

THENIMELAPETTAIHINDUNADARGALURAVINMURAI
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ARTS & SCIENCE**
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INDEX PAGE

S.NO	PAPER ID NUMBER	TITLE OF THE PAPER	PAGE NUMBER
1.	NSC/COM/ICDTTCI'25/001	A comparative analysis of traditional industry trade and commerce to digitalization. <i>Dr. Sharan Kumar Shetty</i>	1
2.	NSC/COM/ICDTTCI'25/002	Industry 5.0: a means for empowerment and connectivity for industrial transformation <i>Dr. M. Julias Ceasar</i>	3
3.	NSC/COM/ICDTTCI'25/003	Digital transformation in logistics and supply chain management. <i>Dr.T.Yamuna</i>	7
4.	NSC/COM/ICDTTCI'25/004	Work life balance of teaching women in Theni City <i>M.Malarvizhi & Dr.S.Chitra</i>	10
5.	NSC/COM/ICDTTCI'25/005	A study on the challenges faced by working women in digital marketing in Theni District <i>Dr.T.Krishnaveni</i>	12
6.	NSC/COM/ICDTTCI'25/006	The Role of Ai in Shaping Financial Sustainability and Business Innovation in Startups <i>A.Siva Sankaran & Dr. A. Balamurugan</i>	15
7.	NSC/COM/ICDTTCI'25/007	Digital Advertising Trends <i>A. Bhavanna</i>	23
8.	NSC/COM/ICDTTCI'25/008	An analysis of digital marketing strategies for promoting organic cosmetic products among women in Kerala <i>Mrs. Shadiya.M.S & Dr. S. Chitra</i>	26
9.	NSC/COM/ICDTTCI'25/009	The influence of social media advertising on consumer purchase behaviour <i>Ivan Kenny Raj L & Dr. A. Remila Jann</i>	31
10.	NSC/COM/ICDTTCI'25/010	Digital marketing strategies <i>M. Pavithra</i>	36
11.	NSC/COM/ICDTTCI'25/011	Trends and innovations in e-commerce <i>C. Priyadharshini & M.Rajeshwari</i>	39
12.	NSC/COM/ICDTTCI'25/012	A complete study of digital payment system in India <i>K.Harane</i>	40
13.	NSC/COM/ICDTTCI'25/013	Adoption of artificial intelligence in human resource management practices with reference to it companies <i>Dr. Preethi. G</i>	43
14.	NSC/COM/ICDTTCI'25/014	A study on potential benefits of e-business <i>Mrs. V. Sathya</i>	45
15.	NSC/COM/ICDTTCI'25/015	Digital marketing strategies <i>Mrs. B. Sugandhishanmugapriya</i>	51

16.	NSC/COM/ICDTTCI'25/016	Supply chain optimization: integrating AI blockchain, and IOT for enhanced performance <i>Mrs.M.Saranya</i>	55
17.	NSC/COM/ICDTTCI'25/017	A study on impact of cyber security and data protection in digital economy <i>P.Geetha</i>	58
18.	NSC/COM/ICDTTCI'25/018	Digital marketing <i>V. Abinaya & A.Akila</i>	63
19.	NSC/COM/ICDTTCI'25/019	Blockchain technology and its impact on global trade <i>R. Jebiha devi & K.Pavithra</i>	66
20.	NSC/COM/ICDTTCI'25/020	Digital marketing strategies <i>P. Jai shoba shalini & S. Pragadeeswari</i>	70
21.	NSC/COM/ICDTTCI'25/021	Evolution of Fintech <i>S. Mahalakshmi & R. Archana devi</i>	73
22.	NSC/COM/ICDTTCI'25/022	An overview of emerging technology and innovation trends in cybersecurity <i>K.Jayabharathi</i>	75
23.	NSC/COM/ICDTTCI'25/023	Blockchain technology and its impact on global trade <i>R.Suvalakshmi & S.Noorul hameetha</i>	79
24.	NSC/COM/ICDTTCI'25/024	Impact of digital marketing among college students <i>S. Banupriya</i>	82
25.	NSC/COM/ICDTTCI'25/025	Impact of social media on youth <i>K.Poonthalir & J.R.Iniyal mythili</i>	86
26.	NSC/COM/ICDTTCI'25/026	Analyzing consumer behavior, challenges, and emerging trends in mobile commerce <i>Mrs.J.Geetha Pandi</i>	89
27.	NSC/COM/ICDTTCI'25/027	Today's Digital marketing strategies <i>S.Yazhini & S.Dhanalakshmi</i>	92
28.	NSC/COM/ICDTTCI'25/028	Social media <i>V.Pushpaveni & M.Subasri</i>	94
29.	NSC/COM/ICDTTCI'25/029	Blockchain technology and it's impact on global trade <i>S.K.Kaavyasri & R.Sahana sree</i>	95
30.	NSC/COM/ICDTTCI'25/030	A comparative analysis of India-China bilateral trade under Foreign Trade Policy FTP 2015–20 and FTP 2023–28 <i>Dr. Smriti Jain & Abhishek Shukla</i>	99
31.	NSC/COM/ICDTTCI'25/031	Indian digital banking: current developments and prospects <i>Dr. Bhupendra Bahadur Tiwari & Ms. Varalakshmi G</i>	102
32.	NSC/COM/ICDTTCI'25/032	A study on digital payment system <i>S.Varshinika</i>	107
33.	NSC/COM/ICDTTCI'25/033	Management strategies in digital age <i>N. Abinaya</i>	111

34.	NSC/COM/ICDTTCI'25/034	A study on regulatory frame work of co-operative banks in India and the reserve bank <i>Mrs. R. Bhuaneswari</i>	115
35.	NSC/COM/ICDTTCI'25/035	Financial technology (fintech) and digital payments <i>S.Indhu & R.Alageswari</i>	118
36.	NSC/COM/ICDTTCI'25/036	Industrial revolution 4.0 <i>M.Sriharitha & V.Veludharshini</i>	121
37.	NSC/COM/ICDTTCI'25/037	Mobile commerce <i>K.Devibala & S.Harini</i>	125
38.	NSC/COM/ICDTTCI'25/038	Innovation in digital supply chains and logistics <i>R. Subhaksha &M.Gokila</i>	128
39.	NSC/COM/ICDTTCI'25/039	Innovation in logistics management <i>R. Yamunadevi & K.Mohana Priya</i>	131
40.	NSC/COM/ICDTTCI'25/040	A study on customer satisfaction for digital marketing to higher educational institutions with reference to Bengaluru District <i>Dr. Chitra S &Pallavi L</i>	135
41.	NSC/COM/ICDTTCI'25/041	Mobile commerce and social network <i>Dr.T.Mary Josephine Isabella & Mrs. S. Usharani</i>	140
42.	NSC/COM/ICDTTCI'25/042	Emerging trends and innovations in e-commerce <i>Ms. A. Vinothini</i>	143
43.	NSC/COM/ICDTTCI'25/043	Emerging Trends in Digital Advertising: Shaping the Future of Marketing <i>Mrs.P.Vettriselvi</i>	146
44.	NSC/COM/ICDTTCI'25/044	Mobile Messenger Rating, Sharing and Engagement in Global Social Commerce <i>Dr.R.S.Gowsalya & Ms.B.Bala Abirami</i>	147
45.	NSC/COM/ICDTTCI'25/045	A study on the impact of cyber security in the digital economy <i>Ms. V. Murugapandeshwari</i>	151
46.	NSC/COM/ICDTTCI'25/046	Emerging trends in online marketing <i>Ms.V.Malavika</i>	155
47.	NSC/COM/ICDTTCI'25/047	Factors affecting female green buying behavior of Eco-Friendly hygiene products <i>Dr.J. Jaysudha & Dr. S.Saravanan,</i>	158
48.	NSC/COM/ICDTTCI'25/048	Digital transformation in logistics management <i>Dr.N.Vijayalakshmi</i>	164
49.	NSC/COM/ICDTTCI'25/049	Blockchain technology and its impact on global trade <i>R. Sasmitha & K.Ramya</i>	167
50.	NSC/COM/ICDTTCI'25/050	Blockchain technology and its impact on global trade <i>T. Yazhini devi & R.Varshini</i>	169
51.	NSC/COM/ICDTTCI'25/051	<i>Blockchain and global trade</i> <i>S. Kavitha</i>	172

52.	NSC/COM/ICDTTCI'25/052	Mobile commerce and social media <i>S.Harini & S.Dewaki</i>	175
53.	NSC/COM/ICDTTCI'25/053	A study on challenges of automated teller machine usage <i>Dr.C.Amirtha Selvi & Dr.V.Shantha meena</i>	176
54.	NSC/COM/ICDTTCI'25/054	The role of emerging technologies in business evolution <i>V. Krishnapriya</i>	181
55.	NSC/COM/ICDTTCI'25/055	Digital transformation and the future workforce <i>T. Varsha</i>	183
56.	NSC/COM/ICDTTCI'25/056	Impact of social media platform on modern Indian farming <i>Dr. K. Mariappan & Mrs. M. Selva Nanthini</i>	185
57.	NSC/COM/ICDTTCI'25/057	Digital marketing and it's impacts <i>T. Karthika & K.Harini</i>	189
58.	NSC/COM/ICDTTCI'25/058	Critical analysis of social enterprises towards growing sustainability with special reference of Theni District <i>Ms. R. Chitraiselvi</i>	192
59.	NSC/COM/ICDTTCI'25/059	Social Media <i>A. Soniya</i>	197
60.	NSC/COM/ICDTTCI'25/060	Cybersecurity and data protection in the digital economy <i>M. Loga Mathi</i>	200
61.	NSC/COM/ICDTTCI'25/061	Management strategies in the digital age <i>S. Priya Dharshini & N.Desiya</i>	203
62.	NSC/COM/ICDTTCI'25/062	Trends and innovations in e -commerce <i>M. Rithanya</i>	206
63.	NSC/COM/ICDTTCI'25/063	Digital marketing strategies <i>V. Amirtha & P.Sushmitha</i>	208
64.	NSC/COM/ICDTTCI'25/064	Digital marketing strategies <i>T.Gobika & S.Vinotha</i>	211
65.	NSC/COM/ICDTTCI'25/065	Social media <i>S. Shafana</i>	215
66.	NSC/COM/ICDTTCI'25/066	Supply chain optimization <i>K.Gowsika</i>	218
67.	NSC/COM/ICDTTCI'25/067	The impact of artificial intelligence on strategic management in digital age <i>Dr. S. Gejalakshmi</i>	220
68.	NSC/COM/ICDTTCI'25/068	A conceptual study of the commodity market: structure and investment potential <i>Dr. A. Jayaram & S. Abhinav</i>	226
69.	NSC/COM/ICDTTCI'25/069	Strategic alignment of AI -powered personalization in digital marketing: a balanced scorecard approach <i>Dr. P.Manjula & Rajeswari.V</i>	230

70.	NSC/COM/ICDTTCI'25/070	The impact of digitalization on satisfaction of employees in private banks in Thoothukudi District Dr.C.Muthulakshmi & Ms.S.Preethi	233
71.	NSC/COM/ICDTTCI'25/071	Influence of branding on laptop selection: a consumer perspective T. Manoj Kumar & Ivan Kenny Raj L	237
72.	NSC/COM/ICDTTCI'25/072	Applying the servqual framework to examine service quality in the non-banking sector Dr.S.Gopi & K.Vasu Vinod Kannan	242
73.	NSC/COM/ICDTTCI'25/073	Emerging technologies in business evaluation M.Nagadevi & S. Priyanka	249
74.	NSC/COM/ICDTTCI'25/074	A study of the social media M.Hemalatha & K. Muthupriya	253
75.	NSC/COM/ICDTTCI'25/075	Digital advertising trends and effectiveness in the modern era G Ajitha & L Deechiga	256
76.	NSC/COM/ICDTTCI'25/076	Trends and innovation in E-commerce A Afrin fathima	258
77.	NSC/COM/ICDTTCI'25/077	E-commerce and Digital Marketplace P.Deva varshini & V.Varsha	262
78.	NSC/COM/ICDTTCI'25/078	Mobile commerce and social networks P Yogalakshmi & R Pooja	264
79.	NSC/COM/ICDTTCI'25/079	Trends and innovation in e-commerce S.Dharani & S.Mahima selvi	266
80.	NSC/COM/ICDTTCI'25/080	Mobile Commerce and Social Networks B.Gowsalya & S.Akshaya Sri	270
81.	NSC/COM/ICDTTCI'25/081	Mobile commerce and social network C.Velmani, & S.Sakthi Priyadharshini	275
82.	NSC/COM/ICDTTCI'25/082	Block chain technology and its impact on global trade P. Saranya & R. Krishnaveni	276
83.	NSC/COM/ICDTTCI'25/083	Detailed research paper on social media S. Nivetha sri & Uma Ananthi	280
84.	NSC/COM/ICDTTCI'25/084	Cyber security and data protection in the Digital economy S.Faizin juvairia & A.Annal	282
85.	NSC/COM/ICDTTCI'25/085	Digital transformation and its impact on the trade and commerce industry Dr. V. Ravichandran, & S. Ditchana	289
86.	NSC/COM/ICDTTCI'25/086	Impact of UPI transactions in retail store Dr.M.Elakiyalakshmi & Dr. M. Sundarabharathi	297
87.	NSC/COM/ICDTTCI'25/087	Digital 2025: global advertising trends R.S.Selvanathan	300

88.	NSC/COM/ICDTTCI'25/088	Employee agility towards adapting to technology (a study with special reference to teachers working in Puducherry and Chennai) Dr.K.Karpagam & R.Joanarc	304
89.	NSC/COM/ICDTTCI'25/089	Cybercrime in the age of digital transformation a study of its impact on social media users Ms. Komal Arun Pawale, Dr. Sucheta S. Yambal	307
90.	NSC/COM/ICDTTCI'25/090	The evolving landscape of literature in the age of social media R. Mani Vasuki	311
91.	NSC/COM/ICDTTCI'25/091	A study on crafting a digital marketing strategy Dr. N. Saraswathi, Dr. P. Selvamoorthy, & Ms. K. Deepa,	313
92.	NSC/COM/ICDTTCI'25/092	A study on the impacts of culinary tourism in India Mr. Sirajudheen M& Dr. Vanitha P	317
93.	NSC/COM/ICDTTCI'25/093	Exploring college students' attitudes towards entrepreneurship in Alleppey District Mr. Abdul Raouf K P & Dr. Vanitha P	320
94.	NSC/COM/ICDTTCI'25/094	A study on the shift from storefronts to smartphones: how digital transformation is reshaping commerce E Renuka devi & Dr.P. Vanitha	323
95.	NSC/COM/ICDTTCI'25/095	A study on how digital tools help small businesses achieve faster growth Ramaiyan. C & Dr.P. Vanitha	327
96.	NSC/COM/ICDTTCI'25/096	AI - driven innovation in e-commerce: exploring trends, opportunities, and hurdles Dr. Vanitha. P & Dr. Mohana Priya .M	331
97.	NSC/COM/ICDTTCI'25/097	Digital transformation and disruption in supply chain management Dr. Mohana Priya .M & Dr. Vanitha P	335
98.	NSC/COM/ICDTTCI'25/098	Role of fintech - innovation and adoption in sustainable business start-ups Ms. Catherine Angelina. G & Dr. Mohana Priya. M	338
99.	NSC/COM/ICDTTCI'25/099	Growth & sustainable development of women entrepreneurs in India Ms. Laxmi. B & Dr. Mohana Priya. M	342
100.	NSC/COM/ICDTTCI'25/100	A study on impact on the financial technology and digital payments in the modern economy R. Shivalakshmi M.A.,	345
101.	NSC/COM/ICDTTCI'25/101	Digital Transformation and its Impact on Trade, Commerce & Industry Mr. Vivek S & Dr. Gayathri Harikumar	350

102.	NSC/COM/ICDTTCI'25/102	Fintech disruption and traditional banking: global perspectives on coopetition, regulation, and financial inclusion <i>Ms.Janani. C. R</i>	352
103.	NSC/COM/ICDTTCI'25/103	Digital marketing <i>Mrs. J. Kavipriyadharsini & Dr. C. Shalini</i>	356
104.	NSC/COM/ICDTTCI'25/104	E - Commerce and digital marketplaces the new face of trade <i>Alex.K &Vigneshwaran.S</i>	361
105.	NSC/COM/ICDTTCI'25/105	A study on challenges in adoption of digital wallets among urban consumers <i>Mrs. G.Sudha & Mr. M.Aravind</i>	364
106.	NSC/COM/ICDTTCI'25/106	Digital advertising trends <i>Dr. M.Karthik & E.Shobana</i>	367
107.	NSC/COM/ICDTTCI'25/107	Management strategies in the digital age <i>Nithesh Kumar.P & Logeshwaran.S</i>	370
108.	NSC/COM/ICDTTCI'25/108	Digital marketing strategies <i>Nisha.M & Shree Abisheck.D</i>	373
109.	NSC/COM/ICDTTCI'25/109	Digital marketing strategy <i>S. Siva Sankari & S. Vanitha</i>	377
110.	NSC/COM/ICDTTCI'25/110	Benefits and challenges in social media marketing <i>G. Archana & S. Thulasi Devi</i>	379
111.	NSC/COM/ICDTTCI'25/111	A study on corporate work life balance system in opinion of generation z employees with social intelligence and work intensification <i>Dr. B. Jananee</i>	383
112.	NSC/COM/ICDTTCI'25/112	A study on digital women entrepreneurs and their role in economic transformation <i>Mrs.M.Ramalakshmi & Mr.T.Venkatesan</i>	386
113.	NSC/COM/ICDTTCI'25/113	A study on customer attitude towards banking apps in Madurai City <i>A.Gurupriya</i>	390
114.	NSC/COM/ICDTTCI'25/114	A quantitative study on the growth and adoption of fintech services <i>Mrs.S.Yoga</i>	394
115.	NSC/COM/ICDTTCI'25/115	Study on impact of digital transformation on the sustainable development of MSME <i>Mrs. A. Rajalakshmi & Dr. T. Venkatesan</i>	399
116.	NSC/COM/ICDTTCI'25/116	A study on the impact of digital marketing on business: with special reference to Madurai district <i>Dr. A.Kumudha</i>	404
117.	NSC/COM/ICDTTCI'25/117	Artificial intelligence opportunities and challenges in business <i>Harish Marugan. B</i>	408
118.	NSC/COM/ICDTTCI'25/118	Evolution of e-commerce <i>D.Nethra</i>	411

119.	NSC/COM/ICDTTCI'25/119	Digital marketing strategies J.Ramani	414
120.	NSC/COM/ICDTTCI'25/120	Digital transformation and the future workforce K.Archana Devi	417
121.	NSC/COM/ICDTTCI'25/121	Digital advertising trends R.Hemalatha	419
122.	NSC/COM/ICDTTCI'25/122	Social media S. Dharshini	421
123.	NSC/COM/ICDTTCI'25/123	Digital transformation and the future workforce Ms.P.Yuvasri	424
124.	NSC/COM/ICDTTCI'25/124	A study on digital marketing strategies P. Muthulakshmi	428
125.	NSC/COM/ICDTTCI'25/125	Digital advertising trends Ms.S. Shiva Dharani	431
126.	NSC/COM/ICDTTCI'25/126	Mobile commerce and social networks Ms. D.Veera Pandi Eswari	436
127.	NSC/COM/ICDTTCI'25/127	Cybersecurity and Data Protection in the Digital Economy S. Banu priya, Eswari	439
128.	NSC/COM/ICDTTCI'25/128	Digital marketing strategy P.Bhavadharani, S.Naveena & P.Mahishiya	442
129.	NSC/COM/ICDTTCI'25/129	Blockchain technology and its impact on the global economy Mrs.V.Aruna Devi	444
130.	NSC/COM/ICDTTCI'25/130	The influence and evolution of social media P.Gowsik	449
131.	NSC/COM/ICDTTCI'25/131	Trends and innovations in e-commerce: shaping the future of digital commerce Dr.R.Vasuki	453
132.	NSC/COM/ICDTTCI'25/132	Advantages of E-business Mrs.V.Dhivya, Ms.S.Srivarshini & Ms.M.Sandhiya	461
133.	NSC/COM/ICDTTCI'25/133	Digital Transformation and Its Impact on Trade, Commerce, and Industry Ramkumar Singaram & Dr.A.Hussain Syed Ibrahim	463
134.	NSC/COM/ICDTTCI'25/134	A study on performance evaluation of selected equity mutual fund schemes of top 10 AMC's A.Banupriya, & J.Jeyakumar,	465
135.	NSC/COM/ICDTTCI'25/135	Financial technology (FinTech) and digital payments P.Nisha	470
136.	NSC/COM/ICDTTCI'25/136	A study on transformation and the future workforce M.Kavya	472
137.	NSC/COM/ICDTTCI'25/137	A study on evaluation of e-commerce M.Abinaya	475

138.	NSC/COM/ICDTTCI'25/138	Digital marketing strategies <i>S.Siva Surya & M.Vairagowvetha</i>	479
139.	NSC/COM/ICDTTCI'25/139	A study on green marketing strategies in India <i>M.S.Nivetha</i>	481
140.	NSC/COM/ICDTTCI'25/140	Digital marketing strategies: tools for the modern business landscape <i>Ms.M. Seethalakshmi</i>	483
141.	NSC/COM/ICDTTCI'25/141	E – business <i>Mrs. R.Ramya</i>	485
142.	NSC/COM/ICDTTCI'25/142	A study on the conceptual relationship between fintech innovation and financial competency: a theoretical framework <i>M. Ponusevi & Dr. N. Rajathilagam</i>	488
143.	NSC/COM/ICDTTCI'25/143	E - Business trends and innovation <i>A.Thamarai Selvi</i>	490
144.	NSC/COM/ICDTTCI'25/144	International economics and vital services of trade restrictiveness index <i>Dr.M.Dhanalakshmi</i>	491
145.	NSC/COM/ICDTTCI'25/145	The study of advantages of e-commerce <i>T.Varsha & P. Bhuvaneshwari</i>	495
146.	NSC/COM/ICDTTCI'25/146	Mobile commerce and social networks <i>K.Menaka</i>	497
147.	NSC/COM/ICDTTCI'25/147	A study on mobile commerce and social networks <i>P. Harini,</i>	500
148.	NSC/COM/ICDTTCI'25/148	Work-Life Balance, Job Satisfaction, and Job Performance of SMEs Employees: The Moderating Role of Family-Supportive Supervisor Behaviors <i>Mrs.R.Lavanya & Dr.S.Chitra</i>	503
149.	NSC/COM/ICDTTCI'25/149	Trends in E-Commerce: A Statistical Analysis of Consumer Behavior and Market Dynamics <i>Mrs.T.Gowri Thangam</i>	507
150.	NSC/COM/ICDTTCI'25/150	Impact of E-Commerce on Indian Economy <i>A.Gayathri</i>	509
151.	NSC/COM/ICDTTCI'25/151	Cybersecurity and data protection in the digital economy <i>K. Roopa</i>	513
152.	NSC/COM/ICDTTCI'25/152	A study on impact of service quality on customer retention in the banking sector in kovil patti town <i>Dr.T. Sreeranga Nachiyar</i>	516
153.	NSC/COM/ICDTTCI'25/153	Digital payments: methods, benefits, challenges, opportunities, and threats <i>M.Jeya Bharathi & Dr.A.Arumugam,</i>	520
154.	NSC/COM/ICDTTCI'25/154	Digital marketing strategies <i>M.Sowmiya & C.Sangavi</i>	525

155.	NSC/COM/ICDTTCI'25/155	E-commerce strategies for small and medium enterprises in the digital age <i>Mrs. M. Papathi & Dr. A. Abbas Manthiri</i>	527
156.	NSC/COM/ICDTTCI'25/156	The psychology of color in marketing: How visual elements affect consumer perception <i>Ms. Padmashree. P & Dr. Chitra</i>	531
157.	NSC/COM/ICDTTCI'25/157	Innovations in nutrition science and technology for global trade <i>S.Leela</i>	537
158.	NSC/COM/ICDTTCI'25/158	Green technologies and life science solutions for a sustainable future: a commerce-integrated perspective <i>P. Nagapriya</i>	540
159.	NSC/COM/ICDTTCI'25/159	A study on industrial revolution <i>P Gokila,</i>	544
160.	NSC/COM/ICDTTCI'25/160	Cybersecurity and data protection in the digital economy: challenges and strategies <i>Mejalla.S</i>	547
161.	NSC/COM/ICDTTCI'25/161	E Commerce Innovations <i>V.Hema</i>	548
162.	NSC/COM/ICDTTCI'25/162	The rise of social commerce: merging social media and online shopping <i>Gowsalya R & Dr. Ramya Thiyagarajan</i>	550
163.	NSC/COM/ICDTTCI'25/163	Evolution of e-commerce <i>S. Dharinee</i>	553
164.	NSC/COM/ICDTTCI'25/164	The power and evolution of social media <i>R. J. Sowndarya, K.Shyamal & C.Pomnozhi</i>	556
165.	NSC/COM/ICDTTCI'25/165	Cyber security threats in the digitally transformed commerce world <i>Udaya sankari.A</i>	559
166.	NSC/COM/ICDTTCI'25/166	Revolutionizing business growth through digital marketing <i>M.Mahalakshmi</i>	563
167.	NSC/COM/ICDTTCI'25/167	A study on trends and innovation in e-commerce <i>K. Iniyasri & C. Dharshini</i>	566
168.	NSC/COM/ICDTTCI'25/168	Cybersecurity challenges and solutions in e-commerce <i>T.Ramya</i>	568
169.	NSC/COM/ICDTTCI'25/169	Study on social media and importance <i>P.T. Prital and V. Arul emima</i>	570
170.	NSC/COM/ICDTTCI'25/170	Block chain- enabled circular economy: revolutionising resource management in trade and industry <i>M. Pooja Shree & S. Priya Dharshini</i>	572
171.	NSC/COM/ICDTTCI'25/171	A study on customer attitude towards mobile banking <i>Mr.S.Vishwa</i>	579
172.	NSC/COM/ICDTTCI'25/172	Digital marketing strategies <i>K. Dhakshatha</i>	583

173.	NSC/COM/ICDTTCI'25/173	Supply chain management optimization <i>K. Priyanka & K.Suganthi</i>	585
174.	NSC/COM/ICDTTCI'25/174	Digital transformation and the future work force <i>R. Kamali & V Monika</i>	589
175.	NSC/COM/ICDTTCI'25/175	Strategic HRM in the digital era: from recruitment to retention <i>Dr. P. Manjula & N. Sundar</i>	592
176.	NSC/COM/ICDTTCI'25/176	Digital transformation and future workplace <i>Ramyadevi.K & Dharani.P</i>	595
177.	NSC/COM/ICDTTCI'25/177	Financial technology (fin tech) and digital payment <i>Madhanika.S & Ragavi.G</i>	597
178.	NSC/COM/ICDTTCI'25/178	Digital marketing strategies <i>Gandhimathi N & ,Nanthitha Prasanth R</i>	599
179.	NSC/COM/ICDTTCI'25/179	Digital transformation and the future workforce <i>Jesika J & Hemini V</i>	601
180.	NSC/COM/ICDTTCI'25/180	Precision marketing a strategic evolution in the era of digital marketing <i>Dharshine B & Sowmiya M</i>	603
181.	NSC/COM/ICDTTCI'25/181	Financial technology (fintech) and digital payment <i>Alan Chiristober G & Ashok kumar.K</i>	607
182.	NSC/COM/ICDTTCI'25/182	Blockchain technology and its impact on global trade <i>M.Ragavi</i>	609
183.	NSC/COM/ICDTTCI'25/183	Blockchain Technology and Its Impact on Global Trade <i>Dr. M. Manikandan ,A. Varun Krishnaa & M. Praveen</i>	612
184.	NSC/COM/ICDTTCI'25/184	A study on strategic management in the digital age challenges and opportuinites <i>N.Mythily</i>	615
185.	NSC/COM/ICDTTCI'25/185	Industry 5.0: Human-Centric Innovation in the Age of Intelligent Automation <i>Rithika.M</i>	619
186.	NSC/COM/ICDTTCI'25/186	Navigating the Digital World: Opportunities, Challenges, and the Path Forward <i>K.Kiruthika & M.Harshini</i>	621
187.	NSC/COM/ICDTTCI'25/187	The study of advantages of e-commerce <i>A.Devishri & S.Pandi selvi</i>	622
188.	NSC/COM/ICDTTCI'25/188	Emerging trends and usage patterns of electric cars in the contemporary era with ref to Chennai city <i>Mrs.C.V.Hemamalini & Dr. Saraswathy.C</i>	626
189.	NSC/COM/ICDTTCI'25/189	A study on challenges and benefits of digital payment system in self-financed colleges with special reference to Chennai <i>Dr.P.Manjula, & Mrs.I.Lakshmi,</i>	630

190.	NSC/COM/ICDTTCI'25/190	A study on influence of social media marketing on consumer behavior in Kovilpatti Town <i>Dr.S.Manjula</i>	634
191.	NSC/COM/ICDTTCI'25/191	Digital marketing strategies <i>Mrs.V.Subhadharani & R. Vethitha</i>	638
192.	NSC/COM/ICDTTCI'25/192	Social media: digital publication <i>Ms.L.Apsara & Ms. S.Atshaya</i>	641
193.	NSC/COM/ICDTTCI'25/193	Supply chain optimization <i>V.Hemavarthini</i>	644
194.	NSC/COMICSTTCI'25/194	Innovation in E-Commerce <i>U.Lavanya</i>	647
195.	NSC/COMICSTTCI'25/195	An empirical investigation and analysis on financial performance of selected Indian pharmaceutical companies <i>R.S.Mangayarkarasi & Dr.C.Mugunthan.</i>	651
196.	NSC/COMICSTTCI'25/196	Smart commerce &strategic banking in consumer behavior with their psychology <i>N.JeyaBharathi,</i>	656
197.	NSC/COMICSTTCI'25/197	Impact of artificial intelligence in business <i>Dr.L.Joshua Paul Moses</i>	660

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Digital transformation and disruption in supply chain management

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ABSTRACT

Digitization has revolutionized supply chain management, driving industrialization and economic growth. To meet rising global demand, companies must invest in R&D and continuous improvement. With consumers expecting real-time visibility in B2C transactions, similar demands are emerging in B2B. To stay competitive, businesses must adopt new technologies to create digital supply chains that enable real-time monitoring, complex analytics, and optimized customer experiences. The Internet of Things and demand for connectivity are fueling digital transformation among supply chain startups. As a result, industries are upgrading their operations without disrupting supply chain continuity. Effective supply chain management now requires ongoing learning and adaptation to digitalization, globalization, and automation, supported by rapid advancements in information technology.

KEYWORDS: Digitalization, Technology, supply chain management and Economic growth.

INTRODUCTION

INNOVATION

The digital supply chain is crucial for meeting evolving customer needs, driving innovation, and enhancing efficiency without operational disruptions. By leveraging advanced forecasting, data analysis, and competent data handling, digital supply chains adapt to changing economic demands. Companies are investing in digital technologies, such as IoT, AI, and big data analytics, to improve local visibility and deliver exceptional experiences. This digital transformation streamlines operations, reduces costs, and enhances service quality. To stay competitive, manufacturers must invest in digital infrastructure and technologies, embracing innovation to meet rising customer expectations and ensure seamless operations. Recent advancements in digital technology have enabled just-in-time operations, allowing organizations to respond agilely to specific needs and harness the power of digital transformation.

TECHNOLOGY

By leveraging automation, strategic planning, and effective task allocation, supply chains can boost efficiency and look forward to a promising future. Future robotic automation applications may include tasks such as pallet handling, warehouse management, manufacturing, and retail monitoring. These advancements are expected to benefit distributors, wholesalers, and retailers across the supply chain

network.

CONSUMER EXPECTATIONS

The rise of digital technology is revolutionizing consumer experiences, driving expectations for greater transparency, efficiency, innovation, and connectivity across industries. As digital products become ubiquitous, consumers demand seamless service and transformative supply chain processes. The Internet of Things (IoT) enables real-time connectivity, redefining the digital supply chain and transforming consumer lives. Voice-controlled devices, big data analytics, and AI are being leveraged to meet evolving consumer demands. Manufacturers are embracing digital supply chains to stay ahead, using technologies like predictive analytics, virtual reality, and augmented reality to optimize product lifecycles. The integration of AI and IoT is expected to automate repetitive tasks, improve forecasting, and enhance supply chain efficiency. Digitalization will bring transparency and real-time tracking to logistics, transforming supply chain operations with minimal disruptions. The digital supply chain will provide automated solutions to tackle challenges across industries, enabling seamless transformation and connected services.

REVIEW OF LITERATURE

Research by Hermansson and Möller (2016) highlights the benefits of digitalizing supply chains, including standardization, simplification, and automation, which enhance information flow, order reliability, and customer satisfaction. Handfield et al. (2021) emphasize the importance of digital transparency in supply chains, recommending real-time data exchange to improve collaboration and adaptability.

Schneiderjans et al. (2021) stress the need for effective knowledge management practices to leverage digital tools and improve supply chain performance.

Holmström et al. (2021) argue that digital transformation requires a shift in traditional operational frameworks, leading to more dynamic supply chain governance.

Gezgin et al. (2021) find that digital technologies like IoT, big data analytics, and AI significantly improve operational efficiency, forecasting accuracy, and inventory management, enabling organizations to meet market demands while reducing costs.

STATEMENT OF PROBLEMS

CHALLENGES

The supply chain industry faces significant challenges, including integrating technologies like IoT, AI, and robotics, due to insufficient understanding and planning. However, digital transformation can drive growth, reduce risks, and optimize costs. Digital supply chains utilize specialized technologies like cold chain packaging for temperature-sensitive products and 3D printing to streamline transportation. To succeed, companies need technical knowledge, cross-functional analytics, and data-driven decision-making. Digital technologies enable efficient meeting of customer demands for better services, broader product selection, and personalized solutions. Blockchain technology presents new challenges, while digital supply chain technologies like graphical interfaces, email communication, and cloud computing have transformed supply chain operations, enabling innovation, efficiency, and reduced costs.

OBJECTIVES OF THE STUDY

B2B enterprises are leveraging big data technologies to enhance data management and extraction in industrial applications, thanks to the digital supply chain. Advanced analytics and data collection techniques are being used to generate insights from manufacturing and industrial processes. The integration of IoT has improved data visibility, enabling real-time tracking and monitoring of supply chain operations, including temperature, humidity, and location. Effective tracking systems can identify damages or delays, ensuring seamless operations and uninterrupted transitions in the digital supply chain."

A highly effective system is crucial for achieving strong visibility across the digital supply chain network. Advanced cellular components and low-power communication technology enable smooth data transfer and

longer operation times, allowing for continuous operations and transforming the supply chain landscape.

HYPOTHESIS

The digital supply chain represents a shift towards full digitization, enabling manufacturers to adapt and grow in response to consumer demands. By embracing modern trends and technology, manufacturers can exceed customer expectations and achieve real-time responsiveness. However, challenges arise in forecasting visibility, predictive analysis, and managing optimization costs across the digital supply chain.

RESEARCH METHODOLOGY

PRIMARY

The digital supply chain enables macro-level optimization through Lean management and Six Sigma principles, reducing waste and costs. Predictive analytics allows supply chains to forecast delays, identify risks, and optimize operations. Big data analytics helps identify root causes of issues, improving the digital supply chain. Digitalization leads to enhanced visibility, efficiency, and cost savings, meeting consumer expectations for transparency and connectivity. Future manufacturing will leverage predictive analytics, generative design, and virtual agents to create tailored products and optimize production. Digital technologies like AI, augmented reality, and virtual reality will drive innovation, quality management, and predictive maintenance, redefining the role of engineering expertise in manufacturing and supply chain management.

SECONDARY

The real-time digital supply chain leverages equipment, sensors, and personnel to enhance predictive analytics, improving forecasting accuracy and reducing costs. AI and advanced analytics are transforming smart manufacturing, enabling intelligent factory operations, digital processes, and collaborative robotics. Future factories and warehouses will rely on AI-driven predictive and prescriptive analytics to optimize logistics, track products, and understand customer expectations. Digital Bills of Material (BOM) and centralized purchasing are streamlining procurement, while digital distribution centers are improving transportation routing and reducing costs, driving efficiency and transformation in the supply chain.

SCOPE OF THE RESEARCH

A unified approach combining technologies and streamlining communication is driving the digital supply chain's evolution, ensuring seamless operations. Digital transformation minimizes manual tasks, reduces inefficiencies, and optimizes processes. By leveraging advanced technologies, the digital supply chain improves efficiency, reduces inventory and operational costs, and enhances flexibility. Sophisticated network optimization calculates overall network costs, lowering transportation and warehousing expenses, and resulting in a more efficient supply chain process.

OUTCOMES/ANALYSIS/KEY INSIGHTS

The digital supply chain is just the beginning. To meet rising customer expectations, supply chains must be adaptive and dynamic, leveraging technologies like IoT, AI, and data analytics. Digital transformation requires specific expertise to utilize digital information effectively and minimize disruptions. Innovations like GPS, RFID, and digital trucking have streamlined fleet management, improved route optimization, and enhanced security. Real-time monitoring and advanced technologies have transformed digitalization practices, driving innovation and efficiency in supply chain operations. The industry's digitalization shift is revolutionizing logistics, freeing up resources, and optimizing processes.

FUTURE SCOPE/CONCLUSION

Implementing a digital supply chain system is crucial for Enterprise Resource Planning, enabling automated procedures, maximizing supply chain efficiency, and meeting consumer demand. This system allows for real-time inventory analysis, reducing expenses and addressing supply chain challenges. Big data

transparency is essential for analyzing trends, predicting outcomes, and identifying revenue opportunities. Digital supply chains provide a competitive advantage, enabling differentiation and smooth operations. Digital technology enhances control, globalization, distribution, and customer experiences, securing supply chain transparency.

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Role of fintech - innovation and adoption in sustainable business start-ups

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ABSTRACT

India's fintech industry is booming, fueled by digitalization, tech advancements, and a high adoption rate of 87%, surpassing the global average. This has created a conducive environment for fintech startups to thrive and innovate. Fintech promotes financial inclusion by providing banking services to the unbanked. This study examines fintech's role in digital transformation, regulatory frameworks, government initiatives, and emerging trends, while also identifying challenges and key areas for fintech startups.

Keywords: Fintech, Financial inclusion, Economic and Sustainable.

INTRODUCTION

Fintech companies enhance financial services, improving access to transactions, payments, and remittances. With over 2,000 recognized fintech businesses in India, the industry is projected to reach a \$1.3 trillion market by 2025, driving financial inclusion and growth. Fintech companies, with their agility and lower costs, can revolutionize financial services, expanding credit access, promoting digital payments, and enhancing financial inclusion for India's unbanked and under banked populations. Fintech is gaining prominence in India's financial services sector, with key stakeholders like regulators, banks, and investors focusing on its growth. The infrastructure has been bolstered with platforms like BBPS, Bharat QR, India Stack, and UPI, supporting innovation and digital transactions.

STATEMENT OF THE PROBLEM

India's fintech sector shows promise with advanced infrastructure and a high adoption rate. However, significant challenges persist, including limited financial access and internet penetration in rural areas. This dichotomy highlights the need for targeted efforts to ensure inclusive growth and bridge the urban-rural divide.

- To know the present scenario of Fintech startups in India, the following questions were raised?
- What are the various segments and significance of Fintech startups in India?