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ON
AI REVOLUTION IN BUSINESS AND COMMERCE

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INTERNATIONAL CONFERENCE ON AI REVOLUTION IN BUSINESS AND COMMERCE

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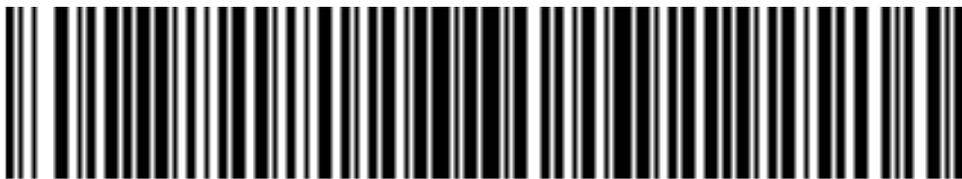Co-Editor

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A STUDY ON THE INFLUENCE OF ARTIFICIAL INTELLIGENCE ON FEMALE ENTREPRENEURS WITH REFERENCE TO CHENNAI DISTRICT

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ABSTRACT

By improving efficiency, decision-making, and market access, Artificial Intelligence (AI) is revolutionizing entrepreneurship. This investigation investigates the influence of AI on female entrepreneurs in Chennai District, Tamil Nadu, by examining the extent of AI adoption, its advantages, and the corresponding obstacles. The economic and operational impact of AI-driven technologies is evaluated through a mixed-methods approach that integrates surveys and secondary data analysis. The results suggest that the adoption of AI enhances productivity, reduces operational costs, and facilitates market expansion. Nevertheless, obstacles such as digital illiteracy, high implementation costs, and a lack of training continue to exist. The study suggests that in order to encourage the adoption of AI among female entrepreneurs in the region, government subsidies, enhanced digital infrastructure, and AI skill development programs should be implemented.

KEYWORDS: Women Entrepreneurs, Digital Transformation, Economic Impact, Skill Development.

A STUDY ON THE FUNCTION OF ARTIFICIAL INTELLIGENCE IN SOCIAL MEDIA MARKETING STRATEGIES WITH REFERENCE TO INFLUENCER MARKETING.

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ABSTRACT

Influencer marketing is the process of promoting a product or service through the collaboration of a brand and an internet influencer. A critical technological advancement of the Fourth Industrial Revolution, artificial intelligence (AI) is the term used to describe any intellect that is equivalent to the intelligence of humans and is exhibited by a robot, computer, or any other machine. The objective of this qualitative study is to evaluate the potential applications and advantages of AI in the field of marketing. The researchers have examined the increasing significance of AI in relation to online platforms, particularly influencer marketing. In addition, the study examines the current applications of AI in social media advertising with the objective of gaining a more comprehensive comprehension of the impact that AI will have on the advertising and marketing sectors. AI is employed by businesses for a variety of purposes, such as consumer engagement. The researchers conduct additional research on the integration of AI as a critical element in advertising and its influence on digital platforms, with a particular emphasis on influencer marketing. The study also investigates the present applications of AI in social media marketing to gain a more comprehensive understanding of the impact of AI on the advertising sector.

KEYWORDS: Artificial Intelligence, Influencer Marketing, Social Media, Advertising.

Social Media Sentiment Analysis as a Predictor of Customer Retention in FMCG Brands: An Empirical Study of Virudhunagar District

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Abstract

The fast growth of social media has radically changed the customer-brand interaction channel especially in the Fast-Moving Consumer Goods (FMCG) industry where buyer frequency is high with low switching costs. Here, the sentiment of consumers posted on social media has become significant in predicting customer retention behaviour. This paper looks at the sentiment analysis of social media as an indicator of customer retention of FMCG brands with a particular reference to Virudhunagar District, Tamil Nadu. The research design embraced by the study is quantitative and analytical. A structured questionnaire was used to collect primary data by surveying 200 FMCG consumers out of which 197 valid responses were taken into final analysis. The sentiment of social media and retention of customers were assessed based on a five-point Likert scale. The measurement scales were found to be reliable by the use of Cronbach's alpha. To determine the degree of sentiment and retention, the descriptive statistics were used whereas Pearson correlation and simple linear regression were applied to test the stated hypotheses. The empirical findings indicate that the sentiment of consumers in the study area towards the FMCG brands in social media is rather positive. There is a high and statistically significant positive correlation between customer retention and social media sentiment. The regression analysis reveals that the social media sentiment accounts for almost 47 per cent of the variation in the customer retention behaviour, showing that the media has a significant ability to predict the occurrence of customer retention behaviour. The results also indicate that well-educated and middle-income consumers are more sentiment-based in loyalty and repeat buying intention. The authors conclude the paper by concluding that the systematic study and proper management of the sentiment of social media can contribute to customer retention and long term brand relationship considerably in the FMCG markets. The study can be valuable to FMCG marketers who are active on the market based on the district level and can add the empirical data to the rising body of research about digital marketing and customer retention.

Keywords: *Social Media Sentiment, Customer Retention, FMCG Brands, Digital Marketing, Consumer Behaviour*

IMPACT AND STRATEGIES OF DIGITAL MARKETING

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ABSTRACT

The world in which people lead their lives now is full of connections. These connections have also been favored by the emergence and evolution of digital technologies. Today more than ever, individuals turn to digital solutions to communicate, to buy, to sell and so on. This paper aims to provide a comprehensive literature review and analysis of the main digital marketing strategies. The research objectives are to identify and categorize the most common and effective digital marketing strategies from the existing literature and to contribute to the academic understanding of digital marketing strategies by synthesizing and analyzing them. The research method is qualitative, linking exploratory and descriptive approach.

Key words: Digital marketing, Media, Internet.

The Impact of Occupational Stress and Work-Life Conflict among Automobile Employees in Kanchipuram District.

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Abstract

The purpose of this study is to investigate the influence that occupational stress and work-life conflict (WLC) have on important employee outcomes, specifically job burnout and the intention to resign, within the automobile manufacturing sector in the Kanchipuram district of Tamil Nadu. In particular, the study investigates the connection that exists between these two aspects. A stratified sample of 80 employees from production, quality control, maintenance, and administrative departments was used to collect data. The study found that both occupational stress and WLC are present every day, and that there is a strong link between stress and burnout. Work-to-Family Conflict (WFC) was identified as the most significant predictor of an employee's intention to depart from the organization. Also, employees who had been with the company for less than two years were found to be the most likely to experience stress and conflict. The findings indicate that companies operating in this highly competitive industrial hub have a pressing need to take prompt action in order to enhance supervisory support and make work schedules more predictable in order to reduce wasteful labor costs and retain workers.

Keywords: Occupational Stress, Work-Life Conflict, Job Burnout, Turnover Intention, Automobile Industry, Kanchipuram.

Digital Entrepreneurship in Event Management: The Role of Market Segmentation in Engaging Gen-Z Consumers

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Abstract

The growing popularity of digital entrepreneurship, emerging AI technologies, and changes in consumption behavior are driving the event management industry out of the traditional approaches into the modern approach. The individuals belonging to Generation Z, who were born between 1997 and 2012, have grown up in a young age and managed to grow up in an Internet-focused environment. These demands in the authentic, immersive and interactive experience stand out sharply with the use of old-fashioned tools and a uniform, standardized approach which is a hallmark of traditional practices. This would create an approach that is characterised by lack of customization and is leading to operational inefficiencies and would not appeal to the younger demographic, which is more about the active engagement and less about the passive reception in the context of events.

The current research aims to study how digital market segmentation can help organisers of events to better comprehend Generation Z as a central audience generation in the modern event management industry.

Keywords: Event Management Industry, Digital Entrepreneurship, Digital Market Segmentation, Generation Z Engagement, Sustainable Infrastructure

ARTIFICIAL INTELLIGENCE AND DATA SCIENCE IN HUMAN RESOURCE MANAGEMENT: CULTURAL ALIGNMENT AND ORGANIZATIONAL IMPLICATIONS

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ABSTRACT

The growing adoption of Artificial Intelligence and Data Science in Human Resource Management (HRM) has significantly altered how organizations manage talent, design HR strategies, and align workforce practices with institutional values. Advanced analytics and intelligent systems support evidence-based decisions in recruitment, performance management, employee development, and retention. Despite these advantages, the effectiveness of AI-enabled HRM is strongly influenced by organizational culture and employees' perceptions of fairness, transparency, and trust. This study examines the interaction between AI-driven HR practices and cultural alignment, highlighting their broader organizational implications. It analyzes how cultural readiness, ethical awareness, and leadership commitment shape the successful integration of intelligent HR technologies. The paper further discusses potential risks such as algorithmic bias, resistance to change, and skill gaps, emphasizing the need for responsible governance frameworks. By integrating technological capability with cultural and ethical considerations, the study offers insights into how organizations can leverage AI and Data Science in HRM to enhance strategic outcomes while maintaining human-centric values.

KEYWORDS:

Artificial Intelligence, Data Science, Human Resource Management, Organizational Culture, Cultural Alignment, Ethical AI, Workforce Analytics, Strategic HRM

Public Awareness and Perception of Kinetic Energy Floors for Sustainable Urban Infrastructure

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ABSTRACT

Kinetic energy floors present a promising and sustainable renewable energy source, offering a viable alternative to traditional coal-based electricity generation. With India's large population and pressing sustainability goals, kinetic floors could significantly contribute to the nation's energy mix while conserving natural resources. Despite this potential, kinetic energy floors remain underutilised in India. This study employs a descriptive and analytical research design to examine public awareness and perception of kinetic energy floors and will recommend strategies for the government and stakeholders to promote a sustainable future.

Keywords:

Kinetic Energy Floors, Public Awareness, Sustainable Urban Infrastructure, Renewable Energy, Energy Harvesting

A Study on Consumer perception towards Unified Payments Interface (UPI)

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Abstract

This study examines consumer perception towards Unified Payments Interface (UPI), a popular fintech product in India. The purpose is to identify factors influencing adoption, satisfaction, and concerns among UPI users. Primary sources of data collection, including surveys and interviews, were used to gather information on demographics, usage patterns, and perceived benefits and risks. Findings reveal that convenience, security, and ease of use drive UPI adoption, while concerns about data privacy and technical glitches persist. Practical implications include recommendations for fintech companies to enhance user experience, strengthen security measures, and address concerns to drive financial inclusion and digital payments growth in India.

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Abstract :

This research paper evaluates the efficacy of the Indian government's support systems in fostering student entrepreneurship within the local ecosystem. Despite India's status as a premier global startup hub, a significant disconnect persists between the availability of institutional resources and actual student awareness. Through a comprehensive review of official programs and academic literature, this study specifically analyzes key initiatives such as the MSME Idea Hackathon, Startup India, and the NIDHI-PRAYAS grant. The investigation compares these offerings against common challenges faced by student founders. Findings indicate that while substantial financial support exists—including grants of up to ₹15 Lakhs for early-stage concepts—the majority of students are simply unaware of these opportunities. The paper concludes that the ecosystem must prioritize digital outreach to bridge this information gap. By improving communication, the government can empower students to launch successful ventures from their rooms, regardless of financial constraints or physical mobility.

Customer Satisfaction of Women Buyers Towards Small Hatchback Cars – A Chennai-Based Study

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ABSTRACT

In recent years, the preference of women customers for personal modes of transportation has increased significantly due to the need for comfort, convenience, and safety. Small cars have emerged as a popular choice in the Indian automobile market because of their compact size, affordability, ease of handling, and suitability for urban traffic conditions. Road transport plays a vital role in facilitating mobility, particularly for women who seek reliable and comfortable light motor vehicles for daily travel. This study aims to examine the various factors influencing women customer satisfaction towards small cars. The research focuses on key determinants such as product quality, price fairness, comfort, convenience, and overall customer experience. It also highlights the role of technological advancement, product development processes, and quality management systems adopted by automobile manufacturers in meeting customer expectations. Understanding these factors will help automobile companies design better products and strategies to enhance customer satisfaction and strengthen their competitive position in the market.

KEYWORDS

Women Customers; Customer Satisfaction; Small Cars; Product Quality; Price Fairness; Comfort and Convenience; Automobile Industry; Chennai City

AI-Mediated Access to the Human Mind: Psychological Ownership, Moral Licensing, and Sustainable Identity in Collaborative Consumption

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Abstract

AI-enabled features in sharing platforms are transforming collaborative consumption from a mere **access-based exchange** into a **psychologically engaging user experience**. Prior research on the sharing economy has predominantly examined trust, satisfaction, service quality, and behavioural intentions, with limited attention to the deeper psychological consequences of AI-mediated access. Despite the growing use of AI in sharing platforms, how personalised AI experiences shape users' psychological ownership, sustainable identity, and emotional engagement remain underexplored. Addressing this gap, the present study draws on **Psychological Ownership Theory, Extended Self Theory, Warm Glow Theory, and Attachment Theory** to examine the psychological pathway through which AI-personalised access influences ownership perceptions, identity formation, emotional reward, and platform attachment.

The study aims to investigate how AI-mediated personalisation influences user's psychological ownership and sustainable self-identity, how these psychological states evoke warm glow, and how emotional gratification ultimately fosters attachment to sharing platforms. A purposive sample of **250 active users of Collaborative Consumptions platforms was collected through structured questionnaires administered via Google Forms.** Data were analysed using descriptive statistics, weighted mean scores, independent sample t-tests, correlation analysis, and regression-based mediation analysis.

Weighted mean results indicate that users strongly perceive AI-enabled features as enhancing personalised access and emotional engagement. Independent sample t-test findings reveal

significant differences in psychological responses between users with varying levels of familiarity with AI-driven platform features. Correlation and regression results confirm that AI-mediated personalisation significantly predicts psychological ownership and sustainable self-identity, which in turn strongly influence warm glow. Warm glow further emerges as a significant predictor of platform attachment, validating the proposed psychological pathway.

This study contributes to collaborative consumption and digital sustainability literature by positioning AI not merely as a technological facilitator but as a psychological enabler that intensifies ownership perceptions, shapes sustainable identity, and strengthens emotional bonds in access-based economies. The findings offer practical insights for designing AI-driven, ESG-aligned sharing platforms that cultivate meaningful and enduring user attachment.

Key words: AI-mediated personalisation, Collaborative consumption, psychological ownership, Sustainable self-identity, Warm glow, Platform attachment, Sharing economy, Emotional gratification, ESG-oriented platforms, User engagement.

EFFECT OF GENERATIVE AI-POWERED SHOPPING ASSISTANTS VERSUS TRADITIONAL RECOMMENDATION SYSTEMS ON PURCHASE INTENTION AND CONSUMER TRUST IN E-COMMERCE PLATFORMS

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Abstract

The increasing integration of artificial intelligence into e-commerce platforms has significantly transformed online shopping experiences through intelligent shopping assistants. This study scrutinises the consequences of artificial AI-powered shopping assistants on purchase intent and consumer trust in e-commerce stages, associated to traditional endorsement systems. Using a quantitative research method, primary data were collected from 150 online shoppers through a structured questionnaire. Structural equation modelling (SEM) was used to examine the relationships between artificial AI usage, perceived usefulness, ease of use, trust, and purchase intention.

The results show that artificial AI-powered shopping helpers have a significant positive impact on both client trust and buying purpose by providing highly personalised, collaborative, and context-aware shopping support. Compared to traditional recommendation systems, artificial AI assistants show bigger act in enlightening decision quality, dropping perceived risk, and increasing customer confidence. Perceived utility and trust were found to facilitate the relationship among AI use and purchase intention, while ease of use expressively contributed to system engagement and gratification.

This study spreads the know-how of getting model and trust-based models by joining AI capabilities into an e-commerce location. It contributes to the growing literature on artificial intelligence and numerical consumer behaviour by provided that empirical evidence from an developing market perspective. From a managerial perspective, the findings highlight the standing of venture in advanced AI-enabled technologies to augment customer meeting, retention, and cheap advantage. The study also emphasises the need for clear and ethical AI applies to maintain long-term consumer trust. Upcoming research could discover the long-term properties and cultural alterations in AI-assisted online shopping behaviour.

Keywords: Generative Artificial Intelligence, E-commerce Platforms, Purchase Intention, Consumer Trust, AI-Based Personalisation.

Banking Without Banks:
Are Customers Replacing Banks With Apps?

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ABSTRACT

The banking industry is experiencing a silent yet significant transformation driven by rapid digitalization and the widespread adoption of mobile applications and fintech platforms. While banks continue to operate as regulated financial institutions, customers increasingly access banking services such as payments, fund transfers, bill settlements, and investments through app-based interfaces rather than direct bank channels. This shift has altered the traditional relationship between banks and customers, making banks less visible in everyday financial interactions.

This paper examines whether customers are gradually replacing banks with apps in their day-to-day financial activities and explores the changing dynamics of customer engagement in the modern banking ecosystem. The study analyses evolving customer behaviour, the growing dominance of app-based financial services, and the transition of banks from customer-facing institutions to backend service providers. It also evaluates the implications of this transformation on customer trust, dependency on digital platforms, data security awareness, and the long-term relevance of traditional banks.

By adopting a descriptive and analytical approach based on secondary data from banking reports, academic studies, and policy publications, the paper highlights both the advantages and risks associated with app-driven financial services. The findings suggest that while apps enhance convenience and accessibility, they also create challenges related to customer awareness, accountability, and institutional visibility. The paper concludes with recommendations aimed at enabling banks to reclaim their central role by strengthening digital engagement, improving transparency, and fostering informed customer participation in an increasingly app-driven financial environment.

KEYWORDS

A STUDY ON THE IMPACT OF PRICE FLUCTUATIONS ON CONSUMER BUYING BEHAVIOUR TOWARDS PURCHASE OF SILVER

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ABSTRACT

Silver holds significant cultural, economic, and investment value in India, making consumer demand highly sensitive to price fluctuations. Frequent changes in silver prices, influenced by global market trends, inflation, and currency movements, directly affect consumer buying behaviour. This study examines the impact of silver price fluctuations on consumers' purchase decisions, focusing on price sensitivity, investment motives, affordability, and purchase timing. A descriptive and analytical research design was adopted for the study. Primary data were collected from Indian consumers through a structured questionnaire, supported by secondary data from journals, reports, and market publications. Statistical tools such as percentage analysis, mean score analysis, charts, and the chi-square test were used to analyse the data. The findings reveal that consumers closely monitor silver prices and prefer to purchase silver during price declines while postponing purchases during periods of price increases. The study concludes that silver price volatility plays a significant role in shaping consumer buying behaviour and provides useful insights for jewellers, investors, and policymakers in understanding market dynamics.

KEYWORDS

Silver price fluctuations - Consumer buying behaviour - Investment decision - Price sensitivity - precious metals.

A STUDY ON CANDIDATE ATTITUDE TOWARDS AI-BASED HIRING SYSTEM

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ABSTRACT

The growing adoption of artificial intelligence (AI) in recruitment has significantly reshaped traditional hiring practices by automating candidate screening, analysis, and decision-making processes. As organizations increasingly deploy AI-based hiring systems to improve efficiency and consistency, understanding candidate perceptions toward these technologies has become essential. This study identifies candidates' attitudes toward AI-driven recruitment, focusing on key factors such as perceived fairness, transparency, efficiency, trust, and acceptance.

Primary data were collected from job seekers using a structured questionnaire designed to assess their awareness and experiences with AI-based hiring tools. The responses were analysed using appropriate statistical techniques to identify trends and relationships among the study variables. The results indicate that candidates generally perceive AI-based hiring systems as efficient and objective, particularly in reducing time consumption and enhancing standardization in recruitment decisions. Many respondents acknowledge the potential of AI to minimize certain human biases and improve overall hiring accuracy.

The Mediating Effect of E-WOM between E-Service Quality and Consumer Loyalty in the Fast commerce

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Abstract

Aim/ Purpose – The main objective of this research is to investigate the relationship between E-Service Quality and Consumer loyalty and the mediating effect of E-Word-of-Mouth on this relationship in the Quick commerce platform.

Need of the study/ Research gaps – Although service quality is widely acknowledged as a key antecedent of loyalty, existing studies often overlook the mediating role of electronic word-of-mouth (E-WOM), which increasingly shapes consumer perceptions and decisions. Prior research has focused predominantly on satisfaction and trust, overlooking how service quality can stimulate positive E-WOM that reinforces loyalty outcomes in online platforms. Moreover, the unique dynamics of fast commerce differ significantly from traditional e-commerce, making existing models less applicable. This gap underscores the need to investigate the mediating effect of E-WOM between service quality and consumer loyalty, thereby enriching theoretical frameworks and offering practical insights for fast commerce operators.

Design/ Methodology/ Theoretical framework – This research paper adopted a quantitative technique. The data will be collected from 183 active users through survey technique by using purposive and convenience sampling technique. Statistical Package for Social Science (SPSS) version was used for descriptive and inferential analysis. To frame Structural Equation Model Amos Graphics were used to test the relations between E-Service Quality, E-WOM and Consumer Loyalty. Although the model is structured certain theoretical framework were adopted such as Technology Acceptance Model (TAM), Stimuli Organism Responses (S-O-R) and E- Service Quality Model.

Research Implications/ Limitations – The current study looked at the mediating effect of positive electronic word-of-mouth on the relationship between service quality and consumer loyalty in relation to the quick commerce sector in Chennai city.

Keywords: Service Quality, Consumer Loyalty, Electronic- Word-of-Mouth (E-WOM), Quick commerce, Fast Commerce, Technology Acceptance Model (TAM), Stimuli Organism Responses (S-O-R) and E- Service Quality

IMPACT OF FLEXIBLE WORK SCHEDULES ON EMPLOYEE SATISFACTION: A STUDY OF IT AND IT-ENABLED EMPLOYEES IN CHENNAI

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ABSTRACT

Flexible work schedules are becoming increasingly important in modern organisations as employees seek a better balance between their professional and personal lives. With the rise of remote work, hybrid models and flexible working hours, companies are rethinking traditional work structures to improve employee well-being and performance. This study explores how flexible work schedules influence employee satisfaction, focusing on areas such as work–life balance, stress levels, engagement, productivity and retention. The research uses a descriptive quantitative approach, collecting primary data through structured questionnaires from employees in selected organisations. Statistical analysis is used to understand the relationship between workplace flexibility and employee satisfaction, supported by insights from existing literature. The study expects to show that flexible work arrangements positively affect morale, reduce stress and improve overall job satisfaction. The findings aim to help organisations design practical and employee-friendly work policies that support both employee happiness and organisational success.

Key Words: Flexible work arrangements, Remote work, Work-life balance, Employee satisfaction, Stress-levels, Organisational success.

Empowering Small Scale Businesses in Chennai through Digital Platforms

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ABSTRACT

Small scale businesses form the backbone of urban economic activity by generating employment, supporting local markets, and encouraging entrepreneurship. In a rapidly digitizing economy, the ability of these businesses to adopt digital platforms has become a critical factor for survival and long-term growth. This study examines how digital platforms empower small scale businesses in Chennai by enhancing their operational efficiency, customer reach, and business performance. Despite the availability of digital tools such as e-commerce platforms, social media and online payment systems, many entrepreneurs face barriers including limited digital literacy, financial constraints and infrastructural challenges.

The research adopts a descriptive and analytical design and is based on primary data collected from 117 small scale business owners in Chennai using a structured questionnaire. The study evaluates awareness levels, usage patterns, perceived benefits and challenges associated with digital adoption. Statistical tools such as percentage analysis were used to interpret the findings. The results indicate that digital platforms significantly contribute to business visibility, customer engagement and sales growth, while also revealing persistent obstacles that hinder full-scale adoption.

The study highlights the need for targeted digital training, infrastructure support, and policy initiatives to strengthen the digital capabilities of small entrepreneurs. By providing empirical insights at the city level, the research contributes to understanding the role of digital transformation in promoting inclusive economic development and supports ongoing efforts toward MSME digital empowerment.

Key Words: Small Scale Businesses, Digital Platforms, Digital Adoption, MSMEs, Entrepreneurship.

EXPLORING CONSUMER PERCEPTIONS OF METAVERSE ADVERTISING: A STUDY

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ABSTRACT

The progressive integration of immersive technologies has elevated the metaverse as a promising platform for interactive marketing and brand communication. Unlike conventional digital advertising formats, metaverse advertising enables experiential, three-dimensional, and participatory brand encounters that redefine consumer engagement processes. Aligned with the scope of leading marketing communication journals, this empirical study investigates consumer perceptions of metaverse advertising by investigating the effects of interactivity, personalization, perceived enjoyment, brand engagement, trust, and purchase intention. Primary data were collected from users actively engaged with metaverse platforms through a structured questionnaire. The data were analysed using appropriate statistical techniques to assess the relationships among the identified constructs and to assess their influence on consumer responses toward metaverse-based advertisements. The findings shows that interactivity and immersive experiences significantly enhance consumer engagement and positively influence brand appraisal. Personalization and perceived enjoyment emerged as strong predictors of favourable consumer attitudes, reinforcing the role of experiential value in virtual advertising environments.

Trust was found to be a critical factor in translating positive perceptions into purchase intentions, highlighting the importance of transparency and credibility in metaverse marketing communications. This study contributes to interactive marketing literature by providing empirical evidence on consumer behaviour in virtual environments and extending existing advertising and engagement frameworks to the metaverse context. The results offer practical implications for marketers and advertisers by emphasizing the need for consumer-centric, ethical, and strategically designed advertising experiences to achieve sustained engagement and long-term effectiveness in metaverse platforms.

A STUDY ON ROLE OF AI IN INFLUENCER MARKETING

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ABSTRACT

Artificial Intelligence (AI) is significantly reshaping influencer marketing by introducing advanced analytical capabilities and automation into campaign management. This study explores how AI supports brands in identifying the most suitable influencers, designing targeted content strategies, and measuring campaign performance more accurately. By processing large volumes of social media data, AI systems evaluate factors such as audience demographics, engagement quality, content relevance, and follower authenticity to ensure better brand–influencer alignment.

Machine learning models also assist in forecasting campaign results, detecting fake followers, and evaluating audience sentiment. It helps brands reduce uncertainty and improve decision-making. AI-driven tools enable personalised marketing Processes by understanding user behaviour trends and preferences, thereby enhancing consumer engagement and brand loyalty. In addition, automation technologies streamline communication, reporting, and performance tracking, making influencer collaborations more efficient and transparent.

Despite its advantages, the integration of AI in influencer marketing presents challenges, including concerns related to data privacy, ethical use of algorithms, and the potential loss of human creativity. The study concludes that AI enhances the strategic value of influencer marketing by improving accuracy, accountability, and return on investment, while emphasizing the need for responsible and balanced implementation.

From Screen to Green: Turning Digital Clicks into Eco-Conscious Sustainable Choices

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ABSTRACT

The rapid growth of digital technologies has significantly reshaped consumer behavior, shifting purchases from physical stores to online platforms. While this shift enhances convenience and accessibility, it also raises environmental concerns such as increased packaging waste, carbon emissions from logistics, and unsustainable consumption patterns. This study explores how digital ecosystems can be utilized to encourage environmentally responsible consumer behavior.

The research examines the role of E-commerce platforms, social media, digital marketing, and data-driven personalization in promoting sustainable purchasing decisions. It highlights tools such as Eco-Labeling, carbon footprint indicators, green product filters, and sustainability ratings that help consumers make informed choices. Additionally, the study analyzes psychological factors like social influence, transparency, and ethical branding that drive Eco-conscious online behavior.

The paper further emphasizes the responsibility of digital businesses to adopt sustainable supply chains, reduce packaging waste, and implement carbon-neutral delivery systems. It concludes that integrating sustainability into digital design can transform online engagement into meaningful environmental action, bridging the gap between convenience and conscience in the digital age.

Keywords

Digital Sustainability, E-Commerce Platforms, Sustainable Consumer Behavior, Carbon Emission, Eco- Label.

A STUDY ON ROLE OF DIGITAL MARKETING STRATEGIES IN INFLUENCING CONSUMER SATISFACTION TOWARDS SMART WATCH BRANDS

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ABSTRACT

The expanding smart watch industry has created intense competition among brands, making digital marketing an essential element in shaping consumer satisfaction. This research explores how major digital marketing approaches—such as social media promotions, influencer partnerships, tailored online content, search engine-based marketing, and interactive customer engagement—affect consumer satisfaction with smart watch brands. As modern consumers rely heavily on digital channels to gather product details, compare features, read feedback, and connect with brands, the effectiveness of these digital strategies strongly influences both their buying decisions and their satisfaction after purchase. The study particularly focuses on youth consumers, who represent a dominant segment of the smart watch market, and examines how they respond to engaging digital components like user-generated posts, online reviews, virtual product trials, and AI-powered recommendations. By analysing consumer behaviour and interaction patterns, the research seeks to identify which digital marketing tools most effectively enhance satisfaction, build trust, and strengthen loyalty toward smart watch brands.

The insights derived from the study aim to help marketers and manufacturers refine their digital communication efforts, elevate the customer journey, and maintain a competitive edge in a digitally driven market environment. Overall, the study underscores the significant role of digital marketing in influencing consumer perceptions and satisfaction levels within the smart watch sector.

Key words: Influencer Marketing, Online Consumer Engagement, Personalized Advertising, User-Generated Content, Brand Loyalty, Youth Consumer Behaviour.

A STUDY ON CONSUMER SATISFACTION AND BRAND LOYALTY TOWARDS BODY WASH PRODUCTS

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ABSTRACT

Consumer satisfaction and brand loyalty play a vital role in determining success in the competitive personal care industry, especially in the body wash product category. This study explores the major factors that influence consumer satisfaction and how these factors ultimately contribute to consistent brand loyalty. With body wash brands offering variety in terms of fragrance, skin suitability, natural ingredients, pricing, packaging appeal, and dermatological benefits, understanding consumer needs has become increasingly important. The research examines how elements such as overall product quality, value for money, sensory experience, product accessibility, and promotional activities shape consumer satisfaction levels. It also evaluates how trust in the brand, emotional attachment, and repeated positive usage experiences support long-term loyalty among users. Special attention is given to shifting consumer trends influenced by rising health awareness, the preference for chemical-free or herbal ingredients, and the significant role of digital advertising and peer recommendations.

By studying consumer perceptions and purchasing patterns, this research identifies the key drivers that enhance satisfaction and strengthen brand commitment. The insights gained from the study will help marketers and manufacturers in the body wash segment improve product formulations, refine branding strategies, and develop customer-focused marketing approaches that promote both satisfaction and enduring loyalty.

Keywords: Consumer Satisfaction, Brand Loyalty, Body Wash Products, Product Quality, Perceived Value, Purchase Behaviour.

Sustainable Healthcare Practices and Their Impact on Operational Efficiency and Patient Satisfaction: An Empirical Study

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Abstract

Due to growing environmental concerns, increased operating expenses, and patient expectations, sustainability has grown in importance within the healthcare sector. Hospitals have been incorporating sustainable healthcare practices into their environment, including energy efficiency, waste management, resource management, and environmentally friendly infrastructure, to improve their environmental as well as organizational sustainability. The purpose of this article is to examine how sustainability in the healthcare sector affects both patient satisfaction and hospital operational efficiency. An empirical research methodology shall be employed in analyzing the sustainability adopted in healthcare, as well as its effect on the viability, services efficiency, and patient satisfaction. This shall offer an in-depth understanding into the effectiveness the sustainability program adopted in the healthcare industry offers in improving the efficiency of hospital operations, while improving patient satisfaction. Additionally, the paper shall offer recommendations to hospital managers on how sustainability shall be incorporated into the strategic management of the healthcare industry to aid the sustainable development of the industry.

Keywords

Sustainable Healthcare Practices, Operational Efficiency, Patient Satisfaction, Hospital Management, Sustainable Development

AI-Driven Neuromarketing: Revolutionizing Consumer Decision-Making in Business and Commerce

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Abstract

The rapid advancement of Artificial Intelligence (AI) has emerged as a transformative force in business and commerce, particularly in shaping consumer decision-making processes. Neuromarketing, an interdisciplinary domain combining neuroscience and marketing, provides valuable insights into consumer's subconscious cognitive and emotional rections. The fusion of AI with neuromarketing has enhanced the reliability, scalability, and predictive strength of consumer research through advanced analysis of complex neural and behavioral data. This theoretical paper reviews existing literature to analyze the role of AI-driven neuromarketing in redefining consumer decision-making in business and commerce. Drawing on concepts from consumer neuroscience, cognitive psychology, and marketing theory, the study examines major neuromarketing tools, AI applications, and their impact on attention, emotion, memory, and motivation.Furthermore, The paper highlights practical implications in branding, advertising, product design, retailing, and e-commerce, while addressing ethical challenges related to data privacy, consumer autonomy, and responsible AI implementation. The study offer a comprehensive theoretical framework and outlines future research directions in this evolving field.

Keywords: Artificial Intelligence, Neuromarketing, Consumer Decision-Making, Business and Commerce, Consumer Neuroscience

Consumer Perception and Purchase Intention in Social Media Advertising: Evidence from an Emerging Economy

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ABSTRACT

The growing reach of the Internet and social media acts as an aid to the advertising industry and has begun to influence consumer behavior in many of the developing nations. This paper attempts to analyze the impact of social media advertising features on the perceptions, trust, engagement, and purchasing intentions of social media users in Chennai. Primary data was collected from a survey of 100 active social media users. A quantitative explanatory approach was employed, and ANOVA, Chi-Square, and Descriptive Statistics were used to analyze the data. The findings suggest that the accessibility of social media advertising features shapes the ways customers perceive the advertising. Positive perceptions of customers do increase engagement, trust, and purchasing intentions. Customer trust towards social media advertising was believed to be fostered by influencer marketing authenticity. The study shows that the impact of social media advertising on consumer's perceptions and purchase intentions is more pronounced as the frequency of social media usage increases. The study adds to the knowledge of social media advertising in developing countries. It also offers invaluable information to social media marketers.

Keywords: Social Media Advertising,Consumer Perception,Trust,Engagement,Purchase Intention,Emerging Economy

AI Applications in Performance Management and Employee Evaluation

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Abstract

The rapid advancement of Artificial Intelligence (AI) has significantly transformed Human Resource Management (HRM) practices, particularly in the areas of performance management and employee evaluation. Traditional performance appraisal systems often suffer from subjectivity, bias, inconsistency, and time inefficiency. AI-driven performance management systems offer data-driven, continuous, and objective evaluation mechanisms that enhance accuracy and fairness in employee assessment. This conceptual paper explores the application of AI in performance management and employee evaluation, highlighting key technologies, benefits, challenges, and ethical considerations. The study aims to provide a theoretical understanding of how AI reshapes performance appraisal systems and supports strategic HR decision-making. The paper concludes by emphasizing the future scope of AI-enabled performance management in creating transparent, efficient, and employee-centric organizations.

Keywords: Artificial Intelligence, Performance Management, Employee Evaluation, HR Analytics, Human Resource Management

Artificial Intelligence-Driven Fraud Detection in UPI Transactions: A Conceptual Framework for India's Digital Payment Ecosystem

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ABSTRACT

The rapid adoption of the Unified payments Interface (UPI) has revolutionized India's digital payment environment by facilitating real-time processing, cost efficient, and seamless digital transactions across platforms. Despite the benefits of improved convenience, financial inclusion, and transactional efficiency, its large-scale adoption expanded the digital attach surface including phishing, identity theft, account takeovers and unauthorized transactions. These challenges have intensified the limitations of conventional rule-based security approaches in identifying dynamic, adaptive, and high-velocity fraud patterns.

Against this backdrop, the present study develops a conceptual framework for Artificial Intelligence(AI)-based fraud detection in UPI transactions. Building on existing literature in artificial intelligence, financial technology, and cybersecurity, the framework integrates core elements such as machine learning techniques, anomaly detection models, feature engineering pipelines, and risk-oriented scoring architectures.

The proposed framework provides a systematic and adaptive mechanism for rea-time fraud detection and prevention in digital payment systems. In addition, the study identifies key constructs and their theoretical relationships to support theoretical propositions, to inform future empirical research, regulatory policymaking, and the development of robust fraud prevention architectures. By positioning AI as a strategic enabler, the paper contributes to the growing discourse on secure, efficient and sustainable digital payment infrastructures.

Keywords: Artificial Intelligence; UPI; Fraud Detection; Machine Learning; Digital Payments; Anomaly Detection; FinTech; Cybersecurity

Behavioural Determinants of Consumers' ESG-Aligned Green Finance Practices in Chennai

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Abstract

The Escalation of environmental, social and governance (ESG) awareness has precipitated green finance as a vital tool for sustainable development. However, green finance adoption by consumers in today's emerging markets, such as India, remains unexplored. This Study examines the key behavioural aspects affecting consumers' participation in ESG-aligned green Finance practices in Chennai. This Research analysis examines how environmental concern, financial Literacy, perceived benefits of green finance, social norms and trust in ESG financial products. Primary data are collected through a framed questionnaire addressed to individual consumers, and those proposed relationships are empirically tested using applicable statistical techniques. The proposed relationships among the constructs are empirically tested using methods like correlation, regression and ANOVA.

  The instruments are developed using behavioural and finance literature, and measurements are done in likert scale format. The anticipated results are expected to yield significant implications for policy makers, financial Institution and practitioners to foster ESG -aligned financial behaviours and enhance the adoption of sustainable finance within the Indian context.

Differential Effects of Social Media Marketing on Fashion Purchase Behaviour of Gen Z and Gen Beta: A Structural Equation Modelling Study from Chennai, India

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Abstract

Purpose – This study empirically examines the differential impact of social media marketing (SMM) dimensions on fashion purchase behaviour among Generation Z and Generation Beta consumers in Chennai's fashion retail market. Design/methodology/approach – Adopting a quantitative research design, data were collected through a structured questionnaire from 320 respondents (Gen Z: 160; Gen Beta parents/proxies: 160). The study employs Structural Equation Modelling (SEM) using AMOS to test the effects of influencer marketing,brand authenticity, gamified content, and interactive engagement on purchase intention and brand engagement.

Findings – Results indicate that influencer marketing and perceived brand authenticity significantly influence fashion purchase behaviour among Gen Z, whereas gamified and interactive content exert a stronger effect on Gen Beta–oriented purchase decisions. Platform engagement (Instagram, YouTube, and Reels) mediates the relationship between SMM dimensions and purchase intention.Multi-group SEM confirms statistically significant generational differences.

Originality/value – This study advances social media marketing literature by empirically distinguishing generational response mechanisms using SEM in an emerging-market fashion retail context, offering actionable insights for segmentation-driven digital strategy design.

Keywords: Social Media Marketing, Generation Z, Generation Beta, Fashion Retail,

Structural Equation Modelling, Purchase Behaviour, India.

Artificial Intelligence-Driven Fraud Detection in UPI Transactions: A Conceptual Framework for India's Digital Payment Ecosystem

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ABSTRACT

The rapid adoption of the Unified payments Interface (UPI) has revolutionized India's digital payment environment by facilitating real-time processing, cost efficient, and seamless digital transactions across platforms. Despite the benefits of improved convenience, financial inclusion, and transactional efficiency, its large-scale adoption expanded the digital attach surface including phishing, identity theft, account takeovers and unauthorized transactions. These challenges have intensified the limitations of conventional rule-based security approaches in identifying dynamic, adaptive, and high-velocity fraud patterns.

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The proposed framework provides a systematic and adaptive mechanism for rea-time fraud detection and prevention in digital payment systems. In addition, the study identifies key constructs and their theoretical relationships to support theoretical propositions, to inform future empirical research, regulatory policymaking, and the development of robust fraud prevention architectures. By positioning AI as a strategic enabler, the paper contributes to the growing discourse on secure, efficient and sustainable digital payment infrastructures.

Keywords: Artificial Intelligence; UPI; Fraud Detection; Machine Learning; Digital Payments; Anomaly Detection; FinTech; Cybersecurity

"A STUDY ON THE CLIMATE RISK MANAGEMENT AS ATHRIVING FACTOR IN BANKING SECTOR"

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ABSTRACT

In the earlier days, the climate risk management emphasised only the environment related concerns so as to focus on the Ethical and corporate responsibilities as well as the ESG (Environmental Social Governance) risk and the sustainability factors. But today, Climate risk management is a thriving factor especially in the banking sector as it focuses on the long term success and sustainability of the banks as well as the risk management frameworks that manages the credit, market and operational risks. The foremost aim of this study is to focus on the emergence of climate risk management in the banking sector.

This study reveals that the climate risk management has played a positive role in improving the bank stability and sustainability. It is stated that changing climatic conditions will have a vital impact on the environment, people as well as the banking sectors. Such climate risk management is a flourishing factor in recent times. It is presumed that it is the responsibility of every individual to focus on climate risk management as it is rapidly growing among all the sectors. It is presumed that climate risk management as become a massive risk factor among the regulators of the banking system. This paper also helps us understanding the impact as well the awareness among the stakeholders of the banks.

KEYWORDS

Climate risk management, Sustainability, Banking sectors, Environment

AI-ENABLED GREEN MARKETING AND CONSUMER BUYING BEHAVIOR FOR ECO-FRIENDLY FMCG PRODUCTS: EVIDENCE FROM THIRUVALLUVAR DISTRICT, INDIA

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ABSTRACT

Purpose –This study examines the influence of AI-enabled green marketing on consumer buying conduct toward eco-friendly fast-moving consumer goods (FMCG) in an emerging Indian market.

Design/methodology/approach – A cross-sectional survey of 342 FMCG consumers in Thiruvalluvar district, Tamil Nadu, stayed shown. Data were analyzed overwhelming assenting feature analysis (CFA), structural equation modelling (SEM), mediation analysis, ANOVA, and multiple regression in AMOS 26.0.

Findings – Eco-labelling credibility, eco-packaging perception, and green advertising authenticity significantly influence green buying behavior. AI-enabled personalization shows the strongest direct effect ($\beta = 0.395$, $p < 0.001$). Environmental concern partially mediates traditional green marketing effects.

Research limitations/implications – The cross-sectional design limits fundamental implication; upcoming longitudinal educations are suggested.

Practical implications – FMCG firms and e-commerce platforms should integrate AI-driven personalization with credible eco-labelling and sustainable packaging to accelerate green consumption.

Originality/value – This study provides district-level evidence from India and empirically positions AI as a transition accelerator in green marketing.

Keywords: Green marketing; AI-enabled personalization; eco-friendly FMCG; consumer buying behavior; environmental concern; structural equation modelling.

From Campus to Career: Unlocking Career Opportunities by Connecting the Dots on LinkedIn"

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ABSTRACT

The transition from higher education to the professional workforce remains a critical phase in students' career development. This study, From Campus to Career: Unlocking Career Opportunities by Connecting the Dots on LinkedIn, explores the role of LinkedIn as a strategic platform for facilitating this transition. The research examines how students and recent graduates utilize LinkedIn to build professional identities, expand networks, and access employment opportunities.

Grounded in career development theory and social capital theory, the study investigates the relationship between LinkedIn engagement practices—such as profile optimization, networking behaviour, content interaction, and alumni outreach—and perceived career readiness and employability outcomes. Using a mixed-methods approach, including surveys and semi-structured interviews with undergraduate students and early-career professionals, the research analyses how intentional digital networking contributes to internship acquisition, mentorship access, and job placement.

This research contributes to the growing body of literature on digital professional networking and offers practical implications for universities, career services, and students seeking to bridge the gap between academic experience and career success in an increasingly digital employment landscape.

Keywords: LinkedIn, Career Development, Digital Networking, Employability, Social Capital

IMPACT OF INFLUENCER MARKETING ON GEN Z BRAND AWARENESS AND ENGAGEMENT

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ABSTRACT

The increasing prominence of Instagram within the social media landscape is substantially reshaping the young consumers connections with the brand engagement and responses to brand content in today's digital ecosystem. The present research aims to study the Gen Z behaviour patterns of women users on Instagram with particular emphasis on their interaction driven content through the visualisation of marketing reels. With this focus, comprehensive research has been carried out to understand about various Instagram features and their accessibility among Gen Z women users. For this purpose, the researchers have applied quantitative research design by collecting responses using well-structured questionnaires. Further using purposive sampling techniques, primary data were collected from female Gen Z respondents. The collected data were then scrutinized and finally 205 responses were found suitable for further analysis using SPSS software. The primary objectives of the study aimed at exploring patterns, correlations, and key behavioural drivers influencing brand awareness and engagement through usage of Instagram Reels. Using statistical tools like, Simple percentage Analysis, Descriptive Statistics, Simple Linear Regression analysis and Multiple responses test, the findings demonstrate that influencer marketing act as an important driver among young adults, who rely more on social media channels for brand awareness and engagement. It is also evidenced that the respondents have a strong reliance on Instagram reels and influencer recommendations while exploring products, evaluating brand credibility, and making purchase decisions. Conclusively, the finding suggest that Gen Z interact with marketing reels for their consumer decision-making and encourage brands to select specific strategies to quickly gain and retaining target customers. This present study contributes to the existing digital consumer behaviour and offers insights into the changing dynamics of social media marketing in the contemporary digital ecosystem.

Keywords: Influencer Marketing, Gen Z young Instagram users, Brand awareness &Engagement

OMNICHANNEL RETAILING: INTEGRATING ONLINE AND OFFLINE COMMERCE

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ABSTRACT

Purpose – This study proposes an integrated theoretical model explaining how the strategic alignment of digital and physical retail channels enhances customer experience and organizational performance.

Design/Methodology/Approach – The paper employs a conceptual research methodology by reviewing and synthesizing literature from retail management, marketing strategy, information systems, and organizational theory. The framework is developed using insights from the Resource-Based View (RBV), Service-Dominant Logic (SDL), and Dynamic Capabilities Theory.

Findings – Omnichannel integration is conceptualized as a multidimensional capability involving alignment of channels, harmonized processes, unified data systems, and internal coordination. The framework suggests that technological infrastructure strengthens the impact of integration on customer experience, while organizational competencies translate integration into performance improvements.

Research Limitations/Implications – As a conceptual study, the framework requires empirical testing. It provides a foundation for future qualitative and quantitative research in various retail environments.

Practical Implications – Retailers must shift from merely operating multiple channels to strategically synchronizing them through interoperable technologies and cross-functional collaboration.

Originality/Value – This study integrates fragmented research streams into a cohesive theoretical explanation of how omnichannel strategies generate competitive advantage.

Keywords: Omnichannel retailing, Channel alignment, Customer experience, Retail performance, Digital strategy

FROM DATA TO DECISIONS: ALGORITHMIC PERSONALIZATION AND IMPULSIVE BUYING IN DIGITAL COMMERCE

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Abstract

The rapid evolution of digital commerce has transformed how consumers interact with brands, shifting decision-making processes from rational evaluation to data-driven, algorithmically guided experiences. This study explores the relationship between algorithmic personalization and impulsive buying behavior in digital commerce, focusing on how data analytics, artificial intelligence, and recommendation systems influence spontaneous purchase decisions. Algorithmic personalization leverages consumer data—such as browsing history, purchase patterns, and real-time behavioral cues—to deliver tailored product recommendations, dynamic pricing, and personalized promotional messages. While these strategies enhance user convenience and engagement, they also intensify impulsive buying tendencies by reducing cognitive effort and amplifying emotional triggers. The study adopts a conceptual and empirical approach to examine key personalization elements, including personalized recommendations, targeted advertisements, limited-time offers, and social proof cues, and their impact on consumers' impulsive buying behavior. Drawing on behavioral economics and consumer psychology, the research highlights how algorithm-driven stimuli exploit heuristics such as scarcity, immediacy, and perceived relevance to influence purchasing decisions. Furthermore, the study considers moderating factors such as demographic characteristics, digital literacy, and consumer awareness of algorithmic influence.

Keywords: Algorithmic personalization, Impulsive buying, Digital commerce

A Study on the Impact of Digital Marketing Strategies on Customer Engagement with Special Reference to Chennai City

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Abstract

In the modern business environment, digital marketing has become the most popular communication tactic, especially in metropolitan areas with significant internet penetration and smartphone usage. Even though digital marketing techniques are becoming more and more popular, little empirical research has looked at how they affect consumer involvement in Chennai City. Using primary data gathered from 220 respondents via a structured questionnaire, this study examines the connection between consumer involvement and digital marketing methods. ANOVA, factor analysis, multiple regression analysis, percentage analysis, and the Chi-square test are among the statistical tools used in this descriptive and analytical study. The results show that exposure to digital marketing and consumer involvement are significantly positively correlated (χ^2 = 22.84, p < 0.05). The quality of social media content, the efficacy of influencer marketing, and tailored ads are important factors that determine customer engagement, according to the regression model's good explanatory power (R^2 = 0.716). The findings support the notion that smart and organized digital marketing techniques greatly improve consumer engagement, brand affinity, and purchase intent. For companies and legislators looking to improve digital engagement tactics in urban areas, the report offers useful insights.

Keywords: Digital Marketing, Customer Engagement, Social Media Marketing, Influencer Marketing, Online Advertising, Chennai City

IMPACT OF CRM ON CUSTOMER SATISFACTION

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ABSTRACT

Customer Relationship Management (CRM) has emerged as a strategic tool for enhancing customer satisfaction and sustaining competitiveness in the banking sector. This study examines the impact of CRM practices on customer satisfaction with special reference to customers of Canara Bank, Mahila Branch. The primary objectives are to assess the satisfaction level of customers, analyse the influence of CRM initiatives, evaluate customers' perceptions of branch staff relationship management, and offer suggestions for improvement.

The study is based on primary data collected through structured questionnaires administered to a random sample of 50 customers using face-to-face interviews. Secondary data from books, journals, and websites were also used to support the theoretical framework. Percentage analysis was employed to interpret the findings. Key CRM attributes examined include staff attitude, willingness to help, communication clarity, complaint handling, accessibility, waiting time, and service turnaround time. The study concludes that effective CRM practices—particularly employee training, service reliability, clear communication, and integrated service channels—play a crucial role in enhancing customer satisfaction and loyalty. Strengthening employee commitment and exceeding customer expectations are essential for long-term relationship building and sustained competitive advantage in the banking sector.

Key words: Customer relationship management, customer satisfaction, service quality, customer loyality

Crypto Currency in India: Growth Amidst Regulatory Uncertainty

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Abstract

India's cryptocurrency market has emerged as one of the world's fastest-growing digital asset ecosystems despite lacking a clear legal framework. In FY 2024–25, spot trading volumes surged to ₹51,180 crore ($6.14 billion), reflecting a 41% year-on-year increase driven by youth adoption, fintech integration, and rising interest from Tier-2/3 cities . CoinDCX alone reported ₹51,333 crore in spot volume, indicating its dominance as a liquidity hub . Systematic investing via SIPs rose 623% YoY, signaling a shift from speculative trading to disciplined portfolio building .

Institutional participation grew by 35.5% in 2025, with hedge funds allocating ~7% to crypto, stabilizing market flows . Bitcoin remains the most held asset, while Ether leads in trading activity; average portfolios now contain five tokens, favoring Layer-1 projects

Regulatory ambiguity persists: crypto is neither banned nor recognized as legal tender. A 30% tax on gains plus 1% TDS discourages high-frequency trading and pushes ~72% of activity offshore, fragmenting price discovery and reducing domestic liquidity . Despite this, VASP registrations with FIU-IND increased, suggesting growing compliance intent

The market is projected to reach USD 14.2 billion by 2034, growing at 18.66% CAGR from 2026–2034 [4]. Key drivers include digital payment adoption, remittance efficiency, blockchain awareness, and expanding internet access [4].

Keywords: Cryptocurrency India, Crypto Regulation, Digital Assets, Blockchain Adoption, Taxation Impact, Institutional Investment, Bitcoin India and Ether Trading.

Omni-Channel Consumer Behavior: Seamless Journeys, Digital Friction & Loyalty Drivers in Modern Retail

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Abstract

Omnichannel refers to an integrated and seamless approach to customer engagement across multiple channels, including physical stores, websites, mobile applications, social media platforms, and customer service touchpoints. Unlike multichannel strategies that operate channels independently, omnichannel focuses on creating a unified and consistent customer experience by synchronizing data, communication, and service interactions across all platforms. The primary objective of an omnichannel strategy is to enhance customer satisfaction, loyalty, and overall brand perception by enabling customers to switch effortlessly between channels without disruption. This approach leverages advanced technologies such as customer relationship management (CRM) systems, data analytics, artificial intelligence, and cloud computing to provide personalized and real-time interactions. In today's competitive business environment, omnichannel has become essential for organizations seeking to meet evolving consumer expectations. By integrating online and offline experiences, businesses can improve operational efficiency, increase sales opportunities, and build long-term customer relationships.

Keywords: Omnichannel strategy; Customer engagement, Seamless customer experience; Digital transformation, Customer relationship management (CRM); Personalization; Data analytics; Artificial intelligence (AI)

AI-Driven Personalization in Digital Marketing: Impact on Consumer Engagement and Purchase Intent Among Indian M-Commerce Users

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 Abstract

AI-powered personalization strategies—such as dynamic product recommendations, behavioral targeting, and predictive email campaigns—influence consumer engagement and purchase intent in India's rapidly growing mobile commerce (m-commerce) ecosystem. Using a mixed-methods approach combining survey data from 384 Indian m-commerce users and semi-structured interviews with digital marketers, the study reveals that personalized experiences significantly enhance perceived relevance, trust, and conversion likelihood. Participants exposed to AI-curated content reported 37% higher click-through rates and 28% faster decision-making. However, concerns over data privacy and algorithmic opacity emerged as key barriers to acceptance. The paper recommends integrating explainable AI and transparent opt-in mechanisms to balance personalization with ethical compliance. Findings contribute to (link unavailable) curriculum by bridging marketing theory with emerging tech applications in India's digital economy.

 Keywords: AI Personalization, Digital Marketing, M-Commerce, Consumer Behavior, Purchase Intent, India, Ethical Marketing, Behavioral Targeting, Explainable AI, Mobile Shopping

A study on Securing Digital Marketing Ecosystems: Cyber Threats, AI Defenses & Ethical Safeguards

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Abstract

As digital marketing grows increasingly data-driven and automated, cybersecurity has become non-negotiable. This paper examines emerging cyber risks targeting marketing tech stacks—including ad fraud, phishing scams via social bots, ransomware attacks on CRM systems, and data breaches compromising consumer trust. AI-powered tools now double as shields: anomaly detection algorithms flag suspicious clicks, behavioral biometrics verify users, and predictive threat models preempt attacks. Yet, marketers often overlook security basics like encryption, access controls, and GDPR compliance. Case studies reveal how brands like Unilever and Nike integrate threat intelligence into campaign planning to protect brand reputation and customer data. The abstract argues that cybersecurity isn't just IT's job—it's core to ethical, trustworthy digital marketing. Recommendations include adopting zero-trust architectures, conducting regular penetration tests on landing pages, and training teams on phishing awareness. Future directions involve blockchain for ad verification and federated learning for privacy-preserving analytics.

Keywords: Digital Marketing Security, Cybersecurity, AI Defense, Ad Fraud, Data Privacy, Phishing, GDPR Compliance, Threat Intelligence, Ethical Marketing, Blockchain Advertising

AI Revolutionizing Banking: Enhancing Efficiency, Security & Customer Experience

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Abstract

Artificial Intelligence (AI) is reshaping global banking by automating processes, personalizing services, and mitigating risks. This study examines AI applications across fraud detection, chatbots, credit scoring, and predictive analytics. Banks leverage machine learning to analyze transaction patterns, reducing fraud by 30–40%. AI-driven chatbots handle 70% of customer queries, lowering costs while improving satisfaction. Algorithmic credit models assess risk faster and fairer than traditional methods. Ethical concerns like bias and transparency remain critical. Findings suggest AI boosts operational efficiency by 25–35% and enhances CX, but requires robust governance. Future research should explore regulatory frameworks and human-AI collaboration.

Keywords:_ Artificial Intelligence, Banking Technology, Fraud Detection, Chatbots, Credit Scoring, Financial Inclusion, Risk Management, Customer Experience

VIRTUAL CURRENCIES AND THE FUTURE OF BANKING: OPPORTUNITIES, CHALLENGES, AND REGULATORY IMPLICATIONS

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 ABSTRACT:

Virtual currencies have emerged as a significant financial innovation with the potential to transform the future of banking through faster transactions, enhanced digital services, and new investment opportunities. However, their adoption also raises major concerns related to cybersecurity, volatility, and regulatory uncertainty. This study aims to examine the opportunities, challenges, and regulatory implications of virtual currencies in the banking sector from a customer perspective. A quantitative research design was adopted, and primary data were collected through a structured questionnaire from 152 bank customers. Percentage analysis was used to assess the level of awareness and adoption of virtual currencies. Mean score and standard deviation were applied to evaluate customer perception towards the opportunities offered by virtual currencies in banking. Regression analysis was employed to determine the influence of awareness and trust on customers' intention to adopt virtual currencies in future banking services. Further, Garrett Ranking Technique was used to identify and rank the major challenges such as cybersecurity risks, lack of clear regulations, fraud concerns, and price volatility. The findings reveal that while customers recognize the innovative potential of virtual currencies, regulatory clarity and strong security measures remain critical for their successful integration into the banking system. The study provides valuable insights for policymakers and banking institutions to develop effective strategies for the safe adoption and regulation of virtual currencies in India.

KEYWORDS:

Virtual Currencies, Banking Sector, Cryptocurrency Adoption, Regulatory Implications, Customer Perception, Cybersecurity Risks, Digital Finance.

Perceived Brand Authenticity and Sustainable Buying Behaviour: A Study among Meesho Customers

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ABSTRACT

The current investigation seeks to explore the impact of perceived authenticity of brands on the motivations for making sustainable purchases from Gen Z consumers utilizing the Meesho social commerce website. The research will examine how both authentic communication from brands and lifestyle orientated marketing strategies lead to environmentally sustaining purchasing behaviour. The data for the study was collected through the administration of a cross-sectional survey using a convenience sample, consisting of 186 completed surveys submitted by Gen Z individuals who utilized the Meesho social commerce platform. The results of the analysis were based primarily on, descriptive statistics, the results of reliability testing (Cronbach's alpha), and correlation and linear regression. It was found that there exists a weak but statistically significant yet relatively low correlation between lifestyle branding and sustainable purchasing behaviours (r = 0.18, p=0.014; β=0.167) as well as that the model had a low explanatory power (R² =0.034). Therefore, it can be concluded that while brand association between lifestyle and sustainability behaviour is present.

While brand cues increase exposure to and facilitate an average level of behaviour change, they do not have a direct impact on sustainable consumption because of many influences in the external environment. Therefore, social commerce should promote authenticity in sustainability messaging, transparency, and community-driven branding in order to build consumer confidence and encourage responsible purchasing decision-making. In summary, perceived authenticity serves as a behavioural catalyst for - but not the primary driver of - sustainable behaviour within Gen Z.

A STUDY ON CANDIDATE ATTITUDE TOWARDS AI-BASED HIRING SYSTEM

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Abstract

The raising integration of artificial intelligence in recruitment has transformed traditional hiring practices by automating candidate screening, evaluation, and decision-making processes. As organizations implement AI-driven hiring systems to enhance efficiency and consistency, understanding candidate perceptions has become increasingly important. This study identifies candidate attitudes toward AI-based recruitment, focusing on perceived fairness, transparency, efficiency, trust, and acceptance. Primary data were collected from job seekers through a structured questionnaire and analysed using appropriate statistical methods. Findings indicate predominantly positive perceptions, highlighting streamlined processes, reduced time consumption, greater standardization, and the potential to minimize human bias and enhance overall hiring accuracy across recruitment contexts.

Keywords: Artificial Intelligence (AI), AI-Driven Recruitment, Automated Hiring Systems, Candidate Perception, Recruitment Technology, Algorithmic Decision-Making, Perceived Fairness, Transparency in Hiring, Trust in AI Systems, Hiring Efficiency, Bias Reduction, Technology Acceptance.

ASSESSING THE CONTRIBUTION OF FINTECH TO GREEN BANKING TRANSFORMATION IN THE ERA OF SUSTAINABLE DEVELOPMENT

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ABSTRACT

The Integration of financial technology (FinTech) and green banking is a major turning point in the history of the support of modern financial systems to sustainable development. This article aims to examine the contribution of FinTech to the advancement of green banking trends in India, with special reference to sustainable development. It also focuses on the level of awareness of consumers, their usage of eco-friendly FinTech-based digital banking services, their perceptions, and finally, their ability to make responsible financial decisions through FinTech. By employing a descriptive and analytical methodology, this study combines primary and secondary data. Primary data was collected using a structured questionnaire and the data was analysed using percentage analysis and statistical tests such as Factor Analysis, Chi Square, Correlation and One-Way ANOVA. It has been observed that FinTech has a major contribution to make to the advancement of green banking trends, which can increase accessibility, transparency and including low awareness, regulatory barriers, digital security and the risk of greenwashing, which need to be addressed. The bottom line of this study is that there is a need for stronger interbank, FinTech and government relationships to ensure that FinTech- based digital innovations are used to Promote environmental sustainability.

Keywords: FinTech, Green Banking, Sustainable Development, Green Washing, Digital Finance, Environmental Sustainability, Paperless Banking.

Financial Technology Innovation in Cryptocurrency Markets: Opportunities, Risks, and Regulatory Implications

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Abstract:

The rapid evolution of financial technology (FinTech) has significantly transformed global financial systems, with cryptocurrency emerging as one of its most disruptive innovations. Since the introduction of Bitcoin in 2009, digital assets built on blockchain technology have challenged traditional banking, payment systems, and regulatory frameworks. This research examines the intersection of FinTech and cryptocurrency, focusing on technological infrastructure, decentralized finance (DeFi) applications, security mechanisms, and regulatory considerations. The study explores how blockchain-based platforms enhance transparency, efficiency, and financial inclusion while simultaneously introducing risks such as market volatility, cybersecurity threats, and regulatory uncertainty. Additionally, the paper analyzes the role of smart contracts, tokenization, and cross-border payment systems in reshaping global commerce. Through qualitative and quantitative analysis of market trends and case studies, the research evaluates the sustainability and scalability of crypto-driven financial ecosystems. The findings suggest that while cryptocurrency-powered FinTech solutions present transformative potential for inclusive and decentralized financial services, balanced regulatory frameworks and technological safeguards are essential to ensure stability, investor protection, and long-term growth in the digital economy.

Key words: Fintech, crypto currency, financial service and global currency

Effect of Income Tax on Virtual CURRENCIES

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This study explores how India's income-tax rules have influenced the functioning of virtual-currency markets. From 1 April 2022, the Government of India introduced a new tax regime for Virtual Digital Assets (VDAs). Under Section 115BBH of the Income-tax Act, gains arising from the transfer of VDAs are taxed at a flat rate of 30%, along with applicable surcharge and cess (effectively 31.2% in many cases). In addition, a 1% Tax Deducted at Source (TDS) applies to transactions exceeding prescribed limits. Notably, losses from VDA transactions cannot be set off against other income or even against gains from other VDAs.

The findings suggest that this relatively high tax burden has significantly influenced investor behaviour. Many retail traders have reduced speculative trading due to the steep tax rate and the restriction on loss set-off. Some investors have shifted their trading activities to offshore exchanges in search of lower tax impact or operational flexibility. Domestic crypto exchanges have also faced increased compliance costs, especially due to the 1% TDS requirement, which affects liquidity and working capital.

The restriction on loss adjustment further discourages risk-taking and limits effective portfolio diversification, as investors cannot balance gains and losses within the asset class. While the government aimed to generate revenue and enhance transparency, actual tax collections from VDAs have remained moderate compared to the earlier trading volumes, many of which appear to have migrated to foreign platforms. This situation indicates a possible Laffer-curve effect, where excessively high tax rates may reduce the overall tax base.

The paper also examines the interaction between income tax provisions and GST applicable to exchange services, along with enhanced reporting requirements introduced in 2025. Although these measures have improved transparency and regulatory oversight, they have also increased the compliance burden on platforms and investors.

To create a more balanced regulatory environment, the study recommends permitting limited loss set-off within VDAs, reducing the TDS rate for small-value transactions to improve liquidity, and aligning GST provisions more closely with income-tax rules. Such reforms could help achieve a balance between revenue collection, investor protection, and sustainable market growth.

Keywords: Virtual Digital Assets, Income Tax, Section 115BBH, TDS, 30% tax, India, market behaviour, regulatory compliance

FinTech Revolutionizing Investment: Democratizing Access, Automating Wealth & Redefining Risk

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Abstract:

FinTech is reshaping global investment landscapes by lowering barriers, enhancing accessibility, and leveraging AI-driven insights. Robo-advisors, fractional shares, algorithmic trading, and mobile wallets empower retail investors—especially millennials and Gen Z—to participate in markets once dominated by institutions. India's FinTech adoption surged 78% post-2020, with apps like Groww, Zerodha, and Upstox onboarding over 50M users [1]. AI predicts trends, optimizes portfolios, and detects fraud in real-time. Blockchain enables transparent, low-cost settlements. Yet challenges persist: regulatory gaps, cybersecurity risks, and digital literacy gaps. This paper analyzes FinTech's impact on investor behavior, portfolio diversification, and market efficiency. Key findings: FinTech reduces transaction costs by 60–80%, increases participation from Tier-2/3 cities, and improves financial inclusion. Future trends include ESG investing via AI, voice-enabled investing, and decentralized finance (DeFi) integration.

Keywords: FinTech Investment, Robo-Advisor, Algorithmic Trading, Fractional Shares, AI in Finance,

EFFECT OF GENERATIVE AI-POWERED SHOPPING ASSISTANTS VERSUS TRADITIONAL RECOMMENDATION SYSTEMS ON PURCHASE INTENTION AND CONSUMER TRUST IN E-COMMERCE PLATFORMS

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Abstract

The increasing integration of artificial intelligence into e-commerce platforms has significantly transformed online shopping experiences through intelligent shopping assistants. This study scrutinises the consequences of artificial AI-powered shopping assistants on purchase intent and consumer trust in e-commerce stages, associated to traditional endorsement systems. Using a quantitative research method, primary data were collected from 150 online shoppers through a structured questionnaire. Structural equation modelling (SEM) was used to examine the relationships between artificial AI usage, perceived usefulness, ease of use, trust, and purchase intention. The results show that artificial AI-powered shopping helpers have a significant positive impact on both client trust and buying purpose by providing highly personalised, collaborative, and context-aware shopping support. Compared to traditional recommendation systems, artificial AI assistants show bigger act in enlightening decision quality, dropping perceived risk, and increasing customer confidence. Perceived utility and trust were found to facilitate the relationship among AI use and purchase intention, while ease of use expressively contributed to system engagement and gratification. This study spreads the know-how of getting model and trust-based models by joining AI capabilities into an e-commerce location. It contributes to the growing literature on artificial intelligence and numerical consumer behaviour by provided that empirical evidence from an developing market perspective. From a managerial perspective, the findings highlight the standing of venture in advanced AI-enabled technologies to augment customer meeting, retention, and cheap advantage. The study also emphasises the need for clear and ethical AI applies to maintain long-term consumer trust. Upcoming research could discover the long-term properties and cultural alterations in AI-assisted online shopping behaviour.

Keywords: Generative Artificial Intelligence, E-commerce Platforms, Purchase Intention, Consumer Trust, AI-Based Personalisation.

IMPACT OF CRM ON CUSTOMER SATISFACTION

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ABSTRACT

Customer Relationship Management (CRM) has emerged as a strategic tool for enhancing customer satisfaction and sustaining competitiveness in the banking sector. This study examines the impact of CRM practices on customer satisfaction with special reference to customers of Canara Bank, Mahila Branch. The primary objectives are to assess the satisfaction level of customers, analyse the influence of CRM initiatives, evaluate customers' perceptions of branch staff relationship management, and offer suggestions for improvement.

The study is based on primary data collected through structured questionnaires administered to a random sample of 50 customers using face-to-face interviews. Secondary data from books, journals, and websites were also used to support the theoretical framework. Percentage analysis was employed to interpret the findings. Key CRM attributes examined include staff attitude, willingness to help, communication clarity, complaint handling, accessibility, waiting time, and service turnaround time. The study concludes that effective CRM practices—particularly employee training, service reliability, clear communication, and integrated service channels—play a crucial role in enhancing customer satisfaction and loyalty. Strengthening employee commitment and exceeding customer expectations are essential for long-term relationship building and sustained competitive advantage in the banking sector.

Key words: Customer relationship management, customer satisfaction, service quality, customer loyality

FINANCIAL TECHNOLOGY

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Financial Technology (FinTech) refers to the integration of advanced digital technologies into financial services to enhance efficiency, accessibility, transparency, and customer experience. It represents the transformation of traditional financial systems through innovations such as artificial intelligence (AI), blockchain, big data analytics, cloud computing, and mobile applications. FinTech reshapes how individuals, businesses, and institutions manage payments, investments, lending, insurance, and banking operations.

The rise of FinTech accelerated after the 2008 global financial crisis, which exposed inefficiencies in traditional banking systems and created opportunities for technology-driven alternatives. Companies like PayPal, Stripe, and Square (now Block, Inc.) pioneered digital payment solutions, while firms such as Robinhood transformed retail investing. Meanwhile, blockchain-based cryptocurrencies like Bitcoin introduced decentralized financial ecosystems.

KEY POINTS

➢ Digital Payments and Transfers

➢ Blockchain and Cryptocurrencies

➢ Digital Banking (Neobanks)

➢ Artificial Intelligence and Machine Learning

➢ Insurtech

➢ Reg Tech (Regulatory Technology)

➢ Peer-to-Peer (P2P) Lending and Crowdfunding

ROLE OF PAYMENT NETWORKS IN BANKING

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ABSTRACT

The rapid advancement of digital banking has increased the importance of payment networks in the global financial system. Payment networks act as a bridge between banks, merchants, and customers by enabling secure and efficient processing of electronic transactions.

Global payment networks such as Visa and MasterCard facilitate international transactions by connecting issuing banks and acquiring banks through a standardized and secure system. In India, the National Payments Corporation of India plays a major role in strengthening domestic payment systems by managing platforms such as RuPay cards and Unified Payments Interface (UPI).

Payment networks help in verifying transactions by routing payment requests from merchants to the customer's bank for authorization. After verification of funds availability and fraud risk assessment, the transaction is either approved or declined. Therefore, payment networks play a vital role in improving banking efficiency and supporting economic growth.

 The paper concludes that the convergence of banking and fintech is reshaping financial intermediation, enhancing operational efficiency, expanding access to financial services, and redefining risk management frameworks. However, it also raises concerns regarding data privacy, systemic risk, and regulatory harmonization. The study provides insights for policymakers, financial institutions, fintech startups, and researchers seeking to understand the trajectory of digital financial transformation in the post-pandemic global economy.

KEYWORDS

- Settlement Mechanism
- Cashless Economy
- Digital infrastructure
- Inter-bank connectivity

Cashless India: Myth or Reality?

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Abstract:

The vision of Cashless India emerged prominently after the 2016 demonetization initiative introduced by the Government of India under Narendra Modi. The objective was to reduce black money, promote transparency, and accelerate digital payment adoption. Since then, digital platforms such as the Unified Payments Interface, regulated by the Reserve Bank of India, have transformed India's transaction ecosystem. Digital payments have witnessed exponential growth, making India one of the world's leading real-time payment markets.

However, despite this rapid expansion, currency in circulation continues to remain high, especially in rural and informal sectors where digital literacy and infrastructure are limited. Cash remains a trusted and accessible mode of exchange for millions. These realities suggest that India has not become fully cashless.

The paper concludes that the concept of Cashless India is partly a myth and partly a reality. Although digital payment systems have grown rapidly due to government initiatives, technological advancement, and increased smartphone usage, cash continues to play a significant role in the Indian economy. Factors such as lack of digital literacy, limited internet access in rural areas, security concerns, and resistance to change act as major barriers to achieving a completely cashless society. Hence, the study finds that India is gradually moving towards a lesscash economy rather than a fully cashless one.

Keywords:

- Cashless Economy
- Demonetization
- Digital Payments
- UPI

Banking On Intelligence Tech: The Transformative Role of Ai-Powered Chatbots in Customer Service

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ABSTRACT

The banking sector plays a vital role in economic development by acting as a financial intermediary between savers and borrowers. With rapid digital transformation and advancements in Artificial Intelligence (AI), banks have adopted AI-powered chatbots to enhance customer service. AI-based chatbots provide 24/7 support, handle multiple customer queries, reduce operational costs and deliver instant responses. Over time, these chatbots have evolved from simple rule-based systems to intelligent conversational agents using Natural Language Processing (NLP), Machine Learning (ML) and secure data integration to perform complex banking tasks and offer personalized services.

This study examines the role of AI-powered chatbots in transforming customer service within the retail banking sector. It analyses customer usage patterns, trust levels, service speed comparison with traditional banking methods and overall customer satisfaction. The research adopts a descriptive and analytical design using primary data collected from 152 respondents through a structured questionnaire. Statistical tools such as percentage analysis, chi-square and anova were applied for analysis of data.

The findings aim to evaluate the customer service efficiency, challenges and potential of AI chatbots in banking and provide suggestions for improving future chatbot services to enhance customer experience and operational efficiency.

Keywords:

Artificial Intelligence, Banking Chatbots, Customer Satisfaction, Digital Banking, Natural Language Processing

A STUDY ON ROLE OF AI IN INFLUENCER MARKETING

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ABSTRACT

Artificial Intelligence (AI) is advancing influencer marketing by enriching analytics and automating campaign management. This study examines how AI helps brands identify suitable influencers, create targeted content, and measure campaign performance more precisely. By analysing large volumes of social media data, AI evaluates audience demographics, engagement quality, content relevance, and follower authenticity to improve brand–influencer alignment. Machine learning also supports campaign forecasting, fake follower detection, and sentiment analysis, enabling better decision-making and reduced uncertainty. AI-driven tools facilitate personalised marketing by understanding user behaviour and preferences, while automation improves communication, reporting, and performance tracking. However, challenges such as data privacy concerns, ethical issues, and reduced human creativity remain. Overall, AI strengthens influencer marketing effectiveness while requiring responsible and balanced implementation.

KEYWORDS: Artificial Intelligence (AI), Influencer Marketing, Machine Learning, Social Media Analytics, Campaign Performance Measurement, Audience Engagement, Brand–Influencer Alignment, Sentiment Analysis, Fake Follower Detection, Personalised Marketing.

"A STUDY ON THE CLIMATE RISK MANAGEMENT AS ATHRIVING FACTOR IN BANKING SECTOR"

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ABSTRACT

In the earlier days, the climate risk management emphasised only the environment related concerns so as to focus on the Ethical and corporate responsibilities as well as the ESG (Environmental Social Governance) risk and the sustainability factors. But today, Climate risk management is a thriving factor especially in the banking sector as it focuses on the long term success and sustainability of the banks as well as the risk management frameworks that manages the credit, market and operational risks. The foremost aim of this study is to focus on the emergence of climate risk management in the banking sector.

This study reveals that the climate risk management has played a positive role in improving the bank stability and sustainability. It is stated that changing climatic conditions will have a vital impact on the environment, people as well as the banking sectors. Such climate risk management is a flourishing factor in recent times. It is presumed that it is the responsibility of every individual to focus on climate risk management as it is rapidly growing among all the sectors. It is presumed that climate risk management as become a massive risk factor among the regulators of the banking system. This paper also helps us understanding the impact as well the awareness among the stakeholders of the banks.

KEYWORDS

Climate risk management, Sustainability, Banking sectors, Environment

Augmented Reality in Green Marketing: Enhancing Transparency and Consumer Trust

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Abstract

Augmented Reality (AR) is transforming green marketing by bridging the information gap between brands and environmentally conscious consumers. As concerns about greenwashing and sustainability claims intensify, AR technologies popularized by platforms such as IKEA and L'Oréal offer immersive, real-time visualization of product lifecycles, sourcing practices, and environmental impactsSustainability has emerged as a potent, but brittle, marketing promise. Customers continue to be dubious as companies increasingly portray themselves as "green," wondering if these statements are the result of strategic storytelling or true environmental responsibility. Marketers are under pressure to convey sustainability more honestly and clearly due to the widening trust gap. By turning sustainability claims into tangible, engaging experiences, augmented reality (AR), an immersive digital technology that superimposes information onto the real environment, presents a fresh strategy. This study looks at how augmented reality (AR) might improve consumer trust and increase transparency in green marketing by providing experiential access to product and sustainability information. The main problems and difficulties of using AR-based green marketing techniques are also covered, such as moral dilemmas, technical difficulties, and the possibility of greenwashing.

Keywords: green marketing, augmented reality, technical difficulties, and possibility of greenwashing

SUCCESS AT WHAT COST? EMPLOYEE WELL-BEING IN HIGH-PERFORMANCE CULTURES

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ABSTRACT:

High, performance cultures are acclaimed for the productivity, innovation, and competitive advantage they bring about. This paper delves into how employee well-being is affected when performance-driven environments with features like aggressive targets, continuous monitoring, and fierce competition prevail in organizations. On one hand, these cultures may yield organizational benefits in the short run; on the other hand, they may result in employees being subjected to chronic stress, emotional exhaustion, and work life imbalance. In performance driven environments, employees may be subjected to heavy workloads, long working hours, strict evaluations, and intense competition, which can make them emotionally exhausted and psychologically strained. The paper argues that to stay successful in the long run, an organization must find a balance between high performance and employee well-being and also implies how the employees should overcome it and turn it positively and balance it equally.

Key words: High-Performance Culture, Employee Stress, work life balance.

THE ROLE OF CELEBRITY ENDORSEMENTS IN SHAPING MILLENNIALS' PURCHASE INTENTION

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ABSTRACT: *Businesses are always looking for new and creative ways to draw in customers and sway their decisions in the cutthroat market of today. Celebrity endorsement is one tactic that has become increasingly popular. The purpose of this study is to investigate how celebrity endorsements affect consumer purchasing patterns in a range of markets and demographics. In order to gain a thorough grasp of consumer attitudes and behaviors across a range of industries and demographics, this study uses a mixed-methods approach, combining quantitative surveys and qualitative method. This study is based on both primary and secondary data. The model of this study comprises of Independent variables namely Quality, Trust and Physical Attractiveness. Dependent variable being Purchase intention of the millennial customers. The data was collected from 190 respondents who purchased celebrity endorsed products. Tools like Frequency, Friedman test and Correlation are used for analysis.*

Keywords - *Celebrity endorsement, Consumer buying behavior, Marketing strategy and Purchase intention.*

INSIGHTS FROM SHOPPING CARTS: DATA-DRIVEN ANALYSIS OF CONSUMER PURCHASE BEHAVIOR USING MARKET BASKET TECHNIQUES

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Abstract

This study explores consumer purchase behavior through data-driven analysis of shopping cart transactions using Market Basket Analysis (MBA) techniques. Market Basket Analysis systematically mines transactional datasets to extract frequent item sets and association rules using algorithms and related data mining techniques. These methods quantify item co-occurrence in terms of support, confidence, and lift, enabling the identification of statistically significant product relationships that reveal how consumers bundle purchases. By analyzing shopping cart data, this research provides comprehensive insights into consumer buying behaviour, including the most common combinations of products purchased together and temporal variations in demand. The findings highlight actionable strategies for retailers, such as optimizing product placement, enhancing cross-selling and up selling opportunities, improving inventory control, and tailoring promotions to consumer segments. Further, the study examines how derived purchase patterns can inform personalized recommendation systems and support multi-channel retail analytics by accounting for consumer decisions across both online and offline environments. The research demonstrates that MBA is not merely descriptive but can serve as a predictive and prescriptive tool to enhance decision-making in competitive retail settings. Ultimately, the insights extracted from shopping cart analyses contribute to improved customer experience, increased sales performance, and more efficient resource allocation, establishing a robust foundation for future work in consumer analytics and intelligent retail systems.

KEY WORDS: Market Basket Analysis, behaviour, cart

ARTIFICIAL INTELLIGENCE IN FORECASTING CONSUMER FINANCE BEHAVIOUR OF GEN Z WOMEN

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Abstract

The rapid integration of Artificial Intelligence (AI) into financial services has transformed the way consumer financial behaviour is analyzed and predicted. Among emerging consumer segments, Gen Z women represent a distinct and influential group whose financial decisions are shaped by digital lifestyles, social media exposure, evolving consumption patterns, and growing financial independence. This study examines the role of Artificial Intelligence in forecasting the consumer finance behaviour of Gen Z women, with a focus on spending, saving, credit usage, and investment intentions. The research adopts a quantitative approach using survey data collected from Gen Z women aged 18–27. The study explores how AI-driven financial tools—such as budgeting apps, personalized recommendations, credit scoring algorithms, and predictive analytics—affect financial decision-making and behaviour forecasting. Key variables include financial literacy, digital adoption, lifestyle preferences, trust in AI, and perceived usefulness of AI-based financial services. The findings aim to identify patterns in how AI enhances prediction accuracy and supports proactive financial planning among Gen Z women. The study also examines the extent to which AI-driven insights influence spending discipline, savings behaviour, and credit management. By linking technological adoption with behavioural outcomes, the research highlights the growing importance of AI in enabling personalized and data-driven financial forecasting. This study contributes to the literature on consumer finance, financial technology, and behavioural analytics by offering insights into a rapidly evolving demographic segment. The results are expected to provide practical implications for fintech firms, financial institutions, and policymakers seeking to design inclusive, AI-enabled financial solutions tailored to the needs of Gen Z women.

KEY WORDS: Artificial Intelligence, Gen Z women, financial forecast

STUDY ON THE RECENT TRENDS IN BANKING & FINTECH

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Abstract:

The banking and financial technology (fintech) landscape has undergone rapid transformation over the past decade, driven by digital innovation, regulatory evolution, and shifting consumer expectations. This study examines recent trends shaping the modern financial ecosystem, including digital banking adoption, embedded finance, open banking frameworks, artificial intelligence–driven risk analytics, blockchain integration, decentralized finance (DeFi), and the rise of neobanks. It also explores the growing collaboration and competition between traditional financial institutions and fintech firms, highlighting strategic partnerships, Banking-as-a-Service (BaaS) models, and platform-based ecosystems.

Using a mixed-method approach combining secondary industry data, case analysis, and trend evaluation, the study identifies key drivers of change such as financial inclusion initiatives, mobile-first customer behavior, cybersecurity challenges, regulatory technology (Reg-Tech), and sustainability-focused finance (Green Fintech). The findings suggest that customer-centric innovation, real-time data capabilities, and regulatory adaptability are central to competitive advantage in the evolving financial sector.

The paper concludes that the convergence of banking and fintech is reshaping financial intermediation, enhancing operational efficiency, expanding access to financial services, and redefining risk management frameworks. However, it also raises concerns regarding data privacy, systemic risk, and regulatory harmonization. The study provides insights for policymakers, financial institutions, fintech startups, and researchers seeking to understand the trajectory of digital financial transformation in the post-pandemic global economy.

Reframing the Ethical Consequences of AI-Enabled Surveillance: A Social Science Inquiry (A Conceptual framework)

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Abstract

The proliferation of artificial intelligence (AI) enabled surveillance technologies across public institutions, corporate organizations, and digital ecosystems have generated profound ethical, political, and social debates. While advocates emphasize improvements in efficiency, predictive governance, and security enhancement, cities highlight risks to privacy, autonomy, equality, and democratic accountability. This paper advances a comprehensive conceptual framework to examine the ethical consequences of AI-driven surveillance from an interdisciplinary social science standpoint. By synthesizing in-sights from surveillance studies, political economy, democratic theory, and critical algorithm research, the study positions Al surveillance within broader structures of power and governance. It identifies central ethical tensions privacy intrusion, diminished autonomy, embedded bias, opacity, and weakened accountability and analyzes how these concerns are mediated by institutional authority and regulatory capacity. The paper formulates theoretical propositions linking surveillance expansion, governance quality, and social outcomes such as trust erosion and structural inequality. The study contributes to scholarly discourse by integrating normative ethical evaluation with systemic social analysis and offering a structured model for future empirical investigation.

Keywords: Al surveillance, ethics, governance, algorithmic bias, privacy, social theory, inequality, accountability

The Impact of Social Media Marketing Strategies on Business Development

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ABSTRACT

Social media marketing has become a powerful tool for businesses to promote their products and services, as well as support overall growth. With the rise of digital platforms like Facebook, Instagram, and YouTube, businesses can reach a larger audience, increase brand visibility, and build strong relationships with customers. This study looks at the impact of social media marketing strategies on business development, focusing on brand awareness, customer engagement, customer loyalty, lead generation, sales, and overall growth. The study evaluates how social media marketing helps businesses create brand awareness and maintain ongoing interaction with customers, which builds trust and loyalty. It also examines how effective social media platforms are at generating leads and increasing sales, contributing to business growth. Additionally, the research looks at how business owners and customers view the effectiveness of social media marketing strategies. The findings highlight that social media marketing is essential for improving business performance and growth. It is a cost-effective and efficient marketing tool that helps businesses stay competitive. This research offers valuable insights for businesses to effectively use social media marketing for sustainable development and long-term success.

Keywords: Social media platforms, Customer engagement, Sustainable Development and Customer Loyalty.

Role of Emotional Intelligence in AI Chatbots for Enhancing Customer Engagement in Fintech for Decent Work and Economic Growth.

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ABSTRACT:

This study is concentrate on the role of emotional intelligence in AI chatbots for enhancing customer engagement in FinTech. With the rapid growth of financial technology platforms such as PayPal, PhonePe, and Razorpay, customer interaction has increasingly shifted to AI-powered chatbots. However, traditional chatbots mainly focus on providing information and solving queries, with limited understanding of customer emotions. This study examines how integrating emotional intelligence such as recognizing user sentiment, responding with empathy, and adapting communication tone can improve trust, satisfaction, and engagement in financial services.

The research explores how emotionally intelligent chatbots can reduce customer frustration, build stronger relationships, and enhance overall service experience in digital financial platforms. A quantitative research approach is adopted, collecting primary data from fintech users through structured questionnaires. The study analyses the relationship between emotional intelligence features in chatbots and customer engagement levels. The findings are expected to show that chatbots embedded with emotional intelligence positively influence customer satisfaction, loyalty, and continuous usage intention. This research contributes to the growing field of AI in financial services by highlighting the importance of human-like emotional interaction in improving customer engagement in the FinTech sector.

KEYWORDS: Emotional Intelligence, AI Chatbots, Customer Satisfaction, Fintech, Digital Banking, Sentiment Analysis.

BLOCKCHAIN – ENABLED CARBON CREDITS AS A DISRUPTIVE MODEL IN SUSTAINABLE FINANCE: A STUDY ON MILLENNIAL WOMEN'S TRUST AND TRANSPARENCY PERCEPTION

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Abstract:

Blockchain-enabled carbon credits are becoming game-changer in the sustainable finance space by increasing trust, traceability, and transparency. Conventional carbon credit schemes frequently suffer from issues like ambiguity, double counting, and low investor confidence. Blockchain technology offers a tamper-proof and decentralized digital ledger, which solves these problems. The perceptions of millennial women regarding transparency and trust in blockchain enabled carbon credit systems are investigated in this study. Millennial women are becoming more and more acknowledged as investors who care about social problems and have strong sustainability beliefs. Gaining an understanding of their perspectives is essential to the expansion of green financial products. The study uses primary data gathered via structured questionnaires in a descriptive manner. The study supports the role of technology in achieving environmental sustainability goals. Overall, blockchain-enabled carbon credits represent a transformative pathway for trustworthy and transparent sustainable finance.

Key words: Millennial women, sustainable finance, carbon credit, blockchain technology, sustainable goals, transparency, trust.

DIGITAL SURVEILLANCE: ETHICAL GOVERNANCE OF PREDICTIVE CONSUMER ANALYTICS

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In recent years, the swift advancement of predictive consumer analytics has transformed the digital marketing industry and created the situation of Digital Surveillance. These data-driven tools provide increased levels of personalization, segmentation, and strategic decision making, but they also raise profound ethical issues around privacy, autonomy, transparency, and algorithmic fairness. This study seeks to further the ethical governance of predictive consumer analytics, by analyzing the ways organizations are collecting, interpreting and implementing on consumer data in increasingly surveillance oriented digital environments. The study draws from research on online behavioral marketing, Gen Z's awareness of data profiling, and concerns over data security breaches to situate predictive analytics within a wider socio-technical discussions around consumer rights and trust in a digital sphere.

The research adopts quantitative and qualitative research, to investigate how consumers are understanding predictive profiling, what ethical dilemmas marketers are experiencing, and the extent to which governance frameworks are effective. It can be expected that the results will uncover that while predictive analytics improves engagement and targeting accuracy, they also significantly increase the risk of consumer manipulation, surveillance creep, and distrust, especially in privacy-forward demographics like Gen Z. Overall, the research articulates a growing expectation for brands and organizations to put transparent, fair, and accountable practices into place to support consumer trust in a digital space.

Keywords: ESG(Environmental, Social, Governance), Green Finance, Sustainable Investment, Behavioural Finance, Financial Literacy, Environmental Concern, Social norms, Trust in ESG Products, Emerging Markets, Chennai

Empirical Analysis of AI's Impact on Online Brand Perception and Purchase Decisions for Organic Personal Care among Chennai Consumers

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Abstract

This empirical study examines how artificial intelligence (AI)-driven digital shopping experiences affect online brand perception and purchase decisions for organic personal care products among consumers in Chennai. Using a sample of 200 urban online shoppers, we apply regression, correlation, chi-square, t-test, factor analysis, SEM, and ANOVA to analyze the relationship between AI-driven personalization, engagement, and trust with purchase intentions. Results demonstrate that personalization, transparency, and virtual trial features powered by AI significantly enhance brand perception and influence purchasing decisions. Findings highlight demographic variations in AI adoption and its effectiveness for natural wellness brands. The study expands current knowledge by providing statistical evidence from an emerging market context. Implications suggest retailers should further invest in ethical and interactive AI recommended systems to foster loyalty in the organic sector. Limitations and future research directions are discussed.

Keywords: Artificial Intelligence, Brand Perception, Organic Personal Care, Purchase Intention, Online Retail

A Study on Financial Accounting and Disclosures in India

Evolving Standards, Regulatory Reforms, and the Road Ahead

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Abstract

Financial accounting and disclosures form the backbone of corporate transparency and investor confidence in India. Over the past decade, India has witnessed a significant transformation in its financial reporting landscape, driven by the convergence of Indian Accounting Standards (Ind AS) with International Financial Reporting Standards (IFRS), tightening regulatory oversight by the Securities and Exchange Board of India (SEBI) and the Ministry of Corporate Affairs (MCA), and the growing emphasis on Environmental, Social, and Governance (ESG) disclosures. The year 2025 marked a watershed moment with the MCA notifying the Companies (Indian Accounting Standards) Second Amendment Rules, 2025, introducing critical changes across multiple Ind AS standards effective from April 2025 and April 2026. This paper examines the current state of financial accounting and disclosure practices in India, analyses the impact of recent regulatory amendments including Ind AS reforms on supplier finance arrangements, liability classification under covenants, and OECD Pillar Two global minimum tax disclosures. It further explores SEBI's enhanced Listing Obligations and Disclosure Requirements (LODR), mandatory Business Responsibility and Sustainability Reporting (BRSR), KPI standardization for IPOs, and the role of XBRL, artificial intelligence, and blockchain in transforming audit, compliance, and digital financial reporting. The paper discusses the challenges of implementation for Indian corporations and offers recommendations for navigating this rapidly evolving regulatory environment.

Keywords: *Financial Accounting, Ind AS, IFRS Convergence, ESG Disclosures, SEBI, BRSR, XBRL, Digital Reporting, Corporate Transparency, India*

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