

THENIMELAPETTAIHINDUNADARGALURAVINMURAI  
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ARTS & SCIENCE**  
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**INDEX PAGE**

<b>S.NO</b>	<b>PAPER ID NUMBER</b>	<b>TITLE OF THE PAPER</b>	<b>PAGE NUMBER</b>
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 &amp; 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 &amp; 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 &amp; 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 &amp; 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 &amp; 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 &amp; A.Akila</i>	63
19.	NSC/COM/ICDTTCI'25/019	Blockchain technology and its impact on global trade <i>R. Jebiha devi &amp; K.Pavithra</i>	66
20.	NSC/COM/ICDTTCI'25/020	Digital marketing strategies <i>P. Jai shoba shalini &amp; S. Pragadeeswari</i>	70
21.	NSC/COM/ICDTTCI'25/021	Evolution of Fintech <i>S. Mahalakshmi &amp; 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 &amp; 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 &amp; 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 &amp; S.Dhanalakshmi</i>	92
28.	NSC/COM/ICDTTCI'25/028	Social media <i>V.Pushpaveni &amp; M.Subasri</i>	94
29.	NSC/COM/ICDTTCI'25/029	Blockchain technology and it's impact on global trade <i>S.K.Kaavyasri &amp; 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 &amp; Abhishek Shukla</i>	99
31.	NSC/COM/ICDTTCI'25/031	Indian digital banking: current developments and prospects <i>Dr. Bhupendra Bahadur Tiwari &amp; 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. Bhuvanewari</i>	115
35.	NSC/COM/ICDTTCI'25/035	Financial technology (fintech) and digital payments <i>S.Indhu &amp; R.Alageswari</i>	118
36.	NSC/COM/ICDTTCI'25/036	Industrial revolution 4.0 <i>M.Sriharitha &amp; V.Veludharshini</i>	121
37.	NSC/COM/ICDTTCI'25/037	Mobile commerce <i>K.Devibala &amp; S.Harini</i>	125
38.	NSC/COM/ICDTTCI'25/038	Innovation in digital supply chains and logistics <i>R. Subhaksha &amp;M.Gokila</i>	128
39.	NSC/COM/ICDTTCI'25/039	Innovation in logistics management <i>R. Yamunadevi &amp; 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 &amp;Pallavi L</i>	135
41.	NSC/COM/ICDTTCI'25/041	Mobile commerce and social network <i>Dr.T.Mary Josephine Isabella &amp; 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 &amp; 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 &amp; 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 &amp; K.Ramya</i>	167
50.	NSC/COM/ICDTTCI'25/050	Blockchain technology and its impact on global trade <i>T. Yazhini devi &amp; 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 &amp; S.Dewaki</i>	175
53.	NSC/COM/ICDTTCI'25/053	A study on challenges of automated teller machine usage <i>Dr.C.Amirtha Selvi &amp; 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 &amp; Mrs. M. Selva Nanthini</i>	185
57.	NSC/COM/ICDTTCI'25/057	Digital marketing and it's impacts <i>T. Karthika &amp; 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 &amp; 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 &amp; P.Sushmitha</i>	208
64.	NSC/COM/ICDTTCI'25/064	Digital marketing strategies <i>T.Gobika &amp; 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 &amp; 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 &amp; Rajeswari.V</i>	230

70.	NSC/COM/ICDTTCI'25/070	The impact of digitalization on satisfaction of employees in private banks in Thoothukudi District <b>Dr.C.Muthulakshmi &amp; Ms.S.Preethi</b>	233
71.	NSC/COM/ICDTTCI'25/071	Influence of branding on laptop selection: a consumer perspective <b>T. Manoj Kumar &amp; Ivan Kenny Raj L</b>	237
72.	NSC/COM/ICDTTCI'25/072	Applying the servqual framework to examine service quality in the non-banking sector <b>Dr.S.Gopi &amp; K.Vasu Vinod Kannan</b>	242
73.	NSC/COM/ICDTTCI'25/073	Emerging technologies in business evaluation <b>M.Nagadevi &amp; S. Priyanka</b>	249
74.	NSC/COM/ICDTTCI'25/074	A study of the social media <b>M.Hemalatha &amp; K. Muthupriya</b>	253
75.	NSC/COM/ICDTTCI'25/075	Digital advertising trends and effectiveness in the modern era <b>G Ajitha &amp; L Deechiga</b>	256
76.	NSC/COM/ICDTTCI'25/076	Trends and innovation in E-commerce <b>A Afrin fathima</b>	258
77.	NSC/COM/ICDTTCI'25/077	E-commerce and Digital Marketplace <b>P.Deva varshini &amp; V.Varsha</b>	262
78.	NSC/COM/ICDTTCI'25/078	Mobile commerce and social networks <b>P Yogalakshmi &amp; R Pooja</b>	264
79.	NSC/COM/ICDTTCI'25/079	Trends and innovation in e-commerce <b>S.Dharani &amp; S.Mahima selvi</b>	266
80.	NSC/COM/ICDTTCI'25/080	Mobile Commerce and Social Networks <b>B.Gowsalya &amp; S.Akshaya Sri</b>	270
81.	NSC/COM/ICDTTCI'25/081	Mobile commerce and social network <b>C.Velmani, &amp; S.Sakthi Priyadharshini</b>	275
82.	NSC/COM/ICDTTCI'25/082	Block chain technology and its impact on global trade <b>P. Saranya &amp; R. Krishnaveni</b>	276
83.	NSC/COM/ICDTTCI'25/083	Detailed research paper on social media <b>S. Nivetha sri &amp; Uma Ananthi</b>	280
84.	NSC/COM/ICDTTCI'25/084	Cyber security and data protection in the Digital economy <b>S.Faizin juvairia &amp; A.Annal</b>	282
85.	NSC/COM/ICDTTCI'25/085	Digital transformation and its impact on the trade and commerce industry <b>Dr. V. Ravichandran, &amp; S. Ditchana</b>	289
86.	NSC/COM/ICDTTCI'25/086	Impact of UPI transactions in retail store <b>Dr.M.Elakiyalakshmi &amp; Dr. M. Sundarabharathi</b>	297
87.	NSC/COM/ICDTTCI'25/087	Digital 2025: global advertising trends <b>R.S.Selvanathan</b>	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) <b>Dr.K.Karpagam &amp; R.Joanarc</b>	304
89.	NSC/COM/ICDTTCI'25/089	Cybercrime in the age of digital transformation a study of its impact on social media users <b>Ms. Komal Arun Pawale, Dr. Sucheta S. Yambal</b>	307
90.	NSC/COM/ICDTTCI'25/090	The evolving landscape of literature in the age of social media <b>R. Mani Vasuki</b>	311
91.	NSC/COM/ICDTTCI'25/091	A study on crafting a digital marketing strategy <b>Dr. N. Saraswathi, Dr. P. Selvamoorthy, &amp; Ms. K. Deepa,</b>	313
92.	NSC/COM/ICDTTCI'25/092	A study on the impacts of culinary tourism in India <b>Mr. Sirajudheen M&amp; Dr. Vanitha P</b>	317
93.	NSC/COM/ICDTTCI'25/093	Exploring college students' attitudes towards entrepreneurship in Alleppey District <b>Mr. Abdul Raouf K P &amp; Dr. Vanitha P</b>	320
94.	NSC/COM/ICDTTCI'25/094	A study on the shift from storefronts to smartphones: how digital transformation is reshaping commerce <b>E Renuka devi &amp; Dr.P. Vanitha</b>	323
95.	NSC/COM/ICDTTCI'25/095	A study on how digital tools help small businesses achieve faster growth <b>Ramaiyan. C &amp; Dr.P. Vanitha</b>	327
96.	NSC/COM/ICDTTCI'25/096	AI - driven innovation in e-commerce: exploring trends, opportunities, and hurdles <b>Dr. Vanitha. P &amp; Dr. Mohana Priya .M</b>	331
97.	NSC/COM/ICDTTCI'25/097	Digital transformation and disruption in supply chain management <b>Dr. Mohana Priya .M &amp; Dr. Vanitha P</b>	335
98.	NSC/COM/ICDTTCI'25/098	Role of fintech - innovation and adoption in sustainable business start-ups <b>Ms. Catherine Angelina. G &amp; Dr. Mohana Priya. M</b>	338
99.	NSC/COM/ICDTTCI'25/099	Growth & sustainable development of women entrepreneurs in India <b>Ms. Laxmi. B &amp; Dr. Mohana Priya. M</b>	342
100.	NSC/COM/ICDTTCI'25/100	A study on impact on the financial technology and digital payments in the modern economy <b>R. Shivalakshmi M.A.,</b>	345
101.	NSC/COM/ICDTTCI'25/101	Digital Transformation and its Impact on Trade, Commerce & Industry <b>Mr. Vivek S &amp; Dr. Gayathri Harikumar</b>	350

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

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

138.	NSC/COM/ICDTTCI'25/138	Digital marketing strategies <i>S.Siva Surya &amp; 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 &amp; 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 &amp; 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 &amp; 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 &amp; Dr.A.Arumugam,</i>	520
154.	NSC/COM/ICDTTCI'25/154	Digital marketing strategies <i>M.Sowmiya &amp; 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 &amp; 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 &amp; 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 &amp; 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 &amp; 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 &amp; 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 &amp; 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 &amp; K.Suganthi</i>	585
174.	NSC/COM/ICDTTCI'25/174	Digital transformation and the future work force <i>R. Kamali &amp; V Monika</i>	589
175.	NSC/COM/ICDTTCI'25/175	Strategic HRM in the digital era: from recruitment to retention <i>Dr. P. Manjula &amp; N. Sundar</i>	592
176.	NSC/COM/ICDTTCI'25/176	Digital transformation and future workplace <i>Ramyadevi.K &amp; Dharani.P</i>	595
177.	NSC/COM/ICDTTCI'25/177	Financial technology (fin tech) and digital payment <i>Madhanika.S &amp; Ragavi.G</i>	597
178.	NSC/COM/ICDTTCI'25/178	Digital marketing strategies <i>Gandhimathi N &amp; ,Nanthitha Prasanth R</i>	599
179.	NSC/COM/ICDTTCI'25/179	Digital transformation and the future workforce <i>Jesika J &amp; Hemini V</i>	601
180.	NSC/COM/ICDTTCI'25/180	Precision marketing a strategic evolution in the era of digital marketing <i>Dharshine B &amp; Sowmiya M</i>	603
181.	NSC/COM/ICDTTCI'25/181	Financial technology (fintech) and digital payment <i>Alan Chiristober G &amp; 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 &amp; 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 &amp; M.Harshini</i>	621
187.	NSC/COM/ICDTTCI'25/187	The study of advantages of e-commerce <i>A.Devishri &amp; 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 &amp; 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, &amp; 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 &amp; R. Vethitha</i>	638
192.	NSC/COM/ICDTTCI'25/192	Social media: digital publication <i>Ms.L.Apsara &amp; Ms. S.Atshaya</i>	641
193.	NSC/COM/ICDTTCI'25/193	Supply chain optimization <i>V.Hemavarthini</i>	644
194.	NSC/COM/ICDTTCI'25/194	Innovation in E-Commerce <i>U.Lavanya</i>	647
195.	NSC/COM/ICDTTCI'25/195	An empirical investigation and analysis on financial performance of selected Indian pharmaceutical companies <i>R.S.Mangayarkarasi &amp; Dr.C.Mugunthan.</i>	651
196.	NSC/COM/ICDTTCI'25/196	Smart commerce &strategic banking in consumer behavior with their psychology <i>N.JeyaBharathi,</i>	656
197.	NSC/COM/ICDTTCI'25/197	Impact of artificial intelligence in business <i>Dr.L.Joshua Paul Moses</i>	660

## **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

- ❖ Analyze challenges faced by women entrepreneurs

## **METHODOLOGY**

The study relies on secondary data, sourced from:

- Journals
- Books
- Articles
- Annual reports
- E-journals

## **HISTORY AND DEVELOPMENT OF WOMEN ENTREPRENEURSHIP IN INDIA**

Men and women are equally vital for a nation's progress. In India, women face challenges in entrepreneurship, including limited opportunities and social and economic hurdles. However, advancements in education and management have empowered women to break barriers and enter diverse fields, contributing to business growth and promoting gender equality. Today, Indian women are making significant strides in various sectors.

### **WOMAN ENTREPRENEURS FIRST FEET IN BUSINESS**

Women entrepreneurs in India often start with traditional businesses such as:

- ❖ Food products (papad, pickles)
- ❖ Handicrafts
- ❖ Beauty services (parlors)
- ❖ Catering
- ❖ Small retail shops

These ventures leverage their skills and cater to local markets, paving the way for future growth and diversification.

### **PROGRESS OF WOMEN ENTREPRENEURSHIP IN INDIA**

Key factors promoting women's entrepreneurship:

- ❖ Increased literacy rates
- ❖ Industrial and economic opportunities
- ❖ Awareness of women's rights
- ❖ Skill development

### **HELPING HAND, NGO'S FOR WOMEN ENTREPRENEURSHIP IN INDIA**

- National Resource Centre for Women (NRCW)
- Women's India Trust (WIT)
- Women Development Corporation (WDC)
- Association of Women Entrepreneurs of Karnataka (AWAKE)
- Working Women's Forum (WWF)
- Self-Employed Women's Association (SEWA)

### **POLICIES AND SCHEMES FOR WOMEN ENTREPRENEURS IN INDIA**

India offers various policies and schemes to support women entrepreneurs, including financial assistance, skill development programs, and access to information and networking opportunities. Key initiatives include Stand-Up India, which provides bank loans to women and SC/ST entrepreneurs, and Mudra Yojana, which offers small loans with no collateral up to ₹10 lakhs. Additionally, the Trade Related Entrepreneurship Assistance and Development (TREAD) scheme supports women entrepreneurs with training and grants, while the Women Entrepreneurship Platform (WEP) acts as a unified platform for resources and services.

## **ANALYSIS&INTERPRETATION**

### **ISSUES FACED BY WOMEN ENTREPRENEURSHIP IN INDIA**

- ❖ Balancing household and personal responsibilities
- ❖ Limited access to education
- ❖ Societal inequality and secondary status
- ❖ Self-doubt and lack of confidence
- ❖ Pressure to meet others' expectations
- ❖ Unrealistic expectations of perfection
- ❖ Limited political empowerment

### **CONTRIBUTION OF WOMEN ENTREPRENEURS**

- ❖ Capital growth and investment
- ❖ Contribution to per capita income
- ❖ Job creation and employment opportunities
- ❖ Regional development and balance
- ❖ Improved standard of living (especially in rural areas)
- ❖ Fostering innovation and creativity

### **SUGGESTION TO OVER COME DIFFERENT ISSUES FACED BY WOMEN ENTREPRENEURS**

- ❖ Access to finance and funding
- ❖ Education and awareness on business opportunities
- ❖ Training facilities and skill development
- ❖ Planning and team-building support
- ❖ Protection from workplace harassment

### **TIPS & SUGGESTIONS FOR WOMEN ENTREPRENEURS IN BUSINESS FOR SUSTAINABLE GROWTH**

- ❖ Start a business that aligns with your personal life and goals
- ❖ Conduct thorough market research
- ❖ Assess market conditions and competition
- ❖ Secure adequate funding (e.g., through bachat gats or microfinance)
- ❖ Utilize publicity and networking opportunities
- ❖ Seek professional advice and guidance

### **CONCLUSION**

From the above citations it clearly shows that the women entrepreneurs have gain momentum recently. Still there is a long way they have to go. The transition from homemaker to women entrepreneur is not so easy and in the same way it is also difficult for a women to succeed and sustain in her business. She has to learn from her experience, adapt herself and overcome the challenges in her area. She has to creatively utilize her strength to overcome the threats and grab all the opportunities to minimize her weakness. Thus there are different factors contributing to the emergence of women as entrepreneurs. Therefore it is very important for a women to sustained and coordinate all required efforts from the available resources. This ultimately will help the social and economic development of the members of the family and thereby gaining equality and equal importance for themselves.

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NSC/COM/ICDITTCI'25/100

## A study on impact on the financial technology and digital payments in the modern economy

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### ABSTRACT

*Financial Technology (FinTech) is rapidly transforming the financial services industry by introducing innovative solutions in areas such as digital payments, lending, and online banking. This paper explores the evolution of FinTech, highlighting key milestones and the global rise of digital payment platforms. It examines the benefits these technologies offer, including enhanced convenience, faster transactions, improved transparency, and greater financial inclusion. The role of emerging technologies like artificial intelligence, blockchain, and big data analytics in shaping modern financial services is discussed. The paper also addresses challenges such as cybersecurity threats, regulatory complexities, and the digital divide. Special focus is given to India's success with Unified Payments Interface (UPI) as a model of digital financial inclusion. Finally, the study looks ahead to future trends, including Central Bank Digital Currencies (CBDCs), Buy Now Pay Later (BNPL) models, and voice-enabled payments, emphasizing FinTech's potential to build a more secure, inclusive, and efficient global financial ecosystem.*

### INTRODUCTION

The digital age has ushered in a wave of innovation across all sectors, with the financial industry undergoing one of the most profound transformations. At the heart of this change is Financial Technology (FinTech)—a term that refers to the integration of technology into offerings by financial services companies to improve their use and delivery to consumers. FinTech has disrupted traditional banking systems by providing faster, more accessible, and cost-effective alternatives to conventional financial services. One of the most impactful areas within FinTech is digital payments, which allow users to conduct financial transactions electronically through smart phones, computers, or contactless technologies. The rise of digital