



AUTHORS PROFILE



Dr.G.Kalpana Assistant Professor and Research Supervisor, Department of Commerce, Vels Institute of science technology and advanced studies, Chennai. She has completed her Ph.D in 2020 at Alagappa University Karaikudi. Her area of specialization is Finance, Marketing, Portfolio Management, Banking, Insurance, Credit Management, Marketing and Systems. She has been worked as Assistant Professor in Department of Commerce CA in Dr.UmayalRamanadhan College for Women and also worked as a Research Assistant in Alagappa University. She has a eight years research experience and Six years teaching experience. She has produced three Ph.D research scholars in Vels University and four research scholars doing under her guidance. She has published more than 50 research paper and articles in various reputed journals in Scopus, UGC Care Listed, ABDC Category Journals and Peer reviewed Journals. She has also participated and presented in National and International Conference colleges and also got Best paper Award. She is strong in SPPS, AMOS and Econometrics. Honored with Best Faculty Award on December 2023 in Knowledge Research Academy in Chennai. And got excellence in teaching awards in vels University at 2024. Best Women Faculty Awards in 2026. She has also act as Editorial Board Member for Various Journals. She has also organized several events for UG students and She acted as resource person for various institutions.



M.Pongodhy is an Assistant Professor in the Department of B.Com (General) at DRBCCC HINDU college. She has spent over 14 years in higher education, helping and guiding young learners in commerce and management. Currently, she is working on her Ph.D. at Bharathidasan University, Trichy, and is involved in research that affects both the academic and practical sides of commerce education. As a dedicated educator, she believes that teaching goes beyond just textbooks and focuses on holistic learning. She uses innovative and varied teaching methods to create interactive classrooms. This approach encourages participation, critical thinking, and skill improvement among students. Her academic path reflects her commitment to continuous learning, professional development, and making a meaningful contribution to both teaching and research. With her extensive experience and student-centered approach, she aims to inspire learners to excel academically and gain essential skills for their personal and professional lives.

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ISBN: 978123456789712345



Price: Rs 300/-

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DOI LINK: <https://doi.org/10.5281/zenodo.20049573>

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