

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

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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NSC/COM/ICDTTCI'25/098

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?

- What are the factors associated with the growth of Indian Fintech industry?
- What are all the issues, challenges faced by Fintech companies in the current economic climate?
- What are the emerging trends predicted by Fintech industry?

OBJECTIVES OF THE STUDY

- ✓ Explore fintech segments and significance in India.
- ✓ Identify growth drivers for the Indian fintech industry.
- ✓ Examine regulatory frameworks and government initiatives.
- ✓ Investigate challenges faced by fintech companies.
- ✓ Discover emerging trends in sustainable fintech development.

RESEARCH METHODOLOGY

As the research paper is of conceptual and review nature, the researcher has applied exploratory research design by using varied secondary data availed from the secondary data sources. The study highlights fintech's crucial role in India, focusing on innovation and adoption, based on a review of existing research and secondary data.

REVIEW OF LITERATURE

Mr. Nishant kumar published an article titled as - Role of Fintech in India’s Digital Economy in Nasscom community website on March16, 2023. In this article he reveals that the role of Fintech in Indian Digital Economy, the key benefit of Fintech for business in India, challenges of Fintech in India and the future of Fintech in India. He noted that in India the future of Fintech companies is bright, the immense potential. The Times of India published an article entitled as - The role of Fintech companies in strengthening the banking and online payment sector in rural India on October12, 2022 written by Amit Tyagi. The author express that India’s Fintech market is among fastest growing and is ranked the third largest market. He denotes that the companies have the potential to reshape the financial services and financial inclusion in India. He added that the companies play a major role in improving access to the gamut of financial services like AePS, Aadhar Pay, Remittances, and Recharges for the masses. Deloitte the Learning Academy conducted a study and published an article in the name of —FinTech in India – Ready for Breakout. This article denotes the critical issues addressed by Indian FinTech companies and few of the critical structural issues afflicting Indian financial services as increase outreach, improve customer experience, reduce operational friction, and foster adoption and usage of the digital channel. Financial institutions can improve by adopting best practices in risk management, operations, compliance, and employee engagement.

FINTECH SEGMENTS –AREA WISE CLASSIFICATION

Area	Fintech Segments	Area	Fintech Segments
Credit	Peer-to-Peer Lending Crowd Funding Market Place for Loans Online Lenders – on-book lending by NBFCs Credit Scoring Platforms	Payments	M-wallets and PPIs Merchant Payments and PoS Services International Remittance Crypto Currencies
Investment Management	Robo Advisors Discount Brokers Online Financial Advisors	Personal Finance Management	Tax Filling and Processing Spend Management and Financial Planning Credit Scoring Services

Bank tech	Big Data Blockchain Customer Onboarding Platforms	Insur tech	Insurance Aggregator IOT, Wearables and Kinematics
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Source : Deloitte Analysis

SIGNIFICANCE OF FINTECH STARTUPS IN INDIA

- Bridge the financial inclusion gap in rural India
- Provide accessible credit to MSMEs
- Enhance customer experience through convenience, personalization, and transparency, leveraging technologies like big data and machine learning.

GROWTH FACTORS OF INDIAN FINTECH SECTOR

- ❖ Economic growth and low financial penetration
- ❖ Incumbent banks and insurers lagging behind
- ❖ Regulatory support for fintech
- ❖ Rising digital adoption among millennials
- ❖ Improved digital infrastructure (India Stack, internet data)
- ❖ Advances in technology (cloud services, asset-light models)
- ❖ Lower real interest rates.

REGULATORY LEGAL FRAMEWORK AND GOVERNMENT INITIATIVES FOR FINTECH IN INDIA

India's fintech sector lacks a single, comprehensive regulatory framework due to diverse and overlapping business models. Instead, regulations vary depending on the specific business nature, overseen by multiple authorities such as RBI, SEBI, IRDAI, PFRDA, and IFSCA. Regulatory authorities oversee fintech aspects like payments, data privacy, lending, and insurance. To operate, businesses need licenses from RBI, SEBI, or IRDAI. The government promotes fintech growth through initiatives like UPI, Aadhaar, and open APIs. Additional measures include incentive schemes, tax relaxations, and policies like Tamil Nadu's FinTech Policy 2021 to support startups.

ISSUES, CHALLENGES FACED BY FINTECH COMPANIES IN THE CURRENT ECONOMIC CLIMATE

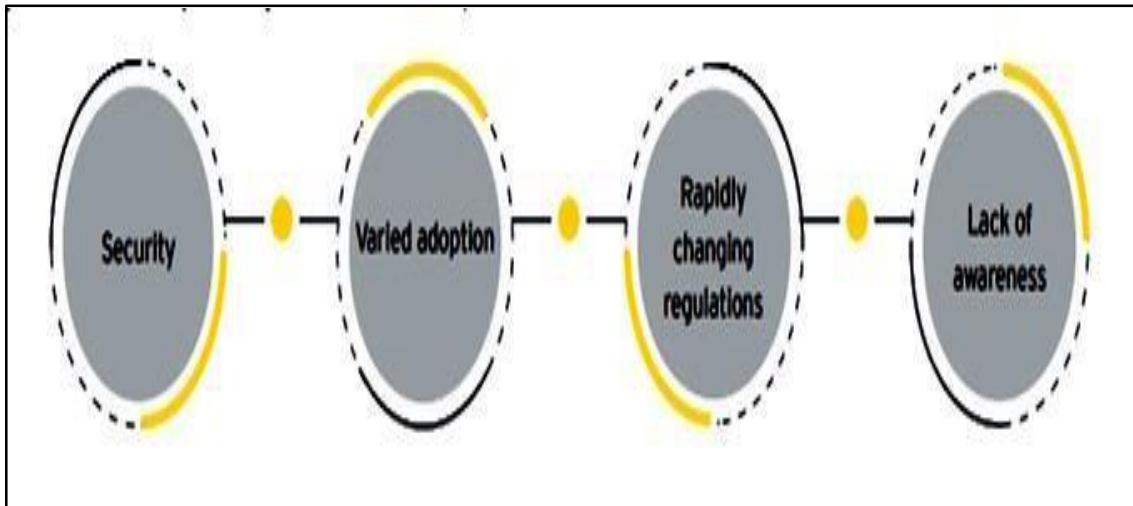
Fintech in India faces challenges such as:

- ❖ Cybersecurity threats
- ❖ Lack of regulatory oversight
- ❖ Limited financial literacy
- ❖ Illegal digital lending practices
- ❖ Unclear cryptocurrency regulations

Rural areas also pose difficulties due to:

- ❖ High infrastructure costs
- ❖ Low awareness and adoption
- ❖ Electricity and security issues.

These challenges hinder fintech growth and digitalization.



Source : Deloitte Analysis

EMERGING TRENDS IN FINTECH INDUSTRY

Fintech companies can rapidly roll out new features and products by testing new innovations in secure sandboxes while checking for adherence to government regulations and data security. This enables Fintech companies to provide innovative products and services in a faster yet secure manner⁶. The Fintech activities are divided into three broad categories: the Banking Sector; Capital Markets; and Funds Management and the Insurance Sector, and the notable Fintech trends include BNPL (Buy Now, Pay Later), Digital Banks, Robo Advisory, Blockchain, Sustainable Finance products, neo-banks, Embedded finance/ Insurance, Cyber Insurance, Artificial intelligence (AI) and the metaverse etc., are some notable trends of the year and it could change the scope and landscape of Fintech and it continued to show an upward trend too. The Fintech areas/activities expressly include Agri Tech, Climate/Green/Sustainable Tech, Space Tech, Solutions for Banking, Financial Services and Insurance domain leveraging (AI, Chatbots, Web 3.0, etc).

CONCLUSION

Indian FinTech companies are successfully providing financial services through mobile apps and online platforms, enhancing accessibility and quality while reducing costs. To ensure this growth benefits consumers, regulations should focus on protecting data privacy and implementing robust security measures. This will help create a more diverse, secure, and stable financial ecosystem.

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Growth & sustainable development of women entrepreneurs in India

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ABSTRACT

Women play a vital role in overall development, achieving success in various fields and sharing responsibilities with men. Women entrepreneurship empowers them to lead businesses, driving economic growth. With urbanization, education, and technology, women's roles have evolved. Recognizing and supporting women entrepreneurs is crucial for India's commerce, management, and economy to thrive. Providing equal opportunities can help women overcome challenges and contribute to sustainable growth. Indian women have made significant contributions to the country's development across various sectors. Despite their achievements, they face challenges like gender bias and limited access to resources. The government has implemented policies to support women entrepreneurs, but further efforts are needed to promote their growth and empowerment. This research explores the current state of women entrepreneurship in India and the government's role in supporting it.

Keywords: Economic growth, women entrepreneurship, Empowering and Sustainable development.

INTRODUCTION

Women are a vital resource for national development, driving economic growth and contributing to various fields. Empowering women entrepreneurs and promoting gender equality can accelerate India's progress. Recognizing their value and supporting their participation in diverse industries is crucial for sustainable development and overall national growth. Women entrepreneurship involves women taking the lead in starting and managing businesses, facing challenges, and creating employment opportunities. Notably, women entrepreneurs account for approximately one-third (33.33%) of total entrepreneurs globally. According to the Government of India, a women entrepreneur is defined as an enterprise owned and controlled by a woman who holds a minimum financial interest of 51% of the capital and gives at least 51% of the employment generated in the enterprise to women. Note that the requirement is for employment generated, not necessarily the total workforce. Women entrepreneurs in India have made significant contributions to the country's economic development, balancing their personal and professional lives. Their achievements have been remarkable, driving growth and progress in various industries. In the words of Former President APJ Abdul Kalam “Empowering women is a prerequisite for creating a good nation, when women are empowered, society with stability is assured. Empowerment of women is essential as their through and their value system lead to the development of a good family. Good society and ultimately a good nation.”

OBJECTIVES OF THE STUDY

- ❖ Identify factors influencing women to become entrepreneurs
- ❖ Evaluate public opinion about women entrepreneurship