision making rather than replacing human judgment. By adopting Generative AI responsibly, businesses can enhance productivity, competitiveness, and global economic development while creating resilient and inclusive commercial ecosystems.

Keywords: *Generative AI, Commerce, Banking, Automation, Global Economy*

DATA-DRIVEN AND AUTONOMOUS DECISION-MAKING

Ms. Saadhana. G

Student, Department of B. Com Computer Application,
Dwaraka Doss Goverdhan Doss Vaishnav College, Arumbakkam, Chennai
25E4233saadhana@gmail.com

Abstract

Artificial Intelligence (AI) has become an important technological advancement that influences modern business decision making. This study provides an introduction to artificial intelligence and explains its role in improving the quality of managerial and operational decisions through data analysis and intelligent systems. The purpose of the study is to examine the future scope of artificial intelligence in decision making with special reference to business organizations. It aims to understand how AI tools such as machine learning, predictive analytics, and automation assist managers in making accurate, timely, and informed decisions. The study also intends to create awareness among B.Com Computer Application students about the increasing relevance of AI in commerce and management. The need for the study arises due to rapid growth in digital technologies and the increasing complexity of business environments, where traditional decision-making methods are often insufficient. Artificial intelligence helps in reducing human bias, minimizing errors, and handling large volumes of data efficiently. AI-based decision systems support risk management, strategic planning, and performance evaluation in organizations. Moreover, AI enables real-time decision making and improves productivity and competitiveness. Understanding the future scope of AI in decision making is essential for commerce students, as it prepares them for technology-driven business practices and enhances their analytical skills. The study concludes that artificial intelligence will play a crucial role in developing smart, efficient, and sustainable decision-making processes in the future.

Keywords: *Artificial Intelligence, Decision Making, Business Analytics, Automation, Future Scope*

A UNIFIED EXPLAINABLE AI FRAMEWORK FOR CROSS-DOMAIN CUSTOMER CHURN PREDICTION AND DECISION SUPPORT

Lathika.R[1] , **Nandita.J**[2] , **Dr.Padmavathi S**[3]

[1]*Student, Department of Computer Application, M.O.P.Vaishnav College for Women, Nungambakkam, Chennai*
[2]*Student, Department of Computer Application, M.O.P.Vaishnav College for Women, Nungambakkam, Chennai*
[3]*Assistant Professor, M.O.P.Vaishnav College for Women, Nungambakkam, Chennai*
lathikaramesh.006@gmail.com[1] , jnandita2106@gmail.com[2] , padmavathims.csc@mopvaishnav.ac.in[3]

Abstract

Customer churn prediction has been considered one of the most important tasks that could be improving customer retention in service-oriented industries like telecommunications, banking, and e-commerce. The predictive capabilities of machine learning models are certainly strong, yet most machine learning models lack transparency and actionability, which reduces their practical value to business decision-makers. Moreover, most of these single-domain systems for customer churn prediction limit adaptability across industries. This paper proposes UniChurn-XAI: a unified, explainable artificial intelligence framework for cross-domain customer churn prediction and decision support. The framework integrates a machine learning-based churn prediction model with SHAP-based explainability, offering both global and individual levels of insights into churn behavior. An interpretable decision-support layer would map dominant explanatory factors to actionable retention strategies in order to bridge the gap between prediction and action. A web-based prototype implementation demonstrates an end-to-end framework where organizations can upload the customer dataset, retrieve the churn risk estimates, understand model decisions, and obtain recommendations for actions without necessarily exposing sensitive data. Experimental results on publicly available churn data sets clearly demonstrate the feasibility of the proposed framework. Although the present formulation favours more interpretability than calibration, it also laid down a foundation for an interpretable and more deployable system for churn data.

Keywords: *Customer Churn Prediction, Explainable Artificial Intelligence, SHAP, Decision Support Systems, Cross-Domain Analytics, Machine Learning*

EVALUATING LARGE LANGUAGE MODELS: A CASE STUDY OF CHATGPT AND CLAUDE AI

Ms. S. Mahalakshmi

Assistant Professor, Department of B.Com Computer Application,
Dwaraka Doss Goverdhan Doss Vaishnav College, Arumbakkam , Chennai
mahalakshmishankar1905@gmail.com

Abstract

Generative AI is the hottest topic in today's world. They have emerged as a powerful tool for text generation, Natural language processing, analytical and logical reasoning, image generation and code generation. Among many available generative ai ChatGPT and Claude AI has a significant impact on students, academicians and business professionals. Despite their rapid adoption, there is a need for systematic and empirical evaluation to understand their comparative strengths and limitations. This paper presents a comparative case study evaluating the performance of ChatGPT and Claude AI across multiple natural language processing tasks. . The evaluation focuses on question answering, text summarization, logical reasoning, and basic code generation tasks. A set of standardized prompts was designed and applied uniformly to both models to ensure fairness in comparison. The generated responses were assessed using predefined evaluation criteria, including accuracy, contextual understanding, coherence, reasoning quality, completeness, and overall performance. Human evaluators independently rated the responses using a five-point Likert scale, and the collected data were analysed using descriptive statistical measures. The results reveal that both models demonstrate strong capabilities in handling diverse tasks; however, notable performance variations were observed depending on the task type. ChatGPT showed stronger performance in structured tasks such as code generation and factual question answering, while Claude AI demonstrated better contextual understanding and reasoning in open-ended responses. The findings highlight that no single model consistently outperforms the other across all evaluation criteria. This study contributes practical insights into the evaluation of large language models and provides guidance for researchers and practitioners in selecting appropriate LLMs based on specific application requirements. The comparative framework presented in this study can be extended to evaluate emerging language models in future research.

ENHANCING DECISION SUPPORT ACCURACY THROUGH AI SIMULATION FOR SUPPLY CHAIN RESILIENCE: AN EVIDENCE FROM INDIAN LOGISTICS FIRMS

Ms. Roopavathy. B

Assistant Professor, Department of Commerce with Computer Application,
Dwaraka Doss Goverdhan Doss Vaishnav College (Autonomous),Arumbakkam, Chennai
roopavathy@dgvaishnavcollege.edu.in

Abstract

Effective logistics planning is severely hampered by uncertainty in logistics operations brought on by shifting demand, delivery delays, volatile fuel prices, and infrastructure interruptions. Such dynamic situations are frequently beyond the capabilities of traditional deterministic planning systems. In order to solve this problem, the current study looks into how AI-driven simulation tools might improve logistics planning under uncertainty by increasing the accuracy of decision support and, consequently, logistics performance. The dependent variable is logistics performance, the mediating variable is decision support accuracy, and the independent variable is AI simulation competence. Three significant Indian logistics service providers—Delhivery, Shadowfax, and Porter—provide historical logistics data, such as shipment records, delay trends, route deviations, and fuel cost fluctuations. AI-powered simulation models are created to produce several logistical scenarios for better planning choices. Regression analysis, correlation, and descriptive statistics are all done with SPSS. To investigate the causative links between AI simulation capabilities, decision support accuracy, and logistics performance, as well as to assess the mediating role of decision support accuracy, structural equation modelling is carried out using SPSS AMOS. To increase decision-making accuracy and boost resilience against operational uncertainty, logistics companies should invest in AI-driven simulation tools. The performance of logistics and the results of strategic planning will be further improved by teaching managers how to evaluate AI-generated insights.

Keywords: *Logistics Planning, Generative AI, Simulation Tools, Decision Support Accuracy*

PERSONALIZED CRM STRATEGIES AND THEIR IMPACT ON CUSTOMER LOYALTY IN JEWELLERY RETAIL
Ms.Nithya Shree.T

Student, Department of B.Sc Computer Science, Anna Adarsh College for Women, Chennai
seshachalam1029@gmail.com

Abstract

In today's competitive market, where customers are informed and technology advances rapidly, Strategic Customer Relationship Management (CRM) is essential for business success. In industries like jewellery retail, where trust, emotions, and long-term loyalty influence purchases, CRM helps build meaningful customer connections beyond product quality. This study examines how strategic CRM improves customer satisfaction, loyalty, and long-term engagement in jewellery stores. Using a descriptive approach, it combines direct customer feedback with insights from CRM and marketing research, focusing on personalized services, trust-building, communication, loyalty programs, and after-sales support. Findings indicate that carefully planned CRM strategies enhance customer satisfaction and retention. Jewellery retailers are encouraged to integrate technology with personal interaction to strengthen relationships and support sustainable growth.

Keywords: *Strategic Customer Relationship Management (CRM), Customer Satisfaction, Customer Loyalty, Jewellery Retail Industry, Personalized Service, Trust and Relationship Building*

CONSUMER DATA PRIVACY ISSUES IN GENERATIVE AI-BASED COMMERCE
Ms. Azra Razia K A

Student, Department of B.Com Computer Application,
Dwaraka Doss Goverdhan Doss Vaishnav College, Arumbakkam, Chennai
azraraziaka@gmail.com

Abstract

Generative Artificial Intelligence (AI) is increasingly embedded in digital commerce, transforming how businesses design, market, and deliver products and services. By leveraging advanced machine-learning models, AI-driven commerce platforms generate personalised recommendations, conversational customer support, dynamic pricing strategies, and automated content. These capabilities depend on the large-scale collection and analysis of consumer data, making data privacy a central concern in the adoption of generative AI technologies. The extensive use of personal, behavioural, and transactional data introduces complex privacy risks. Generative AI systems may operate with limited transparency, obscuring how consumer data is collected, processed, and retained. Risks such as unauthorised data sharing, algorithmic profiling, inference of sensitive attributes, and accidental reproduction of private information pose significant challenges to consumer trust. Moreover, the scale and complexity of generative models increase vulnerability to data breaches and misuse, particularly when governance mechanisms and security safeguards are inadequate. Another critical issue lies in informed consent and accountability. Consumers often lack meaningful control over their data, while businesses face difficulties in explaining AI-generated decisions and ensuring compliance with evolving data protection regulations. Existing legal frameworks, though designed to safeguard privacy, struggle to fully address the unique characteristics of generative AI systems. This work explores key consumer data privacy issues associated with generative AI-based commerce and examines the ethical, legal, and technological implications of their deployment. It emphasises the need for responsible data practices, transparent AI systems, and robust regulatory alignment to balance innovation with the protection of consumer rights in AI-enabled commercial ecosystems.

Keywords: *Generative Artificial Intelligence, Consumer Data Privacy, Digital Commerce, Ethical AI*

LONG-TERM BEHAVIOURAL CONSISTENCY BEYOND SOCIAL MEDIA EXPOSURE – A CONCEPTUAL STUDY

Mrs. K. Nirmala[1] , Ms. Gayathri Priya V[2] , Ms. Gayathri M[3]

[1]*Assistant Professor, Department of B.Com (Computer Applications)*
Shrimathi Devkunvar Nanalal Bhatt Vaishnav College for Women, Chromepet, Chennai.
[2]*Student, Department of B.Com (Computer Applications)*
Shrimathi Devkunvar Nanalal Bhatt Vaishnav College for Women, Chromepet, Chennai.
[3]*Student, Department of B.Com (Computer Applications)*
Shrimathi Devkunvar Nanalal Bhatt Vaishnav College for Women, Chromepet, Chennai.
nirmala.k@sdnbvc.edu.in[1] , gayathripriyav09@gmail.com[2] ,gayathrimadhavan81@gmail.com [3]

Abstract

In recent years, we have seen a great growth in social media, which has brought to the fore research into how what we put out there on the web, in terms of what we say and do online, plays a role in individual behaviour. This paper is a concept paper that we put forth to look at the issue of consistent behaviour over the long term, beyond what social media does. We look at how within-person variables, such as personality, habits, and cognitive processes, play a role, as well as how offline social factors play into the development of lasting behavioural patterns. This study reports on the issues which platform cantered behaviour research has, and at the same time puts forth the value of looking at behaviour beyond that which is digital. Also, we see that what we present is a conceptual contribution to the body of work, which adds to the theoretical discussion of behavioural consistency and at the same time, we put forth a base on which we may build future empirical research in the fields of behavioural and media studies.

Keywords: *Behavioural Consistency, Social Media Exposure, Long-Term Behaviour, Psychological Factors and Offline Influence.*

GENERATIVE AI AND ITS INFLUENCE ON WORKPLACE PRODUCTIVITY AND PERFORMANCE
Ms. Kamakshi.N

Student, Department of B.Com Computer Application,
Dwaraka Doss Goverdhan Doss Vaishnav College, Arumbakkam, Chennai
kk2100916@gmail.com

Abstract

Generative Artificial Intelligence (GenAI) has emerged as a transformative force in modern workplaces, significantly influencing employee productivity and organizational performance. By automating routine tasks, generating content, analysing large volumes of data, and supporting decision-making processes, GenAI enables employees to focus on higher-value and strategic activities. This shift not only enhances individual efficiency but also improves overall operational effectiveness across organizations. In contemporary business environments, GenAI tools such as intelligent chatbots, content generators, and predictive analytics systems assist employees in tasks including report preparation, customer communication, market analysis, and workflow optimization. These technologies reduce time consumption, minimize human errors, and enhance the accuracy and consistency of outputs. Moreover, Generative AI plays a crucial role in performance enhancement by supporting data-driven decision making. By providing real-time insights and actionable recommendations, GenAI helps managers and employees make informed decisions, leading to improved productivity outcomes and competitive advantage. However, the integration of GenAI also presents challenges, such as skill gaps, ethical concerns, data privacy issues, and the need for workforce reskilling. This study examines the influence of Generative AI on workplace productivity and performance, highlighting both its benefits and challenges. It emphasizes the importance of responsible AI adoption, human–AI collaboration, and continuous learning to maximize positive outcomes. Understanding the impact of GenAI is essential for organizations aiming to leverage technology for sustainable growth and enhanced workplace efficiency.

Keywords: *Generative Artificial Intelligence, Workplace Productivity, Organizational Performance, Human–AI Collaboration, Digital Transformation*

STRATEGIC CUSTOMER RELATIONSHIP MANAGEMENT IN THE JEWELLERY RETAIL INDUSTRY

Ms. Lavanya. S
Student, Anna Adarsh College for Women
lavanyavenbalavanya@gmail.com

Abstract

Strategic Customer Relationship Management (CRM) has gained considerable importance in contemporary business environments characterized by intense competition, informed consumers, and rapidly evolving technologies. In industries where customer trust, emotional attachment, and relationship continuity significantly influence purchasing behaviour, CRM emerges as a critical strategic tool. The jewellery retail industry represents a relationship-intensive sector where buying decisions extend beyond functional product attributes to include emotional, symbolic, and financial considerations. This study examines the role of strategic CRM practices in enhancing customer satisfaction, loyalty, and long-term relationship value in the jewellery retail industry. Using a descriptive research design, the study integrates primary data collected from jewellery customers with secondary insights drawn from established marketing and CRM literature. The research analyses customer perceptions related to personalized service, trust-building mechanisms, communication effectiveness, loyalty programs, and post-purchase support. The findings indicate that strategically implemented CRM practices positively influence customer satisfaction and retention, thereby contributing to sustainable competitive advantage. The study concludes that jewellery retailers must adopt an integrated CRM approach that balances technological systems with personalized human interaction to strengthen customer relationships and ensure long-term business success.

Keywords: *Customer Relationship Management, Strategic CRM, Jewellery Retail Industry, Customer Satisfaction, Customer Loyalty, Relationship Marketing.*

FUTURE OPPORTUNITIES OF GENERATIVE AI IN GLOBAL COMMERCE
Mr. M. Vijay

Student, Department of B.Com Computer Application,
Dwaraka Doss Goverdhan Doss Vaishnav College, Arumbakkam, Chennai
vijay23e5333@gmail.com

Abstract

Generative Artificial Intelligence (Gen AI) is rapidly emerging as a transformative force in global commerce, creating new opportunities across business operations, customer engagement, and strategic decision-making. Gen AI refers to advanced AI systems capable of generating content, predictions, designs, and solutions based on large volumes of data. In the global commerce landscape, these technologies are redefining how organizations interact with markets and consumers. One of the most significant opportunities of Generative AI lies in personalized customer experiences. By analyzing consumer behavior, preferences, and purchase history, Gen AI enables businesses to offer tailored recommendations, dynamic pricing, and customized marketing content, thereby increasing customer satisfaction and loyalty. In global e-commerce, AI-driven chatbots and virtual assistants provide real-time, multilingual customer support, improving accessibility and service efficiency across international markets. Generative AI also plays a vital role in optimizing supply chain and logistics management. Predictive analytics powered by AI can forecast demand, reduce inventory costs, and enhance global distribution networks. Additionally, Gen AI assists businesses in product design, content creation, and market research, significantly reducing time and operational costs. Furthermore, Gen AI opens new avenues for innovation in financial services, fraud detection, and risk management by identifying patterns and anomalies in large datasets. Despite challenges related to ethics, data privacy, and workforce adaptation, the future of Generative AI in global commerce remains promising. In conclusion, Generative AI presents vast opportunities to enhance efficiency, innovation, and competitiveness in global commerce. Organizations that strategically adopt and govern Gen AI technologies will gain a sustainable advantage in the evolving digital economy.

Keywords: *Global Commerce, E-Commerce, Digital Transformation, Business Innovation, Customer Personalization*

GEN AI IMPACT ON WORKFORCE

Ms. Anushiya V

Student, Department of B.Com Computer Application,
Dwaraka Doss Goverdhan Doss Vaishnav College, Chennai
24e4202vanushiya@gmail.com

Abstract

Generative Artificial Intelligence (GenAI) is rapidly reshaping the global workforce by transforming how work is performed, organized, and valued. Unlike earlier automation technologies that primarily replaced repetitive manual tasks, GenAI augments cognitive work by generating text, code, images, and insights, thereby influencing both knowledge-based and creative occupations. This shift is driving productivity gains, enabling faster decision-making, and lowering entry barriers for complex tasks across industries such as software development, healthcare, education, finance, and manufacturing. However, the impact of GenAI is not uniformly positive. While new job roles are emerging, including AI trainers, prompt engineers, and system auditors, certain roles face partial displacement due to task automation. The workforce is consequently experiencing a transition from task execution to task supervision, critical thinking, and domain judgment. GenAI also intensifies the demand for reskilling and continuous learning, as workers must adapt to hybrid human–AI collaboration models. Ethical concerns related to job displacement, bias, data privacy, and accountability further complicate workforce integration. Organizations are required to redesign workflows, update governance frameworks, and invest in human capital to ensure responsible adoption. At a macroeconomic level, GenAI has the potential to widen skill-based inequalities if access to training and technology remains uneven. Therefore, the long-term workforce impact of GenAI depends not only on technological advancement but also on policy interventions, educational reform, and organizational readiness. When implemented thoughtfully, GenAI can enhance human potential rather than replace it, redefining work as a collaborative interaction between human intelligence and intelligent systems. This transformation marks an inflection point globally.

Keywords: *Generative Artificial Intelligence, Workforce Transformation, Job Displacement, Productivity, Reskilling, Human–AI Collaboration*

THE INTEGRATION OF ARTIFICIAL INTELLIGENCE IN CLINICAL DECISION SUPPORT SYSTEMS: ENHANCING PRECISION AND OUTCOMES IN MODERN HEALTHCARE
Ms. Supriya. L

Student, Department of B.Com Computer Application,
Dwaraka Doss Goverdhan Doss Vaishnav College, Arumbakkam Chennai
24e4236supriya.l@gmail.com

Abstract

Artificial Intelligence (AI) is transforming healthcare by reshaping how clinical decisions are made. As medical data—from genomic sequences and electronic health records to real-time biometric readings—grows exponentially; traditional analytical methods often struggle to provide the timely insights needed for complex patient care. This paper explores how machine learning (ML), natural language processing (NLP), and deep learning are being integrated into Clinical Decision Support Systems (CDSS). These AI-driven tools help healthcare providers identify subtle patterns in patient data that might be missed by humans, enhancing diagnostic accuracy and enabling earlier intervention for chronic conditions.AI also drives the move toward precision medicine by customizing treatment plans to individual patients. By combining extensive medical research with patient-specific histories, AI models deliver evidence-based recommendations that improve treatment effectiveness while minimizing potential side effects. However, integrating AI into healthcare comes with significant challenges. Algorithmic bias, data privacy concerns, and the opaque nature of complex neural networks underscore the need for explainable AI (XAI) to build clinician trust and ensure ethical transparency. In conclusion, AI serves as a powerful cognitive assistant for physicians, but its success depends on keeping humans in the loop. Future developments should focus on interoperability across healthcare systems and establishing robust regulatory frameworks. Ultimately, blending human expertise with AI has the potential to reduce medical errors, streamline administrative workflows, and improve patient outcomes globally.

Keywords: *Artificial Intelligence, Clinical Decision Support, Precision Medicine, Healthcare Analytics, Diagnostic Accuracy*

AI-ENABLED DECISION SUPPORT ADOPTION AND OPERATIONAL EFFICIENCY IN INDIAN MANUFACTURING FIRMS: EVIDENCE FROM COST-TO-SALES AND INVENTORY TURNOVER RATIOS
Mr. Sriram. A

Assistant Professor, Department of Commerce (Shift – II), Loyola college, Chennai
sriram@loyolacollege.edu

Abstract

This study investigates the relationship between AI-enabled decision support system adoption and cost efficiency in the Indian manufacturing sector. Using secondary data from the annual reports and corporate disclosures of six leading manufacturing firms in India over the period for 5 years right from 2019–2023, the study constructs a composite AI Adoption Index to measure the intensity of AI-driven decision support usage. Descriptive statistics, regression analysis, and independent-samples t-tests are employed to examine the impact of AI adoption on cost performance, substituted by the cost-to-sales ratio. The findings indicate that AI adoption among the sampled firms is moderate and remains at a transitional stage. Empirical results of the annual report data show no statistically significant relationship between AI adoption and cost-to-sales ratios. Similarly, comparative analysis reveals no significant difference in cost performance between AI-adopting and non-adopting firms. The study suggests that cost efficiency benefits from Artificial Intelligence-enabled decision support systems may require deeper organizational integration, longer implementation horizons, and closer alignment with cost management practices. These findings contribute to the emerging empirical literature on AI adoption and performance outcomes in manufacturing firms.

Keywords: *Artificial Intelligence, Decision Support Systems, AI Adoption, Cost Efficiency, Indian Manufacturing Sector*

ADOPTION OF IMMERSIVE TECHNOLOGIES IN FINANCIAL SERVICES: A BANKING PERSPECTIVE

Lokeshwaran S[1], Suruthi K L[2]

[1]Student, Department of Commerce, Faculty of Science and Humanities, SRM Institute of Science and Technology, Ramapuram Campus, Chennai
[2]Student, Department of Commerce, Faculty of Science and Humanities, SRM Institute of Science and Technology, Ramapuram Campus, Chennai
ls7377@srmist.edu.in[1], sk9958@srmist.edu.in[2]

Abstract

Virtual Reality (VR) technology is revolutionizing the banking sector by transforming customer experiences and operational efficiency. This paper explores the adoption of VR in banking, highlighting its applications in customer service, virtual branch environments, financial education, and immersive user experiences. It investigates how VR enhances customer engagement by enabling users to interact with financial products and services in an interactive 3D space, simulating real-life banking scenarios from the convenience of their homes. The study also examines the potential for VR to reduce operational costs through virtual consultations, employee training, and remote collaboration while discussing the challenges of integration, including security concerns, high implementation costs, and user accessibility. Drawing insights from global banking innovations and case studies, this research provides a comprehensive analysis of VR's impact on financial institutions' competitive advantage. It concludes with future prospects, emphasizing the role of VR in fostering a more dynamic, personalized, and inclusive banking experience.

Keywords: Immersive Technologies, Virtual Reality, Banking Sector, Financial Services, Customer Experience, Digital Banking

HUMAN VS AI DECISION MAKING: A COMPARATIVE STUDY

Ms. B V. Nishitha

Student, Department of B.Com Computer Application,
Dwaraka Doss Goverdhan Doss Vaishnav College, Arumbakkam, Chennai
nishibaskar11@gmail.com

Abstract

Decision making is a fundamental process that influences outcomes at individual, organizational, and societal levels. Traditionally, decision making has been regarded as a uniquely human capability shaped by cognition, experience, emotions, and ethical reasoning. However, the rapid advancement of Artificial Intelligence (AI) has transformed this landscape, enabling machines to perform complex decision-making tasks with increasing autonomy. This comparative study examines human and AI decision making to understand their respective strengths, limitations, and implications across various domains. Human decision making is deeply rooted in cognitive processes, emotional intelligence, intuition, and moral values. Humans are capable of contextual understanding, creativity, and empathy, which allow them to make nuanced judgments in uncertain, ambiguous, or socially sensitive situations. Experience and learning from past outcomes further enhance human adaptability. Limitations in processing large volumes of information and susceptibility to subjective judgment can lead to errors, especially in high-pressure or data-intensive environments. While AI can support humans by providing data-driven insights and reducing cognitive burden, humans play a crucial role in oversight, ethical evaluation, and final judgment. The integration of human intuition and moral reasoning with AI's analytical power offers a balanced framework for improved decision quality. The findings suggest that a collaborative human–AI decision-making model can enhance accuracy, efficiency, transparency, and ethical responsibility. Such a hybrid approach is essential for ensuring that technological advancements align with human values and societal well-being in an increasingly automated world.

Keywords: *Artificial Intelligence, Human Cognition, Decision Making, Ethics, Automation*

IMPACT OF GENERATIVE AI ADOPTION ON BUSINESS PERFORMANCE IN GLOBAL COMMERCE

Mr. Enock Immanuel,

Research Scholar & Assistant Professor, Department of Commerce, Faculty of Science and Humanities, SRM Institute of Science and Technology, Ramapuram, Chennai. India

enocki@srmist.edu.in

Abstract

GenAI facilitates smarter automation, improved analytics, and tailored decision-making across business departments, transforming global commerce. Despite its extensive use, the influence of GenAI on organizational performance and competitive advantage need elucidation. This conceptual paper examines the strategic importance of GenAI adoption within a digital and global business framework. The study introduces a comprehensive conceptual framework linking perceived usefulness, simplicity of use, and organizational readiness to the outcomes of GenAI adoption, using the Technology Acceptance Model (TAM) and the Resource-Based View (RBV) of the organization. The framework delineates how GenAI enhances operational efficiency, fosters innovation, and ensures sustainable value creation. The successful execution is influenced by ethical governance, data integrity, and the readiness of human resources. The study integrates information systems and strategic management literature to advance theory and propose empirical research. Managers and policymakers aiming for responsible and scalable commercial growth powered by GenAI may use the results.

Keywords : Generative AI, International Trade, Theoretical Framework, Technological Adoption, Digital Evolution

ETHICAL CHALLENGES OF GENERATIVE AI: A CRITICAL REVIEW

Dr. Maria Selvi. S

Assistant Professor, Loyola College, Chennai.
mariaselvi@loyolacollege.edu

Abstract

Generative Artificial Intelligence (GenAI) has rapidly emerged as a transformative technology capable of producing human-like text, images, and videos. While its applications span education, business, healthcare, and media, the ethical implications of such systems remain a growing concern. This paper critically reviews the major ethical challenges associated with Generative AI, including data privacy, algorithmic bias, misinformation and deepfake generation, intellectual property rights, transparency, and accountability. Based on an analysis of existing scholarly literature and policy discussions, the study highlights how these issues affect trust, fairness, and governance in AI-driven systems. The paper further examines the limitations of current ethical guidelines and regulatory frameworks in addressing the risks posed by autonomous content generation. The study concludes by emphasizing the need for responsible AI development and stronger governance mechanisms to ensure that Generative AI technologies are used in a socially beneficial and ethically sound manner.

Keywords: *Generative AI, Ethics, Bias, Privacy, Deepfakes, Accountability*

DATA PRIVACY AND ETHICAL ISSUES IN AL ENABLED COMMERCE

Ms. Jegashree. J.R

Student, Department of B.Com Computer Application,
Dwaraka Doss Goverdhan Doss Vaishnav College, Arumbakkam, Chennai
Jegashree19@gmail.com

Abstract

The rapid integration of artificial intelligence (AI) into commercial activities has significantly transformed how businesses collect, analyse, and utilise consumer data. AI-enabled commerce, including personalised marketing, recommendation systems, dynamic pricing, and automated customer service, relies heavily on large volumes of personal and behavioural data. While these technologies enhance operational efficiency and improve customer experience, they also raise serious concerns regarding data privacy and ethical responsibility. This abstract examines key data privacy and ethical issues associated with AI-driven commerce and the challenges organisations face in balancing innovation with consumer protection. A major concern is the extensive collection and processing of personal data, often without sufficient transparency or informed consent. AI systems can infer sensitive information, increasing the risks of surveillance, data misuse, and unauthorised data sharing. Data breaches and inadequate security measures further threaten consumer trust and financial safety. Additionally, algorithmic opacity restricts users' understanding of how decisions related to pricing, credit evaluation, or product recommendations are made. Ethical challenges also arise from bias and discrimination embedded within AI models, which may reinforce existing social inequalities when trained on biased or unrepresentative datasets. Moreover, hyper-personalisation driven by profit motives can manipulate consumer behaviour and exploit psychological vulnerabilities. The study emphasises that responsible AI-enabled commerce requires robust data governance frameworks, ethical AI design, regulatory compliance, and a strong commitment to transparency, accountability, and fairness to ensure sustainable growth and long-term consumer trust.

Keywords: *AI-enabled commerce, data privacy, ethics, algorithmic bias, consumer trust*

AI FOR DECISION MAKING

Ms. Jessy Shirlyn. J

Student, Department of English, Ethiraj College of Women
jessyshirlyn02@gmail.com

Abstract

Artificial Intelligence (AI) has become a transformative force in modern decision-making processes across diverse fields such as healthcare, business, education, finance, and governance. By utilizing advanced algorithms, machine learning models, and data-driven techniques, AI systems are capable of analyzing vast amounts of complex data with speed and accuracy beyond human capability. This enables organizations to make informed, efficient, and objective decisions while reducing uncertainty and human bias. AI-based decision-making tools support predictive analysis, risk assessment, pattern recognition, and real-time problem solving, thereby enhancing strategic planning and operational efficiency. However, the increasing reliance on AI also raises important ethical and social concerns, including transparency, accountability, data privacy, and algorithmic bias. Understanding how AI influences decision-making is essential to ensure its responsible and effective implementation. This study explores the role of AI in improving decision quality, examines its benefits and limitations, and highlights the need for human-AI collaboration rather than complete automation. By balancing technological advancement with ethical considerations, AI can serve as a powerful support system that augments human judgment and contributes to more reliable and sustainable decision-making practices in the contemporary world.

Keywords: *Artificial Intelligence, Decision Making, Predictive Analytics, Machine Learning, Data-Driven Decisions*

GENERATIVE AI AS A CATALYST FOR BUSINESS TRANSFORMATION
Mr. Mrithundra Kumar. K

Student, Department of B.Com Computer Application,
Dwaraka Doss Goverdhan Doss Vaishnav College, Arumbakkam, Chennai
mrithun.letters@gmail.com

Abstract

The rapid advancement of Artificial Intelligence (AI) is transforming supply chain management by enabling data-driven, adaptive, and intelligent decision-making processes. This paper explores AI-Driven Supply Chain Intelligence and Trade Optimization with a specific focus on AI-Based Inventory Planning and Stock Optimization. Traditional inventory management systems often rely on historical data and static forecasting models, which struggle to respond effectively to dynamic market conditions, demand volatility, and global supply disruptions. AI-based approaches address these limitations by leveraging machine learning algorithms, predictive analytics, and real-time data integration to enhance inventory accuracy and operational efficiency. The study examines how AI-powered inventory systems analyze large volumes of structured and unstructured data—such as sales patterns, seasonal demand, supplier performance, and market trends—to generate precise demand forecasts and optimize stock levels across multiple locations. By minimizing overstocking and stockouts, AI-driven inventory planning contributes to reduced holding costs, improved order fulfilment and enhanced customer satisfaction. Furthermore, the integration of AI in inventory management supports trade optimization by enabling faster replenishment cycles, efficient resource allocation, and improved coordination between suppliers, manufacturers, and distributors. The paper also highlights the role of AI in building resilient and responsive supply chains capable of adapting to uncertainties such as demand fluctuations, transportation delays, and geopolitical risks. In addition, ethical considerations, data quality, and implementation challenges associated with AI adoption are briefly discussed. Overall, this study emphasizes that AI-based inventory planning and stock optimization play a critical role in creating intelligent, cost-effective, and future-ready supply chain systems in the evolving global trade environment.

Keywords: *Artificial Intelligence (AI), Supply Chain Intelligence, Inventory Planning, Stock Optimization, Demand Forecasting, Predictive Analytics, Trade Optimization*

A REVIEW OF AI-DRIVEN SUPPLY CHAIN TRANSFORMATION DYNAMICS

Ms.Thenmozhi P[1], Dr.S.Aveline[2], Ms. Pavithra V [3]

[1]Assistant Professor, Master of Business Administration, Loyola Institute of Technology
[2]Assistant Professor, Joseph Institute of business Administration, St. Joseph University, Palanchur, Chennai
[3]Assistant Professor , Master of Business Administration, DMI College of Engineering, Chennai
thenmozhipoovanesh@gmail.com[1], avelinesobia@gmail.com[2], pavithravijayan10@gmail.com[3]

Abstract

Supply chain management is changing thanks to artificial intelligence (AI), which makes operations predictable, flexible, and sustainable. With a focus on Sustainable Development Goal 12 (Responsible Consumption and Production), this review examines research from 2015 to 2025 to evaluate AI's impact on crucial supply chain functions like forecasting, logistics, inventory control, and risk management. The findings show that by cutting waste, maximizing resources, and improving visibility, technologies like machine learning, digital twins, robotics, and generative AI increase efficiency, boost resilience, and support circular economy practices. However, there are still barriers to widespread implementation, such as workforce capabilities, cybersecurity, data governance, technological readiness, and ethical concerns. The study highlights the significance of human-centered AI integration and strong governance frameworks to support future supply network evolution, concluding that AI has evolved from being merely an efficiency tool to a strategic driver of resilient and sustainable supply chains.

Keywords: *Artificial Intelligence, Supply Chain Management, Sustainability, Circular Economy, Digital Transformation.*

AI IN DECISION MAKING

Mr. Ahil Varhan. F

Student, B.Com Computer Application,
Dwaraka Doss Goverdhan Doss Vaishnav College, Arumbakkam, Chennai
ahilvarshan0990@gmail.com

Abstract

Artificial Intelligence (AI) has emerged as a transformative force in modern decision-making processes across commerce, business, and governance. With the ability to analyse vast volumes of data at unprecedented speed, AI enables organizations to move from intuition-based decisions to data-driven and evidence-based strategies. This paper explores the role of AI in enhancing decision making by improving accuracy, efficiency, and strategic foresight in commercial environments. AI-powered systems such as machine learning algorithms, predictive analytics, and decision support systems assist managers in identifying patterns, forecasting trends, and evaluating risks more effectively. In areas like finance, marketing, supply chain management, and customer relationship management, AI facilitates faster and more informed decisions, leading to improved operational performance and competitive advantage. Moreover, AI supports real-time decision making by continuously learning from new data and adapting to changing market conditions. However, the increasing reliance on AI in decision making also raises critical concerns related to transparency, bias, accountability, and ethical responsibility. The lack of explainability in some AI models can challenge trust and human oversight, making it essential to balance automation with human judgment. This study highlights the need for responsible AI frameworks that ensure fairness, reliability, and ethical use while leveraging AI's full potential. In conclusion, AI is reshaping decision making by augmenting human capabilities rather than replacing them. When implemented thoughtfully, AI can serve as a powerful tool for sustainable growth and informed decision making in the evolving landscape of commerce.

Keywords: *Artificial Intelligence, Decision Making, Predictive Analytics, Data-Driven Strategies, Ethical Responsibility*

GENAI IMPACT ON WORKFORCE

Ms. Kamalika. M

Student, B.Com Computer Application,
Dwaraka Doss Goverdhan Doss Vaishnav College, Arumbakkam, Chennai
25e5662kamalika@gmail.com

Abstract

Generative Artificial Intelligence (GenAI) is rapidly transforming the global workforce by redefining how work is performed, skills are developed, and organizations create value. Unlike traditional automation, GenAI systems can generate text, code, images, and strategic insights, enabling knowledge-based tasks to be augmented rather than fully replaced. This shift is reshaping job roles across sectors such as information technology, healthcare, education, finance, and creative industries. While GenAI enhances productivity, decision-making, and innovation, it also raises significant challenges related to job displacement, skill gaps, workforce reskilling, ethical use, and data governance. The impact of GenAI is not uniformly disruptive; instead, it promotes job transformation, where human–AI collaboration becomes central to future work models. Key trends in 2026 highlight a shift toward "Agentic AI," where AI serves as a digital teammate capable of executing complex, multi-step workflows. Current data indicates that while GenAI is driving a projected 25% to 40% increase in labour cost savings through efficiency, its primary effect is the transformation-rather than the total elimination of roles. This paper examines the dual impact of GenAI on employment-highlighting opportunities for economic growth and talent augmentation alongside risks of inequality and workforce polarization. It further emphasizes the importance of adaptive education systems, continuous learning, and policy frameworks to ensure inclusive and responsible workforce transformation. Understanding GenAI's influence on the workforce is essential for organizations, policymakers, and educators to prepare for a resilient and sustainable future of work.

Keywords: *Generative AI, Workforce Transformation, Future Of Work, Human- AI Collaboration, Skill Development*

AN OVERVIEW OF GENERATIVE AI AND ITS APPLICATIONS IN THE COMMERCE SECTOR

Mr. Ganesh Kumar M

Student, Department of B.Com Computer Application,
Dwaraka Doss Goverdhan Doss Vaishnav College, Arumbakkam, Chennai
23e5311ganeshkumar.m@gmail.com

Abstract

Generative Artificial Intelligence, commonly known as Generative AI, is an emerging technology that enables machines to create new content such as text, reports, images, and analytical insights using existing data patterns. In recent years, Generative AI has gained significant importance in the commerce sector due to rapid digital transformation and the growing need for efficiency in business operations. This abstract provides an overview of Generative AI and highlights its major application in the field of commerce. The commerce sector includes activities such as accounting, finance, marketing, human resource management, auditing, and customer service. Generative AI is widely used to automate routine accounting tasks, prepare financial statements, detect errors, and support forecasting and auditing functions. In marketing, it assists in generating promotional content, analyzing customer preferences, and enhancing personalized communication. In human resource management, Generative AI supports recruitment screening, training material preparation, and performance evaluation. Despite its advantages, the adoption of Generative AI also raises concerns related to data privacy, ethical issues, and excessive dependence on technology. Proper guidelines and responsible usage are therefore essential. Overall, Generative AI plays a crucial role in improving productivity, accuracy, and decision making in commerce. Understanding its applications is essential for commerce students and professionals to adapt to modern business environments and remain competitive in the future.

Keywords: *Generative AI, Commerce, Business Applications, Automation, Technology*

USING GENERATIVE AI FOR PRODUCTIVITY AND AUTOMATION

Mr. Shreeshanth. S

Student, Department of B.Com Computer Application,
Dwaraka Doss Goverdhan Doss Vaishnav College, Arumbakkam, Chennai
23e5346shreeshanth @gmail.com

Abstract

Generative Artificial Intelligence has emerged as a powerful technological innovation that is significantly enhancing productivity and automation across various sectors. By leveraging advanced machine learning models, natural language processing, and data-driven algorithms, generative AI systems are capable of creating content, automating workflows, and supporting decision-making processes with minimal human intervention. This paper examines the application of generative AI technologies in improving productivity and enabling automation in business operations, education, healthcare, software development, and creative industries. Tools such as AI-powered chatbots, automated report generation systems, code assistants, and intelligent scheduling platforms are streamlining repetitive tasks and allowing professionals to focus on higher-value activities. The study highlights the benefits of generative AI, including increased efficiency, cost reduction, improved accuracy, and faster turnaround times. However, it also addresses challenges related to data privacy, ethical use, workforce displacement, and the need for human oversight. The paper emphasizes the importance of integrating generative AI responsibly to ensure transparency, accountability, and sustainable adoption. Furthermore, it discusses how organizations can balance automation with human creativity and critical thinking. The findings suggest that generative AI is not intended to replace human effort entirely, but to augment human capabilities and optimize productivity. As generative AI continues to evolve, it is expected to play a crucial role in shaping the future of work and organizational efficiency across industries worldwide.

Keywords: *Generative AI, Productivity, Automation, Digital Transformation, Efficiency*

ETHICAL CHALLENGES AND DATA PRIVACY IN AI DRIVEN COMMERCE

Ms. Jeevitha. M

Student, Department of B.Com Computer Application,
Dwaraka Doss Goverdhan Doss Vaishnav College, Arumbakkam, Chennai
23e4341jeevitha@gmail.com

Abstract

The rapid integration of Artificial Intelligence (AI) in commerce has transformed how businesses collect data, interact with customers, and make strategic decisions. AI-driven commerce relies heavily on consumer data to deliver personalized services, improve operational efficiency, and enhance customer satisfaction. However, this growing dependence on AI raises significant ethical challenges and data privacy concerns that must be carefully addressed. This paper examines key ethical issues in AI-driven commerce, including data privacy, informed consent, algorithmic bias, lack of transparency, and accountability. Businesses collect vast amounts of personal, financial, and behavioural data through e-commerce platforms, digital payments, and customer relationship management systems. Inadequate data protection practices can lead to privacy breaches, misuse of information, identity theft, and erosion of consumer trust. Furthermore, biased algorithms may result in unfair pricing, discriminatory marketing, and unequal access to services, negatively impacting certain consumer groups. The study also emphasizes the importance of ethical AI practices such as transparent decision-making, responsible data usage, and compliance with data protection regulations. Implementing strong cybersecurity frameworks, ethical guidelines, and regulatory oversight is essential to ensure fairness and accountability in AI applications. The paper concludes that while AI-driven commerce offers immense opportunities for innovation and competitive advantage, ethical challenges and data privacy issues cannot be overlooked. A balanced approach that combines technological advancement with ethical responsibility is crucial for building consumer trust, protecting individual rights, and achieving sustainable growth in the digital commerce ecosystem.

Keywords: Artificial Intelligence, Ethical Challenges, Data Privacy, AI-Driven Commerce, Responsible AI.

ADOPTION OF GENERATIVE AI TOOLS IN INDIAN WORKPLACES
Mr. Surya M

Student, Department of B.Com Computer Application,
Dwaraka Doss Goverdhan Doss Vaishnav College, Arumbakkam, Chennai
23e5363surya@gmail.com

Abstract

The adoption of Generative Artificial Intelligence (GenAI) tools in Indian workplaces has increased significantly due to rapid digital transformation, availability of cloud computing, and advancements in natural language processing. Organizations across sectors such as information technology, banking, education, healthcare, marketing, and customer service are implementing GenAI applications to automate routine tasks, generate content, assist coding, analyze data, and improve customer engagement. These tools help organizations enhance productivity, reduce operational costs, and support faster decision making. However, the adoption of GenAI in Indian workplaces also presents notable challenges. Major concerns include data privacy and security risks, ethical issues, bias in AI outputs, regulatory uncertainty, and shortage of skilled professionals capable of managing AI systems. Employees often express fear of job displacement and lack clarity about how GenAI will affect their roles. Additionally, many organizations face difficulties in integrating GenAI tools with existing systems while maintaining accuracy, transparency, and accountability. This study analyzes the current level of adoption of Generative AI tools in Indian workplaces and examines organizational and employee perspectives. It identifies key drivers, barriers, and impacts on job roles and skill requirements. The study finds that GenAI is more likely to transform work by augmenting human capabilities rather than completely replacing employees. To ensure sustainable adoption, organizations must invest in employee upskilling, establish ethical AI guidelines, and strengthen data governance frameworks. The study concludes that responsible adoption of Generative AI can improve workplace efficiency, innovation, and global competitiveness of Indian organizations across diverse industries in the evolving Indian digital economy.

Keywords: *Generative AI, Indian workplaces, Automation, Productivity, Digital transformation, Workforce skills*

GLOBAL OPPORTUNITIES FOR SMALL AND MEDIUM ENTERPRISES IN AI-DRIVEN COMMERCE

Mr. Roheth.B

Student, Department of B.Com Computer Application,
Dwaraka Doss Goverdhan Doss Vaishnav College, Arumbakkam, Chennai
rohethbalaji22@gmail.com

Abstract

The rapid advancement of Artificial Intelligence (AI) is transforming global commerce and creating unprecedented opportunities for Small and Medium Enterprises (SMEs). AI-driven commerce enables SMEs to overcome traditional barriers such as limited resources, restricted market access, and high operational costs, allowing them to compete effectively in international markets. Through technologies such as machine learning, predictive analytics, chatbots, personalized recommendation systems, and automated supply chain management, SMEs can enhance customer engagement, optimize decision-making, and improve overall business efficiency. AI facilitates data-driven insights that help SMEs understand consumer behavior across diverse regions, enabling personalized marketing strategies and improved customer experiences. In global e-commerce platforms, AI-powered tools support dynamic pricing, fraud detection, inventory forecasting, and cross-border logistics, reducing risks and enhancing profitability. Furthermore, AI-driven digital marketing and multilingual communication tools allow SMEs to reach global customers with minimal investment, expanding their international footprint.Despite these opportunities, SMEs face challenges such as high initial implementation costs, lack of technical expertise, data privacy concerns, and regulatory compliance issues. However, increasing access to cloud-based AI solutions, government support initiatives, and affordable AI-as-a-Service platforms are reducing these barriers. By strategically adopting AI technologies, SMEs can achieve scalability, innovation, and sustainable growth in the global marketplace. This study highlights how AI-driven commerce acts as a catalyst for empowering SMEs, enabling them to integrate into global value chains, enhance competitiveness, and contribute to inclusive economic growth. The paper emphasizes the need for supportive policies, skill development, and ethical AI practices to fully harness the global opportunities presented by AI-driven commerce for SMEs.

Keywords: *Artificial Intelligence (AI), Small and Medium Enterprises (SMEs), AI-Driven Commerce, Global Market Expansion, Digital Transformation*

FROM JOBS TO JOURNEYS: WORKFORCE TRANSFORMATION THROUGH GENAI

Ms. Vidhya Lakshmi. P

Student, Department of B.Com Computer Application,
Dwaraka Doss Goverdhan Doss Vaishnav College, Arumbakkam, Chennai
23e5381vidhyalakshmi@gmail.com

Abstract

Generative Artificial Intelligence (GenAI) is redefining the nature of work by shifting traditional job roles into dynamic career journeys that emphasize adaptability, creativity, and continuous learning. This paper examines how GenAI is transforming the workforce across industries by automating routine tasks, enhancing decision making, and enabling employees to focus on higher value activities. The study explores the impact of GenAI on recruitment, training, performance management, and employee engagement, highlighting its role in creating more personalized and efficient work environments. GenAI powered tools assist organizations in skill mapping, talent development, workflow optimization, and real time problem solving, thereby improving productivity and job satisfaction. The paper also discusses how employees are transitioning from fixed job descriptions to evolving career paths that require digital literacy and prompt based interaction with intelligent systems. Despite the opportunities offered by GenAI, challenges such as job displacement concerns, ethical considerations, data security, and the need for reskilling remain significant. This study emphasizes the importance of responsible adoption, inclusive workforce policies, and continuous upskilling to ensure a balanced human AI collaboration. By analyzing current trends and future implications, the paper concludes that GenAI is not merely replacing jobs but reshaping work into meaningful journeys, enabling organizations and individuals to adapt successfully to the evolving digital economy and remain competitive in a rapidly changing global business environment.

Keywords: *Generative AI, Workforce Transformation, Automation, Skill Development, Future of Work*

INNOVATING BUSINESS WITH GENERATIVE INTELLIGENCE

Mr. Manoj Kumar.M

Student, Department of B.Com Computer Application,
Dwaraka Doss Goverdhan Doss Vaishnav College, Arumbakkam, Chennai
23e5325manoj@gmail.com

Abstract

The rapid advancement of artificial intelligence has transformed the way organizations innovate, compete, and deliver value. Among these developments, generative intelligence has emerged as a powerful capability, enabling businesses to move beyond automation toward creativity, personalization, and strategic decision-making. This paper explores how AI-enabled generative intelligence is reshaping business innovation across key functional areas such as marketing, operations, customer engagement, and product development. Generative intelligence refers to AI systems that can create new content, insights, designs, and solutions by learning from vast datasets. Businesses are increasingly leveraging these systems to generate personalized marketing content, optimize supply chains, enhance customer support through conversational agents, and accelerate product design and innovation cycles. By integrating generative AI into core business processes, organizations can improve efficiency, reduce costs, and respond more rapidly to changing market demands. The study also examines the strategic implications of adopting generative intelligence, highlighting its role in enabling data-driven decision-making and fostering a culture of continuous innovation. However, the paper acknowledges challenges related to ethical concerns, data privacy, bias, and workforce adaptation. Addressing these issues is critical to ensuring responsible and sustainable implementation. Overall, the paper concludes that generative intelligence, when effectively integrated into AI-enabled systems, has the potential to become a key driver of competitive advantage. Businesses that strategically adopt and govern generative AI technologies will be better positioned to innovate, enhance customer value, and achieve long-term growth in an increasingly digital economy.

Keywords: *Generative Artificial Intelligence, AI –Enabled systems, Digital transformation, Business Innovation, Intelligent Automation*

SMART SUPPLY CHAIN MANAGEMENT USING GENERATIVE ARTIFICIAL INTELLIGENCE

Mr. Adithiyha A

Student, Department of B.Com Computer Application,
Dwaraka Doss Goverdhan Doss Vaishnav College, Arumbakkam, Chennai
adithiyhapriya01@gmail.com

Abstract

In recent years, leading retail brands around the world have adopted Artificial Intelligence (AI) to transform their supply chain operations, enhance customer experience, and drive business growth. One of the most notable examples is Walmart, which uses AI and machine learning to improve demand forecasting, optimize inventory management, and automate replenishment processes. By leveraging predictive analytics, Walmart can anticipate customer demand more accurately, reduce stockouts, and minimize excess inventory—ultimately improving product availability while lowering operational costs. Zara (Inditex) has also integrated AI to accelerate its fast-fashion supply chain. By using AI-supported data analytics, Zara can interpret fashion trends from social media and customer feedback, enabling rapid product design and distribution decisions. This real-time responsiveness allows Zara to keep inventory aligned with current consumer demands and reduces the risk of unsold products. Similarly, Sephora uses AI tools such as visual search and virtual try-on to enhance customer engagement online. These technologies not only improve the shopping experience but also provide valuable customer data that informs supply chain planning and product assortment strategies. Collectively, these retail brands demonstrate that strategic AI adoption ranging from predictive analytics and automation to personalized customer interactions can significantly enhance operational efficiency, agility, and competitiveness in the modern retail ecosystem.

Keywords*: Smart Supply Chain, Generative AI, Automation, Logistics Optimization, Predictive Analytics*

ADOPTION AND IMPLICATIONS OF GENERATIVE AI IN COMMERCIAL ACTIVITIES

Mr. Niranjan. S

Student, Department of B.Com Computer Application,
Dwaraka Doss Goverdhan Doss Vaishnav College, Arumbakkam, Chennai
2325340niranjan@gmail.com

Abstract

Generative Artificial Intelligence has emerged as a powerful technological advancement that is transforming commercial activities across various business sectors. The adoption of Generative AI in commerce has increased rapidly due to its ability to automate processes, generate insights, and enhance decision making. This study examines the adoption and implications of Generative AI in commercial activities and its growing significance in modern business environments. Commercial activities such as accounting, finance, marketing, sales, and human resource management are increasingly integrating Generative AI tools to improve operational efficiency. In accounting and finance, Generative AI assists in preparing financial reports, forecasting trends, detecting errors, and supporting auditing functions. In marketing and sales, it helps generate advertising content, analyze consumer behavior, and personalize customer engagement. In human resource management, Generative AI supports recruitment screening, training content development, and performance assessment. While the adoption of Generative AI offers numerous benefits such as cost reduction, accuracy, and time efficiency, it also presents several implications. Issues related to data privacy, ethical concerns, job displacement, and overreliance on technology require careful consideration. Therefore, organizations must adopt Generative AI responsibly with appropriate policies and controls. The study concludes that Generative AI plays a crucial role in reshaping commercial activities and that understanding its implications is essential for commerce students and professionals to adapt successfully to the evolving digital business landscape.

***Keywords**: Generative AI, Commerce, Business Operations, Automation, Innovation*

TRANSFORMING TRADITIONAL WAITER ROLES USING GENERATIVE AI

Mr. Shanmuga. S

Student, Department of B.Com Computer Application,
Dwaraka Doss Goverdhan Doss Vaishnav College, Arumbakkam, Chennai
23e5334@gmail.com

Abstract

The hospitality industry is evolving rapidly with the adoption of Generative Artificial Intelligence (Gen AI), which is transforming traditional waiter roles in hotels and restaurants. Traditionally, waiters handle order taking, food service, customer interaction, and coordination with the kitchen. However, rising customer expectations and operational challenges require faster and more accurate service systems. This study examines how Generative AI supports waiter roles while preserving the human element of hospitality. Gen AI-powered tools such as smart ordering systems, AI-enabled tablets, and voice assistants assist waiters in taking accurate orders, reducing service errors, and improving communication with kitchen staff. By analyzing customer preferences, previous orders, and dietary needs, AI helps waiters provide personalized menu recommendations and enhance the dining experience. AI-based training platforms and language support tools also help improve waiter skills and communication in multicultural environments. From a business perspective, the integration of Generative AI improves service efficiency, reduces waiting time, and increases customer satisfaction, leading to higher operational performance. Ethical considerations such as data privacy, workforce adaptation, and maintaining the human touch in service delivery are also discussed. Overall, Generative AI acts as a supportive tool that enhances waiter efficiency and service quality in the hospitality industry.

Keywords: *Generative AI, Hospitality Industry, Waiter Services, Smart Restaurants, Customer Experience, Service Automation, Hotel Operations, Human–AI Collaboration*

AI IN COMMERCE TRANSFORMATION

Mrs. Vinodhini R

Head i/c, Department of B.Com Computer Application,
Dwaraka Doss Goverdhan Doss Vaishnav College, Arumbakkam, Chennai
vinosrm01@gmail.com

Abstract

Artificial Intelligence (AI) has emerged as a critical driver of structural transformation in contemporary commerce, influencing organizational performance, market efficiency, and sustainable value creation. This study empirically investigates the extent and impact of AI adoption across key commercial functions, including marketing analytics, financial decision-making, supply chain optimization, and customer relationship management. The empirical analysis reveals that firms integrating AI-driven tools such as machine learning based forecasting models, intelligent automation systems, and algorithmic personalization engines exhibit statistically observable improvements in operational efficiency, demand accuracy, fraud mitigation, and customer retention. The findings further demonstrate that AI adoption reduces information asymmetry and enhances real-time strategic decision-making, particularly in data-intensive commercial environments. From a sustainability perspective, the study establishes a strong alignment between AI-driven commerce and the United Nations Sustainable Development Goals. AI-enabled productivity and innovation contribute to SDG 8 (Decent Work and Economic Growth), while advancements in digital infrastructure and intelligent systems support SDG 9 (Industry, Innovation, and Infrastructure). Moreover, the application of AI in supply chain optimization and resource efficiency advances SDG 12 (Responsible Consumption and Production) by minimizing waste and improving resource allocation. This paper explores the scope, applications, and implications of AI-driven transformation in commerce, highlighting both opportunities and challenges. It emphasizes the need for responsible AI adoption, robust governance frameworks, and skill development to ensure sustainable and inclusive commercial growth. The study contributes to understanding how AI serves as a catalyst for redefining the future of commerce in a digital economy.

Keywords: *Artificial Intelligence, Digital Commerce, Business Transformation, Data-Driven Decision ,Sustainable Development Goals*

A STUDY ON THE IMPACT OF CHATGPT AND AI-BASED TOOLS ON TEACHING AND LEARNING IN COMMERCE EDUCATION

Ms. Ananya. R

Student, Department of B. Com Computer Application,
Dwaraka Doss Goverdhan Doss Vaishnav College, Arumbakkam, Chennai
25e4245ananya@gmail.com

Abstract

Generative Artificial Intelligence, particularly ChatGPT and related AI tools, has significantly transformed the landscape of commerce education by enhancing teaching, learning, and assessment methods. The introduction of AI-driven platforms enables students to understand complex commerce concepts such as accounting principles, financial analysis, marketing strategies, and business communication in a simplified and interactive manner. The purpose of this study is to examine the impact of ChatGPT on commerce learning, explore the use of AI tools in creating assignments and quizzes, and analyze the ethical challenges associated with AI usage in academics. The study highlights how AI-powered tools assist students in personalized learning, instant doubt clarification, and improved academic engagement. In addition, educators benefit from AI-generated assignments, quizzes, and evaluation support, which saves time and enhances instructional efficiency. The need for this study arises due to the increasing adoption of AI technologies in educational institutions and the growing reliance of students on digital tools for academic support. While AI offers numerous advantages, ethical concerns such as plagiarism, data privacy, academic dishonesty, and overdependence on technology pose serious challenges. Addressing these issues is essential to ensure responsible and fair academic practices. The study emphasizes the importance of establishing ethical guidelines, promoting AI literacy, and encouraging balanced use of AI tools in commerce education. In conclusion, ChatGPT and AI tools have the potential to enrich commerce education when used responsibly, supporting both students and educators while maintaining academic integrity and ethical standards.

Keywords: *Artificial Intelligence, ChatGPT, Commerce Education, Academic Ethics, Digital Learning*

A STUDY ON BUSINESS DECISION – MAKING THROUGH GENERATIVE INTELLIGENCE AND ARTIFICIAL INTELLIGENCE

Ms. Sherin Grace

Student, Department of B. Com Computer Application,
Dwaraka Doss Goverdhan Doss Vaishnav College, Arumbakkam, Chennai
sheringraces@gmail.com

Abstract

This study explores how generative intelligence is transforming traditional business practices and supporting effective decision-making in modern organizations. In today's fast-changing business environment, organizations are increasingly adopting advanced technologies to enhance performance and maintain competitiveness. Generative AI has emerged as a powerful tool that can generate data, analyze patterns, and provide insights. By processing large volumes of information efficiently, generative AI enables organizations to respond effectively to dynamic market conditions and supports innovation in modern commerce. Generative AI plays a crucial role in supporting business decision-making by analyzing complex datasets, predicting outcomes, and minimizing human errors. This study explains the application of AI based tools across key functional areas such as marketing, finance, operations, and strategic planning. By leveraging AI-driven insights, organizations can optimize resource utilization, respond quickly to changes market demands, enhance customer experiences, and improve overall performance. The use of generative AI also helps managers make faster, more accurate, and data-driven decisions, which contributes to innovation and operational efficiency. Businesses today face increasing business complexity, intense competition, and a growing demand for time-sensitive decisions. Traditional decision-making methods are often rely on manual analysis and incomplete information, leading to inefficiencies and delays. Generative AI addresses these challenges by improving analytical accuracy, enabling data-driven strategies, and fostering sustainable growth. Understanding its application is essential for achieving innovation, improving operational efficiency, and ensuring long-term organizational success in an increasingly digital business landscape. This study offers valuable insights for students, managers, and organizations navigating AI-driven commerce in the era of digital transformation.

Keywords: *Generative AI, Business Decision-Making, Innovation, Data Analytics, Digital Transformation*

A STUDY ON GENERATIVE ARTIFICIAL INTELLIGENCE IN HEALTHCARE

Ms. Kiruthiga

Student, Department of B. Com Computer Application,
Dwaraka Doss Goverdhan Doss Vaishnav College, Arumbakkam, Chennai
kiruthigamuni28@gmail.com

Abstract

Generative Artificial Intelligence (GenAI) is becoming an important technology in the healthcare sector by helping organizations improve efficiency, accuracy, and quality of services. GenAI refers to advanced AI systems that can create, analyze, and summarize data such as medical records, reports, and images. In healthcare, this technology supports doctors, nurses, and administrators by reducing manual work and improving decision making. GenAI can automatically generate clinical reports, summarize patient histories, and assist in appointment scheduling and billing processes, which saves time and reduces errors. It also helps in analyzing medical images like X-rays and scans to identify possible health issues at an early stage. In hospitals and healthcare businesses, GenAI improves patient engagement through virtual assistants that answer basic health queries and provide reminders for medications and follow-up visits. From a business and computer application perspective, GenAI plays a key role in managing large healthcare databases, improving operational efficiency, and supporting data-driven strategies. It enables better resource planning, cost control, and customer relationship management in healthcare organizations. However, the use of GenAI also raises challenges such as data privacy, security, and ethical concerns, especially when handling sensitive patient information. Proper regulations, secure systems, and human supervision are necessary to ensure responsible use. Overall, GenAI has strong potential to transform healthcare by combining technology, business management, and computer applications to deliver better services and improved patient outcomes. This integration helps students understand how modern technologies support healthcare management, innovation, and digital transformation in today's rapidly evolving global healthcare industry and business environments.

Keywords: *Generative AI, Healthcare Systems, Medical Data, Automation, Decision Support*

A STUDY ON DIGITAL TRANSFORMATION AND INNOVATION IN THE FINANCE SECTOR

Mr. Naresh Kumar

Student, Department of B. Com Computer Application,
Dwaraka Doss Goverdhan Doss Vaishnav College, Arumbakkam, Chennai
25e4238naresh@gmail.com

Abstract

The finance sector is undergoing a significant transformation driven by rapid advancements in digital technology, automation, and data-driven decision-making. Traditional financial institutions are increasingly adopting innovative tools such as financial technology platforms, digital banking systems, and advanced analytics to improve efficiency, transparency, and customer experience. This study explores the impact of digital transformation on the finance sector with a focus on operational performance, risk management, and service delivery. The integration of technology has enabled faster transactions, improved accuracy in financial reporting, and enhanced access to financial services for a wider population. The study also examines the role of innovation in strengthening financial inclusion by providing affordable and convenient services through mobile banking, online payments, and digital lending platforms. While these developments offer substantial benefits, the finance sector also faces challenges such as cybersecurity threats, regulatory compliance, and data privacy concerns. Managing these risks is essential to ensure trust and stability within the system. The findings indicate that successful digital adoption in the finance sector depends on strong regulatory frameworks, skilled human resources, and continuous technological upgrades. Financial institutions that embrace innovation while maintaining effective risk management practices are better positioned to achieve sustainable growth. The study concludes that digital transformation is no longer optional but a strategic necessity for enhancing competitiveness and long-term resilience in the modern finance sector.

Keywords: *Financial Technology, Digital Banking, Innovation, Risk Management, Financial Services*

HUMAN–AI COLLABORATION IN SERVICE-DRIVEN ORGANIZATIONS: A STUDY ON OPERATIONAL EFFICIENCY AND SERVICE QUALITY

Ms. A. Thanujasree

Student, Department of B. Com Computer Application,
Dwaraka Doss Goverdhan Doss Vaishnav College, Arumbakkam, Chennai
25E4211thaujasree@gmail.com

Abstract

Service-driven organizations such as banking, healthcare, education, consulting, and hospitality rely heavily on human interaction, expertise, and decision-making. The rapid integration of Artificial Intelligence (AI) in these organizations has shifted the focus from automation-driven replacement to collaboration-driven augmentation of human capabilities. This study examines the role of Human–AI collaboration in enhancing operational efficiency, service quality, and decision-making in service-oriented enterprises. It analyzes how AI tools— such as chatbots, predictive analytics, intelligent scheduling systems, and decision-support platforms—work alongside human employees to improve customer experience, reduce operational errors, and optimize resource utilization. The study also highlights challenges related to ethical concerns, skill gaps, employee adaptability, and trust in AI systems. By emphasizing a collaborative model rather than a substitution model, the study concludes that effective Human–AI collaboration enables service-driven organizations to achieve sustainable growth, improved productivity, and a balanced integration of technology with human judgment and emotional intelligence.

Keywords: *Human–AI Collaboration, Service-Driven Organizations, Artificial Intelligence, Human-Centric Technology, Operational Efficiency, Service Quality, Workforce Transformation*

ENHANCING ONLINE PAYMENT SECURITY THROUGH SUPERVISED MACHINE LEARNING - BASED FRAUD DETECTION

Jenitha S[1] , Dr.Padmavathi.M S[2]

[1]*Student, Department of Computer Application, M.O.P.Vaishnav College for Women, Nungambakkam, Chennai*
[2]*Assistant Professor, M.O.P.Vaishnav College for Women, Nungambakkam, Chennai*
jenibala77@gmail.com[1] , padmavathims.csc@mopvaishnav.ac.in[2]

Abstract

The risk of fraudulent transactions has greatly increased due to the quick expansion of online payment platforms, creating substantial financial and security issues. Conventional rule-based fraud detection systems frequently have a high false positive rate and are unable to adjust to changing fraud patterns. Using actual transaction data, this research proposes a supervised machine learning-based method for identifying fraud in online payment transactions. A very unbalanced dataset from Kaggle is used to develop and assess Random Forest and Logistic Regression classifiers. The Synthetic Minority Over-Sampling Technique (SMOTE) is used to correct class imbalance. According to experimental findings, ensemble-based supervised models considerably outperform conventional classifiers for fraud detection in terms of recall and F1-score. The work offers insights into enhancing detection accuracy while reducing false alarms and demonstrates the efficacy of supervised learning in practical payment systems. Experimental results indicate that the ensemble-based Random Forest model outperforms Logistic Regression, particularly in recall and F1-score, which are critical metrics for fraud detection tasks. The proposed approach effectively improves fraud identification while reducing false alarms. Overall, this work demonstrates that supervised machine learning models provide effective solutions for enhancing fraud detection in modern online payment systems. Online payment fraud is increasing rapidly, and this study shows how supervised machine learning models can accurately detect fraudulent transactions while reducing false alarms using real-world data.

Keywords: *Online Payment Fraud, Supervised Learning, Random Forest, Logistic Regression, SMOTE*

A COMPARATIVE STUDY ON THE USAGE OF AI IN SWIGGY AND ZOMATO WITH REFERENCE TO CHENNAI CITY

Ms. Jothilakshmi.A

Student , Department of B.Com (Banking & Insurance Management)
Shrimathi Devkunvar Nanalal Bhatt Vaishnav College for Women
jothilakshimi202005@gmail.com

Abstract

The food delivery applications are rapidly emerging today because consumers want to order food from the comfort of their homes for convenience and speed. Further involving Artificial Intelligence into these platforms has developed user experience through better recommendation systems, faster routing for order delivery, dynamic pricing, and automation of customer support. This is a comparative study on the usage of AI in two important food delivery apps Swiggy and Zomato. The study is based on convenient sampling, involving 103 respondents, including users of either Swiggy or Zomato. Data were gathered using a structured questionnaire, followed by percentage analysis, cluster analysis, factor analysis, and weighted average mean. The hypothesis derived suggests that the most commonly used food delivery app among its users in Chennai is Swiggy. However, Swiggy and Zomato have different strengths and weaknesses in terms of the integration of AI technologies into their apps. In this way, the study tries to fill the gaps and will add more depth to and greater acceptability of AI-powered food delivery services in the emerging digital economy.

Keywords: *Artificial Intelligence, Swiggy, Zomato, Food Delivery Apps, Customer Experience*

AN EMPIRICAL STUDY ON FINTECH ADOPTION AND ITS INFLUENCE ON INVESTMENT BEHAVIOUR OF GENERATION Z INVESTORS

Mr. Kabilan. S

Assistant Professor, ISSM Business School, Nehru Nagar, Taramani, Chennai
kabilans271002@gmail.com

Abstract

The Advent of Financial Technology has brought a radical change in the investment behavior and financial planning among generation Z investors, In Tech Savvy environment Gen Z exhibits a high level of FinTech adoption driven by factors such as technological familiarity, convenience and access to real time financial insights. The research investigates how FinTech platforms aid for financial awareness by providing educational tools, market insights and transparent information , while also assessing investor perceptions of safety and security features such as encryption, authentication mechanisms and regulatory compliance. Further the study analyses the role of advanced FinTech features including data analytics, risk profiling, portfolio optimization and market forecasting tools which helps Gen Z investors to evaluate the risk and anticipate future market trends. This study helps to indicate a significant relationship between FinTech adoption and improved investment decision-making, reflected in better portfolio diversification, increased investment confidence and enhanced long -term financial planning. This study helps to identify the key platform tools such as user interface design, low transaction costs, speed and personalization as major drivers influencing Gen Z engagement. The research offers empirical insights for FinTech firms, financial institutions and policymakers to develop secure, analytics-driven platform that builds an informed support system and responsible investment behavior among young investors.

Keywords: *FinTech Adoption, Investment Behavior, Generation Z, Digital investment Platforms, Financial Literacy*

RECOMMENDER SYSTEMS AND CUSTOMER SATISFACTION IN DIGITAL COMMERCE: AN EMPIRICAL STUDY

Dr.Arpana.D[1] , Dr.Basil Ealias[2] , Rev.Fr.Joy D Souza[3]

[1]*Professor, St.Anthony's College*
[2]*Assistant Professor , St.Francis College*
[3]*Principal, St.Anthony's College*
drarpana2019@gmail.com[1]

Abstract

The rapid growth of digital commerce has intensified competition among online retailers, making customer satisfaction a critical determinant of success. Recommender systems powered by artificial intelligence (AI) have emerged as a key tool for enhancing customer experience by providing personalized product suggestions. This study empirically examines the impact of recommender systems on customer satisfaction in digital commerce platforms. Using survey data collected from 350 online shoppers, the study analyzes how perceived recommendation accuracy, personalization, and ease of use influence customer satisfaction. Statistical techniques including descriptive analysis, correlation analysis, and multiple regression were employed to test the proposed hypotheses. The findings reveal that AI-based recommender systems significantly enhance customer satisfaction, with personalization being the strongest predictor. The study contributes to the growing literature on AI-driven commerce and offers practical insights for e-commerce firms seeking to improve customer engagement and retention.

Keywords: *Recommender Systems , Artificial Intelligence, Customer Satisfaction, Digital Commerce, E-Commerce, Personalization*

THE ROLE OF AI-DRIVEN SOCIAL MEDIA ALGORITHMS IN SHAPING PEER PRESSURE AND BRAND ATTACHMENT AMONG COLLEGE STUDENTS

Ms. Poorvi N.S[1] , Ms. Pavithra.M[2] , Dr. P. Aruna Devi[3]

[1]*Student, Department of B.Com (Computer Applications),*
Shrimathi Devkunvar Nanalal Bhatt Vaishnav College for Women, Chrompet, Chennai
[2]*Student, Department of B.Com (Computer Applications),*
Shrimathi Devkunvar Nanalal Bhatt Vaishnav College for Women, Chrompet, Chennai
[3]*Assistant Professor, Department of B.Com (Computer Applications),*
Shrimathi Devkunvar Nanalal Bhatt Vaishnav College for Women, Chrompet, Chennai
naharariraopoorvi@gmail.com[1], pavi39808@gmail.com[2], drarunaphd@gmail.com[3]

Abstract

The increasing use of artificial intelligence in social media platforms has significantly influenced consumer behaviour among college students. AI-driven algorithms personalise content, recommend trends, and amplify peer-generated and influencer-based information, thereby intensifying peer pressure in digital environments. This paper examines the role of AI-driven social media algorithms in shaping peer pressure and its impact on brand attachment among college students. The study analyses how algorithmic features such as personalised feeds, social validation indicators, and influencer visibility affect conformity, Fear Of Missing Out (FOMO), and identity-based consumption decisions. It further explores whether peer pressure mediated by AI systems leads to long-term emotional brand attachment or results in short-term, compliance-driven purchasing behaviour. By integrating concepts from consumer behaviour and digital marketing, the paper highlights the growing influence of algorithmic systems in reinforcing social norms and brand preferences. The study also emphasises the importance of responsible and ethical use of AI in marketing practices to ensure consumer autonomy and psychological well-being. The findings aim to provide insights for marketers and academic researchers into the evolving relationship between artificial intelligence, peer influence, and brand attachment in the digital age. The study is particularly relevant in the context of increased social media usage among college students. It contributes to existing literature by linking peer pressure, algorithmic influence, and brand attachment within an emerging market perspective.

Keywords: Artificial Intelligence, Social Media Algorithms, Peer Pressure, Brand Attachment, Fear of Missing Out (FOMO)

THE ROLE OF GENERATIVE ARTIFICIAL INTELLIGENCE IN E-COMMERCE: TRENDS, CHALLENGES AND OPPORTUNITIES

Mr. S. Velusamy [1], Dr. A.Y. Kettiramalingam [2]

[1] *Research Scholar, Dr.N.G.P Arts and Science College Coimbatore.*
[2] *Professor, Department of Commerce in Business Process Services,*
Dr. N.G.P. Arts and Science College, Coimbatore.
velusamys2020@gmail.com[1]

Abstract

Generative Artificial Intelligence (Generative AI) is becoming more widely recognised as a transformative technology that is reshaping the e-commerce landscape. This paper thoroughly examines Generative AI's role in e-commerce, including its historical evolution, core differentiators from traditional AI, emerging applications, implementation challenges, and future research directions. Generative AI allows for the creation of dynamic, context-relevant content, such as personalised product descriptions and targeted advertisements, as well as sophisticated visual and conversational experiences. E-commerce retailers are achieving unprecedented levels of personalisation and customer engagement using techniques such as generative adversarial networks (GANs) and multimodal transformer models. However, significant adoption barriers persist, including ethical concerns, legal complexities, consumer trust issues, resource constraints, and technological limitations. Addressing these issues necessitates transparency, strong governance, secure data practices, and scalable technology infrastructure. Finally, this paper identifies promising research directions, focussing on model explainability, reinforcement learning integration, privacy-preserving frameworks, and immersive technologies (AR, VR, metaverse). By synthesising existing scholarly literature, this review provides strategic insights for future research as well as practical implications, allowing academics and industry practitioners to effectively leverage Generative AI to foster innovation and competitive advantage in digital retail.

Keywords: *Generative AI, E-Commerce Transformation, Personalization, Customer Engagement, Ethical Challenges*

ARTIFICIAL INTELLIGENCE IN E-COMMERCE

Mr. Ashleshvar. N

Student, Department of B.Com Computer Application,
Dwaraka Doss Goverdhan Doss Vaishnav College, Arumbakkam, Chennai
24e4259ashleshvar@gmail.com

Abstract

Artificial Intelligence (AI) has emerged as a transformative force in the e-commerce industry, reshaping the way businesses operate and interact with consumers. The integration of AI technologies enables online platforms to analyze large volumes of customer data, predict purchasing behavior, and deliver highly personalized shopping experiences. AI-powered recommendation systems enhance customer satisfaction by suggesting relevant products based on browsing history, preferences, and real-time behavior. Chatbots and virtual assistants improve customer service by providing instant responses, reducing operational costs, and ensuring round-the-clock support. Additionally, AI plays a crucial role in inventory management, demand forecasting, and dynamic pricing, allowing firms to optimize supply chains and maximize profitability. Fraud detection and cybersecurity have also been strengthened through machine learning algorithms that identify suspicious activities and reduce financial risks. The adoption of AI in e-commerce not only improves efficiency but also enhances decision-making by providing actionable insights derived from data analytics. However, challenges such as data privacy, ethical concerns, and high implementation costs remain significant barriers for many organizations. Despite these limitations, the future of AI in e-commerce appears promising, with continuous advancements expected to further streamline operations and redefine digital commerce. Overall, AI serves as a strategic tool that empowers e-commerce businesses to achieve competitive advantage, foster customer loyalty, and adapt to the rapidly evolving digital marketplace while supporting sustainable growth and innovation.

Keywords: *Artificial Intelligence, E-Commerce, Automation, Personalization, Data Analytics*

ROLE OF ARTIFICIAL INTELLIGENCE IN UNDERSTANDING CONSUMER BEHAVIOUR

Dr. R. Bhavani

Assistant Professor, Department of Commerce (CS),
Agurchand Manmull Jain College, Meenambakkam, Chennai.
bhavani.r@amjaincollege.edu.in

Abstract

In the digital economy, consumer behaviour has become highly dynamic due to increased interaction across online platforms, mobile applications, e-commerce sites, and social media. Traditional research tools such as surveys and interviews are often insufficient to analyze the vast and complex consumer data generated today. Artificial Intelligence (AI) offers advanced capabilities for processing large datasets, identifying behavioural patterns, predicting consumer decisions, and enabling personalized marketing strategies. This study explores the role of AI in understanding consumer behaviour, focusing on AI applications, consumer segmentation, decision-making analysis, personalization, and ethical issues. A percentage-based demographic analysis is included to illustrate how AI insights vary across consumer groups. The findings highlight that AI enhances marketing accuracy, customer satisfaction, and business performance while raising important concerns regarding data privacy and algorithmic fairness.

Keywords: *Artificial Intelligence, Consumer Behaviour, Machine Learning, Personalization, Predictive Analytics, Consumer Segmentation, Digital Marketing*

A STUDY ON THE GROWTH AND CONSUMER ADOPTION OF WELLNESS PRODUCTS THROUGH E-COMMERCE PLATFORMS

Ms. Vidya Sruthi. V.S[1,] Mr. Sanjay. S[2]

[1]*Department of Commerce, Faculty of Science and Humanities,*
SRM Institute of Science and Technology, Ramapuram Campus. Chennai
[2]*Department of Commerce, Faculty of Science and Humanities,*
SRM Institute of Science and Technology, Ramapuram Campus. Chennai
vv1336@srmist.edu.in[1], ss7053@srmist.edu.in[2]

Abstract

The rapid expansion of e-commerce has significantly transformed the marketing and distribution of wellness products, including health supplements, organic foods, fitness equipment, and personal care items. With increasing health awareness and digital accessibility, consumers are progressively shifting towards online platforms for purchasing wellness products. This study aims to analyze consumer perception towards purchasing wellness products through e-commerce platforms and to identify the factors influencing online buying behaviour. The research adopts a descriptive research design using both primary and secondary data sources. Primary data are collected from consumers through a structured questionnaire, while secondary data are obtained from journals, reports, and relevant online sources. The study examines key factors such as convenience, product information, pricing, trust, delivery efficiency, and customer reviews that influence online purchase decisions. Appropriate statistical tools are applied to analyze the data and interpret the results. The findings indicate that convenience, availability of information, and competitive pricing play a significant role in motivating consumers to purchase wellness products online. However, concerns related to product authenticity, quality assurance, and data security remain key challenges. The study concludes that e-commerce platforms must strengthen trust-building measures and quality transparency to enhance customer confidence and sustain growth in the wellness product market.

Keywords: *E-Commerce, Wellness Products, Consumer Perception, Digital Marketing, Customer Trust, Purchase decision, Online Retail Platforms, Consumer Satisfaction.*

IMPACT OF GENERATIVE AI ON DECISION-MAKING IN MODERN COMMERCE

Ms. Livitha. R

Student, Department of B.Com Computer Application,
Dwaraka Doss Goverdhan Doss Vaishnav College, Arumbakkam, Chennai
23e5302livitha.r@gmail.com

Abstract

Generative Artificial Intelligence (Gen AI) has emerged as a transformative technology that is reshaping decision-making processes in modern commerce. In today's highly competitive and data-driven business environment, organizations must make timely, accurate, and strategic decisions to achieve sustainable growth and maintain long-term competitive advantage. Generative AI enables businesses to process large volumes of structured and unstructured data, generate predictive insights, automate analytical tasks, and support intelligent decision-making systems. This paper examines the impact of Generative AI on decision making across key business functions such as strategic planning, operational management, marketing, customer relationship management, and supply chain optimization. It highlights major applications including demand forecasting, personalized marketing, AI-driven customer support, fraud detection, and inventory management. By delivering real-time insights and data-based recommendations, Generative AI significantly enhances the quality, speed, and effectiveness of managerial decisions. The study also discusses the key benefits of adopting Generative AI in commerce, including improved efficiency, reduced operational costs, enhanced accuracy, better customer satisfaction, and increased profitability. However, it addresses critical challenges such as data privacy risks, ethical concerns, algorithmic bias, lack of transparency, and over-reliance on automated systems. These challenges emphasize the importance of responsible implementation, ethical governance, continuous human oversight, and regulatory compliance. With balanced adoption strategies and strong regulatory frameworks, Generative AI can contribute significantly to sustainable business development and long-term organizational success in the evolving digital economy worldwide.

Keywords: *Generative Artificial Intelligence, Decision Making, Modern Commerce, Business Intelligence, Digital Transformation*

GENERATIVE AI IN E-COMMERCE: REVOLUTIONIZING PRODUCT RECOMMENDATIONS

Mr. Thiyagarajan. R

Student, Department of B.Com Computer Application,
Dwaraka Doss Goverdhan Doss Vaishnav College, Arumbakkam, Chennai
23E5304thiyagarajan.r@gmail.com

Abstract

The rapid growth of e-commerce platforms has intensified competition, making personalized customer experiences a critical success factor. Generative Artificial Intelligence (AI) has emerged as a transformative technology in this domain by enabling advanced product recommendations and enhanced customer engagement. Unlike traditional recommendation systems that rely mainly on historical data and predefined rules, generative AI models such as large language models and generative adversarial networks can analyze vast volumes of structured and unstructured data to generate dynamic, context-aware, and personalized recommendations. This paper examines the role of generative AI in revolutionizing product recommendation systems and customer engagement strategies in e-commerce. It explores how generative AI enhances personalization by understanding customer preferences, browsing behavior, purchase history, and real-time interactions. The study also highlights the use of AI-driven chatbots, virtual shopping assistants, and personalized content generation to improve customer satisfaction, retention, and trust. Furthermore, generative AI enables businesses to create customized product descriptions, promotional messages, and recommendations that adapt continuously to changing consumer needs. A current trends and applications, this study demonstrates that generative AI is not only reshaping how products are recommended but also redefining customer engagement in the digital marketplace. The findings suggest that the strategic adoption of generative AI can provide a significant competitive advantage for e-commerce businesses in an increasingly data-driven economy.

Keywords: *Generative AI, E-Commerce, Product Recommendations, Customer Engagement, Personalization*

GEN AI IN COMMERCE: TRANSFORMING BUSINESS MODELS BY 2026

Mr. Kishore Kumar. B.S

Student, Department of B.Com Computer Application,
Dwaraka Doss Goverdhan Doss Vaishnav College, Arumbakkam, Chennai
kishorekumarbs23e5324@gmail.com

Abstract

Generative Artificial Intelligence (Gen AI) is emerging as a transformative force in modern commerce, fundamentally reshaping how organizations operate, engage with customers, and make strategic decisions. By 2026, Gen AI is expected to play a pivotal role in redefining traditional commerce models through intelligent automation, advanced predictive analytics, and highly personalized customer experiences. This abstract examines the expanding influence of Gen AI across key commercial domains, including marketing, supply chain management, customer service, and financial planning. Gen AI-powered systems enable businesses to automate content creation, forecast demand with greater accuracy, optimize pricing strategies, and enhance customer engagement while minimizing human intervention. In the e-commerce sector, technologies such as AI-driven chatbots, recommendation engines, and virtual shopping assistants significantly improve customer satisfaction, retention, and conversion rates by delivering personalized and responsive interactions. Gen AI improves efficiency by reducing operational costs, minimizing errors, and accelerating data-driven decision-making processes. Despite its advantages, the integration of Gen AI into commerce presents notable challenges. Concerns related to data privacy, ethical usage, workforce displacement, algorithmic bias, and regulatory compliance must be carefully addressed to ensure sustainable and responsible adoption. This study highlights both the opportunities and limitations associated with Gen AI implementation in commercial environments and emphasizes the importance of transparent governance frameworks. By 2026, organizations that strategically adopt and manage Gen AI solutions are likely to gain a significant competitive advantage, drive sustainable growth, and deliver enhanced value to stakeholders. Ultimately, Gen AI will not replace human judgment in commerce but will serve as a powerful enabler of smarter, faster, and more customer-centric business practices.

Keywords: *Generative AI, E-commerce, Automation, Personalization, Digital Commerce*

BEYOND AUTOMATION: GENERATIVE AI AS A STRATEGIC DECISION ENGINE IN FINANCIAL MANAGEMENT

Mr. Guhan.V

Student, Department of B.Com Computer Application,
Dwaraka Doss Goverdhan Doss Vaishnav College, Arumbakkam, Chennai
patrickalwin070@gmail.com

Abstract

The rapid evolution of artificial intelligence has transformed financial management from rule-based automation to strategic intelligence, positioning Generative Artificial Intelligence (GenAI) as a powerful decision-making engine in contemporary organizations. This paper explores how GenAI extends beyond routine automation to support strategic financial planning, forecasting, risk assessment, and managerial decision-making in dynamic business environments. Traditional financial systems primarily depend on historical data and static analytical models, which often struggle to respond to uncertainty, volatility, and complex market conditions. GenAI overcomes these limitations by integrating real-time data, predictive analytics, and scenario-based simulations to generate adaptive insights and forward-looking financial strategies. The study adopts a conceptual and analytical framework to examine key applications of GenAI in financial management, including dynamic budgeting, predictive cash flow analysis, intelligent performance evaluation, and proactive risk modeling. GenAI-driven scenario analysis supports strategic agility by allowing managers to evaluate multiple financial alternatives before making critical decisions. The paper also highlights significant challenges associated with GenAI adoption, such as data governance, ethical considerations, transparency, and regulatory compliance. The findings suggest that GenAI does not merely automate financial processes but fundamentally transforms the role of financial managers by augmenting human judgment with intelligent, adaptive decision support, thereby strengthening organizational competitiveness and long- term value creation in the digital economy. This research emphasizes the strategic relevance of GenAI for building resilient, data-driven, and future-ready financial systems globally.

Keywords: *Generative AI, Strategic Decision-Making, Automation, Financial Management*

GENERATIVE AI IN ONLINE BUSINESS

Mr. Harsha Vardhan. N

Student, Department of B.Com Computer Application,
Dwaraka Doss Goverdhan Doss Vaishnav College, Arumbakkam, Chennai
23e5352harsha@gmail.com

Abstract

Generative artificial intelligence (GenAI) has emerged as a transformative technology reshaping the landscape of online commerce and digital business operations. This paper explores the multifaceted applications, implications, and strategic significance of GenAI in contemporary online business environments. Generative AI enables businesses to automate customer interactions through intelligent chatbots and virtual assistants, significantly enhancing operational efficiency and reducing costs. In e-commerce, GenAI-powered recommendation engines analyze customer behavior and preferences to deliver personalized product suggestions, thereby increasing conversion rates and customer lifetime value. The technology facilitates dynamic pricing strategies, inventory optimization, and demand forecasting, allowing businesses to respond swiftly to market fluctuations. Data privacy concerns, algorithmic bias, and the need for ethical governance frameworks remain critical issues. The technology's impact on employment, particularly in customer service and content creation roles, necessitates workforce adaptation and reskilling initiatives. Additionally, regulatory compliance with emerging AI governance standards across jurisdictions adds operational complexity. This paper examines successful implementations of GenAI in leading e-commerce platforms while analyzing risk mitigation strategies. The findings suggest that responsible AI adoption, coupled with transparent business practices and stakeholder engagement, is essential for sustainable competitive advantage. Organizations must balance innovation with ethical considerations to build consumer trust and ensure long-term viability in AI-enabled commerce ecosystems.

Keywords: *Generative AI, E-commerce, Business Transformation, Automation, Customer Experience*

ROLE OF AI IN FINANCIAL SERVICES

Ms. Divya.A

Student, Department of B.Com Computer Application,
Dwaraka Doss Goverdhan Doss Vaishnav College, Arumbakkam, Chennai
23e5365divya@gmail.com

Abstract

Artificial Intelligence (AI) has emerged as a transformative force in the financial services sector, reshaping how institutions operate, manage risk, and deliver value to customers. One of the most significant applications of AI is in fraud detection and risk management, where machine learning models analyze vast volumes of transaction data in real time to identify suspicious patterns and reduce financial losses. In credit scoring and lending, AI enhances decision-making by incorporating alternative data sources, enabling faster loan approvals and improved financial inclusion for underbanked populations. AI also plays a critical role in personalizing customer experiences through intelligent chatbots, virtual assistants, and data-driven product recommendations, thereby increasing customer engagement and satisfaction. In investment management and algorithmic trading, AI-powered systems process market data at high speed to optimize trading strategies, manage portfolios, and improve risk-adjusted returns. Furthermore, AI supports regulatory compliance through RegTech solutions that automate monitoring, reporting, and detection of anti-money laundering (AML) and other regulatory risks. Operational efficiency is another key area where AI delivers value by automating routine processes such as customer onboarding, document verification, and financial forecasting, leading to reduced costs and improved accuracy. Despite these advantages, the adoption of AI in financial services raises challenges related to data privacy, model transparency, bias, and ethical considerations. Consequently, effective governance and human oversight remain essential. Overall, AI is redefining the financial services landscape by enhancing efficiency, security, personalization, and inclusion, while necessitating responsible and transparent implementation.

Keywords: *Artificial Intelligence (AI), Financial Services, Fraud Detection, Risk Management, Personalized Banking, Algorithmic Trading*

IMPACT OF GENERATIVE AI–DRIVEN PERSONALIZATION ON ONLINE FOOD SPENDING BEHAVIOUR: A STUDY OF SWIGGY, ZOMATO AND QUICK COMMERCE PLATFORMS

Mr. Nitin Aditya Dachepalli

Student, Department of B.Com Computer Application,
Dwaraka Doss Goverdhan Doss Vaishnav College, Arumbakkam, Chennai
nitin23e5367@gmail.com

Abstract

Generative Artificial Intelligence (AI) has become a key driver of personalization in digital commerce, significantly transforming consumer decision-making processes. Online food delivery and quick commerce platforms such as Swiggy and Zomato increasingly rely on AI-driven recommendation systems, dynamic pricing, personalized offers, and predictive demand analytics to influence customer spending behaviour. By analysing user preferences, order history, location data, and real-time consumption patterns, these platforms create highly customized experiences that enhance convenience, engagement, and purchase frequency. This study examines the impact of Generative AI–driven personalization on online food spending behaviour among consumers. The research focuses on how personalized recommendations, targeted promotions, and AI-enabled user interfaces affect order value, frequency of purchases, and brand loyalty. The study adopts a conceptual and analytical approach supported by secondary data from industry reports, academic literature, and platform insights. It also explores the role of quick commerce models in accelerating impulse purchases and altering traditional food consumption habits. While AI-driven personalization offers benefits such as improved customer satisfaction and operational efficiency, it also raises concerns regarding data privacy, algorithmic transparency, and excessive consumer spending. The increasing dependence on personalized nudges may influence consumer autonomy and financial discipline. The paper highlights both the positive and negative implications of AI personalization on consumer behaviour in the online food ecosystem. The study concludes that Generative AI plays a decisive role in shaping online food spending patterns, and responsible implementation is essential to ensure sustainable consumer engagement and ethical digital commerce practices.

Keywords: Generative AI, Personalization, Online Food Delivery, Consumer Behaviour, Quick Commerce

GENERATIVE AI APPLICATIONS IN CONTEMPORARY COMMERCE

Mr. Abishek M

Student, Department of B.Com Computer Application,
Dwaraka Doss Goverdhan Doss Vaishnav College, Arumbakkam, Chennai
23e5379 abishek@gmail.com

Abstract

Generative Artificial Intelligence (Gen AI) has emerged as a transformative force in the field of commerce, significantly redefining how businesses operate, interact with customers, and make strategic decisions. Gen AI refers to advanced artificial intelligence systems capable of generating content such as text, images, product recommendations, and predictive insights by analyzing large volumes of data. In the commercial sector, Gen AI is increasingly applied in areas including personalized marketing, customer service automation, demand forecasting, dynamic pricing, and digital content generation. E-commerce platforms leverage Gen AI to analyze consumer behavior and purchasing patterns, enabling the delivery of tailored product recommendations that enhance customer satisfaction and increase conversion rates. Gen AI-powered chatbots and virtual assistants provide round-the- clock customer support, improving response efficiency while reducing operational costs. In addition, Gen AI supports businesses in analyzing market trends, optimizing inventory and supply chain operations, and improving the accuracy of strategic and financial decision-making processes. These capabilities allow organizations to respond quickly to market changes and gain a competitive advantage in an increasingly digital marketplace. Despite its numerous benefits, the adoption of Gen AI in commerce also presents significant challenges. Concerns related to data privacy, ethical use of artificial intelligence, workforce displacement, transparency, and algorithmic bias must be carefully addressed. Improper use of Gen AI may lead to trust issues among consumers and regulatory complications for businesses. This study highlights the growing importance of Gen AI in modern commerce and emphasizes its potential to drive innovation etc.

Keywords: *Generative AI, Sustainable Commerce, Digital Transformation, Ethical Business, Green Innovation*

AI-DRIVEN BUY NOW, PAY LATER ADDICTION

Mr. Youvaraj.T

Student, Department of B.Com Computer Application,
Dwaraka Doss Goverdhan Doss Vaishnav College, Arumbakkam, Chennai
23e5344yovaraj@gmail.com

Abstract

The rapid expansion of Buy Now, Pay Later (BNPL) services has transformed consumer purchasing behavior by offering flexible, interest-free installment options. With the integration of Artificial Intelligence (AI), BNPL platforms have become increasingly personalized, predictive, and persuasive. AI-driven algorithms analyze user spending patterns, credit behavior, browsing history, and emotional triggers to deliver targeted offers and real-time credit approvals. While these innovations improve convenience and accessibility, they also raise concerns about the potential development of addictive financial behaviours among consumers. AI-powered recommendation systems can encourage impulsive buying by creating a seamless and frictionless shopping experience. Automated reminders, dynamic credit limits, and personalized promotions may reinforce repeated borrowing, leading to overspending and debt accumulation. The ease of access to instant credit reduces consumers' perception of financial risk, fostering dependency on BNPL services as a habitual spending tool rather than a financial aid. This behavioural cycle can contribute to financial stress, reduced savings, and long-term economic instability, particularly among young adults and financially vulnerable populations. This study highlights the need for stronger regulatory frameworks, ethical AI design, and financial literacy initiatives to mitigate addiction risks. Promoting responsible AI use and encouraging informed consumer decision-making can help balance innovation with financial well-being in the evolving digital credit ecosystem.

Keywords: *Buy Now, Pay Later (BNPL), Artificial Intelligence (AI), Consumer Addiction, Impulsive Spending, Digital Financial Behavior*

RISKS AND RESPONSIBILITIES OF USING GENERATIVE AI IN BUSINESS

Mr. Saravanayogan. A

Student, Department of B.Com Computer Application,
Dwaraka Doss Goverdhan Doss Vaishnav College, Arumbakkam, Chennai
23e5369saravanayogan@gmail.com

Abstract

Generative Artificial Intelligence has become an important technological innovation in modern business practices. Organizations are increasingly adopting Generative AI to improve efficiency, automate operations, and support decision making. However, along with its benefits, the use of Generative AI also introduces various risks and responsibilities that businesses must carefully manage. This study examines the major risks and responsibilities associated with the use of Generative AI in business activities. Businesses apply Generative AI in areas such as finance, marketing, customer service, human resource management, and strategic planning. Dependence on AI systems may reduce human judgment and accountability in critical business decisions. In addition, inaccurate or unethical use of Generative AI can damage organizational reputation and customer trust. Therefore, businesses have significant responsibilities when implementing Generative AI. Organizations must ensure ethical usage, transparency, data protection, and compliance with legal and regulatory standards. Employees should be trained to use AI tools responsibly and to verify AI-generated outputs. Management must establish clear policies and monitoring mechanisms to minimize risks. The study concludes that while Generative AI offers substantial advantages, responsible adoption and risk management are essential to ensure sustainable and ethical business growth in the rapidly evolving digital environment.

GENERATIVE AI-DRIVEN DECISION MAKING IN MODERN COMMERCE
Mr. Tharun Raj K.G

Student, Department of B.Com Computer Application,
Dwaraka Doss Goverdhan Doss Vaishnav College, Arumbakkam, Chennai
23e5328tharun@gmail.com

Abstract

Generative AI–driven decision making is rapidly transforming modern commerce by enabling organizations to analyze complex data, anticipate market dynamics, and optimize strategic and operational choices in real time. Unlike traditional analytics and rule-based systems, generative AI models leverage large-scale data, probabilistic reasoning, and contextual understanding to generate insights, recommendations, and scenarios that closely resemble human judgment while operating at machine speed. In contemporary commercial environments characterized by volatility, uncertainty, and intense competition, these capabilities provide a critical advantage. This paper explores the role of generative AI in modern commerce, focusing on its impact across key domains such as demand forecasting, pricing strategy, supply chain optimization, customer experience personalization, and risk management. In addition to performance benefits, the paper addresses challenges associated with generative AI adoption, including data governance, model transparency, bias, ethical considerations, and the need for human oversight. It argues that the most effective commercial applications emerge from hybrid decision-making frameworks in which generative AI augments, rather than replaces, human expertise. By aligning technological capabilities with organizational strategy and ethical principles, firms can unlock sustainable value. Overall, the abstract positions generative AI–driven decision making as a foundational capability for modern commerce, reshaping how organizations compete, innovate, and respond to rapidly evolving market conditions.

Keywords: *Business Intelligence; Supply Chain Optimization; Customer Personalization; Risk Management; Ethical AI*

AI BASED STRATEGIC DECISION IN MODERN COMMERCE
Mr. Abhiram Mohan P.T

Student, Department of B.Com Computer Application,
Dwaraka Doss Goverdhan Doss Vaishnav College, Arumbakkam, Chennai
Abhirammohan23e5323@gmail.com

Abstract

Smart pricing has become a critical factor in achieving competitiveness and profitability in today's dynamic business environment. With the advancement of Generative Artificial Intelligence (GenAI), organizations are increasingly adopting intelligent pricing strategies that go beyond traditional rule-based models. Generative AI enables businesses to analyze large volumes of real-time data such as consumer behavior, demand patterns, market trends, competitor pricing, and seasonal variations to generate optimal pricing recommendations. Unlike conventional pricing tools, Generative AI models can simulate multiple pricing scenarios, predict customer responses, and dynamically adjust prices to maximize revenue and customer satisfaction. These systems support personalized pricing by tailoring offers based on customer preferences, purchasing history, and willingness to pay. Additionally, GenAI enhances transparency and efficiency in decision-making by providing data-driven insights that reduce human bias and pricing errors. Smart pricing strategies using Generative AI are particularly valuable in sectors such as e- commerce, retail, travel, and subscription-based services, where prices frequently fluctuate. However, challenges such as data privacy, ethical pricing practices, and algorithmic fairness must be carefully managed. This study explores the role of Generative AI in developing smart pricing strategies, its benefits for businesses, and the challenges associated with its implementation. The findings highlight how GenAI can transform pricing decisions into a strategic tool for sustainable growth in modern commerce.

Keywords: *Generative Artificial Intelligence, Smart Pricing Strategies, Dynamic Pricing, Consumer Behavior, Data-Driven Decision Making, Revenue Optimization*

CONSUMERS ACCEPTANCE TOWARDS ARTIFICIAL INTELLIGENCE TECHNOLOGIES IN ONLINE SHOPPING WITH REFERENCE TO CHENNAI

Mr. Vishal Krishnan. M

Assistant Professor, Department of Corporate Secretaryship,
Dwaraka Doss Goverdhan Doss Vaishnav College (Autonomous), Arumbakkam, Chennai
vishalkrishnan94@dgvaishnavcollege.edu.in

Abstract

Over the past few years, there has been a notable surge in online product research. AI systems are a collection of hardware and software that may be used to continuously evaluate and analyze data in order to define environmental elements and make judgements and take action. AI can provide a more customized shopping experience by better understanding consumers' online information search and product selection habits. The objective of the study is to examine the consumers acceptance towards the use of artificial intelligence technologies in online shopping with reference to Chennai. The regression results revealed that there is significant impact of attitude, perceived usefulness, trust and subjective norm on the consumers acceptance towards artificial technologies in online shopping. The study suggests that by understanding the customers adoption behavior and also creating awareness among the consumers on the benefits involved in adopting artificial technologies in online shopping would definitely increase the adoption by the consumers in the society.

Keywords: *Artificial Intelligence, Consumers, Adoption Behavior, Online Shopping.*

GEN AI OF COMMERCE

Ms. Devadharshini Suresh

Student, SRMIST, Ramapuram, Chennai
devadharshini1111@gmail.com

Abstract

Generative Artificial Intelligence (Gen Al) is transforming the field of commerce by enabling businesses to enhance efficiency, personalization, and decision-making. Gen Al refers to advanced Al systems capable of generating content such as text, images, financial reports, marketing materials, and predictive insights based on large volumes of data. In the commercial sector, Gen Al plays a significant role in areas such as marketing automation, customer relationship management, financial forecasting, supply chain optimization, and fraud detection. It assists organizations in understanding consumer behavior, improving product recommendations, automating routine tasks, and reducing operational costs. Furthermore, Gen Al supports strategic planning by providing real-time analytics and data-driven insights. Despite its advantages, challenges such as data privacy, ethical concerns, and skill gaps must be addressed for effective implementation. Overall, Generative Al represents a powerful technological advancement that is reshaping commerce by driving innovation, competitiveness, and sustainable business growth.

A STUDY ON THE IMPACT OF ARTIFICIAL INTELLIGENCE ON HUMAN WORKFORCE AND ROLES

Ms. Seema.M

Student, Department of B. Com Computer Application,
Dwaraka Doss Goverdhan Doss Vaishnav College, Arumbakkam, Chennai
25e4275seema@gmail.com

Abstract

Artificial Intelligence (AI) is increasingly influencing the way humans work and make decisions across various sectors. While AI brings efficiency, automation, and data-driven insights, it also raises concerns about the potential reduction of human roles and authority in decision-making processes. This study investigates the impact of AI on human roles, focusing on workforce participation, skill requirements, and decision-making power. It explores how AI systems—ranging from predictive analytics to autonomous decision-making tools—can shift control from humans to machines, potentially diminishing human oversight and influence in critical processes. At the same time, the research examines opportunities for human–AI collaboration, where AI supports and enhances human decision-making rather than replacing it entirely. By analyzing current applications, challenges, and best practices, the study aims to identify strategies for responsible AI integration that maintain human agency while leveraging technological efficiency. The findings provide insights into balancing automation with human oversight, ensuring that AI adoption empowers individuals, enhances productivity, and preserves ethical and strategic human involvement in organizational and societal decision-making. Ultimately, this research highlights the need for thoughtful design, ethical guidelines, and strategic planning to align AI systems with human values and roles in an increasingly automated world.

Keywords: *Artificial Intelligence, Human Roles, Decision-Making Power, Workforce Impact, Automation, Human–AI Collaboration, Ethical AI, Human Agency*

INFLUENCE OF GENERATIVE AI CHATBOT PERSONALITY ON IMPULSE BUYING BEHAVIOUR AMONG GEN Z IN ONLINE COMMERCE

Dr. R. Kavitha[1] , Ms. S. Nandhini[2]

[1] *Assistant Professor, Department of B.Com (Accounting and Finance),*
Shrimathi Devkunvar Nanalal Bhatt Vaishnav College for Women, Chennai
[2]*Student, Shrimathi Devkunvar Nanalal Bhatt Vaishnav College for Women, Chennai*
kavitha.r@sdnbvc.edu.in[1] ,nandzz1105@gmail.com[2]

Abstract

Generative Artificial Intelligence (Gen AI), has recently made its presence felt in the e-commerce sector. In its numerous applications, generative AI chatbots function as an important factor in improving consumer engagement with personalized and more human-like conversational interaction. The objective of this study is to explore the impact of the personality of generative AI chatbots towards impulse buying behaviour among Gen Z consumers in e-commerce. The investigation focuses on understanding the effect of friendliness, empathy, and interactivity on impulse buying behaviour. The primary data was collected from 150 Gen Z consumers. Convenience sampling method was adopted. Percentage analysis, Factor analysis was used to analyse the collected data. The findings of the study indicate that generative AI chatbot personality has a significant influence on impulse buying behaviour among Gen Z consumers. Chatbots with human-like and engaging personalities were found to influence the consumer to engage in unplanned purchases. The study highlights the growing importance of generative AI chatbots in shaping consumer behaviour in online commerce.

Keywords: *Generative AI, Chatbot personality, Impulse buying behaviour, Gen Z*

MARKETING EFFECTIVENESS OF VISUAL AESTHETICS IN TOURISM ADVERTISING: A STUDY ON CONSUMER ENGAGEMENT, PURCHASE INTENT, AND ECONOMIC IMPACT

Dr.K.Vijayalakshmi[1] , **Ms. Narmatha Devi M[2]** , **Ms. Sowmya L[3]**

[1]*Assistant Professor, Department of B.Voc (Travel & Tourism)*
Shrimathi Devkunvar Nanalal Bhatt Vaishnav College for Women, Chrompet, Chennai
[2]*Student,Department of B.Com(Honours) SFS, Shrimathi Devkunvar Nanalal Bhatt Vaishnav College for Women, Chrompet, Chennai*
[3]*Student, Department of B.Voc(Travel & Tourism), Shrimathi Devkunvar Nanalal Bhatt Vaishnav College for Women, Chrompet, Chennai*
drvijayalakshmik@sdnbvc.edu.in[1], narmathamanon3788@gmail.com[2], narmathamanon3788@gmail.com[3]

Abstract

Tourism plays an important role in economic growth, and effective advertising is essential in attracting tourists and influencing their travel decisions. In recent years, visual aesthetics have gained significant importance in tourism advertising due to the increased use of digital media and social platforms. Visual elements such as images, colours, videos, and design layouts help create interest, build emotional appeal, and shape positive perceptions about tourism destinations. This study focuses on understanding the marketing effectiveness of visual aesthetics in tourism advertising with reference to consumer engagement, purchase intention, and economic impact. The study is empirical in nature and is based mainly on primary data collected through a structured questionnaire. Responses were collected from 125 respondents, who were exposed to various forms of tourism advertisements. Secondary data were collected from journals, books, and online sources to support the study. The data were analysed using percentage analysis and suitable statistical tools. The findings of the study show that visually appealing tourism advertisements significantly influence consumer engagement and increase purchase intention. Attractive visual aesthetics also contribute to improved tourism promotion, which in turn supports economic development. The study concludes that effective use of visual aesthetics is essential for improving the overall impact of tourism advertising.

Keywords: *Visual Aesthetics, Tourism Advertising, Consumer Engagement, Purchase Intention, Economic Impact*

THE ROLE OF GENERATIVE AI IN ENHANCING E-COMMERCE AND CONSUMER EXPERIENCE

Mr. Sathya Narayanan. V

Student, SRMIST, Ramapuram, Chennai
sathyanarayanan.v2004@gmail.com

Abstract

Generative Artificial Intelligence (GenAI) plays a crucial role in enhancing e-commerce platforms and improving consumer experience in the modern digital marketplace. This paper examines how GenAI technologies are transforming online commerce by enabling personalized, efficient, and interactive shopping experiences. GenAI applications such as AI-powered chatbots, virtual shopping assistants, personalized recommendation systems, and automated content generation help businesses understand consumer preferences and behaviour more accurately. These tools provide real-time customer support, customized product suggestions, and improved engagement across digital platforms. The study highlights the contribution of GenAI to key e-commerce functions including dynamic pricing, demand forecasting, inventory management, and customer relationship management. By leveraging data-driven insights, businesses can improve decision-making, operational efficiency, and overall competitiveness in global markets. GenAI also enhances consumer satisfaction and brand loyalty by delivering seamless and user-centric shopping experiences. Despite its advantages, the adoption of Generative AI in e-commerce presents challenges related to data privacy, ethical concerns, transparency, and algorithmic bias. Addressing these issues is essential to ensure consumer trust and responsible AI usage. The paper concludes that ethical and responsible implementation of Generative AI can significantly enhance consumer experience and support sustainable growth in the global e-commerce industry.

Keywords: *Generative AI, E-commerce platforms, Consumer experience, Personalization, Ethical AI*

THE ROLE OF GENERATIVE AI IN TRANSFORMING E-COMMERCE AND DIGITAL CONSUMER EXPERIENCE

Mr. Nethaniel Jones. J

Student, SRMIST, Ramapuram, Chennai
nethanieljones332005@gmail.com

Abstract

Generative Artificial Intelligence (GenAI) is rapidly reshaping the landscape of e-commerce by enhancing personalization, operational efficiency, and customer engagement. This paper explores how GenAI tools such as AI-powered chatbots, virtual shopping assistants, recommendation engines, and content generators are transforming digital consumer experiences. The study highlights the role of GenAI in personalized marketing, dynamic pricing, demand forecasting, and customer relationship management. It also examines the impact of AI-driven insights on consumer decision-making and brand loyalty. While GenAI offers significant opportunities for business growth and global market expansion, it also raises concerns related to data privacy, ethical usage, and algorithmic bias. The paper concludes by emphasizing the need for responsible AI adoption to ensure sustainable and inclusive growth in digital commerce ecosystems.

Keywords: *Generative AI, E-commerce innovation, Consumer engagement, Personalization, Ethical AI*

IMPACT OF AI-DRIVEN PERSONALIZATION ON CONSUMER TRUST, LOYALTY, AND PURCHASE INTENTION: A STUDY OF ONLINE CONSUMERS IN CHENNAI CITY

Dr. Ezilarasi. S

Assistant Professor, Department of Commerce,
Agurchand Manmull Jain College, Meenambkkam, Chennai.
ezilarasi29@gmail.com

Abstract

Artificial Intelligence (AI)–driven personalization has become a key strategy in online marketing, enabling businesses to offer customized content, product recommendations, and services based on individual consumer preferences. While such personalization enhances user experience, it also raises concerns regarding data privacy and consumer trust. The present study aims to examine the impact of AI-driven personalization on consumer trust, loyalty, and purchase intention among online consumers in Chennai City. Primary data were collected from 70 respondents using a structured questionnaire through a convenience sampling method. The study analyses the relationship between AI-based personalization features and key consumer behaviour variables such as trust, loyalty, and purchase intention. The findings reveal that AI-driven personalization has a significant positive impact on consumer trust, which in turn enhances consumer loyalty and purchase intention. However, privacy concerns were found to moderately influence trust perceptions. The study provides valuable insights for online marketers to design ethical, transparent, and consumer-friendly AI personalization strategies.

Keywords: *AI-Driven Personalization, Consumer Trust, Consumer Loyalty, Purchase Intention, Data Privacy, Online Marketing*

THE NEXT FRONTIER:S HYPER-PERSONALIZATION AND AGENTIC WORKFLOWS IN THE FUTURE OF AI-DRIVEN COMMERCE

Mr.Yash D Davey

Student, Department of B.Com Computer Application,
Dwaraka Doss Goverdhan Doss Vaishnav College, Chennai
24e4223yash.d.davey@gmail.com

Abstract

The landscape of global commerce is shifting rapidly as Artificial Intelligence (AI) evolves from a supportive tool into a central operating system. This study examines the path of AI-driven commerce through 2030, highlighting the emergence of "agentic commerce" and hyper-personalized consumer ecosystems. Unlike traditional e-commerce, which reacts to user behavior, the next generation of commerce is shaped by autonomous AI agents that can handle complex procurement tasks on behalf of consumers. Leveraging large language models and real-time data, these agents navigate product discovery, negotiate dynamic pricing, and manage subscriptions with minimal human oversight. On the enterprise side, integrating Generative AI and computer vision is transforming the "phygital" experience. Solutions such as high-fidelity virtual try-ons and conversational search interfaces are smoothing customer journeys and, in some cases, cutting return rates by up to 25%. Meanwhile, predictive analytics are reshaping back-end operations. By combining macroeconomic trends, social sentiment, and logistics history, AI-enabled supply chains are reaching unprecedented efficiency, supporting anticipatory shipping models where products move toward consumers even before orders are finalized. Yet this evolution brings challenges data privacy, algorithmic bias, and the digital divide to remain pressing concerns. As automation increases, human-in-the-loop oversight and robust ethical frameworks become critical. The organizations best positioned for success will balance operational automation with trust-based, authentic customer experiences, ultimately redefining how value is created and delivered in the digital marketplace.

Keywords: *Hyper-personalization, Generative AI, Agentic Commerce, Supply-Chain Optimization, Predictive Analytics*

AI AUTOMATION IN COMMERCE

Ms. Prithika R

Student, Department of B.Com Computer Application,
Dwaraka Doss Goverdhan Doss Vaishnav College, Chennai
24e4205prithikar@gmail.com

Abstract

Artificial Intelligence (AI)–driven automation is fundamentally transforming the commerce sector by redefining how businesses operate, interact with customers, and compete in digital and physical markets. AI automation integrates technologies such as machine learning, natural language processing, computer vision, and predictive analytics to streamline commercial activities including supply chain management, inventory optimization, pricing strategies, marketing, customer support, and financial transactions. By automating data-intensive and repetitive processes, AI enables organizations to reduce operational costs, improve efficiency, and enhance decision accuracy. In commerce, AI-powered recommendation systems personalize consumer experiences, chatbots provide continuous customer engagement, and automated logistics systems improve demand forecasting and delivery performance. These advancements allow businesses to respond rapidly to market changes and consumer preferences. However, AI automation also introduces challenges related to workforce displacement, data privacy, algorithmic bias, and over-reliance on automated decision-making. Small and medium enterprises may face adoption barriers due to high implementation costs and limited technical expertise, potentially widening competitive gaps. From a workforce perspective, AI automation shifts job roles from routine transactional tasks toward analytical, supervisory, and strategic functions, increasing the demand for digital and data literacy. Regulatory and ethical considerations are becoming increasingly important to ensure transparency, accountability, and fair competition in AI-driven commerce ecosystems. Ultimately, AI automation is not merely a tool for efficiency but a strategic enabler that reshapes commercial value creation. Its long-term impact depends on responsible deployment, workforce reskilling, and balanced governance frameworks that align technological innovation with economic sustainability and societal trust.

Keywords: Artificial Intelligence, AI Automation, Commerce, Digital Transformation, Supply Chain optimization

GENERATIVE AI FOR PERSONALIZED COMMERCE
Mr. Madhan Raj K

Student, Department of B.Com Computer Application,
Dwaraka Doss Goverdhan Doss Vaishnav College, Arumbakkam, Chennai
24e4203kmadhanraj@gmail.com

Abstract

The rapid growth of digital technologies has transformed the way businesses interact with customers. In recent years, Generative Artificial Intelligence (GenAI) has emerged as a powerful tool that enables firms to deliver personalized and meaningful customer experiences. Personalized commerce focuses on understanding individual customer preferences, purchase behaviour, and expectations in order to offer appropriate products, services, and communication. By using GenAI technologies such as large language models, recommendation systems, and predictive analytics, businesses can analyse large volumes of customer data and respond to customer needs in real time. This study examines the role of Generative AI in enhancing personalized commerce across digital platforms. Applications including AI powered chatbots, virtual shopping assistants, personalized advertisements, and customised product recommendations are discussed to demonstrate how GenAI improves customer engagement and satisfaction. From a business perspective, GenAI also supports operational activities such as demand forecasting, inventory management, and dynamic pricing, thereby improving efficiency and profitability. In the Indian retail and e commerce context, the adoption of Generative AI helps organizations understand diverse consumer preferences and remain competitive in a rapidly changing digital market. However, the study also highlights challenges such as data privacy, ethical concerns, and the need for transparency in AI driven decision making. The paper concludes that responsible and well governed use of Generative AI can significantly strengthen personalized commerce and contribute to sustainable and inclusive business growth.

Keywords: *Generative AI, Personalized Commerce, Customer Analytics, Digital Transformation, Smart Commerce*

THE EVOLUTION OF LARGE LANGUAGE OF MODELS INTO AUTOMATED MARKET AGENTS

Ms. Devika.S

Student, Department of B.Com Computer Application,
Dwaraka Doss Goverdhan Doss Vaishnav College, Arumbakkam, Chennai
24e4246devikas@gmail.com

Abstract

Large Language Models (LLMs) have rapidly evolved from simple text-processing tools into powerful systems capable of reasoning, prediction, and decision support. This development has led to the emergence of automated market agents, which are intelligent systems designed to operate independently within digital and economic markets. Automated market agents use LLM capabilities along with data analytics and predefined rules to perform market-related activities such as price analysis, demand forecasting, negotiation with buyers and sellers, customer interaction, and investment decision support. These agents help businesses improve efficiency by reducing human effort, minimizing errors, and enabling faster decision-making in competitive environments. From a commerce perspective, automated market agents are increasingly applied in areas such as e-commerce platforms, financial markets, supply chain management, and digital advertising. Despite their advantages, the use of such agents also raises important challenges, including ethical concerns, data bias, lack of transparency, and the need for proper regulatory control. Businesses must ensure that these systems operate fairly, securely, and in alignment with market regulations. The study highlights that human supervision remains essential to guide automated agents and prevent misuse. Overall, the transition from LLMs to automated market agents represents a significant shift in how markets function in the digital economy. It reflects the growing integration of artificial intelligence into commercial decision-making and market operations. This transformation is expected to reshape business strategies, professional roles, and competitive practices, making AI-driven market agents an important component of future commerce and economic systems worldwide.

Keywords: *Large Language Models, Automated Agents, Digital Markets, Artificial Intelligence, Market Automation*

ENHANCING CUSTOMER SATISFACTION IN INDIA'S E-COMMERCE THROUGH AI-POWERED CHAT-BOTS: OPPORTUNITIES AND OBSTACLES

Dr. A. Jesintha Rani[1,] Ms. R. Revathi[2]

[1]*Assistant Professor, Department of Commerce, Faculty of Science and Humanities,*
SRM Institute of Science and Technology, Ramapuram Campus. Chennai
[2]*Assistant Professor, Department of Commerce, Faculty of Science and Humanities,*
SRM Institute of Science and Technology, Ramapuram Campus. Chennai
jesintha@srmist.edu.in[1], revathir2@srmist.edu.in[2]

Abstract

This research investigates the impact of AI-powered chatbots on customer satisfaction and engagement in India's diverse market. Despite their increasing use for providing instant support and guiding customers through various stages of their journeys, significant challenges persist. These include language diversity, cultural sensitivity, and varying levels of digital literacy among users. The study reveals that while chatbots contribute positively to customer interactions, their effectiveness is influenced by these challenges. The findings suggest that to maximize the benefits of chatbots, businesses should focus on enhancing language processing capabilities, integrating adaptive learning, and balancing AI use with human support. This approach can foster deeper, value-driven customer connections and address current limitations.

Keywords: *AI Powered Chatbots, Digital Transformation, Natural Language Processing, Digital Mapping*

PERSONALISED COMMERCE THROUGH GENERATIVE AI

Ms. Levaana. A

Student, Department of B. Com Computer Application,
Dwaraka Doss Goverdhan Doss Vaishnav College, Arumbakkam, Chennai
levaanaanbarasan2008@gmail.com

Abstract

Personalised commerce through generative AI marks a significant evolution in digital retail by enabling businesses to deliver deeply customized, intelligent, and adaptive customer experiences. Generative AI technologies, including large language models and multimodal systems, analyze vast amounts of customer data such as browsing behavior, purchase history, preferences, and contextual signals to understand individual intent in real time. This allows organizations to move beyond static, rule-based personalization toward dynamic interactions that respond naturally to customer needs. Applications include AI-powered conversational shopping assistants, personalized product recommendations, tailored marketing content, dynamic pricing strategies, and automated customer support. By generating relevant content, offers, and product narratives on demand, generative AI enhances customer engagement, improves conversion rates, and strengthens brand loyalty. It also supports omnichannel personalization, ensuring consistent experiences across websites, mobile apps, social media, and in-store digital touchpoints. From a business perspective, generative AI improves operational efficiency by automating creative tasks, accelerating campaign development, and enabling rapid experimentation at scale. Despite its advantages, personalised commerce through generative AI presents challenges related to data privacy, ethical use, algorithmic bias, and transparency. Ensuring responsible data governance and explainable AI systems is essential to building consumer trust. As these concerns are addressed, generative AI will continue to reshape commerce by transforming how brands understand, engage, and serve customers, ultimately creating more meaningful, relevant, and value-driven shopping experiences.

Keywords: *Personalised Commerce, Generative AI, Customer Experience, AI-driven Personalization, Digital Retail*

THE INVISIBLE CFO: SILENT DECISION-MAKING POWER OF GENERATIVE AI IN MODERN COMMERCE

Mr. Gokul. S

Student, Department of B.Com Computer Application,
Dwaraka Doss Goverdhan Doss Vaishnav College, Arumbakkam, Chennai
25e5667gokul@gmail.com

Abstract

The rapid integration of Generative Artificial Intelligence (GenAI) in commerce has transformed traditional financial decision-making processes. While human executives remain legally accountable, AI-driven systems increasingly influence strategic financial outcomes. This paper introduces the concept of the Invisible CFO, representing AI systems that silently shape financial decisions without formal authority or visibility. Through conceptual explanation, real-world examples, and a focused case discussion, this study examines how Generative AI functions as an unseen financial decision-maker within modern organizations. AI-powered systems analyze large volumes of financial data, forecast outcomes, and generate optimized recommendations related to pricing, budgeting, forecasting, and risk assessment. As these recommendations frame managerial choices, human decision-makers increasingly rely on algorithmic insights. Statistical evidence highlights the growing dependence of organizations on AI-driven financial tools, demonstrating improvements in efficiency, speed, and accuracy. However, the study also identifies critical challenges related to accountability, transparency, and ethical governance. The Invisible CFO does not replace human financial leadership but operates alongside it, creating a hybrid decision-making structure where authority and responsibility are misaligned. Recognizing this invisible influence is essential for developing effective governance frameworks, ensuring ethical oversight, and maintaining balanced collaboration between human judgment and artificial intelligence in modern commerce.

Key words: *Generative AI, Invisible CFO, Financial Decision-Making, Commerce, Artificial Intelligence*

COMPETITIVE EDGE THROUGH GENERATIVE AI IN COMMERCE

Mr. Vigneshwar. M

Student, Department of B.Com Computer Application,
Dwaraka Doss Goverdhan Doss Vaishnav College, Arumbakkam, Chennai
vigneshmurugan432@gmail.com

Abstract

In today's rapidly evolving digital economy, businesses are increasingly adopting Generative Artificial Intelligence (Gen AI) to gain a sustainable competitive edge in commerce. Generative AI refers to advanced artificial intelligence systems capable of creating content, insights, and solutions by analyzing vast amounts of data. Its integration into commercial activities is transforming how organizations compete in both domestic and global markets. One of the primary ways Generative AI provides a competitive advantage is through enhanced customer engagement. By leveraging AI-driven personalization, businesses can analyze consumer preferences, purchasing behavior, and market trends to deliver customized products, services, and marketing strategies. This personalized approach improves customer satisfaction, loyalty, and brand value, giving firms an edge over traditional competitors. Generative AI also strengthens decision-making and operational efficiency. AI-powered predictive analytics assist organizations in demand forecasting, inventory management, and pricing strategies, reducing costs and improving profitability. In addition, AI-enabled automation streamlines business processes such as customer support, content creation, and financial analysis, allowing companies to respond quickly to market changes. Businesses can simulate scenarios, generate design ideas, and identify emerging opportunities faster than conventional methods. In areas such as fraud detection, risk management, and supply chain optimization, Gen AI enhances accuracy and resilience, further strengthening competitive positioning. In conclusion, Generative AI acts as a powerful enabler for achieving competitive advantage in commerce, helping organizations enhance efficiency, innovation, and market leadership in an increasingly digital business environment.

Keywords: *Generative Artificial Intelligence, Competitive Advantage, Commerce, Digital Transformation, Business Analytics.*

SMART COMMERCE IN THE AGE OF GEN AI

Mr. Gideon. S

Student, Department of B.Com Computer Application,
Dwaraka Doss Goverdhan Doss Vaishnav College, Arumbakkam, Chennai
23e5306gideon@gmail.com

Abstract

The rapid evolution of Generative Artificial Intelligence (Gen AI) is reshaping the landscape of modern commerce, enabling businesses to move beyond traditional transactional models toward intelligent, adaptive, and highly personalized experiences. Smart commerce in the age of Gen AI integrates advanced machine learning, natural language processing, and generative models to transform how organizations interact with consumers, manage supply chains, and innovate product offerings. By leveraging Gen AI, retailers can create dynamic recommendations, automate customer service through conversational agents, and generate tailored marketing content that resonates with individual preferences. Beyond consumer engagement, Gen AI enhances operational efficiency by predicting demand patterns, optimizing logistics, and supporting decision-making with real-time insights. This paradigm shift also raises critical considerations around ethics, data privacy, and trust, as businesses must balance innovation with responsible AI practices. The convergence of smart commerce and Gen AI signals a future where commerce becomes not only digital but also deeply contextual, adaptive, and human-centric. This abstract explores the transformative potential of Gen AI in commerce, highlighting its applications in personalization, automation, and predictive analytics, while addressing challenges related to governance and sustainability. Ultimately, smart commerce powered by Gen AI represents a strategic frontier for businesses seeking competitive advantage in an increasingly digital economy, offering opportunities to redefine value creation and customer relationships in ways previously unimaginable.

Keywords*: Gen AI, Smart Commerce, Personalization, Automation, Analytics*

THE ROLE OF GEN AI IN ENHANCING CUSTOMER RETENTION ECOMMERCE PLATFORMS

Mr. Vishnu Narayanan. G. K

Student, Department of B.Com Computer Application,
Dwaraka Doss Goverdhan Doss Vaishnav College, Arumbakkam, Chennai
23e5310vishnu@gmail.com

Abstract

Generative Artificial Intelligence (Gen AI) is revolutionizing the e-commerce landscape by enabling platforms to deliver hyper-personalized, intelligent, and engaging customer experiences that directly enhance retention. In today's competitive digital marketplace, retaining customers is as critical as acquiring them, and Gen AI provides powerful tools to achieve this goal. By leveraging advanced machine learning models, e-commerce platforms can analyse vast amounts of customer data, including browsing behavior, purchase history, and sentiment, to generate tailored product recommendations, personalized promotions, and dynamic content that resonates with individual preferences. Beyond personalization, Gen AI strengthens customer support through conversational chatbots capable of delivering empathetic, multilingual, and real-time assistance. These systems not only resolve queries efficiently but also proactively engage customers to prevent dissatisfaction. Furthermore, Gen AI-driven sentiment analysis of reviews and feedback allows businesses to identify pain points, refine product offerings, and build trust through authentic engagement. Marketing campaigns also benefit from AI-generated content and automated A/B testing, ensuring that communication strategies are optimized for maximum impact. Equally important is the predictive power of Gen AI, which enables platforms to forecast churn, design adaptive loyalty programs, and optimize inventory to meet customer demand seamlessly. While challenges such as data privacy, ethical considerations, and integration costs remain, the strategic adoption of Gen AI offers e-commerce businesses a sustainable path to customer loyalty. Ultimately, Gen AI transforms retention from a reactive process into a proactive, intelligent strategy, positioning e-commerce platforms to thrive in an era defined by personalization and customer-centric innovation.

Keywords: *Generative AI, Customer Retention, E-commerce Platforms, Personalisation, Predictive analytics*

GENERATIVE AI FOR MARKETING AND BRAND STRATEGY IN CAR RACING

Mr. Niranjan. V

Student, Department of B.Com Computer Application,
Dwaraka Doss Goverdhan Doss Vaishnav College, Arumbakkam, Chennai
23e5327niranjanv@gmail.com

Abstract

Generative Artificial Intelligence (Gen AI) is emerging as a powerful tool in transforming marketing and brand strategy across various industries, including the highly competitive domain of car racing. Motorsports organizations increasingly rely on advanced technologies to enhance fan engagement, optimize sponsorship value, and strengthen brand positioning in a global market. This paper explores the role of Generative AI in redefining marketing communication and brand strategy within the car racing industry. Gen AI enables the creation of personalized promotional content, real-time social media campaigns, virtual brand ambassadors, and data-driven fan experiences that improve audience connection and loyalty. By analyzing consumer behavior patterns and engagement metrics, Gen AI supports teams and sponsors in designing targeted advertising strategies and innovative storytelling techniques. The study also highlights the use of AI-powered simulations and virtual experiences to attract new audiences and enhance digital presence. Furthermore, the paper discusses the commercial benefits of Gen AI, including increased brand visibility, improved sponsorship activation, and efficient content production. Ethical considerations such as data privacy, authenticity of AI-generated content, and responsible brand communication are also addressed. Through a conceptual and analytical approach, this paper demonstrates how Generative AI serves as a strategic enabler for marketing innovation in car racing. The findings suggest that Gen AI not only enhances brand performance but also creates new opportunities for sustainable growth in sports commerce. As motorsports continue to evolve digitally, the integration of Generative AI is expected to play a vital role in shaping future marketing and branding practices in the racing industry.

Keywords: *Generative AI, Motorsports Marketing, Brand Strategy, Fan Engagement, Digital Innovation*

GEN AI AND THE FUTURE OF SMART BUSINESS ECOSYSTEM

Ms. Akshaya K.

Student, Department of B.Com Computer Application,
Dwaraka Doss Goverdhan Doss Vaishnav College, Arumbakkam, Chennai
23e5329akshaya @gmail.com

Abstract

Generative Artificial Intelligence (Gen AI) is rapidly transforming the modern business environment by enabling smarter decision-making, enhanced automation, and improved customer experiences. This paper explores the role of Gen AI in shaping the future of smart business ecosystems, where digital technologies, data-driven insights, and intelligent systems work collaboratively to achieve sustainable growth. Gen AI models such as large language models and generative systems assist businesses in content creation, predictive analysis, process optimization, and personalized services, thereby increasing operational efficiency and innovation capacity. The study highlights how Gen AI integrates with emerging technologies such as cloud computing, Internet of Things (IoT), and big data analytics to create adaptive and responsive business ecosystems. Smart businesses leverage Gen AI to automate routine tasks, support strategic planning, and enhance real-time decision-making. Additionally, Gen AI contributes to improved risk management, customer engagement, and supply chain optimization. However, the adoption of Gen AI also presents challenges related to data privacy, ethical considerations, skill gaps, and governance frameworks. This abstract emphasizes the importance of responsible implementation of Gen AI to ensure transparency, accountability, and trust within business ecosystems. The findings suggest that organizations embracing Gen AI strategically will gain a competitive advantage and foster innovation-driven growth. Overall, Gen AI is expected to be a key driver in building intelligent, resilient, and future-ready smart business ecosystems.

Keywords: *Generative AI, Smart Business, Automation, Digital Transformation, Decision Making*

HYPER PERSONALIZED PRICING AND PROMOTIONS USING ARTIFICIAL INTELLIGENCE

Mr. Sivaperumal. S

Student, Department of B.Com Computer Application,
Dwaraka Doss Goverdhan Doss Vaishnav College, Arumbakkam, Chennai
23e5342sivaperumal@gmail.com

Abstract

Artificial Intelligence (AI) is transforming marketing by enabling hyper-personalized pricing and promotional strategies tailored to individual consumers. Hyper-personalized pricing uses advanced data analytics, machine learning algorithms, and real-time consumer insights to dynamically adjust prices based on preferences, behavior, demand patterns, and willingness to pay. Similarly, AI-driven personalized promotions deliver targeted offers, discounts, and recommendations that enhance customer engagement and satisfaction. This study explores the role of AI in designing and implementing hyper-personalized pricing and promotional strategies, focusing on their impact on consumer behavior, firm profitability, and competitive advantage. The research highlights how AI integrates data from multiple sources such as purchase history, browsing patterns, location data, and demographic information to generate precise pricing decisions. It also examines ethical concerns, data privacy issues, and transparency challenges associated with AI-based pricing mechanisms. Using a conceptual and analytical approach, the study reviews existing literature and industry practices to understand the effectiveness of AI enabled personalization in modern markets. The findings suggest that hyper-personalized pricing and promotions can significantly improve conversion rates, customer loyalty, and revenue performance when implemented responsibly. However, firms must balance personalization with fairness, regulatory compliance, and consumer trust. The study concludes that AI-powered hyper-personalized pricing and promotions represent a strategic tool for organizations seeking sustainable growth in highly competitive digital markets, provided that ethical guidelines and data governance frameworks are strictly followed.

Keywords: *Artificial Intelligence, Personalized Pricing, Promotions, Consumer Behavior, Digital Marketing*

AUTOMATION OF CUSTOMER SUPPORT USING GENERATIVE AI

Ms. Roshni V

Student, Department of B.Com Computer Application,
Dwaraka Doss Goverdhan Doss Vaishnav College, Arumbakkam, Chennai
roshniveeran05@gmail.com

Abstract

The growing demand for efficient, fast, and responsive customer service has driven organizations to increasingly adopt automated solutions powered by Generative Artificial Intelligence (AI). This paper explores the automation of customer support systems through generative AI technologies, including large language models (LLMs), intelligent chatbots, and advanced natural language processing (NLP) tools. Generative AI enables automated systems to accurately interpret customer queries, generate human-like and context-aware responses, and deliver real-time solutions with minimal human involvement. By integrating generative AI into customer support platforms, organizations can significantly reduce response times, improve customer satisfaction, and optimize operational costs. These systems are capable of managing large volumes of customer interactions simultaneously while ensuring consistency, scalability, and service quality. Additionally, generative AI supports personalized customer experiences by analyzing historical interactions, learning customer preferences, and adapting responses to individual needs and behaviours. Despite its many benefits, the adoption of generative AI in customer support presents several challenges. Key concerns include data privacy and security, ethical considerations related to automated decision-making, potential model bias, and limitations in effectively addressing emotionally sensitive or highly complex customer issues. Furthermore, reliance on high- quality training data and the need for continuous monitoring remain critical for maintaining system accuracy and trustworthiness. This study highlights the scope, advantages, and challenges associated with implementing generative AI-driven customer support systems. The findings emphasize that, when deployed responsibly, generative AI can play a transformative role in enhancing organizational efficiency and reshaping the future of customer service in modern digital enterprises.

Keywords: *Generative AI, Customer Support, Chatbots, Automation, Natural Language Processing (NLP)*

GENERATIVE AI AS A VIRTUAL SHOPPING ASSISTANT IN E-COMMERCE

Mr. Jayasurya. S.M

Student, Department of B.Com Computer Application,
Dwaraka Doss Goverdhan Doss Vaishnav College, Arumbakkam, Chennai
23e5348jayasurya@gmail.com

Abstract

The rapid expansion of e-commerce has intensified the need for personalized, interactive, and efficient customer engagement. Generative Artificial Intelligence (GenAI) has emerged as a powerful solution by acting as a virtual shopping assistant that enhances the overall online shopping experience. This paper examines the role of Generative AI-driven virtual shopping assistants in e- commerce platforms and analyzes their impact on customer decision-making, satisfaction, and operational efficiency. Unlike traditional rule-based chatbots, GenAI-powered assistants utilize large language models to understand natural language queries, provide context-aware product recommendations, generate detailed product information, and guide customers throughout the purchasing process. The study highlights key applications of virtual shopping assistants, including personalized product discovery, real-time customer support, order tracking, and post-purchase assistance. Through a conceptual analysis supported by recent industry examples, the paper demonstrates how GenAI improves customer engagement, reduces cart abandonment, increases conversion rates, and lowers operational costs for online retailers. However, the adoption of Generative AI in e- commerce also raises significant concerns related to data privacy, algorithmic bias, transparency, and ethical use of consumer data. This paper emphasizes the importance of responsible AI implementation, human oversight, and regulatory compliance to build consumer trust and ensure long-term sustainability. The study concludes that Generative AI-powered virtual shopping assistants represent a major shift in digital commerce by enabling intelligent, scalable, and customer-centric interactions. As e-commerce continues to evolve globally, these assistants are expected to redefine customer experience standards and play a crucial role in shaping competitive and innovation-driven online business strategies worldwide in modern global digital markets

Keywords: Generative AI, E-Commerce, Virtual Assistant, Personalization, Automation.

GEN-AI IN INFLUENCER AND SOCIAL MEDIA MARKETING

Ms. Pooja. V

Student, Department of B.Com Computer Application,
Dwaraka Doss Goverdhan Doss Vaishnav College, Arumbakkam, Chennai
poojavijayakumar1ly@gmail.com

Abstract

Generative Artificial Intelligence (Gen-AI) is emerging as a transformative force in influencer and social media marketing, reshaping how content is created, personalized, and distributed across digital platforms. By leveraging technologies such as large language models, AI-generated imagery, videos, and virtual avatars, Gen-AI enables brands and influencers to produce engaging, high-quality content at scale while optimizing time, cost, and creative processes. In influencer marketing, Gen-AI facilitates data-driven decision- making audience demographics, sentiment, and engagement patterns, allowing marketers to identify suitable influencers, predict campaign performance, and tailor content to specific target groups. The rise of AI-generated virtual influencers and personas further expands the possibilities for consistent branding, global reach, and innovative storytelling, providing new ways to interact with audiences. Moreover, Gen-AI enhances personalized marketing by adapting messages in real-time to user and preferences, thereby increasing engagement, loyalty, and conversion rates. Despite its potential, the adoption of Gen-AI raises ethical, legal, and social challenges, including authenticity, transparency, algorithmic bias, and data privacy concerns, which may impact audience trust. This study examines the applications, benefits, challenges, and future implications of Gen-AI in influencer and social media marketing, emphasizing the importance of ethical implementation to balance innovation with responsibility. By understanding both opportunities and risks, brands and marketers can leverage Gen-AI strategically to create value, improve audience engagement, and maintain credibility in an increasingly competitive digital landscape.

TRANSFORMING TRADITIONAL RETAIL INTO SMART RETAIL THROUGH GENERATIVE AI

Mr. V.Vanajayavel

Student, Department of B.Com Computer Application,
Dwaraka Doss Goverdhan Doss Vaishnav College, Arumbakkam, Chennai
23E5358vanaja@gmail.com

Abstract

The rapid evolution of artificial intelligence (AI) is reshaping industries worldwide, and retail stands at the forefront of this transformation. Traditional retail, long characterized by physical stores, manual inventory management, and standardized customer experiences, is increasingly converging with digital innovation to create "smart retail." Generative AI, a subset of AI that focuses on creating new content and insights from data, plays a pivotal role in this paradigm shift. By leveraging generative AI, retailers can move beyond transactional interactions to deliver hyper-personalized, immersive, and predictive shopping experiences. Generative AI enables retailers to analyse vast datasets—ranging from consumer behaviour and purchase history to social sentiment and environmental factors—and generate actionable insights in real time. This empowers businesses to design dynamic product recommendations, create personalized marketing campaigns, and even simulate demand forecasting with unprecedented accuracy. Smart retail environments, enhanced by generative AI, integrate technologies such as virtual try-ons, conversational AI assistants, and automated content generation for product descriptions, advertisements, and promotions. These innovations not only improve operational efficiency but also elevate customer engagement by making shopping more intuitive, interactive, and tailored to individual preferences. Moreover, generative AI supports supply chain optimization by predicting demand fluctuations, reducing waste, and enabling agile responses to market changes. It also fosters creativity in retail design, from store layouts to digital storefronts, ensuring that the customer journey is both seamless and engaging. Ultimately, the transformation from traditional retail to smart retail through generative AI represents a strategic leap toward a future where data-driven creativity, personalization, and efficiency converge.

Keywords: Smart retail, Generative AI, Personalized shopping experiences, Customer journey optimization, AI-driven recommendations

VIRTUAL SHOPPING ASSISTANTS AND AI CHATBOTS IN COMMERCE

Ms. Rashika B

Student, Department of B.Com Computer Application,
Dwaraka Doss Goverdhan Doss Vaishnav College, Arumbakkam, Chennai
2365368rashikabilal@gmail.com

Abstract

Virtual shopping assistants and AI chatbots have emerged as transformative tools in modern commerce, reshaping how businesses interact with customers across digital channels. Powered by advances in artificial intelligence, natural language processing, and machine learning, these systems provide real-time, personalized support throughout the customer journey. From product discovery and comparison to order tracking and post-purchase assistance, virtual assistants enhance convenience while reducing friction in online and omni channel retail environments. A key advantage of AI-driven shopping assistants lies in their ability to analyze large volumes of customer data, including browsing behavior, purchase history, and preferences, to deliver tailored recommendations and targeted promotions. This personalization not only improves customer satisfaction and engagement but also drives higher conversion rates and average order values. Additionally, chatbots enable 24/7 customer service at scale, reducing operational costs and alleviating the workload of human agents by handling routine inquiries efficiently. Despite these benefits, challenges remain in their implementation. Limitations in contextual understanding, emotional intelligence, and language nuance can lead to customer frustration if interactions feel impersonal or inaccurate. Data privacy, security, and ethical concerns surrounding algorithmic bias and transparency further complicate adoption. As a result, many organizations pursue hybrid models that integrate AI chatbots with human support to balance efficiency and empathy. Overall, virtual shopping assistants and AI chatbots represent a significant evolution in digital commerce. As technologies continue to mature, their role is expected to expand beyond transactional support toward proactive, conversational, and relationship-driven commerce, redefining how consumers and brands connect in an increasingly digital marketplace.

Keywords: *AI chatbots, E-commerce, Artificial intelligence, Customer experience, Personalization*

AI-BASED RECOMMENDATION SYSTEMS AND CONSUMER SATISFACTION

Mr. Prakash Raj. R

Student, Department of B.Com Computer Application,
Dwaraka Doss Goverdhan Doss Vaishnav College, Arumbakkam, Chennai
23e5363surya@gmail.com

Abstract

Artificial Intelligence (AI)-based recommendation systems have become a crucial component of modern digital commerce. These systems analyze consumer data such as browsing history, purchase behavior, preferences, and demographics to provide personalized product and service recommendations. The primary objective of AI-based recommendation systems is to enhance the customer experience by offering relevant and timely suggestions, thereby improving consumer satisfaction and business performance. This study examines the role of AI-based recommendation systems in influencing consumer satisfaction in online shopping platforms. With the rapid growth of e-commerce, consumers are exposed to a wide range of product choices, often leading to decision fatigue. Recommendation systems powered by AI help reduce this complexity by filtering information and presenting customized options that align with individual consumer needs. As a result, consumers experience convenience, time savings, and improved decision-making, which positively impact their satisfaction levels. The study also highlights how effective recommendation systems contribute to increased customer engagement, trust, and loyalty. However, challenges such as data privacy concerns, algorithm bias, and over-personalization may negatively affect consumer perceptions if not properly managed. The research emphasizes the need for transparent and ethical use of consumer data while implementing AI technologies. In conclusion, AI-based recommendation systems play a significant role in enhancing consumer satisfaction by delivering personalized and efficient shopping experiences. Businesses that strategically adopt and responsibly manage these systems can gain a competitive advantage in the digital commerce environment. The study underscores the importance of balancing technological innovation with ethical considerations to ensure sustainable growth in AI-driven commerce.

Keywords*: Generative AI, Smart Supply Chain, Retail Analytics, Automation, Demand Forecasting*

SENTIMENT ANALYSIS OF CUSTOMER FEEDBACK

Mr. Ashwin. S

Student, Department of B.Com Computer Application,
Dwaraka Doss Goverdhan Doss Vaishnav College, Arumbakkam, Chennai
ashwin23e5378@gnail.com

Abstract

Sentiment Analysis of Customer Feedback is a crucial application of Natural Language Processing (NLP) that helps organizations understand customers' opinions, emotions, and attitudes toward products and services. With the rapid growth of e-commerce platforms, social media, and online review systems, a large volume of customer feedback is generated daily. Manually analyzing this data is time-consuming and inefficient, making automated sentiment analysis an effective solution. This study focuses on analyzing customer feedback to classify sentiments as positive, negative, or neutral using computational techniques. The proposed approach involves collecting textual customer reviews from online platforms and preprocessing the data by removing noise such as stop words, punctuation, and irrelevant symbols. Feature extraction techniques such as Bag-of-Words and Term Frequency–Inverse Document Frequency (TF-IDF) are applied to convert textual data into numerical form. Machine learning algorithms, including Naïve Bayes, Support Vector Machines, and Logistic Regression, are then used to perform sentiment classification. The performance of these models is evaluated based on accuracy, precision, recall, and F1-score. The results demonstrate that sentiment analysis effectively identifies customer opinions and provides valuable insights into customer satisfaction and dissatisfaction. Businesses can use these insights to improve product quality, enhance customer service, and make informed strategic decisions. Furthermore, sentiment analysis helps in monitoring brand reputation and understanding market trends in real time. This study highlights the importance of sentiment analysis as a powerful tool for data-driven decision-making and emphasizes its growing relevance in today's customer-centric business environment.

ROLE OF GENAI IN PERSONALIZED FINANCIAL SERVICES

Mr. Priyadharan. M

Student, Department of B.Com Computer Application,
Dwaraka Doss Goverdhan Doss Vaishnav College, Arumbakkam, Chennai
priyadharan@gmaill.com

Abstract

Generative Artificial Intelligence has emerged as a transformative force in the financial services industry, enabling institutions to deliver highly personalized, data driven, and customer centric solutions at scale. This paper examines the role of GenAI in reshaping personalized financial services by leveraging advanced machine learning models, natural language processing, and real time analytics. GenAI systems analyze vast volumes of structured and unstructured customer data, including transaction histories, behavioural patterns, and contextual signals, to generate tailored financial insights, product recommendations, and proactive advisory services. Personalized credit scoring, dynamic pricing, customized investment portfolios, and conversational virtual assistants are among the key applications enhancing customer engagement and satisfaction. Furthermore, GenAI improves operational efficiency by automating customer interactions, fraud detection, and compliance monitoring while maintaining a high degree of personalization. Despite these benefits, the adoption of GenAI presents challenges related to data privacy, algorithmic bias, transparency, and regulatory compliance. Financial institutions must therefore adopt responsible AI frameworks, robust governance models, and ethical data practices to ensure trust and fairness. The study highlights how strategic integration of GenAI can create competitive advantage by aligning personalized financial offerings with individual customer needs and preferences. Overall, GenAI represents a critical enabler for the next generation of personalized financial services, driving innovation, inclusivity, and long term value creation in the evolving digital financial ecosystem worldwide.

Keywords: *Generative AI, personalization, fintech, banking, analytics*

GENAI IN FINANCE: FRAUD DETECTION, FORECASTING, AND AUTOMATION

Mr. Avinash Kumar. T

Student, Department of B.Com Computer Application,
Dwaraka Doss Goverdhan Doss Vaishnav College, Arumbakkam, Chennai
23e5361avinash@gmail.com

Abstract

Generative Artificial Intelligence (GenAI) is rapidly transforming the financial sector by enabling advanced fraud detection, accurate forecasting, and intelligent automation of complex financial processes. Unlike traditional rule based systems, GenAI models learn from vast volumes of structured and unstructured financial data to identify hidden patterns, anomalies, and emerging risks in real time. In fraud detection, GenAI enhances transaction monitoring by generating adaptive risk profiles, detecting previously unseen fraud scenarios, and reducing false positives through contextual understanding. In forecasting, GenAI improves financial planning and decision making by producing dynamic predictions for cash flows, credit risk, market trends, and customer behavior under varying economic conditions. These models can simulate multiple scenarios, helping financial institutions prepare for uncertainty and volatility across global markets. Automation powered by GenAI further streamlines operations such as loan processing, regulatory compliance, customer service, and financial reporting functions. By generating reports, summaries, and actionable insights with minimal human intervention, GenAI reduces operational costs, processing time, and manual errors significantly. However, the adoption of GenAI in finance also raises concerns related to data privacy, model transparency, ethical use, and regulatory compliance requirements worldwide. Effective governance frameworks, human oversight, and responsible AI practices are therefore essential for sustainable implementation. This abstract highlights how GenAI acts as a strategic enabler in modern finance by strengthening security, improving forecasting accuracy, and driving efficient automation, ultimately supporting smarter, faster, and more resilient financial systems in a digitally evolving global economy environment for financial institutions worldwide.

Keywords: *Generative AI, Fraud Detection, Forecasting, Automation, Finance*

GENERATIVE AI IN FOOTBALL COMMERCE: TRANSFORMING REVENUE, MARKETING, AND FAN ENGAGEMENT

Mr. Parikshith. C.B

Student, Department of B.Com Computer Application,
Dwaraka Doss Goverdhan Doss Vaishnav College, Arumbakkam, Chennai
23e5330parikshithcb@gmail.com

Abstract

Generative artificial intelligence is rapidly reshaping football commerce by redefining how clubs generate revenue, design marketing strategies, and engage global fan communities. This abstract examines the strategic integration of generative AI across three commercial pillars: monetization, brand communication, and supporter experience. In revenue generation, AI-driven content automation enables personalized merchandise design, dynamic ticket pricing, and predictive sponsorship valuation, improving conversion rates and lifetime customer value. In marketing, generative models create multilingual campaigns, match previews, social media narratives, and real-time highlights that align club identity with fan sentiment at scale. In fan engagement, conversational agents, virtual influencers, and immersive storytelling personalize matchday journeys, loyalty programs, and digital collectibles, strengthening emotional attachment beyond the stadium. The study synthesizes recent industry practices from elite European leagues, emerging Asian markets, and sports technology startups to evaluate benefits, risks, and governance challenges. While generative AI enhances creativity, speed, and commercial efficiency, it also raises concerns regarding data privacy, algorithmic bias, intellectual property, and authenticity in sports culture. The abstract proposes a responsible adoption framework combining ethical data use, human–AI co-creation, and transparent communication with stakeholders. By mapping opportunities and limitations, this presentation demonstrates how generative AI can become a sustainable driver of football commerce rather than a disruptive novelty. Future research should examine long-term impacts on governance, employment, creativity, and global competitive balance fairness.

Keywords: *Generative AI, Football Commerce, Fan Engagement, Sports Marketing, Revenue Innovation*

AI-DRIVEN PERSONALIZATION AND ITS INFLUENCE ON ONLINE BUYING BEHAVIOR

Mr. Manoj Kumar. S

Student, Department of B.Com Computer Application,
Dwaraka Doss Goverdhan Doss Vaishnav College, Arumbakkam, Chennai
23e5335manojkumar@gmail.com

Abstract

Artificial intelligence driven personalization has become a central strategy in modern e-commerce platforms, significantly reshaping online buying behavior. This study examines how AI based personalization techniques, including recommendation systems, personalized advertisements, dynamic pricing, and customized user interfaces, influence consumers purchasing decisions. By analyzing existing literature and recent industry practices, the abstract highlights the role of data analytics and machine learning algorithms in understanding individual preferences, browsing patterns, and purchase histories. AI driven personalization enhances customer experience by reducing information overload, improving product relevance, and increasing perceived value, which ultimately leads to higher engagement, satisfaction, and conversion rates. The study also discusses psychological factors such as trust, perceived control, and privacy concerns, which moderate the effectiveness of personalized online experiences. While personalization can positively impact impulse buying and brand loyalty, excessive or intrusive personalization may lead to discomfort and resistance among consumers. Furthermore, ethical considerations related to data security, transparency, and algorithmic bias are briefly addressed, emphasizing the need for responsible AI implementation. The findings suggest that businesses adopting balanced and transparent AI driven personalization strategies can gain competitive advantage by fostering long term customer relationships. Overall, the abstract concludes that AI driven personalization plays a crucial role in shaping online buying behavior and will continue to influence the future of digital commerce as technology advances and consumer expectations evolve.

THE ROLE OF GENERATIVE AI IN BUILDING SMART COMMERCE SYSTEMS FOR DATA-DRIVEN DECISION MAKING

Dr.K.M. Srividhya[1], Dr.G.J. Precila[2]

[1]*Department of Commerce, Assistant Professor, Annai Violet Arts and Science College*
[2]*Department of Commerce, Assistant Professor, Annai Violet Arts and Science College*
shrividhya034@gmail.com[1], gjprecila@gmail.com[2]

Abstract

Smart commerce is rapidly evolving with the integration of Generative Artificial Intelligence (GenAI), enabling organizations to move from traditional data processing to intelligent, adaptive, and predictive decision-making systems. This paper examines the role of Generative AI in developing smart commerce frameworks that enhance managerial and strategic decisions across marketing, supply chain, finance, and customer relationship management. GenAI tools analyze large volumes of structured and unstructured data to generate insights, forecast demand, optimize inventory, personalize offerings, and support real-time decision making. The study adopts a conceptual and analytical methodology supported by secondary data from industry reports, academic literature, and real-world business applications. It highlights how GenAI-driven models improve accuracy, speed, and flexibility in business decisions while reducing operational inefficiencies. Key findings indicate that organizations adopting GenAI-enabled smart commerce systems gain competitive advantages through improved customer responsiveness, cost optimization, and predictive capabilities. However, the paper also identifies challenges such as data privacy concerns, ethical use of AI, skill gaps, and dependence on algorithmic outputs. The study emphasizes the need for responsible AI governance and human-AI collaboration to ensure sustainable implementation. The paper concludes that Generative AI is a critical enabler of smart commerce, transforming data into actionable intelligence and redefining decision-making processes in the digital economy.

Keywords: *Generative AI, Smart Commerce, Decision Making, Business Analytics, Digital Transformation*

A STUDY ON THE ROLE OF GENERATIVE ARTIFICIAL INTELLIGENCE IN ENHANCING CUSTOMER ENGAGEMENT IN SMALL BUSINESSES

Ms. Narmatha. A

Student, Department of B. Com Computer Application,
Dwaraka Doss Goverdhan Doss Vaishnav College, Arumbakkam, Chennai
narmathaa2208@gmail.com

Abstract

Generative Artificial Intelligence (GenAI) is increasingly transforming the way businesses interact with customers by enabling more personalized, responsive, and efficient engagement strategies. Small businesses, which often operate with limited resources and restricted access to customer insights, are beginning to adopt GenAI-powered tools to improve customer interaction and overall business performance. This paper examines the role of Generative AI in enhancing customer engagement in small businesses across various commercial activities. The study adopts a conceptual and exploratory approach based on secondary data sources, including academic literature, industry reports, and documented examples of GenAI applications in small business environments. The analysis highlights the contribution of Generative AI to customer engagement through intelligent chatbots, personalized communication, automated customer support, content generation, and predictive interaction models. These applications enable small businesses to respond to customer needs more effectively, strengthen customer relationships, and improve satisfaction levels.The findings indicate that the adoption of Generative AI helps small businesses deliver consistent and personalized customer experiences while reducing operational workload and response time. However, the study also identifies challenges such as data privacy concerns, ethical considerations, limited digital infrastructure, and lack of technical expertise, which may restrict effective implementation. The paper concludes that Generative AI has the potential to act as a strategic enabler for customer engagement in small businesses when implemented responsibly with appropriate human oversight and ethical business practices.

Keywords: *Generative Artificial Intelligence, Customer Engagement, Small Businesses, Digital Commerce, Business Innovation*

A STUDY ON ARTIFICIAL INTELLIGENCE APPLICATIONS IN INTELLIGENT COMMERCE AND DIGITAL TRANSFORMATION

Ms. Thejashree. K

Student, Department of B. Com Computer Application,
Dwaraka Doss Goverdhan Doss Vaishnav College, Arumbakkam, Chennai
25e4203thejashree@gmail.com

Abstract

Artificial Intelligence (AI) is rapidly transforming the commerce ecosystem by redefining how businesses create value, interact with customers, and make strategic decisions. This study aims to examine the role of AI-driven technologies in enhancing intelligent commerce through data-driven decision making, personalized customer engagement, and operational efficiency. The primary purpose of the study is to analyse how AI applications such as machine learning, predictive analytics, chatbots, and recommendation systems are being integrated into modern commercial practices. The study also seeks to evaluate the impact of AI adoption on business performance, customer satisfaction, and competitive advantage. The need for the study arises from the growing digitalization of markets and the increasing volume of consumer data, which traditional analytical tools are unable to process effectively. AI enables organizations to extract actionable insights from big data, automate routine processes, reduce operational costs, and respond quickly to dynamic market conditions. In the context of commerce, AI-driven systems support demand forecasting, dynamic pricing, fraud detection, and supply chain optimization, thereby improving overall efficiency and profitability. This study is significant for academicians, practitioners, and policymakers as it provides a comprehensive understanding of AI's transformative potential in commerce. By highlighting opportunities and challenges associated with AI adoption, the study contributes to strategic decision making and sustainable digital commerce development. The findings are expected to support future research and guide organizations in leveraging AI for smarter, customer-centric, and competitive commerce models. Ethical considerations, data privacy concerns, and skill development requirements are also discussed to ensure responsible AI adoption globally.

Keywords: *Artificial Intelligence, Intelligent Commerce, Data Analytics, Digital Transformation, Customer Experience*

PREDICTIVE COMMERCE: AI-POWERED TREND PREDICTION ENGINES IN FASHION, TECHNOLOGY, AND CONSUMER GOODS

Ms. Eunicecelshiya S R

Assistant Professor, B Com Computer Application,
Dwaraka Doss Goverdhan Doss Vaishnav College, Arumbakkam, Chennai
eunice@dgvaishnavcollege.edu.in

Abstract

The rapid evolution of digital platforms and shifting consumer behavior has significantly shortened product life cycles across industries worldwide. In such a dynamic environment, traditional trend forecasting methods often fail to identify emerging consumer preferences at an early stage. Artificial Intelligence (AI) powered trend prediction engines have emerged as a transformative solution, enabling businesses to anticipate future trends in fashion, technology, and consumer goods before they achieve widespread popularity. These AI systems analyze massive volumes of structured and unstructured data sourced from social media interactions, search queries, online reviews, and e-commerce transactions to detect weak signals and evolving patterns of demand. This study focuses on the concept of predictive commerce and examines how AI driven trend prediction engines support proactive and data informed business decision making. Using secondary data from academic literature, industry reports, and global case studies, the research analyzes the mechanisms through which AI models forecast trends, influence product design, optimize inventory planning, and enhance targeted marketing strategies. The study also compares AI based forecasting approaches with traditional methods to highlight improvements in speed, accuracy, and scalability. Further, the study discusses the strategic benefits of AI powered trend prediction, including reduced demand uncertainty, lower inventory costs, faster market responsiveness, and improved customer satisfaction. At the same time, it addresses key challenges such as data quality issues, algorithmic bias, ethical concerns, and limitations in transparency. The study concludes that AI powered trend prediction engines play a critical role in shaping future ready, competitive, and sustainable commerce ecosystems globally today.

Keywords: *Artificial Intelligence, Predictive Commerce, Trend Prediction Engines, Consumer Behavior, Demand Forecasting*

A STUDY ON THE IMPACT OF ARTIFICIAL INTELLIGENCE ON SKILL DEVELOPMENT COURSES AMONG COLLEGE STUDENTS

Ms. Gayathri. S

Student, Department of B.Com (Banking & Insurance Management),
Shrimathi Devkunvar Nanalal Bhatt Vaishnav College for Women, Chromepet, Chennai.
gayuakshya2817@gmail.com

Abstract

In the present digital era, Artificial Intelligence (AI) is rapidly transforming commerce, business operations, and employment opportunities. This study aims to analyse the impact of AI-based skills development on commerce students and their employability. The main objective is to understand how AI knowledge, digital tools, and technological competencies enhance career readiness among commerce graduates. This research is based entirely on secondary data. Data has been collected from research journals, academic articles, published reports, educational websites, and earlier studies related to AI in commerce education. Through review of existing literature, the study examines how AI-related skills such as data analysis, automation tools usage, digital financial systems, and technology-based decision-making influence students' professional growth. The study finds that AI-based learning improves analytical ability, digital literacy, adaptability to modern workplace technologies, and problem-solving skills. These competencies increase employment opportunities in sectors like banking, finance, accounting, marketing, and business analytics. The research emphasizes the need to integrate AI-based courses into commerce education to bridge the gap between academic learning and industry expectations. The study concludes that AI-based skills development significantly enhances employability and prepares commerce students for the technology-driven business environment.

Keywords: *Artificial Intelligence, Skill Development, E-learning, Employability, Digital Education*

IMPACT OF AI AND SOCIAL MEDIA ON STUDY HABITS OF COLLEGE STUDENTS

Ms.Shakthi. S

Student, Department of B.Com (Banking & Insurance Management)
Shrimathi Devkunvar Nanalal Bhatt Vaishnav College for Women, Chromepet, Chennai.
shakthishree2006@gmail.com

Abstract

The emerging pace of Artificial Intelligence (AI) and its widespread use through social media has impacted the study behaviors of college students, as depicted in recent studies. The AI-driven applications like virtual assistants, adaptive learning solutions, and education-based apps have been shown to increase personalized learning, fast learning, and overall learning efficacy . These applications enable students to organize study schedules effectively, perform self-learning, and get instant learning support and feedback on their study performance. On the other hand, studies have revealed that social media platforms like Instagram, YouTube, and WhatsApp, although promoting collaborative learning, have been shown to cause distraction, procrastination, and decreasing attention span among college students. Literature depicts that overdependence on social media has been associated with lower study performance and lack of focus among students. With emerging consensus across various studies, it can rightly be clarified that adopting a balanced study routine through AI-driven solutions for enhanced learning, coupled with limited social media usage, has positive impacts on the learning behaviors of college students.

Keywords: *Artificial Intelligence, Social Media, Study Habits, Academic Performance, Learning Behaviour*

FROM NATURE TO MARKET: AI-DRIVEN INSIGHTS INTO CONSUMER PERCEPTION AND COMMERCIAL POTENTIAL OF RED DRAGON FRUIT–BASED LIP CARE

Dr. Shyamala K[1] , Ms. Pavithra N[2] , Ms. Sambavika C P[3]

[1]*Associate Professor, Department of Commerce, S.D.N.B Vaishnav College for Women, Chromepet, Chennai.*
[2]*Student, Department of Commerce, S.D.N.B Vaishnav College for Women, Chromepet, Chennai.*
[3]*Student, B.Sc -NFSMD, S.D.N.B Vaishnav College for Women, Chromepet, Chennai.*
sowmiyamani2104@gmail.com[1], pavithra23here@gmail.com[2], sambavikacp21@gmail.com[3]

Abstract

The growing demand for natural and sustainable cosmetic products has created new opportunities for plant-based personal care innovations. This study examines consumer perception and the commercial potential of red dragon fruit based natural lip care products using an AI-driven analytical approach. The research explores consumer awareness, preferences, perceived benefits, and purchase intentions toward natural lip care formulated with red dragon fruit, known for its antioxidant and moisturizing properties. Primary data were collected through a structured questionnaire and analysed using artificial intelligence tools such as sentiment analysis and predictive modelling to identify key factors influencing consumer acceptance. The findings reveal a positive consumer attitude toward natural and fruit-based lip care products, with sustainability, ingredient transparency, and product effectiveness emerging as significant drivers of purchase intention. The study also highlights strong market potential for red dragon fruit–based lip care, particularly among young and health-conscious consumers. By integrating AI analytics with consumer behavior research, the study provides valuable insights for cosmetic manufacturers and marketers seeking to develop innovative, eco-friendly lip care products. The research contributes to the growing body of literature on AI-enabled market analysis and sustainable beauty product development.

Keywords: *Red Dragon Fruit, Natural Lip Care, Consumer Perception, Artificial Intelligence, Market Potential*

GENERATIVE AI–ASSISTED DEVELOPMENT AND OPTIMIZATION OF NATURAL LIP BALM USING CHIA SEED MUCILAGE

Ms. Geetha S[1], Ms. Ramyalakshmi K[2], Ms. Nandini P[3]

[1]*Assistant professor, Department of Home Science - Nutrition, Food Service Management and Dietetics, SDNB Vaishnav College for Women, Chrompet, Chennai*
[2]*Student, Department of Home Science – Nutrition, Food Service Management and Dietetics, SDNB Vaishnav College for Women, Chrompet, Chennai*
[3]*Student, Department of Commerce – General, SDNB Vaishnav College for Women, Chrompet, Chennai*
geethasanthanam@sdnbvc.edu.in[1] ramyalk2005@gmail.com[2], sbpnandini2006@gmail.com[3]

Abstract

The increasing demand for sustainable and consumer-oriented cosmetic products has encouraged the integration of natural ingredients with intelligent digital technologies. This study presents a generative AI–assisted approach to the development and optimization of a natural lip balm using chia seed (*Salvia hispanica* L.) mucilage as the base ingredient. Chia seed mucilage was extracted through aqueous hydration and filtration methods and selected for its water-holding capacity and film-forming properties suitable for lip care applications. A single optimized lip balm formulation was developed using natural waxes, plant-based oils, and antioxidants. Generative AI tools were applied during the pre-formulation and formulation planning stages to analyze existing scientific literature, ingredient functionality, compatibility data, and sustainability attributes, supporting informed ingredient selection and concentration planning. AI-assisted insights were used to anticipate formulation characteristics related to texture, spread ability, and stability, thereby reducing trial-and-error experimentation. The formulated lip balm was evaluated using standard laboratory methods for physicochemical factors including melting point, texture, spread ability, stability, and microbial safety. The incorporation of chia seed mucilage addresses the growing demand for clean-label and environmentally responsible cosmetic products by reducing reliance on synthetic polymers and petroleum-based ingredients. The AI-supported formulation strategy enabled early-stage evaluation of formulation feasibility and sustainability considerations, reflecting the role of generative artificial intelligence as a decision-support tool in natural cosmetic research and technology-driven product innovation.

Keywords: *Generative AI, Chia seed mucilage, Natural lip balm, Decision-support systems, Sustainable cosmetics*

A STUDY OF AI-DRIVEN PERSONALIZED LEARNING & ITS EFFECT ON STUDENTS ACADEMIC PERFORMANCE

Dr. S. Sangeetha[1], Ms. Harini. D[2], Ms. M. Sowmiya[3]

[1]*Assistant Professor ,SDNB Vaishnav College for Women, Chrompet, Chennai*
[2]*Student, B.Com ,SDNB Vaishnav College for Women, Chrompet, Chennai*
[3] *Student, B.Com, SDNB Vaishnav College for Women, Chrompet, Chennai*
sangeetha.s@sdnbvc.edu.in[1], harinidevendran09@gmail.com[2], sowmiyamani2104@gmail.com[3]

Abstract

Artificial intelligence in education has made it possible to design learning systems that can adjust according to the needs of students. The current research focuses on the effect of AI-based personalized learning systems on students' performance in education. The research uses numerical inputs given by students who used AI learning systems that can modify lessons, pace, and responses according to students' performance. The performance of such students was compared to students who were taught by means of traditional teaching systems. The report shows that students who used AI-based learning systems performed better in education. The system enabled students to concentrate on their weaknesses, remain attentive, and take lessons at their own pace, hence better comprehension and storage in memory. AI learning systems assist students in performing better by providing them with lessons fitting their needs.

Keywords: *Artificial Intelligence, Personalized, Learning, Academic, Performance*

ROLE OF IBM SKILLSBUILD IN ENHANCING ARTIFICIAL INTELLIGENCE KNOWLEDGE AMONG COMMERCE STUDENTS

Saranya.R[1] , VishnuPriya.B[2]

[1]*Student, Department of B.Com (Banking & Insurance Management),*
Shrimathi Devkunvar Nanalal Bhatt Vaishnav College for Women, Chromepet, Chennai.
[2]*Student, Department of B.Com (Banking & Insurance Management),*
Shrimathi Devkunvar Nanalal Bhatt Vaishnav College for Women, Chromepet, Chennai.
saranyaammu1216@gmail.com[1] vishnupriyab1807@gmail.com[2]

Abstract

The integration of Artificial Intelligence (AI) into business and commerce has significantly contributed to increased demand for relevant AI skills among students. To this end, learning platforms such as IBM SkillsBuild that develop relevant AI skills are essential and vital for preparing future employees for the job market. The research focuses on AI-related courses and modules available on IBM SkillsBuild for commerce students and measures their effectiveness in acquiring AI-related skills necessary for business operations. The research also highlights the advantages and benefits attainable from acquiring AI-related skills via IBM SkillsBuild. This study is based on an analytical study of course components, learning design, and intended outcomes of specified IBM SkillsBuild AI courses, focusing on major components such as data analytics, business automation, ethical use of AI, problem-solving, and use of AI for decision-making. This research emphasizes the significance of experiential learning, industry-focused curriculums, and self-paced learning in improving practical knowledge. The evidence suggests that IBM SkillsBuild offers accessible and job-relevance-focused AI educational content that closes the gap between educational acquisition and industry requirements, helps build digital skills, and enhances employment prospects in commerce-oriented streams.

Keywords: Artificial Intelligence Skills, IBM SkillsBuild, Commerce Education, Digital Skills Development, AI in Business, Data Analytics, Business Automation, Ethical AI

A STUDY ON CREATIVE AND INNOVATIVE APPROACHES IN MODERN ENTREPRENEURSHIP

Ms. Subhashree[1], Ms. Tashwini. S[2]

[1]*Student, Department of Commerce, SRM Institute of Science and Technology, Ramapuram Campus, Chennai*
[2]*Student, Department of Commerce, SRM Institute of Science and Technology, Ramapuram Campus, Chennai*
ss3918@srmist.edu.in[1] , ts9900@srmist.edu.in[2]

Abstract

Start-up is a modern entrepreneurship form designed to realize original business ideas, mostly based on new technologies and the Internet. It evolves in the development cycle, which is determined by the business idea development cycle and the financing cycle. The purpose of the paper is to describe and analyse the business idea. The business idea is characterized by its content, circumstances of its origin, degree of originality and evidence of this originality. Start-ups are dominated by business ideas based on the application of information and communication technologies, the business idea is most often created by combining professional and business experience, but its originality is from the international point of view only average and the level of legal protection is quite rare.

Keywords: *Start-ups, Entrepreneurship, Business Ideas, Innovation, Business Development Cycle, Technology-Based Ventures, Information and Communication Technologies (ICT),*

INNOVATION BUSINESS WITH GENERATIVE INTELLIGENCE

Mr. Sundarrajan. K

Student, B.Com Computer Application,
Dwaraka Doss Goverdhan Doss Vaishnav College, Arumbakkam, Chennai
sundarajan94999@gmail.com

Abstract

Women and child safety remains a major social concern, especially during emergency situations where victims are unable to unlock mobile phones, search contacts, or use internet-based applications due to panic or fear. Although several mobile safety applications exist, most of them depend heavily on manual interaction, internet connectivity, and multiple steps, which reduces their effectiveness in real-life emergencies. This paper proposes an AI-enhanced mobile application integrated with a low-cost Bluetooth-based SOS trigger to provide an instant and reliable emergency alert system for women and children. The proposed Android application works in coordination with a simple Bluetooth device repurposed as a one-click SOS button. Upon activation, the application immediately sends an emergency SMS containing the user's live location and triggers an alert to pre-registered contacts, ensuring rapid response even in low-network or no-internet conditions. To enhance intelligence and reliability, an AI-based decision module is incorporated within the mobile application. This module analyses user behaviour patterns such as repeated SOS triggers, time of usage, location context, and abnormal interaction frequency to classify the risk level of the situation. Based on this classification, the system can automatically escalate alerts by notifying multiple contacts or triggering additional safety actions. The proposed solution is cost-effective, easy to deploy, and compatible with any Android smartphone. By combining physical SOS triggering, mobile automation, and AI-based decision-making, the system offers a practical, panic-friendly, and scalable safety solution. This approach demonstrates how intelligent mobile applications can significantly improve emergency response and personal safety in real-world scenarios.

Keywords: *Women and Child Safety, Emergency Alert System, Android Mobile Application, Bluetooth SOS Trigger, Artificial Intelligence (AI)*

GENERATIVE AI IN BUSINESS INNOVATION

Ms. Resika. S

Student, Department of B.Com Computer Application,
Dwaraka Doss Goverdhan Doss Vaishnav College, Arumbakkam, Chennai
srireshika450@gmail.com

Abstract

Generative Intelligence, as a dynamic and rapidly growing part of Artificial Intelligence (Al), is significantly impacting the manner in which businesses innovate, conduct, and compete in the international economy. By virtue of its capability to create content, designs, insights, and solutions, Generative Al, or GenAI, is revolutionizing traditional means of conducting business and speedily propelling the pace of business innovation. This paper focuses on studying the contribution of Generative Intelligence in fostering business innovation, with special emphasis on the major applications, benefits, and challenges of using the technology, specifically pertaining to ethical, legal, and work force issues. Through the revealed findings culled from the recent academic literature and reports, the paper includes the efficacious manner in which Generative Intelligence can be employed by businesses for sustainable growth and enhanced competitiveness.

Keywords: *Generative Intelligence, Business Innovation, Artificial Intelligence, Ethical Challenges, Business Competitiveness*

A STUDENT AWARENESS OF EMERGING CAREER OPPORTUNITIES IN ARTIFICIAL INTELLIGENCE

Ms. Keerthika. R

Student, Department of B.Com Computer Application,
Dwaraka Doss Goverdhan Doss Vaishnav College, Arumbakkam, Chennai
keerthiraja@email.com

Abstract

Artificial Intelligence (AI) is rapidly transforming industries and creating a wide range of new career opportunities across various sectors. As AI-driven technologies become an integral part of modern workplaces, it is essential for students to be aware of emerging career paths and the skills required to pursue them. This study examines the level of awareness among students regarding career opportunities in the field of Artificial Intelligence. It explores students' understanding of AI-related roles, required competencies, educational pathways, and future job prospects. The study also identifies key factors influencing awareness, such as academic curriculum, online learning platforms, workshops, and industry exposure. The findings highlight a growing interest in AI careers among students, but also reveal gaps in practical knowledge and career guidance. The study emphasizes the need for educational institutions to integrate AI-focused programs, career counselling, and industry collaboration to better prepare students for future employment in the AI domain. Additionally, non-technical students often perceive AI careers as inaccessible, indicating a need for interdisciplinary guidance and inclusive skill development initiatives. The study emphasizes the role of educational institutions in integrating AI literacy, career counseling, and practical exposure into academic programs. Enhancing student awareness of emerging AI career opportunities can help bridge skill gaps, align education with industry needs, and empower students to make informed career decisions in an increasingly AI-driven economy. The abstract concludes by underscoring the importance of early awareness and strategic educational interventions to prepare students for future workforce demands.

Keywords: *Artificial Intelligence, Career Opportunities, Student Awareness, Emerging Technologies, Future Jobs*

AI-GENERATED CONTENT: THE FUTURE OF ENTERTAINMENT

Mr. Sarvesh. S.P

Student, Department of B.Com Computer Application,
Dwaraka Doss Goverdhan Doss Vaishnav College, Arumbakkam, Chennai
sarvesh.sp004@email.com

Abstract

Artificial Intelligence has rapidly emerged as a transformative force across multiple industries, with the entertainment sector experiencing especially profound change in recent years. AI-generated content, driven by advances in generative artificial intelligence, machine learning, deep learning, and large language models, is redefining how creative content is produced, distributed, and consumed worldwide. This study examines the expanding role of AI-generated content in cinema, music, gaming, digital art, streaming platforms, and social media environments. Applications such as automated scriptwriting, AI-composed music, virtual performers, deepfake technology, and personalized content recommendations are transforming traditional creative workflows and audience engagement patterns. The paper highlights how generative AI enhances production efficiency, reduces operational costs, and enables creators to experiment with innovative storytelling and immersive experiences. However, the study also addresses critical challenges, including ethical concerns, copyright ownership, data privacy, originality, authenticity, and the potential impact on employment within creative industries. Audience perception and acceptance of AI-generated entertainment are discussed, emphasizing the importance of maintaining a balance between technological advancement and human creativity. The findings suggest that AI-generated content is not intended to replace human creators, but rather to support, augment, and collaborate with them. As generative AI technologies continue to evolve, they are expected to play a central role in shaping the future of entertainment, encouraging innovation while demanding responsible governance and ethical implementation across creative domains globally.

Keywords: *Generative AI, Entertainment Industry, Digital Media, Creativity, Automation*

HUMAN OVERRIDE ECONOMICS: WHEN AND WHY MANAGERS REJECT AI-GENERATED BUSINESS DECISIONS

Mr. Kalyan Kumar. B

Student, Department of B.Com Computer Application,
Dwaraka Doss Goverdhan Doss Vaishnav College, Arumbakkam, Chennai
23e5315kalyan@gmail.com

Abstract

Artificial intelligence (AI) has increasingly been adopted in business organizations to support managerial decision making through data driven insights, predictive models, and automated recommendations. Despite these advancements, managers frequently override AI generated decisions, raising important economic and organizational questions. This study examines the concept of human override economics by analyzing when and why managers choose to reject AI based business decisions. Drawing from behavioural economics, management theory, and human–AI interaction literature, the study identifies key drivers such as lack of trust in algorithms, contextual and experiential judgment, accountability pressures, ethical concerns, and perceived limitations in data quality. The research argues that managerial override is often a rational economic response to uncertainty, incomplete information, and asymmetric responsibility rather than simple resistance to technology. Organizational culture, regulatory environments, and cognitive biases also play a significant role in shaping override behavior. The study further highlights that managers tend to rely on intuition and domain knowledge in high risk or high impact decisions where consequences cannot be fully anticipated by algorithms. The findings suggest that optimal business outcomes are achieved through a hybrid decision making model in which AI systems augment, rather than replace, human judgment. By understanding the conditions under which managers override AI recommendations, organizations can design more transparent, explainable, and accountable AI systems. This study contributes to the growing literature on AI governance and managerial decision making, and offers practical insights for firms seeking to balance automation with human control in complex and the uncertain business environments.

Keywords: *Artificial Intelligence, Managerial Decision Making, Human Override, Behavioural Economics, AI Governance*

GENAI IN DIGITAL ADVERTISING AND BRAND BUILDING

Ms. Thabashree. S

Student, Department of B.Com Computer Application,
Dwaraka Doss Goverdhan Doss Vaishnav College, Arumbakkam, Chennai
thabashreesridhar@gmail.com

Abstract

The rapid evolution of Generative Artificial Intelligence (GenAI) is transforming the landscape of digital advertising and brand building. Traditional marketing approaches are increasingly being replaced by intelligent, data-driven systems capable of creating personalized content, predicting consumer behavior, and enhancing customer engagement. This paper explores the role of GenAI in reshaping digital advertising strategies and strengthening brand identity in the modern commerce environment. GenAI tools such as large language models, image and video generators, and predictive analytics platforms enable businesses to design highly targeted advertisements, automate content creation, and deliver real-time personalized experiences across digital platforms. By analyzing vast volumes of consumer data, GenAI supports precise audience segmentation, dynamic ad generation, and optimized campaign performance. These capabilities not only improve marketing efficiency but also help brands build deeper emotional connections with consumers. The study adopts a conceptual and analytical approach, drawing insights from recent industry practices, secondary data sources, and emerging case examples worldwide. It examines key applications of GenAI in digital advertising, including AI-powered chatbots, recommendation engines, automated creative design, and brand storytelling. Furthermore, the paper discusses challenges such as data privacy, ethical use of AI, algorithmic bias, and the need for responsible AI governance in brand communication. The findings highlight that GenAI has become a strategic enabler for innovative marketing, offering global opportunities for businesses to enhance visibility, consistency, and customer trust. The paper concludes that effective integration of GenAI can significantly influence the future of digital commerce by enabling smarter advertising and sustainable brand growth worldwide today globally.

Keywords: *Generative AI, Digital Advertising, Brand Building, Personalized Marketing, Smart Commerce*

ROLE OF DATA IN GENERATIVE AI

Ms. Keerthana Dhanraj

Student, Department of B.Com Computer Application,
Dwaraka Doss Goverdhan Doss Vaishnav College, Arumbakkam, Chennai
keerthanadv416@gmail.com

Abstract

Generative artificial intelligence (AI) systems are fundamentally shaped by data, which serves as both the raw material and the guiding signal for model learning, adaptation, and deployment. This abstract examines the central role of data across the lifecycle of generative AI, from collection and pre-processing to training, evaluation, and continuous improvement. High-quality, diverse, and representative datasets enable models to learn complex patterns in language, images, audio, and code, directly influencing creativity, accuracy, and generalization. Conversely, biased, incomplete, or low-quality data can propagate errors, reinforce social inequities, and limit model robustness. The abstract further explores how scale and structure of data affect generative performance, highlighting trade-offs between massive web-scale corpora and curated domain-specific datasets. Data governance practices, including annotation standards, provenance tracking, and version control, are discussed as essential mechanisms for reproducibility and accountability. In addition, the role of synthetic data is analyzed as a tool for data augmentation, privacy preservation, and addressing data scarcity, while acknowledging risks such as error amplification and model collapse. Finally, ethical, legal, and societal dimensions of data use in generative AI are considered, including consent, copyright, privacy, and transparency. As generative AI systems increasingly influence decision-making and content creation, responsible data stewardship emerges as a critical determinant of trust and long-term value. The abstract concludes that advances in generative AI are inseparable from advances in data quality, governance, and ethics, positioning data not merely as an input, but as a strategic asset shaping the capabilities and impacts of generative AI technologies in modern digital ecosystems.

Keywords: Generative Artificial Intelligence, Data Quality, Machine Learning Models, Data Governance, Ethical AI

GENERATIVE ARTIFICIAL INTELLIGENCE IN PRODUCT DESIGN AND DEVELOPMENT

Mr. Saghin kumar. K. C

Student, Department of B.Com Computer Application,
Dwaraka Doss Goverdhan Doss Vaishnav College, Arumbakkam, Chennai
23e5366saghin@gmail.com

Abstract

Generative AI supports product design and development by enabling organizations to innovate faster, reduce costs, and respond effectively to dynamic market demands. Generative AI systems leverage machine learning, deep neural networks, and large datasets to automatically generate, evaluate, and optimize product concepts based on predefined constraints such as functionality, materials, cost, sustainability, and user preferences. In the design phase, Generative AI supports designers by producing multiple design alternatives, enhancing creativity, and enabling rapid prototyping through AI-driven simulations. During product development, it facilitates virtual testing, predictive performance analysis, and design optimization, significantly shortening the time-to-market. Furthermore, Generative AI contributes to sustainable product development by minimizing material waste, improving energy efficiency, and supporting eco-friendly design decisions. Despite its advantages, challenges such as data quality, ethical concerns, intellectual property protection, and workforce skill gaps remain critical considerations. This study examines the role of Generative AI in product design and development, analyzes its key applications across industries, and highlights the benefits, challenges, and future implications for businesses. The findings suggest that effective integration of Generative AI, combined with human expertise and responsible governance, can drive innovation, competitiveness, and sustainable growth in modern product ecosystems. As commerce evolves, organizations must adopt strategic frameworks, invest in reskilling programs, and establish ethical AI policies to fully realize the potential of Generative AI in delivering customer-centric, resilient, and globally competitive products while ensuring transparency, accountability, regulatory compliance, and long-term value creation across diverse markets and stakeholders in emerging digital economies worldwide.

Keywords: *Generative AI, Product Design, Innovation, Automation, Sustainability*

FROM HUMAN INSIGHT TO MACHINE INTUITION: REDEFINING BUSINESS INTELLIGENCE

Mr. R. Sree Rajan

Student, Department of B.Com Computer Application,
Dwaraka Doss Goverdhan Doss Vaishnav College, Arumbakkam, Chennai
23e5372sreerajan@gmail.com

Abstract

Business Intelligence (BI) has traditionally relied on structured data, historical reports, and human interpretation to support organizational decision-making. However, the rapid advancement of Generative Artificial Intelligence (GenAI) is redefining BI by shifting it from descriptive and predictive analytics to intuitive, adaptive, and context-aware intelligence. This paper explores the transformation of business intelligence from human-driven insight to machine-assisted intuition and its implications for modern commerce. Generative AI models are capable of synthesizing vast volumes of structured and unstructured data, generating narratives, identifying hidden patterns, and offering real-time strategic recommendations. Unlike traditional BI tools, GenAI systems can engage in conversational analysis, simulate business scenarios, and continuously learn from evolving market conditions. This study examines how machine intuition enhances decision accuracy, reduces cognitive bias, and accelerates strategic planning across domains such as marketing, finance, and supply chain management. The methodology adopts a conceptual and analytical approach, supported by secondary data, case illustrations, and recent industry practices. The findings indicate that organizations integrating GenAI into BI frameworks achieve improved agility, proactive decision-making, and competitive advantage. However, the paper also highlights critical challenges including data quality, explainability of AI-generated insights, ethical accountability, and over-reliance on automated decisions. The study concludes that while human judgment remains essential, GenAI-driven intuition acts as a powerful augmentation rather than a replacement. Redefining business intelligence through Generative AI offers transformative potential for commerce, provided organizations adopt responsible governance frameworks and maintain a balanced human-AI collaboration.

Keywords: *Generative AI, Business Intelligence, Decision-Making, Data Analytics, Commerce*

FAKE REVIEW DETECTION USING AI

Mr. Kalander Sharukhan. D

Student, Department of B.Com Computer Application,
Dwaraka Doss Goverdhan Doss Vaishnav College, Arumbakkam, Chennai
kalandersharukhan@gmail.com

Abstract

Online reviews play a crucial role in shaping consumer trust and influencing purchasing decisions in digital marketplaces. However, the rapid growth of e-commerce platforms has also led to a significant increase in fake reviews, which mislead customers and distort fair competition among businesses. Detecting such deceptive reviews has therefore become an important challenge for maintaining the integrity of online review systems. This study focuses on the application of Artificial Intelligence (AI) techniques for effective fake review detection. The proposed approach leverages machine learning and natural language processing methods to analyze textual, behavioral, and contextual features of user reviews. Linguistic patterns such as sentiment polarity, review length, word frequency, and repetition are examined to identify suspicious content. The AI-based detection framework aims to automate the identification process, reducing reliance on manual moderation while adapting to evolving spamming strategies. Experimental results demonstrate that AI models significantly outperform traditional rule-based systems in terms of accuracy, scalability, and robustness. By effectively filtering deceptive reviews, the proposed system enhances consumer trust, supports ethical business practices, and improves decision-making for both customers and platforms. Overall, this research highlights the potential of AI-driven solutions in combating online review manipulation and contributes to the development of more transparent and reliable digital commerce environments.

COMMERCIAL IMPLICATIONS OF GENERATIVE AI IN HEALTHCARE

Mr. Barath Raj. A

Student, Department of B.Com Computer Application,
Dwaraka Doss Goverdhan Doss Vaishnav College, Arumbakkam, Chennai
23e5345barathraj@gmail.com

Abstract

Generative Artificial Intelligence (AI) is rapidly transforming the healthcare sector by introducing innovative approaches to diagnosis, treatment, and service delivery, while simultaneously reshaping its commercial landscape. This paper examines the commercial implications of generative AI in healthcare, with particular emphasis on cost efficiency, revenue generation, market competitiveness, and investment opportunities. Generative AI tools enable healthcare organizations to automate clinical documentation, streamline administrative workflows, and improve patient engagement through intelligent virtual assistants, resulting in significant reductions in operational costs. From a business perspective, AI-driven drug discovery, personalized treatment planning, and advanced medical imaging solutions are creating new revenue models and attracting substantial investments from technology firms and venture capitalists. Despite these benefits, the adoption of generative AI presents notable commercial challenges, including high implementation costs, data privacy and security risks, regulatory uncertainty, and potential reputational damage arising from algorithmic errors or biased outcomes. The study emphasizes the importance of balancing innovation with risk management through ethical AI practices, transparent governance structures, and compliance with data protection regulations. Furthermore, strategic collaborations among healthcare providers, AI developers, and insurance companies are emerging as critical enablers of sustainable commercialization. These insights are valuable for policymakers, managers, and investors seeking to leverage generative AI as a strategic commercial asset while maintaining trust, quality, and sustainability within evolving global healthcare ecosystems.

Keywords: *Generative AI, Healthcare Industry, commercialisation, digital innovation, risk management*

IMPACT OF GENAI ON STUDENT SKILLS AND EMPLOYABILITY
Mr. Sanjay Karthik.S

Student, Department of B.Com Computer Application,
Dwaraka Doss Goverdhan Doss Vaishnav College, Arumbakkam, Chennai
23e5356sanjaykarthik@gmail.com

Abstract

Generative artificial intelligence (GenAI) is rapidly reshaping higher education by altering how students learn, practice skills, and prepare for employment. This study examines the impact of GenAl tools on student skill development and employability outcomes, with a focus on cognitive, technical, and soft skills. Using a mixed approach that synthesizes recent academic literature, employer reports, and student use cases, the paper analyses how GenAl supports personalized learning, improves problem solving, enhances creativity, and accelerates acquisition of digital competencies. At the same time, it identifies emerging risks such as skill dependency, ethical misuse, academic integrity concerns, and uneven access. Findings indicate that students who use GenAl critically and ethically demonstrate improved analytical thinking, communication, adaptability, and job readiness, aligning closely with evolving industry expectations. Employers increasingly value graduates who can collaborate with Al systems, evaluate Al outputs, and apply domain knowledge rather than perform routine tasks. The study argues that employability gains depend on intentional integration of GenAl into curricula through guided practice, assessment redesign, and Al literacy training. It recommends a balanced framework that combines GenAl-enabled learning with human judgement, ethics, and experiential education. The paper concludes that GenAl, when governed responsibly, can act as a catalyst for future ready skills, enhancing student employability while preserving academic standards and long term workforce resilience. Policy implications include faculty development, transparent usage guidelines, continuous evaluation mechanisms, and collaboration with industry to ensure alignment between academic outcomes, ethical standards, and labour market needs in rapidly evolving GenAl driven economies globally and sustainably today.

Keywords: GenAI, employability, student skills, Ai literacy, higher education

A STUDY ON THE ROLE OF GENERATIVE AI IN DRIVING BUSINESS INNOVATION

Ms. Priyadharshini. S

Student, Department of B. Com Computer Application,
Dwaraka Doss Goverdhan Doss Vaishnav College, Arumbakkam, Chennai
240807@gmail.com

Abstract

Generative Artificial Intelligence (AI) is emerging as a transformative force in business innovation, reshaping how organizations create value, optimize processes, and engage with customers. By leveraging advanced models capable of generating text, images, code, and insights, businesses are moving beyond automation toward augmented creativity and decision-making. This paper examines the role of generative AI in driving business innovation across key domains, including product development, marketing, customer experience, and strategic planning. It explores how organizations integrate generative AI to accelerate ideation, personalize offerings at scale, and enhance operational efficiency while reducing time-to-market. Additionally, the abstract addresses critical challenges associated with adoption, such as data governance, ethical considerations, workforce transformation, and trust in AI-generated outputs. Through an analysis of current applications and emerging trends, this study highlights generative AI's potential to create sustainable competitive advantage when aligned with organizational strategy and human expertise. The findings suggest that successful implementation depends not only on technological capability but also on leadership, culture, and responsible AI frameworks. Generative AI is thus positioned as a key enabler of continuous innovation in an increasingly digital and competitive business landscape.

Keywords: Product Development, Marketing, Customer Experience, And Strategic Planning.

A STUDY ON CREATIVITY IN THE DIGITAL ERA: EXAMINING HOW ARTIFICIAL INTELLIGENCE IS RESHAPING ARTISTIC PROCESSES, AUTHORSHIP, AND VALUE

Ms. Mary Sharla Balaraman

Assistant Professor, Department of B. Com Computer Application,
Dwaraka Doss Goverdhan Doss Vaishnav College, Arumbakkam, Chennai
mary@dgvaishnavcollege.edu.in

Abstract

The digital era has significantly altered the landscape of creativity, with artificial intelligence increasingly influencing artistic expression and production. This study explores how artificial intelligence is reshaping creative processes within the art industry by examining its impact on artistic creation, authorship, and the perceived value of art. As AI-generated and AI-assisted artworks become more prevalent, traditional boundaries between human creativity and machine capability are being challenged. The study analyzes the evolving relationship between artists and intelligent systems, questioning whether artificial intelligence serves as a creative partner, a transformative tool, or a competing creative force. The research further investigates how the integration of algorithms into artistic practices affects originality, emotional depth, and artistic intention. The study also considers how artificial intelligence influences the valuation of art, both culturally and economically, by reshaping audience perception, market dynamics, and creative legitimacy. Ethical concerns related to creativity, authenticity, and ownership are examined in order to understand the broader implications of AI-driven art for the future of the art industry. The study argues that while artificial intelligence enhances efficiency, experimentation, and accessibility in creative practices, it cannot independently replicate the emotional intelligence, cultural awareness, and subjective experience inherent in human creativity. The study concludes that artificial intelligence is redefining, rather than replacing, artistic creativity, emphasizing the need for a balanced and responsible integration of technology that preserves human expression while embracing innovation in the digital age.

Keywords: *Artificial Intelligence; Digital Creativity; Art Industry; Human Creativity; Authorship; Algorithmic Art; Creative Ethics; Cultural Value*

THE ROLE OF AI-ENHANCED CYBERSECURITY MEASURES IN BOOSTING CUSTOMER TRUST AND BUSINESS SUSTAINABILITY IN DIGITAL COMMERCE

Dr. Pavithra B[1], Ms. Aishwarya G[2], Ms. Harini Sri S[3]

[1]*Assistant Professor, Department of Commerce- SFS, SDNB Vaishnav College for Women, Chromepet, Chennai*
[2,3]*Student, Department of Commerce -SFS, SDNB Vaishnav College for Women, Chromepet, Chennai*
pavithrab@sdnbvc.edu.in[1], e24co401.bcom.sdnbvc@gmail.com[2], harinisri230407@gmail.com[3]

Abstract

This study explains the role of cybersecurity measures in enhancing customer trust and promoting business sustainability in digital commerce. It explores key security practices, including data encryption, secure payment systems, multi-factor authentication, access control mechanisms, regular security audits and compliance with data protection regulations. The paper highlights how the implementation of these measures reduces security risks, ensures data integrity and provides customers with a safe and reliable online environment. Once the customers deem digital commerce safe, their interactions with online transactions grows which enhances trust, loyalty and customer retention along with satisfaction. The swift rise of digital commerce has drastically changed publics interactions, placing AI-enhanced cybersecurity as essential for trust and sustainability. Recent dependence on transactions and data augments risks from data breaches, identity theft, malware, and fraud, which often threatens customers data, trust and brand reputation. AI innovations like machine learning for anomaly detection, predictive threat modelling, and automated mitigation transform cybersecurity into a proactive strategy. These measures slash financial losses, avert operational halts, protect reputations, ensure business continuity, achieve regulatory compliance, and counter dynamic threats effectively. Implanting AI-driven cybersecurity in core operations equips digital commerce with superior threat intelligence, faster responses, and adaptive defenses for competitive advantage. Ultimately, it underpins trust, resilience, and sustained success amid the evolving digital commerce landscape, fostering long-term viability.

Keywords: *Cybersecurity, Digital Commerce, Customer Trust, Business Sustainability, Data Protection, Information Security.*

HARNESSING GENERATIVE AI FOR HORMONAL WELLNESS AND ECO-FRIENDLY NUTRITION AMONG GEN Z WOMEN (ALIGNED WITH SDG 3 & SDG 12)

Ms. S. Bharani Lakshmi[1], Ms. Priyadarshini R[2] , Ms. Sai Bavishya S [3]

[1]*Assistant Professor, Department of Commerce- Honours, Shrimathi Devkunvar Nanalal Bhatt Vaishnav College for Women, Chromepet, Chennai*
[2,3]*Student, B. Com (Honours), Shrimathi Devkunvar Nanalal Bhatt Vaishnav College for Women, Chrompet, Chennai*
yrpbharani2425@gmail.com[1], priyadarshinir061019@gmail.com[2], bavisenthil08@gmail.com[3]

Abstract

The rapid growth of generative AI has created new opportunities for personalized health solutions, particularly in addressing hormonal wellness and sustainable nutrition among Gen Z Women. In today's world, Gen Z women, born between 1997 and 2012, are experiencing increased hormonal imbalances due to factors such as stress, unhealthy processed foods, lack of physical activity, and environmental pollution. Generative AI plays an important role in addressing these issues by using advanced tools to study menstrual cycle data, health indicators, daily habits, and food preferences. This descriptive study examines the awareness, perception, and potential use of generative AI in hormonal nutrition planning, aligned with Sustainable Development Goals SDG 3 and SDG 12. Primary data was collected from 150 Gen Z women in Chennai using a well-structured questionnaire. The findings indicate varying levels of awareness and usage of AI-based nutrition tools, with hormonal concerns such as menstrual health and PCOS commonly managed through dietary choices. Trust in AI-generated diet plans appear to depend on medical validation, scientific evidence, transparency, and sustainability factors. The responses indicate varied awareness of generative AI–based nutrition tools among Gen Z women, with differing levels of digital usage for diet planning. Hormonal concerns such as menstrual health, PCOS/PCOD, and general hormonal balance are commonly addressed through dietary choices. By combining personalized health care with sustainable nutrition, generative AI supports better hormonal wellness and contributes to the broader goals of improved public health and responsible consumption as outlined in SDG 3 and SDG 12. Key challenges highlighted include cost, usability, trust, and data privacy concerns.

Key words: *AI, Gen Z, Sustainable Development Goals (SDG), Hormones, Nutrition*

EFFECTIVENESS OF GENERATIVE AI–ENABLED GREEN MARKETING STRATEGIES IN INFLUENCING SUSTAINABLE CONSUMER BEHAVIOR

Dr. S. Divya [1], Ms. C.Manisha [2], Ms. C.Chinmaya [3]

[1]*Assistant Professor, Department of Commerce,*
Shrimathi Devkunvar Nanalal Bhatt Vaishnav College for Women, Chromepet, Chennai
[2,3]*B.Com General, Shrimathi Devkunvar Nanalal Bhatt Vaishnav College for Women, Chennai*
drsdivyaofficial@gmail.com [1], manishamahalakshmi288@gmail.com[2],
chinmayachandrachud@gmail.com[3]

Abstract

Growing environmental concerns such as pollution, climate change, and resource depletion have increased consumer interest in sustainable consumption. In response, businesses are increasingly using Generative AI–enabled green marketing strategies to promote eco-friendly products more effectively. This study examines how such strategies influence sustainable consumer behavior, focusing on consumer awareness, trust, and purchase decisions. The study adopts a descriptive research design and is based on primary data collected from 101 consumers through a structured Google Forms questionnaire using convenience sampling. The data were analyzed using percentage analysis and basic statistical tools. The findings show that most consumers are aware of green marketing practices and have a positive attitude toward environmentally friendly products. Gen AI–enabled tools, such as personalized green advertisements, AI-based recommendations, eco-labels, and sustainable packaging, were found to influence purchase decisions. Consumer trust emerged as a key factor—transparent and genuine environmental communication builds confidence, while misleading claims reduce trust. The study concludes that Generative AI–enabled green marketing can effectively encourage sustainable consumer behavior when used ethically and supported by genuine environmental commitment, helping businesses build long-term consumer trust.

Keywords: *Generative Artificial Intelligence, Green Marketing, Sustainable Consumer Behavior, Consumer Trust, Eco-friendly Products, Purchase Decision*

EVALUATING CONSUMER PERCEPTION AND PURCHASE INTENT TOWARD GEN AI-ENABLED GREEN ADVERTISING: THE ROLE OF GREENWASHING IN BRAND CREDIBILITY UNDER SDG 12

Ms. Nivedha M [1], Ms. Harini.M [2], Ms. Aiysha Fathima Arifeen [3]

[1]*Assistant Professor, Department of Visual Communication, Shrimathi Devkunvar Nanalal Bhatt Vaishnav College for Women, Chromepet, Chennai*
[2]*Student, B.Com General , Shrimathi Devkunvar Nanalal Bhatt Vaishnav College for Women, Chromepet, Chennai*
[3]*Student, B.Sc Visual Communication , Shrimathi Devkunvar Nanalal Bhatt Vaishnav College for Women, Chromepet, Chennai*
mnive.research@gmail.com [1], e24co411.bcom.sdnbvc@gmail.com[2], aiyshafathima904@gmail.com[3]

Abstract

The increasing use of Generative Artificial Intelligence (Gen AI) in green advertising has reshaped how brands communicate sustainability initiatives to consumers. While Gen AI enables personalized and persuasive eco-friendly messaging, it also intensifies concerns related to greenwashing and brand credibility. This study examines consumer perception and purchase intention toward Gen AI–enabled green advertising, focusing on the role of perceived greenwashing under Sustainable Development Goal 12 (Responsible Consumption and Production). Using survey-based analysis, the study explores how consumers evaluate AI-generated green claims and the extent to which these claims influence trust and buying behavior. The findings reveal that authentic and transparent Gen AI-driven green advertisements positively impact brand credibility and purchase intention. However, perceived greenwashing significantly weakens consumer trust, leading to reduced purchase intent. The study highlights the importance of ethical AI usage and credible sustainability communication, emphasizing that responsible Gen AI deployment is essential for fostering sustainable consumption and long-term brand trust.

Keywords*: Generative Artificial Intelligence, Green Advertising; Consumer Perception, Purchase Intention, Greenwashing, Brand Credibility*

GREEN CHOICES, GOLDEN RETURNS: HOW CONSUMERS CAN PROFIT FROM SUSTAINABILITY

Ms. Jayanthi.P [1] , Ms. Shri Bharghavi K.R [2] , Ms. Shalini.P [3]

[1,2,3] *Shrimathi Devkunvar Nanalal Bhatt Vaishnav College for Women, Chromepet, Chennai*

jayanthi.p@sdnbvc.edu.in[1] ,shribharghavi.2806@gmail.com[2], shalinipalaniswamy0@gmail.com[3]

Abstract

As environmental issues are raised globally, consumers are becoming aware and prefer sustainable options that help both the earth and their personal wallets. The study explores that adopting green decisions in eco-friendly shopping can lead to sustainable investments and lead golden returns for individuals. Along with environmental impact, sustainable purchase of goods leads to the saving of money, health benefits, and maximising the wealth of the consumer through ethical investment. The purpose of the study is to know about green investment opportunities, health and lifestyle, and financial benefits. The Conceptual model displays the channels of consumer behaviour towards environmental benefits and economic outcomes.

Keywords: *Sustainable Consumption, Green Investments, Eco-Friendly Shopping, Consumer Behavior, Environmental Sustainability*

SOWING GREEN SEEDS: THE RISE OF SUSTAINABLE INVESTMENT TRENDS IN INDIA

Mrs. G. Meenakshi Priyadarsini[1], Ms. Keerthana Sri . M[2], Ms. Shreya Parthasarathy[3]

[1]*Assistant Professor, Department of Commerce, SDNB Vaishnav College for Women, Chromepet, Chennai.*
[2,3]*Student, B. Com (Accounting and Finance), SDNB Vaishnav College for Women, Chromepet, Chennai.*
meenadharshini.g@gmail.com[1], keerthanasri245@gmail.com[2], E24AF256.shreyaparthasarathy@gmail.com[3]

Abstract

This paper examines how green investments have evolved in the post 2020 era in India and emerging markets, with a focus on identifying key drivers, investment instruments and sectoral developments. The methodology is descriptive and analytical in nature. The study used secondary data collected from government reports, policy documents, financial market publications and recent academic studies on sustainable finance and ESG investments. The study found a notable increase in green investments across different sectors driven by supportive policies. Now a days, there was a rising awareness among investors towards global climate commitments. The study concluded that despite of some challenges such as financing gaps and regulatory inconsistencies, green investment has emerged as a critical way for India's sustainable economic growth in post covid era.

Keywords: *Green investments, Sustainable finance, ESG, Climate commitments, Emerging markets*

ROLE OF GENERATIVE AI IN PROMOTING SUSTAINABLE AND INCLUSIVE ECONOMIC GROWTH

Dr. R. Kavitha[1], Ms. Lakshmi Priya S[2], Ms. Harini T[3]

[1]*Assistant Professor, Department of B.Com(Accounting and Finance), Shrimathi Devkunvar Nanalal Bhatt Vaishnav College for Women, Chennai*
[2,3]*Student, B.Com(Accounting and Finance), Shrimathi Devkunvar Nanalal Bhatt Vaishnav College for Women, Chennai*
kavitha.r@sdnbvc.edu.in[1], lakshmipriya20060925@gmail.com[2], harinitamil2121@gmail.com[3]

Abstract

Generative AI is rapidly redefining the landscape of modern economies, offering transformative opportunities that extend beyond mere automation. Its potential lies not only in enhancing efficiency but also in promoting economic growth that is both inclusive—ensuring participation across socio-economic strata—and sustainable, minimizing environmental and social costs. In emerging economies, generative AI enables small and medium enterprises to access sophisticated analytics, personalized customer engagement, and automated operational tools that were previously out of reach, bridging long-standing gaps in market participation. Additionally, AI-driven solutions contribute to sustainability by optimizing resource use, reducing waste in supply chains, and encouraging digital-first approaches that limit dependency on physical infrastructure. This paper explores practical applications of generative AI in commerce, finance, and micro-enterprises, demonstrating how technology empowers underserved communities, fosters equitable economic opportunities, and supports environmentally conscious business practices. By examining case studies and empirical evidence from developing regions, the research highlights the strategic role of generative AI as a catalyst for resilient, inclusive, and sustainable economic growth, offering insights for policymakers, businesses, and innovators seeking to balance technological advancement with social responsibility.

Keywords: *Generative AI, Sustainable Growth, Inclusive Economy, Digital Inclusion, Workforce Transformation, Responsible Innovation*

A STUDY ON TRUST AND PREFERENCE BETWEEN AI-GENERATED AND DIETITIAN GUIDED NUTRITION PLANS

S. Mahalakshmi[1], Mahasrii.N[2] , Jaya Sri.R[3]

[1] *Assistant professor, Department of Home Science, Nutrition Food Service Management and Dietetics, Shrimathi Devkunvar Nanalal Bhatt Vaishnav College for Women, Chromepet, Chennai*
[2,3]*Student, Department of Home Science, Clinical Nutrition and Dietetics,*
Shrimathi Devkunvar Nanalal Bhatt Vaishnav College for Women, Chromepet, Chennai
maharamesh181@gmail.com[1] , mahasrii.narayanan@gmail.com[2], jayasriravi48@gmail.com[3]

Abstract

The rapid advancement of artificial intelligence (AI) has led to the rise of AI-generated nutrition plans, offering users quick and accessible dietary guidance. This study aims to compare the levels of trust between AI-generated and dietitian-guided nutrition plans, providing insight into how technology can be effectively integrated into nutrition care without compromising user confidence or the value of professional advice. A survey was conducted using a structured questionnaire, which was administered to 126 participants ranging in age from adolescence to late adulthood. To meet the study objective, the questionnaire examined multiple dimensions affecting trust and preference, including perceived accuracy, degree of personalization (cultural food preferences and emotional understanding), and convenience of use (cost influence) across different nutrition planning approaches. The study's findings offer valuable insights into user trust and preferences, emphasizing the potential for AI to serve as a supportive tool in nutrition care rather than a substitute for professional dietitians. Gaining a deeper understanding of these trust dynamics is essential for successfully integrating AI technologies into modern nutrition practice while ensuring user needs and safety remain a priority.

Keywords: *Artificial Intelligence (AI), Trust Dynamics, Accuracy, Personalization, And Convenience.*

AI APPLICATIONS IN AGRICULTURE FOR REDUCING CLIMATE CHANGE IMPACTS

Ms. Poorna M[1], Ms. Subashree P[2], Dr. P. Aruna Devi[3]

[1,2]*Student, B. Com (Computer Applications), Shrimathi Devkunvar Nanalal Bhatt Vaishnav College for Women, Chromepet, Chennai*
[3]*Assistant Professor, Department of B. Com (Computer Applications),Shrimathi Devkunvar Nanalal Bhatt Vaishnav College for Women, Chromepet, Chennai*
poornamuthukumar2005@gmail.com[1], suba081205@gmail.com[2], drarunaphd@gmail.com[3]

Abstract

Climate change is an important emerging trend in the world that affects the fields of agriculture and natural resources as well as the food chain. Increases in temperature changes that happen in rainfall and other calamities due to climate changes have proved troublesome in conventional farming. Smart farming involving artificial intelligence is an important trend that would help overcome climate changes affecting and impacting the field of agriculture. On an overall basis, it is important to mention here that artificial intelligence that works in consonance with other technologies would help devise means to ensure that healthy soil exists in farms and healthy crops as well as healthy climatic changes come to fruition in those farms. Such healthy conditions would help enable the farmer to make appropriate decisions regarding whSether to water or fertilize those fields and whether to ensure adequate protection of the fields against pests as well as help make appropriate and informed decisions regarding frontrunners that should be placed in those fields. It would also help ensure that higher productivity is obtained from agricultural land as well as that land productivity also increases to a higher percentage. It would also help enable the farmer to ensure that non-polluting.

Keywords: *Artificial Intelligence, Smart Agriculture, Climate Change, Sustainability, Precision Farming*

ROLE OF AI IN GREEN MARKETING AND BRAND COMMUNICATION IN THE FOOD & BEVERAGE INDUSTRY

Dr. T. Anitha [1], Ms, S. Archana[2], Ms. G. Mahalakshmi[3]

[1]*Associate Professor, PG Department of Commerce, Shrimathi Devkunvar Nanalal Bhatt Vaishnav College for Women, Chennai*
[2,3]*Student, PG Department of Commerce, Shrimathi Devkunvar Nanalal Bhatt Vaishnav College for Women, Chennai*
drarunaphd@gmail.com[1], samiduraiarchana@gmail.com[2], mahalakshmig312@gmail.com[3]

Abstract

Artificial Intelligence has emerged as a critical tool in the application of innovative approaches in the marketing field, particularly for the promotion of sustainable causes. This paper discusses the application of Artificial Intelligence in green marketing and branding communication in the Food and Beverage sectors. The paper singles out the application of Artificial Intelligence tools for analysing consumer data, measuring consumer preferences, and assessing the success of sustainable programs such as sustainable packaging, waste management, and the implementation of the circular economy. It also indicates the improvements that Artificial Intelligence brings to customer engagement and environmental responsibility. Artificial Intelligence has come into focus as a key methodology in the implementation of innovative techniques within the marketing discipline, especially within the context of sustainable projects. This discussion revolves around the utilization of Artificial Intelligence within the domain of green marketing and branding. It specifically focuses on the utilization of tools based on Artificial Intelligence within the context of the data of the consumer, the benchmarking of consumer preferences, as well as the success of sustainable projects such as sustainable packaging, waste management, and the execution of the principle of the circular economy.

Keywords: *Artificial Intelligence, Green Marketing, Brand Communication, Food And Beverage, Circular Economy.*

UNDERSTANDING SOCIAL AND PSYCHOLOGICAL FACTORS INFLUENCING HOUSEHOLD ADOPTION RENEWABLE ENERGY SOLUTIONS

Ms.Kirthiga B[1], Ms. K.Lavanya [2], Ms. V.Doshika[3]

[1]*Assistant Professor, Department of Commerce, SDNB Vaishnav College for Women, Chennai*
[2,3]*Student, Department of Commerce, SDNB Vaishnav College for Women, Chennai*
kirthiga.b@sdnbvc.edu.in[1], lavanyakarunanithi93@gmail.com[2], doshika0106@gmail.com[3]

Abstract

The transition toward renewable energy is essential for addressing climate change and ensuring long-term energy sustainability. While technological and economic factors have been widely studied, household adoption of renewable energy solutions is also significantly shaped by social and psychological influences. This study aims to examine the key social and psychological factors that affect households' intentions and decisions to adopt renewable energy technologies such as solar photovoltaic systems, energy-efficient appliances, and other decentralized renewable solutions. The research focuses on variables including environmental awareness, social norms, perceived behavioural control, attitudes toward renewable energy, trust in technology and institutions, and perceived costs and benefits. By employing a structured research design involving survey-based data collection and appropriate statistical analysis, the study seeks to provide a comprehensive understanding of how these non-technical factors interact to influence adoption behavior. The findings of this research are expected to contribute to the development of more effective policy measures, awareness campaigns, and intervention strategies aimed at increasing household participation in renewable energy transitions.

Keywords: *Renewable Energy Adoption, Household Energy Behavior, Social Factors, Psychological Factors, Environmental Attitudes, Theory of Planned Behavior*

THE GENAI LABOUR DIVIDE: IMPACT ON JOB DISPLACCEMENT AND SKILL-BASED INEQUALITY

Mr. Dhananchezhiyan D

Student, Department of B.Com Computer Application,
Dwaraka Doss Goverdhan Doss Vaishnav College, Arumbakkam, Chennai
244e4210ddhananchezhiyan@gmail.com

Abstract

Generative Artificial Intelligence (GenAI) is increasingly influencing modern labour markets and business operations. This paper studies the "GenAI labour divide" from a commerce and economics perspective, focusing on job displacement and skill-based inequality. The study explains how GenAI is changing the demand for labour by automating routine clerical, accounting, and data-handling tasks, while increasing opportunities for workers with higher digital and analytical skills. From an economic viewpoint, firms adopt GenAI to reduce costs, improve productivity, and gain competitive advantage, which affects employment patterns across sectors. The paper highlights that low- and medium-skilled workers face higher risks of job loss or wage stagnation due to limited access to training and technology. In contrast, skilled workers who can effectively use GenAI tools benefit from better wages, job security, and career growth. The study also discusses the role of education, reskilling programmes, and government policies in reducing inequality and supporting workforce transition. Investment in human capital, digital literacy, and inclusive business strategies are essential to ensure balanced economic growth. The paper concludes that GenAI does not automatically cause unemployment, but its impact depends on how businesses, educational institutions, and policymakers manage technological change. Proper planning, continuous skill development, and inclusive labour policies can help minimise job displacement and reduce skill-based inequality in the GenAI-driven economy. Such an approach supports sustainable development, fair income distribution, efficient resource allocation, and long-term economic stability by aligning technological progress with social welfare and employment objectives in emerging digital economies across both developed and developing market structures globally.

Keywords: *Generative Artificial Intelligence, Labour Market, Job Displacement, Skill Inequality, Reskilling*

REIMAGINING EDUCATION THROUGH INTEGRAL HUMANISM: A HOLISTIC APPROACH TO LEARNING AND DEVELOPMENT

Ms. Bency G[1] , Ms. Janani E[2]

[1,2]Department of Commerce, Faculty of Science and Humanities,
SRM Institute of Science and Technology, Ramapuram Campus. Chennai
bg6734@srmist.edu.in[1], je0961@srmist.edu.in[2]

Abstract

Education serves as the foundation for societal transformation, fostering not only intellectual growth but also moral and ethical development. Integral Humanism, as envisioned by Pandit Deendayal Upadhyaya, advocates for a holistic approach to human development that harmonizes material progress with spiritual well-being. This paper explores the intersection of education and Integral Humanism, emphasizing the need for an educational framework that nurtures individuality while promoting social harmony and national integration. The study highlights how contemporary education systems, with their emphasis on economic utility, often neglect the deeper human values essential for holistic growth. By integrating the principles of Integral Humanism such as self-reliance, cultural rootedness, and ethical consciousness education can become a transformative force in shaping responsible citizens. The research further examines case studies and pedagogical models that successfully incorporate these principles, demonstrating their impact on students' personal and professional development. The findings underscore the relevance of Integral Humanism in addressing present-day educational challenges, advocating for a balanced approach that aligns modern advancements with timeless human values. This paper calls for an educational paradigm shift towards a value-based learning system that fosters a sense of purpose, inclusivity, and sustainable development.

Keywords: *Education, Integral Humanism, Holistic Development, Ethical Consciousness, Value-Based Learning*

GENERATIVE AI AND INCLUSIVE E-BOOK ACCESS IN EMERGING MARKETS: A SYSTEMATIC LITERATURE REVIEW

Dr. Chelsea Dharmarajan

Assistant Professor, Department of B.Com Computer Application,
Dwaraka Doss Goverdhan Doss Vaishnav College, Arumabakkam, Chennai
chelsea@dgvaishnavcollege.edu.in

Abstract

Generative Artificial Intelligence (GenAI) is rapidly transforming digital commerce, with significant implications for the accessibility and affordability of e-books in emerging markets. Despite the global growth of digital publishing, access to e-books remains uneven due to economic constraints, language barriers, limited digital infrastructure, and accessibility challenges faced by marginalized populations. This study aims to systematically review existing literature to examine how GenAI technologies contribute to inclusive digital reading by enhancing access, reducing costs, and improving user experience in e-book ecosystems within emerging economies. Using a systematic literature review (SLR) methodology, this paper synthesizes peer-reviewed journal articles, conference proceedings, and authoritative reports published between 2015 and 2025. The review focuses on GenAI applications such as automated content generation, real-time translation, text-to-speech systems, adaptive learning interfaces, and AI-driven recommendation engines in the context of e-book production, distribution, and consumption. The findings indicate that GenAI plays a crucial role in lowering content creation costs, enabling multilingual and accessible formats, and personalizing reading experiences for diverse user groups, including learners with disabilities and low-income readers. This paper contributes by providing a structured synthesis of current research, identifying gaps in the literature, and proposing future research directions for policymakers, publishers, and technology developers. The study highlights GenAI's potential to foster inclusive growth in digital publishing and support sustainable knowledge dissemination in emerging markets.

Keywords *:Generative Artificial Intelligence, E-Books, Inclusive Digital Reading, Emerging Markets, Systematic Literature Review*

GENAI FOR SUSTAINABLE DEVELOPMENT
Mr. Sakthivel. M

Student, Department of B.Com Computer Application,
Dwaraka Doss Goverdhan Doss Vaishnav College, Arumbakkam, Chennai
sakthi040406@gmail.com

Abstract

Generative Artificial Intelligence (GenAI) has emerged as a transformative technology with the potential to significantly accelerate sustainable development across economic, social, and environmental dimensions. By enabling machines to generate data, content, models, and solutions, GenAI supports informed decision-making, efficient resource utilization, and innovative problem-solving. This paper explores the role of GenAI in advancing sustainable development goals by integrating technology with multidisciplinary approaches. GenAI applications in climate modeling, renewable energy optimization, smart agriculture, healthcare delivery, and education systems are examined to highlight their impact on sustainability. The study emphasizes how GenAI can enhance predictive analytics, reduce waste, improve accessibility, and promote inclusive growth across diverse communities. At the same time, the research addresses critical challenges such as ethical concerns, data bias, transparency, accountability, energy consumption of AI systems, and the need for responsible governance. Special focus is given to the importance of human oversight, sustainable digital infrastructure, and ethical AI frameworks. By balancing technological advancement with ethical and environmental responsibility, GenAI can act as a catalyst for sustainable innovation. The paper concludes that the effective adoption of GenAI, supported by policy frameworks, skill development, interdisciplinary research, and cross-sector collaboration, is essential for building resilient and future-ready societies. The findings underscore that GenAI is not merely a technological tool but a strategic enabler for achieving long-term sustainability and global development objectives aligned with the United Nations Sustainable Development Goals. Furthermore, continuous monitoring, inclusive participation, and adaptive governance mechanisms are vital to ensure equitable benefits and minimize unintended socio-environmental risks globally and sustainable.

Keywords: *Generative AI, sustainable development, Innovation, Ethics, Multidisciplinary.*

SUSTAINABLE COMMERCE MODELS POWERED BY GENERATIVE AI

Mr. Sanjeev M

Student, Department of B.Com Computer Application,
Dwaraka Doss Goverdhan Doss Vaishnav College, Arumbakkam, Chennai
23e5308sanjeecv@gmail.com

Abstract

Sustainable commerce models focus on achieving economic growth while maintaining environmental protection and social responsibility. In the digital era, Generative Artificial Intelligence (AI) has emerged as a transformative technology that supports sustainable business practices. This study examines how Generative AI contributes to the development of sustainable commerce models by improving efficiency, reducing operational waste, and supporting responsible decision making. Generative AI enables businesses to analyze large volumes of data to optimize supply chains, forecast demand accurately, and minimize excess production, thereby reducing resource consumption. It also plays a significant role in sustainable product design by simulating eco-friendly materials, packaging, and manufacturing processes before actual implementation. In marketing and customer relationship management, Generative AI allows personalized communication with consumers, reducing unnecessary advertising expenditure and energy usage. Furthermore, AI-driven automation enhances transparency and ethical practices by monitoring compliance, improving reporting accuracy, and supporting responsible sourcing. The integration of Generative AI also helps businesses adapt to changing consumer expectations for environmentally and socially conscious products. However, challenges such as data privacy concerns, ethical risks, and high implementation costs remain key obstacles to widespread adoption. Addressing these challenges through proper governance and responsible AI usage is essential. The study concludes that Generative AI, when applied ethically and strategically, acts as a powerful enabler of sustainable commerce models, promoting long-term value creation for businesses, society, and the environment in the modern digital economy.

Keywords: *Generative AI, Sustainable Commerce, Digital Transformation, Ethical Business, Green Innovation*

GREEN COMMERCE USING GENAI

Ms. Madhumitha.S

Student, Department of B.Com Computer Application,
Dwaraka Doss Goverdhan Doss Vaishnav College, Arumbakkam, Chennai
madhumithas2k5@gmail.com

Abstract

Green commerce represents a growing movement toward integrating environmental sustainability into business operations, consumption patterns, and value creation processes. As global concerns regarding climate change, resource depletion, and environmental degradation intensify, organizations are seeking innovative technological solutions to balance economic growth with ecological responsibility. Generative Artificial Intelligence (GenAI) has emerged as a powerful tool capable of transforming green commerce by enabling data-driven, adaptive, and sustainable business practices. GenAI contributes to green commerce by enhancing sustainable product design and development. Through predictive modelling, simulation, and optimization, GenAI enables businesses to minimize material usage, reduce waste, and lower energy consumption during the design and manufacturing stages. In supply chain operations, GenAI supports demand forecasting, inventory optimization, route planning, and logistics management, significantly reducing carbon emissions and operational inefficiencies. By analyzing large volumes of environmental and operational data, GenAI assists organizations in identifying sustainability risks and opportunities, improving transparency, and ensuring compliance with environmental regulations and sustainability standards. Despite its significant potential, the application of GenAI in green commerce presents notable challenges. Large-scale AI models often require substantial computational resources, raising concerns about energy consumption and environmental footprint. Additionally, issues related to data quality, transparency, and the risk of greenwashing must be addressed to ensure credible and ethical use of GenAI. The effectiveness of GenAI in supporting sustainability depends on responsible AI governance, energy-efficient model design, and integration of environmental objectives into technological development.

Keywords: *Green Commerce, Generative Artificial Intelligence, Sustainability, Eco-friendly Business, Sustainable Innovation*

GENAI AND GREEN COMMERCE: A STUDY ON SUSTAINABLE VALUE CREATION

Mr. Arvind Karthikeyan. K

Student, Department of B.Com Computer Application,
Dwaraka Doss Goverdhan Doss Vaishnav College, Arumbakkam, Chennai
23e5332arvind@gmail.com

Abstract

Generative AI has been reshaping modern business practices, particularly in the area of green commerce and sustainable value creation. Green commerce focuses on integrating environmentally responsible practices into business operations while maintaining economic viability. This study examines the role of GenAI in enabling sustainable value creation by supporting eco-friendly decision-making, optimizing resource utilization, and promoting sustainable consumption patterns across industries. The research explores how GenAI applications such as predictive analytics, automated content generation, intelligent demand forecasting, and AI-driven supply chain optimization contribute to reducing environmental impact and operational waste. By enhancing efficiency in areas like inventory management, energy consumption, and logistics planning, GenAI helps businesses minimize carbon emissions and improve overall sustainability performance. In addition, the study highlights the role of GenAI in green marketing by enabling personalized and transparent communication about sustainable products, thereby influencing consumer awareness and environmentally conscious purchasing behavior. The findings aim to assess the level of awareness, adoption, and perceived benefits of GenAI in green commerce initiatives. The study concludes that GenAI serves as a strategic enabler for sustainable value creation by aligning economic growth with environmental responsibility. It provides valuable insights for businesses, policymakers, and researchers seeking to leverage GenAI as a tool for promoting long-term sustainability and green commercial practices.

Keywords: *Sustainable Value Creation, Sustainable Business Models, ESG (Environmental Social Governance), Green Marketing, Eco-friendly Consumer Behavior.*

A STUDY ON LEVERAGING GENERATIVE AI FOR THE DEVELOPMENT OF RURAL WOMEN-LED ENTERPRISES

Ms. Dharshini. C

Student, Department of B. Com Computer Application,
Dwaraka Doss Goverdhan Doss Vaishnav College, Arumbakkam, Chennai
25e4230dharshini@gmail.com

Abstract

Generative Artificial Intelligence is becoming an important tool for supporting rural and women-led enterprises. This paper studies how generative AI can help small businesses run by women and rural entrepreneurs to grow in a sustainable and inclusive way. Many rural and women entrepreneurs face problems such as lack of finance, limited market access, low digital skills, and high business risks. Generative AI can reduce these difficulties by providing simple and affordable solutions for business planning, marketing, accounting, and customer communication. AI tools can help entrepreneurs create advertisements, manage social media, predict demand, prepare basic financial reports, and improve decision making. These technologies also support skill development by offering training, guidance, and information in local languages. By using generative AI, women entrepreneurs can save time, reduce costs, and reach wider markets through digital platforms. The paper highlights how AI-powered solutions can strengthen rural businesses, increase income opportunities, and promote women's participation in economic activities. It also discusses the importance of ethical use, data safety, and awareness while adopting AI technologies. Overall, the study shows that generative AI can play a key role in empowering rural and women-led enterprises, supporting sustainable livelihoods, and contributing to inclusive economic growth.

Keywords: *Generative AI, Rural business, Women entrepreneurs, Inclusive growth, Sustainability*

A STUDY ON THE IMPACT OF GENERATIVE AI ON WORKFORCE DYNAMICS IN THE CONTEXT OF SUSTAINABLE AND INCLUSIVE GROWTH

Ms. Chandhini. M

Student, Department of B. Com Computer Application,
Dwaraka Doss Goverdhan Doss Vaishnav College, Arumbakkam, Chennai
25e4228m.chandhini@gmail.com

Abstract

Generative Artificial Intelligence (AI) has emerged as a transformative force reshaping the nature of work, organizational structures, and workforce skills across industries. In the context of sustainable and inclusive growth, understanding the impact of generative AI on workforce dynamics has become critically important. This study aims to examine how generative AI influences employment patterns, skill requirements, productivity, and inclusivity within the workforce. The purpose of the study is to analyze both the opportunities and challenges created by generative AI, particularly its role in enhancing efficiency while ensuring equitable participation of diverse workforce groups.The study seeks to highlight the ways in which generative AI can support sustainable growth by enabling innovation, reducing operational costs, and improving decision making processes. At the same time, it explores concerns related to job displacement, skill gaps, and the need for continuous learning and reskilling. By focusing on inclusive growth, the study emphasizes the importance of preparing workers from different socio-economic backgrounds to adapt to AI driven changes in the workplace. The need for this study arises from the rapid adoption of generative AI technologies and the growing uncertainty among employees regarding future job security and skill relevance. As a first-year level academic inquiry, this study provides a foundational understanding of how generative AI affects workforce dynamics and why proactive policy measures, educational reforms, and ethical AI practices are essential. The study contributes to academic and practical discussions by offering insights into aligning technological advancement with sustainable development and inclusive workforce growth globally.

Keywords: *Generative AI, Workforce dynamics, Sustainable growth, Inclusive growth, Future of work*

PROSIGHT: AN AI-POWERED ASSISTIVE WEARABLE AND ITS ROLE IN INCLUSIVE AND ACCESSIBLE COMMERCE

Mr. Sai Charan. J

Student, B Com Computer Application,
Dwaraka Doss Goverdhan Doss Vaishnav College, Arumbakkam, Chennai
saicharancj2007@gmail.com

Abstract

ProSight is an AI-powered assistive wearable designed to improve independence and mobility for visually challenged individuals. It addresses common daily barriers such as difficulty navigating crowded or unfamiliar environments, detecting obstacles like steps or curbs, and accessing printed or digital information without assistance. Many visually impaired people face limitations in education, employment, and social participation due to inaccessible environments and materials, and ProSight aims to reduce these challenges through smart technology.The device is built into a pair of smart glasses equipped with a camera and connected earbuds. Using advanced sensors and artificial intelligence, it interprets surroundings and provides real-time audio feedback to the user. This allows wearers to better understand obstacles, objects, and environmental details without needing constant physical contact like with a white cane. The system includes customizable settings, long battery life, and a lightweight, ergonomic design for extended daily use. ProSight is positioned as a more affordable assistive solution compared to alternatives such as guide dogs, which require expensive training and long-term care, or traditional white canes that cannot detect overhanging obstacles. The product is primarily marketed through a business-to-business model, targeting eye hospitals, clinics, rehabilitation centers, and optical retailers. By combining accessibility, affordability, and purpose-driven design, ProSight aims to expand safe mobility and information access for people with vision impairment worldwide.

Keywords: *Prosight, AI-Powerd Assistive Wearable, Visually Challenged Individuals, Real-time audio feedback, Independent mobility*

CAUSALITY BETWEEN CORPORATE SOCIAL RESPONSIBILITY AND FINANCIAL PERFORMANCE: EVIDENCE FROM BSE SENSEX (BSE-30) COMPANIES IN INDIA

Ms. Mookambigai G[1] and Dr. R Thamilselvan[2]

[1]*Research Scholar, Sathyabama Institute of Science and Technology, Chennai*
[2] *Department of Management, Sathyabama Institute of Science and Technology, Chennai*
gmookambigai@ymail.com[1], drrts2007@gmail.com[2]

Abstract

The relationship between Corporate Social Responsibility (CSR) and financial performance has been extensively examined; however, the direction of causality between the two remains inconclusive. This study investigates the causal relationship between CSR spending and the financial performance of BSE Sensex (BSE-30) listed companies during the post-mandatory CSR regime in India. Secondary data on CSR expenditure were obtained from the National CSR Data Portal, while financial performance indicators—Return on Assets (ROA), Return on Equity (ROE), Net Profit Margin (NPM), and Total Assets (TA)—were sourced from the CMIE Prowess Database. The study covers a period of ten financial years from 2014–15, corresponding to the post-implementation phase of mandatory CSR under the Companies Act, 2013. Econometric techniques, including Granger causality analysis, are employed to examine the direction and nature of the relationship between CSR spending and financial performance. The findings offer empirical insights into whether CSR investments enhance corporate financial performance or whether financially stronger firms are more inclined to engage in CSR activities. The study contributes to the CSR–finance literature by providing evidence-based implications for corporate managers, investors, and policymakers in India.

Keywords: *Corporate Social Responsibility, Financial Performance, BSE Sensex (BSE-30), Granger Causality, India*

GLOBAL OPPORTUNITIES IN AI ENABLED COMMERCE ON SUPPLY CHAIN

Mr. Sri Sai Mukund. S

Student, Department of B.Com Computer Application,
Dwaraka Doss Goverdhan Doss Vaishnav College, Arumbakkam, Chennai
24e4211srisaimukunds@gmail.com

Abstract

Artificial Intelligence (AI) is transforming global commerce by enabling businesses to operate with greater efficiency, personalization, and transparency. AI-driven systems enhance predictive analytics, optimize pricing, and streamline logistics, reducing costs and improving competitiveness. In e-commerce, AI empowers hyper-personalized shopping experiences, fraud detection, and real-time customer support through chatbots and virtual assistants. For supply chains, AI provides predictive demand forecasting, inventory optimization, and counterfeit risk reduction, ensuring resilience and accountability. Moreover, AI fosters inclusivity by equipping small and medium enterprises (SMEs) with affordable digital tools, bridging gaps in global trade and enabling participation in borderless markets. Ethical considerations—such as data privacy, algorithmic bias, and sustainability—remain critical to ensure responsible adoption. As AI converges with blockchain, IoT, and fintech innovations, commerce will evolve into a decentralized, secure, and globally interconnected ecosystem. These opportunities encourage the creation of resilient, sustainable, and consumer-centric business models, shaping the future of digital trade. Ultimately, AI-enabled commerce is not merely a technological advancement but a catalyst for sustainable, inclusive, and globally competitive business innovation.

Keywords: *AI-enabled commerce, Predictive analytics, Demand forecasting, Logistics, Blockchain, Sustainable.*

FROM LOCAL STARTUPS TO GLOBAL MARKETS: THE ROLE OF GENAI IN EMPOWERING YOUNG ENTREPRENEURS

Mr. Sanjay. R

Student, Department of B.Com Computer Application,
Dwaraka Doss Goverdhan Doss Vaishnav College, Arumbakkam, Chennai
23e5347sanjay@gmail.com

Abstract

Generative Artificial Intelligence (GenAI) is rapidly transforming the entrepreneurial ecosystem by enabling young entrepreneurs to convert local startup ideas into globally competitive businesses. With limited resources and experience, young entrepreneurs often face challenges such as market research, branding, customer engagement, and scaling operations. GenAI tools help overcome these barriers by providing smart solutions including content creation, business automation, predictive analytics, customer personalization, and global market insights. This paper explores how GenAI empowers young entrepreneurs by simplifying complex business processes and reducing operational costs. Through AI-driven platforms, startups can design marketing strategies, generate product descriptions, develop chatbots for customer service, and analyze international market trends with minimal effort. GenAI also supports innovation by assisting in idea validation, product development, and decision-making. Furthermore, the study highlights the role of GenAI in promoting inclusivity by providing equal opportunities to entrepreneurs from rural and semi-urban areas to access global markets. By breaking geographical and financial limitations, GenAI acts as a catalyst for sustainable startup growth and global expansion, empowering young entrepreneurs to succeed in the global digital economy

Keywords: Generative AI, Young Entrepreneurs, Startups, Global Markets, Digital Innovation

SOCIETAL IMPACTS OF GENERATIVE AI: OPPORTUNITIES, RISKS, AND GOVERNANCE

Mr. Krishna Kumar. N

Student, Department of B.Com Computer Application,
Dwaraka Doss Goverdhan Doss Vaishnav College, Arumbakkam, Chennai
krishna23e5331@gmail.com

Abstract

Generative Artificial Intelligence (AI) has emerged as a transformative technology with significant implications for modern society. By enabling machines to create text, images, code, and other content, generative AI is reshaping industries, education, healthcare, governance, and everyday life. This paper examines the societal impacts of generative AI by analyzing its key opportunities, associated risks, and the importance of effective governance frameworks. On the opportunity side, generative AI enhances productivity, supports innovation, improves access to information, and enables personalized services across various sectors. It contributes to economic growth by automating routine tasks, assisting decision-making, and enabling creative processes in fields such as marketing, design, and software development. However, the rapid adoption of generative AI also presents substantial risks. These include job displacement, data privacy concerns, algorithmic bias, misinformation, deepfakes, and the potential misuse of AI-generated content. Such risks can undermine trust, increase social inequalities, and pose threats to democratic processes and public safety.Therefore, strong governance mechanisms are essential to ensure responsible development and deployment of generative AI. This study emphasizes the need for transparent policies, ethical guidelines, regulatory oversight, and stakeholder collaboration to balance innovation with accountability. By adopting comprehensive governance strategies, societies can maximize the benefits of generative AI while minimizing its negative consequences. The paper concludes that a balanced and inclusive approach is necessary to ensure that generative AI contributes positively to sustainable and equitable societal development.

Keywords: Generative AI, Society, Ethics, Risk, Governance

FROM PROMPTS TO PROFITS: GENAI IN COMMERCE

Ms. Sreemathi. S

Student, Department of B.Com Computer Application,
Dwaraka Doss Goverdhan Doss Vaishnav College, Arumbakkam, Chennai
sreemathi23e5322@gmail.com

Abstract

Generative Artificial Intelligence (GenAI) is rapidly transforming the landscape of commerce by enabling businesses to convert simple prompts into strategic insights and profitable outcomes. This paper explores the growing role of GenAI in commercial activities such as marketing, finance, customer relationship management, supply chain optimization, and decision making. By leveraging advanced models capable of generating text, images, code, and analytical insights, organizations are enhancing operational efficiency, reducing costs, and improving customer engagement. The study highlights how prompt engineering acts as a critical skill, allowing users to extract accurate and valuable outputs that support business innovation. GenAI tools assist in automating routine tasks, personalizing customer interactions, forecasting demand, detecting fraud, and supporting data driven strategies in real time. Despite its advantages, the adoption of GenAI in commerce also raises challenges related to data privacy, ethical use, bias, and workforce adaptation. This paper emphasizes the importance of responsible implementation, transparency, and upskilling to maximize the benefits of GenAI while minimizing risks. By examining current applications and future possibilities, the study demonstrates how GenAI serves as a powerful enabler in transforming commercial operations from prompt based interactions to measurable profits. The findings suggest that GenAI will continue to redefine competitive advantage in commerce, making it an essential technology for modern business environments and sustainable economic growth across global markets.

Keywords*: Generative AI, Commerce, Business Analytics, Automation, Digital Transformation*

SMART SUPPLY CHAIN MANAGEMENT USING GENERATIVE ARTIFICIAL INTELLIGENCE

Mr. Surya Kaarthik. R

Student, Department of B.Com Computer Application,
Dwaraka Doss Goverdhan Doss Vaishnav College, Arumbakkam, Chennai
suryakaarthik2006@gmail.com

Abstract

The rapid growth of Artificial Intelligence (AI) has significantly changed modern supply chain management. Among the various AI technologies, Generative Artificial Intelligence has become a valuable tool for improving decision-making, forecasting, and operational efficiency. This paper looks at the role of Generative AI in creating smart and intelligent supply chain systems. It highlights how Generative AI models can process large amounts of data, create accurate demand forecasts, optimize inventory levels, and improve logistics planning. Smart supply chain management aims to improve transparency, flexibility, and responsiveness throughout the supply network. By using Generative AI, organizations can simulate different supply chain scenarios, anticipate potential disruptions, and craft effective strategies beforehand. This technology also supports automated report generation, intelligent supplier selection, and personalized customer demand analysis. As a result, businesses can lower operational costs, minimize risks, and enhance overall service quality. Adoption of Generative AI in supply chain management comes with challenges such as data privacy issues, high implementation costs, and the need for skilled workers. This paper discusses these challenges and recommends possible solutions for effective implementation. Overall, the study concludes that Generative Artificial Intelligence is crucial for building smart, resilient, and sustainable supply chains, helping organizations stay competitive in a fast-changing global business landscape.

Keywords: *Smart Supply Chain, Generative AI, Automation, Logistics Optimization, Predictive Analytics*

OPPORTUNITIES AND CHALLENGES OF ARTIFICIAL INTELLIGENCE IN GLOBAL MARKETS

Mr. Sai Prasath

Student, Department of B.Com Computer Application,
Dwaraka Doss Goverdhan Doss Vaishnav College, Arumbakkam, Chennai
23e5336saiprasath@gmail.com

Abstract

Artificial Intelligence (AI) has emerged as a transformative force in global markets, reshaping the way businesses operate, compete, and create value. The rapid adoption of AI technologies across industries such as retail, finance, manufacturing, and logistics has opened new opportunities for improving efficiency, enhancing customer experience, and enabling data-driven decision-making. In global markets, AI facilitates automation, predictive analytics, personalized services, and intelligent supply chain management, thereby strengthening competitiveness and expanding market reach. Multinational corporations increasingly rely on AI to understand consumer behavior, forecast demand, and optimize cross-border operations. Alongside these opportunities, AI adoption in global markets presents significant challenges. Issues related to data privacy, cybersecurity, ethical concerns, and algorithmic bias pose serious risks to businesses and consumers. Unequal access to AI technologies between developed and developing economies may widen the digital divide, affecting inclusive growth. Furthermore, workforce displacement, skill gaps, and regulatory uncertainties create obstacles to the sustainable implementation of AI in international commerce. This paper aims to examine the key opportunities and challenges associated with the use of AI in global markets. By adopting a conceptual approach, the study highlights how businesses can leverage AI responsibly while addressing ethical, regulatory, and socio-economic concerns. The paper concludes that balanced and responsible AI adoption is essential for achieving sustainable growth and long-term success in the global digital economy.

Keywords: *Artificial Intelligence, Global Markets, Business Transformation, Digital Economy, Ethics*

GLOBAL OPPORTUNITIES IN AI-ENABLED COMMERCE

Mr. Shyam Sundar Saravanan

Student, Department of B.Com Computer Application,
Dwaraka Doss Goverdhan Doss Vaishnav College, Arumbakkam, Chennai
23E5353@gmail.com

Abstract

Artificial Intelligence (AI) has become a major driving force in transforming modern commerce across global markets. With the rapid growth of digital platforms, AI-enabled technologies are helping businesses improve efficiency, enhance customer experience, and expand their reach beyond geographical boundaries. This paper focuses on the global opportunities created by AI-enabled commerce and how organizations can leverage these technologies to remain competitive in an increasingly digital economy. The study highlights key areas where AI plays a significant role, including personalized marketing, intelligent supply chain management, automated customer support, and data-driven decision-making. By analyzing existing research and real-world business practices, the paper explains how AI supports faster operations, cost reduction, and improved customer satisfaction. It also discusses challenges such as data privacy, ethical concerns, and the need for skilled human resources, which may limit the effective adoption of AI. Despite these challenges, the findings suggest that AI-enabled commerce offers immense opportunities for global business growth, innovation, and sustainability. The paper concludes that with proper strategies, ethical practices, and continuous learning, AI can act as a powerful tool in shaping the future of global commerce.

Keywords: *Artificial Intelligence, E-Commerce, Global Markets, Digital Transformation, Business Innovation*

AI-DRIVEN PERSONALIZATION AS A GLOBAL GROWTH OPPORTUNITY IN ENABLED COMMERCE

Mr. Kamalesh.R

Student, Department of B.Com Computer Application,
Dwaraka Doss Goverdhan Doss Vaishnav College, Arumbakkam, Chennai
23e5355kamalesh@gmail.com

Abstract

Artificial Intelligence (AI) has emerged as a transformative force in global commerce, enabling businesses to deliver highly personalized, efficient, and scalable customer experiences. Among the various applications of AI-enabled commerce, AI-driven personalization represents a significant global opportunity for enterprises seeking competitive advantage in both developed and emerging markets. AI-driven personalization leverages technologies such as machine learning, predictive analytics, natural language processing, and recommendation algorithms to analyze vast amounts of consumer data and tailor products, services, pricing, and marketing strategies to individual preferences in real time. Globally, AI-powered personalization is reshaping e-commerce platforms, digital marketplaces, and omnichannel retail by improving customer engagement and conversion rates. Businesses can use AI to understand customer behavior patterns, predict purchasing intent, and offer customized recommendations, thereby enhancing customer satisfaction and loyalty. AI-driven personalization contributes to operational efficiency by automating decision-making processes, optimizing inventory management, and reducing marketing waste. Small and medium-sized enterprises (SMEs) also benefit from cloud-based AI solutions, allowing them to compete globally without significant upfront investments. In emerging economies, AI-enabled commerce creates opportunities for financial inclusion, personalized pricing, and improved access to global markets. AI-driven personalization stands as a key global opportunity in AI-enabled commerce, driving innovation, customer-centricity, and inclusive economic growth across international markets.

Keywords: *AI-driven Personalization ,Machine Learning, Customer Experience Global ,E-commerce, Data Analytics*

ETHICAL CHALLENGES AND DATA PRIVACY CONCERNS IN AI-ENABLED DIGITAL COMMERCE

Mr. Sriman. M

Student, Department of B.Com Computer Application,
Dwaraka Doss Goverdhan Doss Vaishnav College, Arumbakkam, Chennai
srimann2006@gmail.com

Abstract

The rapid integration of Generative Artificial Intelligence (GenAI) in digital commerce has transformed business operations, customer engagement, and decision-making processes. AI-enabled systems now play a crucial role in personalized marketing, automated customer service, demand forecasting, and fraud detection. While these advancements enhance efficiency and consumer experience, they also raise significant ethical challenges and data privacy concerns. The extensive collection, processing, and analysis of consumer data by AI systems increase the risk of data misuse, surveillance, algorithmic bias, and lack of transparency. Issues such as unauthorized data sharing, biased recommendations, and opaque decision-making models can undermine consumer trust and violate ethical standards. This study examines the key ethical challenges associated with AI-enabled digital commerce, with a particular focus on data privacy, fairness, accountability, and transparency. It also explores existing regulatory frameworks and responsible AI practices aimed at safeguarding consumer rights. By analyzing real-world applications and ethical dilemmas, the paper highlights the need for balanced AI adoption that promotes innovation while ensuring ethical compliance. The findings emphasize the importance of strong data governance, ethical AI design, and regulatory oversight to foster sustainable and trustworthy digital commerce ecosystems. The study contributes to ongoing discussions on responsible AI adoption and provides insights for businesses, policymakers, and researchers in the evolving landscape of AI-driven commerce.

Keywords: *Generative AI, Digital Commerce, Data Privacy, Ethics, Responsible AI*

A STUDY ON INTEGRATING HUMAN VALUES AND ETHICAL PRINCIPLES IN ARTIFICIAL INTELLIGENCE DESIGN

Ms. Dhivya. T

Student, Department of B. Com Computer Application,
Dwaraka Doss Goverdhan Doss Vaishnav College, Arumbakkam, Chennai
25e4206dhivya@gmail.com

Abstract

Artificial Intelligence (AI) systems are increasingly influencing human lives by shaping critical decisions across domains such as healthcare, education, finance, and governance. As AI technologies become more advanced and autonomous, the integration of human values and ethical principles into AI design has become a fundamental requirement. This study examines the importance of embedding core human values—such as fairness, transparency, accountability, privacy, and respect for human rights—into the design and deployment of AI systems. Ethical AI design seeks to address challenges related to algorithmic bias, discrimination, lack of explainability, and potential misuse of intelligent systems. The study emphasizes value-based design approaches that prioritize human-centric development, ensuring that AI systems support societal well-being rather than undermine it. Furthermore, it explores established ethical frameworks and guidelines that can assist developers and policymakers in creating responsible and trustworthy AI solutions. Human oversight and accountability mechanisms are highlighted as essential components for maintaining control over AI decision-making processes and preventing unintended consequences. By aligning AI systems with ethical principles and societal norms, organizations can foster public trust and promote sustainable technological innovation. This study concludes that incorporating human values and ethics into AI design is not only a moral responsibility but also a strategic necessity for ensuring the long-term acceptance and positive impact of artificial intelligence. Ethical and value-driven AI development ultimately contributes to socially beneficial outcomes while safeguarding human dignity and rights in an increasingly automated world.

Keywords: *Artificial Intelligence, Ethical AI, Human Values, AI Design, Fairness, Transparency, Accountability, Privacy, Human-Centric AI, Responsible Innovation*

AI FOR DECISION MAKING AMONG COLLEGE STUDENTS

Mr. Krithik Adithya

Student, Department of B.Com Computer Application,

Dwaraka Doss Goverdhan Doss Vaishnav College, Arumbakkam, Chennai

krithikk348@gmail.com

Abstract

In the digital era, buying decisions of college students are increasingly shaped by artificial intelligence driven systems embedded within social media platforms and e commerce websites. Algorithms analyze user behaviour, preferences, search patterns, and browsing history to curate personalized product recommendations, rank customer reviews, and promote influencer content. This study examines how such AI enabled mechanisms influence the purchase decisions of college students. The research aims to assess the level of trust students place in online reviews and influencer endorsements and to evaluate how AI based personalization affects their final buying choices. Key factors considered include credibility of influencers, visibility of positive reviews, frequency of advertisement exposure, and perceived usefulness of recommended products. Primary data is collected through structured questionnaires administered to college students, while secondary data is sourced from academic journals, articles, and digital marketing reports. The findings indicate that AI driven platforms significantly influence decision making by reducing information search time, increasing product awareness, and creating a sense of reliability through repeated exposure to similar content. However, concerns related to biased algorithms, fake reviews, and excessive reliance on influencer opinions are also observed, which may limit rational and independent decision making. The study highlights the growing role of AI as a silent decision support system in modern consumer behaviour among young adults and emphasizes the need for ethical AI practices and increased consumer awareness to encourage informed, responsible, and balanced purchasing decisions within educational contexts and rapidly evolving digital marketplaces worldwide today for future academic and managerial research.

Keywords: *Artificial Intelligence, Decision Making, Online Reviews, Influencer Marketing, College Students*

IMPACT OF GENERATIVE ARTIFICIAL INTELLIGENCE ON COMMERCE EDUCATION AND BUSINESS PRACTICES

Mr. Jeyanth

Student, Department of B.Com Computer Application,

Dwaraka Doss Goverdhan Doss Vaishnav College, Arumbakkam, Chennai

23e5316 jeyanth@gmail.com

Abstract

The rapid advancement of Generative Artificial Intelligence (Gen AI) has significantly transformed the field of commerce by reshaping business practices, decision-making processes, and commerce education. Gen AI tools such as chatbots, predictive models, and automated content generation systems are increasingly being adopted in areas including marketing, finance, accounting, customer service, and supply chain management. This study aims to examine the role and impact of Gen AI in commerce education and its influence on modern business operations. The research focuses on commerce students and young professionals to understand their awareness, usage, and perception of Gen AI applications in academic and professional contexts. Primary data were collected through a structured questionnaire using a convenient sampling method, with 150 valid responses analyzed. The study employs percentage analysis and descriptive statistics to interpret the data. The findings reveal that Gen AI enhances learning efficiency, analytical skills, and decision-making capabilities among commerce students, while also improving operational efficiency and strategic planning in business organizations. However, concerns related to ethical issues, data privacy, job displacement, and over-dependence on technology were also identified. The study highlights the need for integrating Gen AI tools into commerce curricula through practical training and ethical guidelines. Promoting Gen AI literacy can bridge the gap between academic learning and industry requirements, enabling future commerce professionals to adapt to technological advancements. The study concludes that Gen AI has the potential to revolutionize commerce education and business practices when used responsibly and strategically.

Keywords: *Generative AI, Commerce education, Business analytics, Digital transformation, Decision making*

ADOPTION OF AI IN MODERN BUSINESSES

Ms. Moulika.A

Student, Department of B.Com Computer Application,

Dwaraka Doss Goverdhan Doss Vaishnav College, Arumbakkam, Chennai

moulika1706@gmail.com

Abstract

The adoption of Artificial Intelligence (AI) in modern businesses has become a critical driver of innovation, efficiency, and competitive advantage in the digital economy. This study explores the extent, patterns, and implications of AI adoption across contemporary business environments. AI technologies such as machine learning, natural language processing, robotic process automation, and predictive analytics are increasingly being integrated into core business functions including marketing, finance, operations, human resources, and customer service. The abstract examines the key factors influencing AI adoption, including technological readiness, organizational culture, leadership support, data availability, and cost considerations. It also highlights the strategic motivations behind AI implementation, such as process automation, data-driven decision-making, personalized customer experiences, and improved operational efficiency. Despite the significant benefits, businesses face challenges in AI adoption, including data privacy concerns, ethical considerations, skill shortages, integration complexity, and resistance to change. The study emphasizes the role of workforce upskilling and change management in ensuring successful AI integration. Furthermore, it discusses how small and medium-sized enterprises (SMEs) and large organizations differ in their approach to AI adoption. The abstract underscores the importance of aligning AI initiatives with business objectives and governance frameworks to maximize value creation. By analyzing current trends and challenges, this study provides insights into how AI adoption is transforming modern business practices and reshaping organizational strategies. The findings highlight that effective AI adoption not only enhances productivity and innovation but also enables businesses to remain resilient and competitive in an increasingly dynamic and technology-driven marketplace.

Keywords: *Artificial Intelligence, AI Adoption, Modern Businesses, Digital Transformation, Machine Learning.*

IMPACT OF GENERATIVE AI ON WORKFORCE TRANSFORMATION IN THE COMMERCE SECTOR

Mr. Dinesh kumar. J

Student, Department of B.Com Computer Application,

Dwaraka Doss Goverdhan Doss Vaishnav College, Arumbakkam, Chennai

23E5349dineshkumar@gmail.com

Abstract

Generative Artificial Intelligence (AI) is rapidly transforming the workforce landscape in the commerce sector by redefining job roles, skill requirements, and organizational structures. As commerce increasingly integrates digital technologies, generative AI systems—capable of creating content, analyzing data, automating customer interactions, and supporting decision-making—are reshaping how businesses operate and compete. Routine and repetitive tasks such as data entry, report generation, inventory forecasting, and basic customer service are being automated, leading to improved efficiency, reduced operational costs, and faster turnaround times. At the same time, the adoption of generative AI is driving a shift toward higher-value roles that emphasize strategic thinking, creativity, analytical reasoning, and human-centered skills.

Workforce transformation in the commerce sector is characterized by job augmentation rather than complete job displacement. Employees are increasingly required to collaborate with AI tools, using them to enhance productivity and support informed decision-making. This transition necessitates continuous upskilling and reskilling, particularly in areas such as data literacy, AI governance, ethical decision-making, and digital communication. Moreover, generative AI enables more personalized customer experiences, influencing roles in marketing, sales, and customer relationship management. Overall, generative AI acts as a catalyst for workforce evolution in the commerce sector, fostering a more agile, technology-enabled, and innovation-driven workforce while redefining the future of work.

Keywords: *Generative Artificial Intelligence, Workforce Transformation, Commerce Sector, Digital Transformation, Job Augmentation*

A STUDY ON DIGITAL MARKETPLACES AND THE EVOLUTION OF E-COMMERCE IN MODERN BUSINESS

Ms. Lathika

Student, Department of B. Com Computer Application,

Dwaraka Doss Goverdhan Doss Vaishnav College, Arumbakkam, Chennai

25e4250lathika@gmail.com

Abstract

E-commerce has emerged as a powerful driver of transformation in modern business by reshaping how products and services are marketed, sold, and delivered. The rapid growth of digital technologies, internet penetration, and mobile applications has enabled businesses to reach customers beyond geographical boundaries. This study examines the evolution of e-commerce and its role in enhancing business efficiency, customer convenience, and market competitiveness. E-commerce platforms provide firms with cost-effective distribution channels, real-time data analytics, and personalized customer experiences, thereby improving decision-making and operational performance.

The study also highlights the changing behavior of online consumers, who increasingly prefer digital marketplaces due to ease of access, multiple payment options, and competitive pricing. Small and medium enterprises benefit significantly from e-commerce by gaining visibility, reducing operational costs, and competing with established brands. However, challenges such as data security, privacy concerns, logistics management, and digital trust remain critical issues that require strategic attention.

The findings suggest that the successful adoption of e-commerce depends on technological readiness, customer-centric strategies, and robust digital infrastructure. As businesses continue to integrate artificial intelligence, automation, and data-driven tools into online platforms, e-commerce is expected to further accelerate innovation and sustainable growth. The study concludes that e-commerce is no longer an optional business model but a strategic necessity for long-term competitiveness in the digital economy.

Keywords: *E-Commerce, Digital Platforms, Online Consumers, Business Innovation, Technology*

AI-BASED RECOMMENDATION SYSTEMS AND THEIR FUTURE SCOPE

Ms Supraja V P

Student, Department of B. Com Computer Application,

Dwaraka Doss Goverdhan Doss Vaishnav College, Arumbakkam, Chennai

suprajasubi07@gmail.com

Abstract:

Artificial Intelligence (AI)-based recommendation systems have become an integral component of modern digital platforms, influencing user experiences across e-commerce, entertainment, education, healthcare, and social media. These systems leverage machine learning algorithms, deep learning techniques, natural language processing, and big data analytics to analyse user behaviour, preferences, and interactions in order to deliver personalized content and product suggestions. By utilizing collaborative filtering, content-based filtering, and hybrid approaches, recommendation systems enhance customer engagement, increase conversion rates, and improve decision-making efficiency.

With the rapid growth of data and advancements in computational power, AI-driven recommendation systems are evolving toward real-time personalization, context-aware computing, and explainable AI models. The integration of technologies such as reinforcement learning, generative AI, and federated learning is expected to further improve accuracy, scalability, and privacy protection. Despite challenges including data sparsity, algorithmic bias, and ethical concerns, the future scope of AI-based recommendation systems remains promising. Emerging applications in smart cities, personalized healthcare, adaptive learning systems, and metaverse environments highlight their transformative potential. This study explores the foundational concepts, current applications, challenges, and future prospects of AI-based recommendation systems in the digital economy.

Keywords: *Artificial Intelligence, Recommendation Systems, Hybrid Models, Personalization, Big Data Analytics, Digital Economy.*

The fïirst ultraintelligent machine is the last invention that man neeN ever make.

-Dr. Irving John GooN, British Mathematician