

ISBN: 978-81-981704-2-2
DOI: 10.17492/JPI/PMIST/100



Department of Commerce, Periyar Maniammai
Institute of Science & Technology (PMIST), Thanjavur



AI-DRIVEN INNOVATION IN SUSTAINABLE COMMERCE

Conference Proceedings

EDITORS

Dr. D. Umamaheswari
Dr. N. Jayanthi
Dr. S. Prabhu
Dr. S. Subendiran



Publication Partner
Journal Press India



**PERIYAR
MANIAMMAI**
INSTITUTE OF SCIENCE & TECHNOLOGY
(Deemed to be University)
Established Under Sec. 3 of UGC Act, 1956 - NAAC Accredited
think • innovate • transform

Department of Commerce
**Periyar Maniammai Institute of Science &
Technology (Deemed to be University), Thanjavur**

4th International Conference

On

**AI-Driven Innovation in Sustainable Commerce:
Redefining Business Dynamics, Managerial Practices and
Financial Synergies**

4th & 5th April 2025

Editors

Dr. D. Umamaheswari, Dr. N. Jayanthi,
Dr. S. Prabhu and Dr. S. Subendiran



® Publication and Editorial services facilitated by

Journal Press India
Delhi, India

Title: AI-Driven Innovation in Sustainable Commerce

Editors: Dr. D. Umamaheswari, Dr. N. Jayanthi, Dr. S. Prabhu, Dr. S. Subendiran

Online e-published by: JOURNAL PRESS INDIA

Publisher's address: A-4/17, 1st Floor,
Sector-15, Rohini,
Delhi - 110 089, India
Mobile: 8826623730; Tel: +91-11-42631517
Website: www.journalpressindia.com
E-mail: info@journalpressindia.com

First Edition, April 2025

e-ISBN: 978-81-981704-2-2

DOI: 10.17492/JPI/PMIST/100

Copyright © 2025 Periyar Maniammai Institute of Science & Technology (Deemed to be University), Thanjavur, Tamil Nadu, India

All rights reserved. No part of this publication may be reproduced or transmitted in any form by any means, electronic or mechanical, including photocopy, recording, or any information storage and retrieval system, without permission in writing from the publisher.

The publisher is not responsible for authors' and editors' expressed opinions, view and the contents of this published book. The originality, proof reading of the manuscript and errors are the sole responsibility of the authors and editors.

Contents

About the Conference	..... iv
About the Institution	..... v
Message from Vice-Chancellor	..... vi
Message from Pro Vice-Chancellor	..... vii
Message from Registrar	..... viii
Message from Dean – Faculty of Commerce	..... ix
Patrons	..... x
About the Editors	..... xi
Managing/Organising Committee	..... xii
Reviewer Board	..... xiii
Preface	..... xv
Acknowledgments	..... xvi
List of Abstracts	..... xviii

About the Conference

The conference titled “AI-Driven Innovation in Sustainable Commerce: Redefining Business Dynamics, Managerial Practices, and Financial Synergies” aims to explore the transformative potential of artificial intelligence (AI) and cutting-edge technologies in reshaping sustainable commerce. As industries navigate rapid digital evolution, they adapt to dynamic market landscapes while ensuring economic and environmental sustainability. This conference is bringing together academicians, practitioners, policymakers, and technology leaders to exchange ideas and collaborate on AI-driven strategies that foster innovation in managerial practices, optimize financial synergies, and drive ground breaking research initiatives.

AI is revolutionizing business models by enhancing operational efficiency, improving decision-making, and promoting responsible resource utilization. The conference examines how AI-driven innovations enable enterprises to respond effectively to evolving consumer demands, regulatory frameworks, and global sustainability objectives.

A key focus is given on AI’s impact on managerial practices, decision-making, and workforce management. AI-powered analytics and machine learning provide real-time insights that enable managers to optimize supply chains, predict market trends, and make data-driven decisions. Additionally, AI-driven automation is reshaping human resource management, streamlining recruitment, performance evaluation, and employee engagement.

The conference will also explore AI’s role in financial synergies, particularly in fintech, investment strategies, and risk assessment. AI-powered financial tools have improved forecasting accuracy, fraud detection, and customer personalization in banking and investment sectors. By integrating AI-driven financial models, businesses can optimize cash flow management, mitigate risks, and enhance financial sustainability. The deliberations in the conference will address both the opportunities and challenges of AI adoption in financial decision-making, ensuring that AI-driven strategies align with ethical and sustainable business practices.

Another critical theme will be the ethical dimensions of AI integration into business ecosystems. While AI enhances efficiency and innovation, it also presents challenges related to data privacy, algorithmic transparency, and equitable access to technology.

The conference will provide an engaging platform for collaborative discussions, case studies, and policy recommendations. Through panel discussions, keynote speeches, and interactive sessions, attendees will explore emerging trends and frameworks that bridge creativity and commerce. By addressing both the challenges and opportunities of AI-driven commerce, this event aims to contribute to a more resilient, ethical, and sustainable global economy.

About the Institution



Periyar Maniammai Institute of Science Technology is proud to be a unique institution of higher education and academic excellence. In an endeavour to fulfill the dreams of our Mentor Thanthai Periyar and Annai Maniammaiyyar, the Institute is dedicated to its societal responsibility for transforming students from different parts of India and abroad into stalwarts by igniting their hidden talents. As it is located in a rural area, the students are admitted from a wide range of calibre and by personal attention, and modern teaching methodology towards a Product Process Demo Case Study teaching, they are shaped into career-oriented professionals with bright future.

The Institute is making efforts to create new horizons in the arena of technical education and research curriculum innovation is given priority by the Institute to make the courses industry and research oriented. The dedicated and qualified faculty members routinely address and practice for outcome-based learning which leads towards an excellent academic career for the betterment of the students.

Message from Vice-Chancellor

On behalf of Periyar Maniammai Institute of Science & Technology (Deemed to be University), I extend a warm welcome to all esteemed delegates and participants attending the Fourth International Conference on *AI-Driven Innovation in Sustainable Commerce: Redefining Business Dynamics, Managerial Practices, and Financial Synergies*, organized by the Department of Commerce, PMIST on April 4th and 5th, 2025.



This prestigious event brings together leading academicians, industry experts, research scholars, and innovators from India and across the globe to explore the transformative role of Artificial Intelligence and to exchange knowledge and insights in building sustainable commercial ecosystems. The conference aims to promote collaboration, trigger new ideas, and showcase cutting-edge research that bridges the gap between technology and sustainable business practices. As we navigate through the era of digital transformation, this conference serves as a platform to discuss responsible innovation and AI's potential in reshaping global commerce. I look forward to enriching discussions, meaningful partnerships, and impactful outcomes that will emerge from this intellectual gathering.

I encourage all participants to make the most of this opportunity by engaging in thought-provoking discussions, sharing innovative research, and making collaborations that will shape the future of the business ecosystem in our country.

I extend my heartfelt appreciation to the *Department of Commerce* for successfully organizing the *4th International Conference on AI-Driven Innovation in Sustainable Commerce*.

Dr. V. Ramachandran

Vice-Chancellor

Periyar Maniammai Institute of Science & Technology

Thanjavur

Message from Pro Vice-Chancellor

It is with great pleasure that I extend my warmest greetings and congratulations to the Department of Commerce for organizing the *4th International Conference on “AI-Driven Innovation in Sustainable Commerce: Redefining Business Dynamics, Managerial Practices, and Financial Synergies”*. This prestigious event reflects the University’s commitment to academic excellence, research collaboration, and industry engagement.



The theme of this year’s conference is particularly relevant in today’s rapidly evolving digital economy. Artificial Intelligence (AI) is no longer just a technological advancement—it is now a catalyst for transformation in business, enhancing efficiency, agility, and sustainability. This conference offers a vital platform for scholars, industry experts, and policymakers to exchange ideas, share insights, and explore AI-driven strategies for sustainable growth.

I am particularly pleased to see the participation of renowned academicians, researchers, and industry leaders, whose exchange of knowledge will shape the future of AI-driven commerce. The proceedings of this conference will serve as a valuable resource, inspiring future research and influencing industry practices.

I commend the Department of Commerce for their meticulous planning and dedication, ensuring the success of this event. I also extend my sincere gratitude to the eminent speakers, panelists, and delegates for their insightful contributions.

As we move forward, I encourage continued collaboration between academia, industry, and policymakers to promote AI-driven innovations that redefine business paradigms. I wish all participants and readers continued success in their research and professional pursuits.

Dr. R. Malliga

Pro Vice-Chancellor

Periyar Maniammai Institute of Science & Technology
Thanjavur

Message from Registrar

It is with immense pride and great enthusiasm that I extend my hearty congratulations to the Department of Commerce for successfully organizing the 4th International Conference on “AI-Driven Innovation in Sustainable Commerce: Redefining Business Dynamics, Managerial Practices, and Financial Synergies”. This conference marks a significant milestone in our journey towards fostering academic excellence, promoting research collaboration, and addressing the evolving challenges of the contemporary business landscape.



In the modern transforming world, Artificial Intelligence (AI) has emerged as a powerful catalyst for change. Its profound impact is being felt across industries, fundamentally altering business dynamics, enhancing managerial practices, and reshaping financial synergies. It is sure that this conference will serve as a vital platform for scholars, industry experts, policymakers, and students to engage in insightful discussions, share ground breaking research, and explore the infinite possibilities that AI brings to the realm of commerce.

This conference has brought together a distinguished array of national and international academicians, researchers, and industry leaders, offering a multidisciplinary perspective on AI’s role in business transformation. The scholarly presentations, thought-provoking panel discussions, and interactive sessions featured in this proceedings reflect the collective expertise and innovative spirit of the participants.

The research contributions presented here not only highlight current trends but also propose forward-thinking strategies for integrating AI into sustainable business practices. The insights and knowledge shared during this conference will undoubtedly inspire further research, shape policy frameworks, and influence industry practices.

I wish all success.

Dr. P. K. Srividhya

Registrar

Periyar Maniammai Institute of Science and Technology

Thanjavur

Message from Dean – Faculty of Commerce

It is with immense pleasure and excitement that I wish you all to the 4th International Conference on AI-driven Innovation in Sustainable Commerce: Redefining Business, Dynamics, Managerial Practices, and Financial Synergies. This gathering of thought leaders, researchers, and industry experts provides a unique opportunity to explore the transformative power of Artificial Intelligence (AI) in shaping the future of business, commerce, and finance.



As we stand at the crossroads of technological advancement and the growing need for sustainability, AI has emerged as a pivotal force in driving innovation. From improving operational efficiencies to fostering sustainable business models, AI's integration into managerial practices is unlocking new dimensions of growth, resilience, and value creation. Moreover, AI's role in optimizing financial synergies is paving the way for smarter, data-driven decision-making that ensures both profitability and sustainability.

At Periyar Maniammai Institute of Science & Technology, we are deeply committed to fostering research, collaboration, and innovation that address the challenges and opportunities of a rapidly evolving global landscape. This conference serves as an invaluable platform for sharing cutting-edge ideas, discussing the intersection of AI with sustainable practices, and exploring how we can collectively drive responsible innovation in business and finance.

I encourage all participants to engage actively, exchange knowledge, and explore how AI can not only redefine business success but also contribute to creating a more sustainable, inclusive, and ethical global economy.

I am confident that the discussions, insights, and partnerships formed over the course of this conference will lead to new avenues for research, collaboration, and practical solutions that benefit industries worldwide.

I wish you all a productive and enriching experience as we embark on this exciting journey of exploration and discovery.

Dr. D. Umamaheswari

Dean, Faculty of Commerce

Periyar Maniammai Institute of Science & Technology

Thanjavur

Patrons

Chief Patron



Dr. K. Veeramani

Chancellor

Periyar Maniammai Institute of Science & Technology
Thanjavur, Tamil Nadu, India

Patrons



Dr. V. Ramachandran

Vice Chancellor

Periyar Maniammai Institute of Science & Technology
Thanjavur, Tamil Nadu, India



Dr. R. Malliga

Pro-Vice Chancellor

Periyar Maniammai Institute of Science & Technology
Thanjavur, Tamil Nadu, India

Co-Patron



Dr. P. K. Srividhya

Registrar

Periyar Maniammai Institute of Science & Technology
Thanjavur, Tamil Nadu, India

About the Editors

Dr. D. Umamaheswari

Dr. D. Umamaheswari, Professor in the Department of Commerce at PMIST, Thanjavur, Tamil Nadu, has three decades of teaching and research experience. She has authored six books on finance and has successfully guided four research scholars. Additionally, she has organized more than 35 national and international conferences, seminars, and workshops.



Dr. D. Umamaheswari has also published 55 research articles in reputed journals, including Scopus-indexed journals.

Dr. N. Jayanthi

Dr. N. Jayanthi, Associate Professor of Commerce at PMIST, Thanjavur, Tamil Nadu, has 20 years of teaching and research experience. She has authored six books and served as an editorial member for national and international journals. She has qualified for the SET examination in Commerce and Management. She won various Academic Excellence Awards. She has organized national and international conferences, seminars, workshops, and special lectures. She has published more than 43 research papers in journals indexed in Scopus and the reputed journals.



Dr. S. Prabhu

Dr. S. Prabhu is currently working as an Assistant Professor and Programme Coordinator in the Department of Commerce at PMIST. He has over 15 years of teaching experience and has published one patent along with more than 12 research papers in peer-reviewed journals indexed in reputed journals and Scopus. He completed his M.Phil. degree from Loyola College, Chennai. Dr. S. Prabhu has also actively participated in various conferences and has presented research papers.



Dr. S. Subendiran

Dr. S. Subendiran is currently serving as an Assistant Professor and Head of the Department of Commerce at PMIST. He is an accomplished academician with 24 years of experience in finance and marketing. He has published 10 research papers in reputed journals. He has also actively participated in conferences, workshops, and editorial responsibilities, demonstrating his commitment to academic excellence and knowledge dissemination.



Managing/Organising Committee

Convenors

- Dr. D. Umamaheswari, Dean – Faculty of Commerce
- Dr. N. Jayanthi, Associate Professor, Commerce
- Dr. S. Subendiran, Assistant Professor (SG) & Head, Commerce

Coordinators

- Dr. S. Prabhu, Assistant Professor
- Ms. B. Gowri, Assistant Professor
- Ms. P. Saranya, Assistant Professor
- Dr. A. N. Christy, Assistant Professor (SG)

Organising Committee

- Ms. P. Nagalakshmi, Assistant Professor
- Mr. R. Amarnath, Assistant Professor
- Ms. K. Mehala, Assistant Professor
- Dr. K. Sumithra, Assistant Professor
- Mr. T. Baskaran, Assistant Professor
- Mr. P. Balarathinam, Assistant Professor
- Ms. A. Anthoniammal, Assistant Professor
- Ms. N. Jancy Rani, Assistant Professor
- Ms. P. Nivetha, Assistant Professor
- Dr. J. Anjana Meena, Assistant Professor
- Ms. S. Kulanthai Theraus, Assistant Professor
- Dr. M. Vasanthakumar, Assistant Professor
- Dr. N. Kanimozhi, Assistant Professor (SS)
- Mr. M. Amal Infanto Vensley, Assistant Professor
- Mr. B. Ramesh Kanna, Teaching Assistant
- Mr. U. Ayyanar, Teaching Assistant
- Ms. R Anitha, Teaching Assistant

Reviewer Board



Dr. D. Umamaheswari

Professor & Dean – Faculty of Commerce
Department of Commerce
Periyar Maniammai Institute of Science & Technology
(Deemed to be University), Thanjavur, Tamil Nadu, India



Dr. N. Jayanthi

Associate Professor
Department of Commerce
Periyar Maniammai Institute of Science & Technology
(Deemed to be University), Thanjavur, Tamil Nadu, India



Dr. S. Subendiran

Assistant Professor (SG) and Head
Department of Commerce
Periyar Maniammai Institute of Science & Technology
(Deemed to be University), Thanjavur, Tamil Nadu, India



Dr. S. Prabhu

Assistant Professor and Programme Coordinator –B.Com (PA) &
M.Com
Department of Commerce
Periyar Maniammai Institute of Science & Technology
(Deemed to be University), Thanjavur, Tamil Nadu, India



Dr. A. N. Christy

Assistant Professor (SG) and Programme Coordinator– B.Com
Department of Commerce
Periyar Maniammai Institute of Science & Technology
(Deemed to be University), Thanjavur, Tamil Nadu, India

Reviewer Board



Ms. B. Gowri

Assistant Professor and Programme Coordinator – B.Com (CA)
Department of Commerce
Periyar Maniammai Institute of Science & Technology
(Deemed to be University), Thanjavur, Tamil Nadu, India



Ms. P. Saranya

Assistant Professor and Programme Coordinator – B.Com (CS)
Department of Commerce
Periyar Maniammai Institute of Science & Technology
(Deemed to be University), Thanjavur, Tamil Nadu, India.



Dr. K. Sumithra

Assistant Professor
Department of Commerce
Periyar Maniammai Institute of Science & Technology
(Deemed to be University), Thanjavur, Tamil Nadu, India



Dr. J. Anjana Meena

Assistant Professor
Department of Commerce
Periyar Maniammai Institute of Science & Technology
(Deemed to be University), Thanjavur, Tamil Nadu, India



Mr. M. Amal Infanto Vensley

Assistant Professor
Department of Commerce
Periyar Maniammai Institute of Science & Technology
(Deemed to be University), Thanjavur, Tamil Nadu, India

Preface

In the era of rapid technological advancement, Artificial Intelligence (AI) has emerged as a transformative force, reshaping industries and redefining business paradigms. The integration of AI-driven innovation in sustainable commerce is no longer a futuristic vision but a present-day reality. It is within this dynamic landscape that the conference on “AI-Driven Innovation in Sustainable Commerce: Redefining Business Dynamics, Managerial Practices, and Financial Synergies” is being convened. This conference serves as a platform for research scholars, undergraduate and postgraduate students, academicians and industrialists to engage in meaningful discourse, share pioneering research, and explore the impact of AI on various facets of commerce.

The contemporary business environment is increasingly adopting AI to enhance operational efficiency, drive strategic decision-making, and create sustainable business models. From revolutionizing supply chain management to optimizing financial strategies, AI’s role in commerce is indispensable. Moreover, its integration in managerial practices is fostering data-driven leadership, improving customer experiences, and streamlining business processes. Financial synergies, driven by AI-powered analytics and automation, are enabling organizations to enhance profitability, mitigate risks, and make informed investment decisions.

The deliberations at this conference will focus on key areas such as AI-driven business intelligence, digital transformation, financial forecasting, sustainable marketing strategies, ethical AI applications, and regulatory frameworks. The insights gathered from this intellectual exchange will contribute significantly to shaping the future of commerce, ensuring a balance between technological advancements and sustainability.

We extend our heartfelt gratitude to all participants, keynote speakers, panelists, and contributors who have made this event possible. Their dedication and expertise play a crucial role in fostering a collaborative environment for innovation and knowledge sharing. We also acknowledge the unwavering support of our organizing committee and sponsors, whose efforts have been instrumental in bringing this conference to fruition. As we embark on this journey of exploration and discovery, we are confident that the discussions and findings from this conference will pave the way for ground breaking advancements in AI-driven sustainable commerce. May this event inspire new ideas, strategic collaborations, and actionable insights that drive business excellence in the digital era.

Editors

Dr. D. Umamaheswari

Dr. N. Jayanthi

Dr. S. Prabhu

Dr. S. Subendiran

Acknowledgments

We would like to thank our management for the support and motivation for bringing out the innovative ideas of the Researchers. We feel very much grateful to wave our salutation to our Institute. We feel happy to express our gratitude to our esteemed Chancellor Dr. K. Veeramani.

We express our whole hearted thanks to Honorable Vice Chancellor Prof. Dr. V. Ramachandran, esteemed Pro Vice Chancellor Dr. R. Malliga, respected Registrar Prof. Dr. P. K. Srividhya, Dean Faculty of Commerce Prof. Dr. D. Umamaheswari and Prof. Dr. Balakumar Pitchai Director – Research, Training & Publications, at the office of Research & Development, Periyar Maniammail Institute of Science & Technology (Deemed to be University), Thanjavur, Tamilnadu, India for their timely advice, fullest support and cooperation in the successful completion of this publication.

We are extending our sincere gratitude to Singapore South Asia Chamber of Commerce and Industry (SSACCI), MoU partner of PMIST. Our Special gratitude to Dr. Chinnu Palanivelu, Chairman of SSACCI and Managing Partner, Stamford Assurance Public Accounting Corporation, Singapore.

The successful completion and publication of this conference articles would not have been possible without the contributions and support of many individuals and organizations. First and foremost, we extend our deepest gratitude to all the authors who submitted their research articles. Your dedication to advancing knowledge in Technological Progress and Business Transformation and the quality of your submissions have been essential to the success of this conference. We are immensely grateful to the members of the Conference committee for their rigorous and thoughtful reviews, and for their constructive feedback that significantly improved the quality of the papers presented. Your expertise and commitment have been invaluable.

We would like to thank our keynote speakers for sharing their insights and inspiring us with their innovative ideas and research. Your contributions have enriched the conference and provided valuable perspectives. We are also grateful to the organizing committees for their hard work and dedication in planning and executing every detail of the conference. Your teamwork and perseverance have been instrumental in overcoming challenges and making this event a success. Our appreciation extends to the technical and administrative staff at Periyar Maniammail Institute of Science & Technology, for their support and assistance in logistics, coordination, and ensuring that everything ran smoothly.

We would like to acknowledge the efforts of our publisher Journal Press India for their professional handling of the publication process and for ensuring the timely release of these conference proceedings.

Acknowledgments

Finally, we thank all the participants and attendees of the conference. Your engagement, discussions, and interactions have made this conference a vibrant and enriching experience.

Thank you all for your contributions and support.

Editors

Dr. D. Umamaheswari

Dr. N. Jayanthi

Dr. S. Prabhu

Dr. S. Subendiran

List of Abstracts

Challenges in AI Adoption: Security, Privacy and Governance <i>Swarnalatha V. and Soundarya S.</i>	... 1
Unveiling the Dynamics of Online Banking Customer Behavior and Risk Awareness in the Digital Era <i>Shalini S. and Ande Keerthi Kailash Nath Babu</i>	... 2
An Analytic Study on Fintech in Financial Services Industry <i>Subalakshmi D.</i>	... 3
Machine Learning and Neural Network Models for Predicting Virtual Try-On Effects on Personality Traits and Behavioral Intentions in Vision Wear and Wristwear <i>Deepeka M.</i>	... 4
AI-Driven Customer Relationship Management (CRM) <i>E. Hephzibah Rosalind</i>	... 5
Breaking Barriers: The Socio-economic and Educational Struggles of the Narikuravars <i>Umamaheswari D., Muthu Sri S. and Balaji S.</i>	... 6
Exploring the Export Potential of Dairy Products to the Foreign Countries <i>Jayanthi N., Gokul S. and Mohammed Irfan</i>	... 7
Forecasting ICICI Mutual Fund Share Prices Using Machine Learning Models for Financial Prediction <i>Prabhu S. and Madhumitha S.</i>	... 8
Leveraging Machine Learning and Neural Network to predict AI usage: Psychological drivers of Impulse Buying Behaviour in Online Fashion Retail <i>Aarti B.</i>	... 9
Impact of Artificial Intelligence in Banking Sector in Coimbatore City <i>Jayanthi M.</i>	... 10
Retailers Opinion towards Marketing Platform in Fire Crackers in Sivakasi Corporation <i>Boopathi Krishnan S. and Singaravelu, K.</i>	... 11

List of Abstracts

Assessing Financial Literacy: Attitudes of Credit Card Holders <i>Jayanthi N., Abdul Ajees A. and Syedha Jaibunihar</i>	... 12
Financial Technology (Fin Tech) and AI for Financial Growth <i>Anandhalakshmi P.</i>	... 13
Marketing of Ultra-Processed Foods on Social Media Platforms: Its Impact on Individuals' Health Outcomes <i>Gowri B., Santhosh Mani and Mohamed Navith</i>	... 14
Consumer Trust and Repurchase in B2C E-Commerce: A Moderation Model <i>Saranya P., Vishnuvarthan V. and Nithish D.</i>	... 15
Transforming Education with Artificial Intelligence: Opportunities, Challenges, and Implications for the Future <i>Indumathi N.</i>	... 16
Students Financial Challenges in Higher Education; Analysing Stress, Financial Behaviour and Aid Awareness <i>Mehala K., Yokashree K. and Baranidharan S.</i>	... 17
The Strategic Role of Employee Performance in Achieving Organizational Goals: Exploring the Impact of Engagement, Productivity and Development <i>Christy A.N. Jamal Mohamed M. and Mohamed Musharaf A.</i>	... 18
Consumer Perception Analysis of Maruti Suzuki in Thanjavur: Brand Preference, Satisfaction, and Marketing Influence <i>Subendiran S., Mohamed Sikkander Batcha S. and Ragavan J.</i>	... 19
Developing Food Delivering Application for Tracking Diet and Supporting for Weightloss Management <i>Kanimozhi N., Jernisiya J. and Mahim A.</i>	... 20
Innovation in Managerial Decision Making in Artificial Intelligence <i>Lalitha M., Chitra V. and Revathi B.</i>	... 21
Challenges and Strategic Solutions for Digital Payment Adoption Small and Medium Enterprises in Thanjavur District <i>Sumithra K. and Patric Raj F.</i>	... 22

List of Abstracts

- Artificial Intelligence in MSMEs – The Indian Scenario
Mary Peter Shirley M. and Sr. A. Christina Bridget ... 23
- A Study on Employee Attitudes towards Chola International Import and Export Company in Kumbakonam, Thanjavur District
Anjana Meena J., Sibi Thatchainamoorthy M., Aakash K. and Nithkumar K. ... 24
- A Study on Customer Expectations and Benefits of E-Banking Services: With Special Reference to Thanjavur Central Cooperative Bank Ltd
Amarnath R., Mohamed Harib A., Ahmed Nabeel M. and Asik S. ... 25
- The Impact of Social Media Usage and Academic Stress among College Students
Nivetha P., Saran P. S. and Sheikh Abdullah M. ... 26
- The Role of AI in Driving Global Trade Growth
Manjula L. ... 27
- AI Big Data in Business Intelligence
Yogeswaran M. and Sathiyamoorthy K. ... 28
- The Impact of Financial Literacy among Small-sized Business Owners in Thanjavur District
Amal Infanto Vensley M., Ramakrishnan M. and Hari Prasath S. ... 29
- Packaging Effect on Logistics Activity
Kanimozhi N., Gobiga S. and Sabareesh R. ... 30
- Consumer Preferences for Ultra-Processed Foods Marketed on Social Media Platforms: Factors Influencing Choice and Purchase Behaviour
Gowri B., Abharna V. and Priyanka R. ... 31
- Impact of Magalir Urimai Thogai Scheme on Women Economic Empowerment in Thanjavur District
Anthoiammal A., Kaviya S., Shiyam Sundar E. and Priyanka P. ... 32
- A Study on Impact of Online Gaming Addiction among Students' Social Life and Academical Performance in Higher Educational Institutions at Thanjavur
Ramesh Kanna B., Lokesh M.C. and Janani P. ... 33

List of Abstracts

- A Study on GPS Integrated Bike Accident Alert System for Emergency Situations
Jancy Rani N., Dharani E. and Mathumitha S. ... 34
- Innovations in E-Commerce through Artificial Intelligence (AI) and Machine Learning
Poornima R. and Anupriya A. ... 35
- Impact of Inflation on Milk Prices and Consumer Behaviour: An Empirical Analysis
Jayanthi N., Tamilselvan R. and Dilip Susinder S. ... 36
- Awareness and Adoption of Post Office Schemes for Rural Development in Thingalur Region, Thanjavur
Mehala K., Sowmiya S. and Abinaya D. ... 37
- Impact of Influencer Marketing on Promotion of Beauty, Skincare and Cosmetics Products of Lakme Brand
Kulanthai Theraus S., Keerthana A., Bavadharani R., Mohamed Arsath K. and Sanjay R. ... 38
- Impact of Artificial Intelligence in Banking Sector
Nivetha P., Yamini Priya V. and Arunkumar S. ... 39
- Eco-Friendly Label and Consumer Trust: Influence on Decision-Making and the Impact of Green Washing
Saranya P., Atchaya Lakshmi V. and Srisubulakshmi K. ... 40
- The Impact of E-Banking Transactions on Society: A Management Perspective Study of City Union Bank in Thanjavur District
Amarnath R., Thoufic Kasim and Thennavan ... 41
- Potential Strategies to Reduce the Teacher's Attrition in Private Schools in Thanjavur District
Umamaheswari D., Anupriya A. and Manoj S. ... 42
- Digital Literacy of School Teachers in Transmitting Digital Skills: For Measuring Learning Performance of the Students
Jayanthi N., Rubini V. and Naveen C. ... 43

List of Abstracts

Risk Management in Construction: Challenges and Problems of Workers <i>Subendiran S., Syed Javid J. and Saran P.</i>	... 44
Convenience or Overreliance: The Pros and Cons of Online Payments for Consumers <i>Prabhu S., Prince Hoseenu A. and Manmohan A.</i>	... 45
Financial technology (Fin Tech) and AI for Financial Growth <i>Suvedhasri M. and Sivapriya G.</i>	... 46
Innovation in Managerial Decision Making through AI <i>Shalini A. and Madhumitha S.</i>	... 47
Design and Implementation of an Online Voting System for University Student Elections <i>Ayyanar U., Sathish S., Ponraj P. and Praveen S.</i>	... 48
A Study on the Role of Technology in Strengthening Employee Welfare and Ensuring Workplace Safety at AST Engineering Works, Trichy <i>Christy A.N. and Manikandan R.</i>	... 49
Challenges Faced by Migrant Workers in Social Integration <i>Mehala K., Natheesha S. and Mohamed Taufiq S.</i>	... 50
Real-Time Energy Consumption and Efficiency Monitoring in Electric Bikes <i>Jayanthi N., Srinithi R. and Priya K.</i>	... 51
The Future of Artificial Intelligence in Small and Medium Scale Industries – Unveiling the Opportunities <i>Gunasundari A.</i>	... 52
A Study on Customer Purchase on E-Commerce Impact and Reviews <i>Sumithra K. and Sanjay K.</i>	... 53
Analyse the Primary Benefits of E-Banking for Customers Satisfaction <i>Subendiran S., Sadham Rahman N. and Anas Mohamed S.</i>	... 54
Enhancing Water Efficiencies in Agriculture for Sustainable Development of Rural Economy <i>Jayanthi N., Gayathri D. and Maheswaran S.</i>	... 55

List of Abstracts

- A Study on River Water Quality Prediction using Machine Learning Algorithm
Nivetha P., Kumari Lalitha S. and Shahul Hameed A. ... 56
- Research and Innovation in AI Applications for Business
Poovaisri K. and Vijaisriram R. ... 57
- Machine Learning Models for Identifying and Managing Workplace Stress Among Women Employees in The Private Sectors
Prabhu S., Adhithya B. and Irfan Hameed A. ... 58
- Real Time School Bus Tracking Application for Android Smartphone
Nagalakshmi P., Pavithra R. and Kingslee S. ... 59
- Usage of AI in E-Commerce with Special Reference to International Trade Challenge and Opportunities
Gayathri R.K. and Abirami B. ... 60
- The Future of AI in Small and Medium Enterprises (SMEs)
Priyanga S. and Subasri V. ... 61
- Analyzing Gold Price Fluctuations Based on Stock Market Movements in National Stock Exchange
Jayanthi N. and Jerin Akash R. ... 62
- Analyzing Consumer Views of AI Based Dynamic Pricing and the Potential of Augmented Reality in E-Commerce
Nivetha P., Salma A. and Gunavathani G. ... 63
- Green Packaging Influences Consumer Purchase Decision in FMCG Sector Particularly in Terms of Brand Loyalty and Consumer Preference
Umamaheswari D., Tamilarasan G. and Kaleeswara Pandya C. ... 64
- Consumer Preference Analysis for Luxury Branded Products
Prabhu S., Katleen Glory M. and Sangavi S.A. ... 65
- Challenges Faced by Small Business Shops in Implementing and Digital Marketing Strategies
Subendiran S., Mohamed Yunus L., Sriram R. and Kasim Salman S. ... 66

List of Abstracts

- A Study on Empowering Coastal Workers in Nagapattinam: Leveraging Machine Learning to Strengthen Disaster Resilience, Enhance Marketing Awareness, and Address Educational Barriers for Sustainable Livelihoods
Umamaheswari D. and Dhanaseelan A. ... 67
- The Impact of Technological Tools on the Academic Success of Part-time Students: Overcoming Societal Challenges in Thanjavur
Sumithra K., Manikandan G., Imran Ali N. and Raja Rajan M. ... 68
- Enhancing Living Standards for Narikuravars: Address Housing, Healthcare Access, and Socio-Integration Challenges
Umamaheswari D., Sujal R. and Mohamed Hussain M. ... 69
- AI in Higher Education: A Survey of Student Satisfaction, Ethical Concerns, and Recommendations for Integration
Nivetha P., Jaya Prakash R. and Harish S. ... 70
- Role of Digitalization in Streamlining Public Distribution System (PDS) Operation in Thanjavur Taluk
Subendiran S., Mohamed Nishar S. and Edwin J. ... 71
- Predicting the Role of Corporate Social Responsibility and Sustainability Practice in Transforming Higher Education Institutions: A Machine Learning Approach to Governance, Curriculum and Community Engagement
Umamaheswari D. and Vaishnavi K. ... 72
- Comparative Analysis of Digital Knowledge Transmission in Public and Private Schools
Jayanthi N., Jayasakthi V. and Mohammed Fahim H. ... 73
- Investigating Consumer Preferences and Market Demand of Sustainable Products in Thanjavur
Umamaheswari D., Athithyan R.A. and Ananthi B. ... 74
- Effect of Pricing Strategy on Customer Buying Behavior at Kurinji Metro Bazaar Supermarkets - A Study
*Christy A.N., Jamal Mohamed M.,
Mohamed Musharaf A. and Mohamed Vajith A.* ... 75

List of Abstracts

- Empowering Narikuravar Women (A Type of Gypsy Community) through Entrepreneurship: A Machine Learning Approach to Analysing Socioeconomic and Growth Status
Umamaheswari D. and Vigneswaran K. ... 76
- Assessing Sustainable Food Waste Reduction Strategies in Dining Establishments of Thanjavur District
Jayanthi N., Kamali Rosalin A. and Praba P. ... 77
- Developing Effective Adoption of Khadi and Village Industries Commission among Innovators in Thanjavur Region
Nagalakshmi P., Mohamed Nasurudeen M. and Rajeswari E. ... 78
- Consumer Preferences for New Generation Vehicles using Multidimensional Preference Analysis
Umamaheswari D., Anand A. and Veeramanikandan M. ... 79
- Challenges Faced by Frozen Bottle and Lassi House Franchise Companies in the Beverage Industry
Prabhu S., Atchayakumar S. and Vignesh K. ... 80
- Undergraduate Students' Bagging Habits: A Sustainability and Circular Economy Investigation
Umamaheswari D., Premnath S. and Gokul V. ... 81
- Sustainable Water Management Practices for Small-Scale Farmers in the Delta Region: Strategies for Resilience and Productivity
Jayanthi N., Gayathri D. and Mohammed Aslam J. ... 82
- An Impact of Emotional Intelligence of Women Night Shift Workers
Kanimozhi N., Swathi S. and Parimitha B. ... 83
- Assessing Consumer Satisfaction and Challenges of Eco-Friendly Shopping Bags: A Study on Sustainable Product Adoption
Umamaheswari D., Sarudarshana K. and Nilkil Kumar P. ... 84
- A Study on Employee Engagement and Empowerment towards Employee Retention at T4TEQSoftware Solutions, Trichy
Christy A.N., Karthiyayani S., Maheswaran J. and Arasu A. ... 85

List of Abstracts

- Consumer Perception towards Khadi Kraft Products in Thanjavur
Nagalakshmi P., Naveenkumar K. and Mohamed Fahad M. ... 86
- The Impact of Green Packaging on Millennials and Gen Z Consumer Preferences
Umamaheswari D., Harischockalingam N. and Yogesh R. ... 87
- Assessing Financial Literacy and Investment Preferences based on Credit Information Bureau (India) Limited (CIBIL) Scores
Jayanthi N., Mohamed Fazil S. and Jayachandran M. ... 88
- A Study on Effectiveness of CRM Practices in Enhancing Customer Satisfaction and Loyalty at SBI
Christy A. N. and Billgates A. ... 89
- Examining the Influence of Unorganized Sector Employees on the Growth and Development of the Textile Industry in South India
Jayanthi N. and Yogaraj S. ... 90
- Impact of Integrating Social and Emotional Learning for Teacher and Student Well-Being in Thanjavur District
Umamaheswari D., Immanuel S. and Yogesh R. ... 91
- The Impact of Online Shopping on Consumer Behavior and Retail Industry
Amarnath R., Yuwan Sanjay R. and Veeramani S. ... 92
- An Impact of Social Media Advertisement and Flash Sales on Shifting Consumer Habits
Kanimozhi N. and Sushmitha K. ... 93
- IOT Based Smart Gas Leakage Detection System for Enhanced Home Safety
Mehala K., Jasmine Banu N. and Pragadeeswaran G. ... 94
- Customer Perception of Total Quality Management in Banking Services
Christy A.N., Varun Kumar G., Hari Haran S., Khan Mohamed Batcha M. and Thirumalai Rajan S. ... 95
- The Impact on Social Media Consumer Purchasing Decisions of Grocery Products
Mehala K. and Harin, R. ... 96

List of Abstracts

- A Study on the Impact of Artificial Intelligence on Human Resource Management
Amarnath R., Mohamed Halith M. and Mohamed Arsath S. ... 97
- A Study of Impact Exploring the Sales and Consumer Satisfaction in Automobile Industry
Kulanthai Theraus S., Mohamed Gani P. and Manaf Mohamed S. ... 98
- Analyzing Consumer Preferences and Buying Behavior in Textile Retail at Thanjavur District: The Influence of Demographic and Psychographic Factor
Gowri B., Alwin Manoj L. and Mohan Raj K. ... 99
- Evaluating the Impact of Banking Innovations on Customer Satisfaction: A Study of AI, Chatbots, and Virtual Assistants
Christy A.N. , Karthiyayani S., Arasu A. and Deepak Raja K. ... 100
- An Examination of the Key Obstacles in Online Cash Payment Systems among the People of Thanjavur
Subendiran S., and Vinoth E. ... 101
- A Study on Eligibility Challenges and Exclusion Errors in the Magalir Urimai Thogai Scheme
Anthoniaammal A, Dilip S. and Ashok K. ... 102
- The Change in Consumer Habits Caused by Flash Sales and Social Media Advertisement
Kanimozhi N. and Sushmitha K. ... 103
- A Study on Pricing Strategy used by Telecommunication Network and its Impacts on Customers
Nagalakshmi P., Dhivakaran S. and Nitheesh Kumar P. ... 104
- Student Loan Repayment Strategies: Evaluating Long-Term Effectiveness, Economic Influences, and Insurance-Based Solutions
Mehala K. Dhivya Bharathi N. and Suhail S. ... 105
- Risk Management in Construction: Challenges and Problems of Workers
Subendiran S., Syed Javid J. and Saran P. ... 106

List of Abstracts

The Impact of E-Service Quality and Customer Satisfaction on Product Return Policies and Package Handling in Online Shopping <i>Saranya P., Sameera Thasreen A. and Praveen Kumar K.</i>	... 107
AI and Big Data Analytics in Commerce <i>Sumathi K., Radhasri D. and Roshna R.</i>	... 108
The Impact of Social Media Addiction on Mental Health among College Students <i>Gowri B., Pavithra S. and Abdul Hameed N.</i>	... 109
The Role of AI in Enhancing Customer Engagement in CRM Systems <i>Ila Nakkeeran</i>	... 110
Consumer Awareness and Adoption of Circular Economy Principles in Marketing <i>Prabhu S. and Ajay A.</i>	... 111
The Role of Facial Recognition in Attendance Systems: Higher Education Institute <i>Ayyanar U., Naveen Ananth, D. and Yoga Veeramani, C.</i>	... 112
Evolution of Earbuds: Addressing Common User Issues Through Design and Technological Advancements <i>Jancy Rani N., Balaji B. and Mohamed Riyaz</i>	... 113
Social Commerce: The Intersection of E-Commerce and Social Media <i>Mehala K., Ashshahid R.M. and Sabarish R.</i>	... 114
Exploring the Dynamics of Instagram Influencer Marketing on Consumer Purchase Behaviour <i>Saranya P., Priya Dharshini M. and Shiyam A.</i>	... 115
The Impact of AI-Driven Tools on Student Productivity and Well-Being <i>Subendiran S., Mohamed Imran and Mohamed Rasith</i>	... 116
The Role of Social Media in Modern Education <i>Gowri B., Santhosh A. and Mohamed Shajith A.</i>	... 117
Streamlined Event Management and Smart Shopping Using HTML <i>Prabhu S., Durai Govindarajan S. and Mohamed Arsath S.</i>	... 118

List of Abstracts

- Students Financial Challenges in Higher Education: Analysing Stress, Financial Behaviour and Aid Awareness
Mehala K., Yokashree K. and Baranidharan S. ... 119
- House Fire Detection and Alarming System using Artificial Intelligence in Python
Gowri B., Prathana S. and Rakesh M. ... 120
- A Comparative Study on Student Satisfaction towards Institution Hostel and Private Hostel Facilities Institutions
Prabhu S., Mohamed Riyas M. and Dhiwagar B. ... 121
- Challenges and Strategic Solutions for Digital Payment Adoption Small and Medium Enterprises in Thanjavur District
Sanath Kumar K. and Neethi ... 122
- Employee Engagement and Work-Life Balance among Teachers in Private Colleges at Thanjavur
Gowri B., Kamal Deen A. and Akilan G. ... 123
- Smart Warehousing and Dark Store Optimization for Ultra-Fast Quick Commerce Deliveries
Sumithra K., Sarathi S. and Nagarjun N. ... 124
- Revolving Attitudes: Exploring Masculine Preference for Unique Bikes
Kulanthai Theraus S., Keerthana A., Bavadharani R., Mohamed Arsath K., and Sanjay R. ... 125
- Sustainable Practices in Service Industry and their Effects on Customer Perceptions at Thanjavur Hotels
Prabhu S., Vijayaswanth V.A., Kishore J.T. and Jeevanantham M.S. ... 126
- The Influence of Emotional Marketing on Consumer Decision-Making: Strategies and Effects
Amarnath R., Deepa Priya B. and Vijay Perumal J. ... 127
- The Digital Marketing Revolution: Transforming Business and Consumer Engagement
Sheela B. ... 128

List of Abstracts

- Assessing Investment Alternatives: A Comparative Analysis of Mutual Funds and Gold
Prabhu S., Sudharsan R. and Abdul Rahman A. ... 129
- A Study on Implementation of Location Tracking Technologies for Productivity Monitoring IT Employees Id's
Gowri B., Archana A. and Kameshwaran G. ... 130
- Struggles Faced by Rural Women Entrepreneur to Explore their Products in Online Platform
Sumithra K., Mahalakshmi S. and Hari Haran V. ... 131
- Challenges and Sustainable Marketing Strategies in the Food Industry: Balancing Profitability, Consumer Trust and Environmental Responsibility
Prabhu S., Karon S. and Ajesh M. ... 132
- Economic Empowerment of Coastal Areas Strengthening Financial Literacy in Nagapattinam
Kavipriya R. ... 133
- Awareness about Digital Payment System among People
Sumithra K., Idhrees M. and Jabrullah Khan J. ... 134
- Analysis of Purchasing Power through Narrative Advertisements of FMCG Products
Anjana Meena J., Sandra S., Santhiya M. and Ajay N. ... 135
- A Study on Impact of AI Tools for the Academic and Research Development of Students in Higher Education Institution
Jayanthi N., Mohamed Raseen T. and Mohamed Musruf S. ... 136
- Investigating the Challenges Faced by Small Businesses in Implementing Online Payment Systems
Durga G. ... 137
- The Enduring Success of Vintage Brand in the Modern Market
Amal Infanto Vensley M., Gowtham V. and Balasundar P. ... 138
- AI Based TV Viewing Safety Distance Assurance for Healthier Screen Time
Sri Devi S. and Logesh T. ... 139

List of Abstracts

- Robotics and Vital Impact across Various Application in Society
Sumithra K., Shalini D. and Vethaviyaash R. ... 140
- E-Banking Transactions and their Impact on Society: A Management Perspective Study in Thanjavur District
Anjana Meena J. and Kathirvel, M. ... 141
- Utilizing Social Media for Increased Customer Engagement: A Study of Small Business Success
S. Subendiran, R. Sriram, S. Kasim Salman ... 142
- Optimizing the Usability of Fintech Services by Street Vendors
Kanimozhi N. and Churchill Jeaser E. ... 143
- An Examination of the Relationship between Work-life Balance and Job Satisfaction in Home Delivery Man Workplaces
Saranya P., Bharanidaran and Dinesh ... 144
- Impact of Artificial Intelligence in Society
Gowri B, Logeshwara Rao G. and Naveen R. ... 145
- Impact of Green Marketing on Consumer Purchase Intentions: An Analysis of Eco-friendly Products
Kanimozhi N. and Robinson S. ... 146
- Comparative Analysis of Stress Management Practices and Coping Mechanisms in Corporate and Government Sectors
Gowri B., Adhil Ahamed M. and Fadil M. ... 147
- The Unseen Challenges of the Delivery Workforce: An Analysis of Workplace Struggles and their Implications in Zomato
Saranya P., Mohamed Asathulla S. and Deasikan R. ... 148
- Dark Side of Loan Settlements: An Exploratory Study of Bank Customers Experience
Gowri B., Sudharshan D. and Naveen D. ... 149
- A Study on Impact of Digital Banking on Customers Satisfaction and Retention in Tamil Nadu
Kulanthai Theraus S., Ragupathy B. and Abdul Fasith M. ... 150

List of Abstracts

- The Rise of Quick Commerce: Awareness, Challenges, and Future Prospects
Sumithra, Sri Vaishnavi P. and Poornisha S. ... 151
- Employees Performance Appraisal towards the Training and Development Program of Health Care Centres
Saranya P., Raja Ganapathi M., Mohamed Anas A. and Karthikeyan C. ... 152
- Assessing the Awareness and Understanding of National Pension Scheme (Vatsalya) among Low-income Individuals in Thanjavur
Mehala K., Varshiny S. and Vishwa, A. ... 153
- Forecasting Consumer Intention to Buy Energy Efficient Products in Thanjavur
Balarathinam P., Keerti Vasam V. and Elumalai S. ... 154
- Exploring the Growth of YouTube Ads on Enhancing Sales for Small Businesses in Thanjavur
Sumithra K., Srinivash B. and Mohamed Issam R. ... 155
- A Comparative Study on Consumer Preferences for Baby Products: Himalaya Vs. Johnson & Johnson in Thanjavur District
Vasanthakumar K. Mohamed Afrith A. and Jagatheesan K. ... 156
- Enhancing a Python-based Chatbot for Hardware and Software Troubleshooting Solutions
Mehala K., Prageshvaran G. and Ramanesh R. ... 157
- Effectiveness of Co-branding: A Machine Learning Approach
Sumithra K., Hariharan R. and Kiruthic Roshan A. ... 158
- A Study on Customer Perception towards Branded Shirts in Thanjavur Region
Balarathinam P., Ayya A. and Naveen Kumar K. ... 159
- A Study on Job Satisfaction of Employees in HDB Financial Services at Thanjavur District
Sumithra K., Lakshmi Narayanan B. and Abdul Gaffar A. ... 160
- A Study on Challenges of Driver's Daily Routine with Special References to the Common Vehicles in Thanjavur
Saranya P., Abdul Kadar J. and Mohamed Yasar ... 161

List of Abstracts

- Exploring the Various Challenges faced by Street Vendors in their Daily Operations
Mehala K., Jayaseelan A. and Sakthivel D. ... 162
- Productivity Challenges faced by Migrant Workers due to Workplace Discrimination
Vasanthakumar K., Arshath Ahamed J. and Prasanth P. ... 163
- Analyzing the Impact of Employee Perception and Job Satisfaction on Workplace Dynamics at Toolfab
Subendiran S. and Veeramani P. ... 164
- A Study on Consumer Behavior about Kia Motors and MG (Morris Garage) in Thanjavur
Vasanthakumar K., Guna K., Aslam Faiz Ahamed S. and Shanmuganathan R. ... 165
- The Role of Poor Infrastructure in Road Accidents: Analysing the Impact of Potholes, Faulty Traffic Signals, and Inadequate Lighting
Subendiran S., Sona A. and Abdur Rahman M. ... 166
- Uncovering the Influence of Consumer Gratification on the Ajio Online Platform at Thanjavur District
Gowri B., Dharshini M. and Mohamed Imarudeen M. ... 167
- Evaluating the Effectiveness of Job Portals for Modern Job Seekers
*Nagalakshmi P., Mohamed Anas S.,
Mohamed Yashif Z. and Mohamed Fazlan Asfar J.* ... 168
- A Study on Customer Loyalty of Zudio Brand Awareness in Thanjavur
Balarathinam P., Thanverudeen M.S., Mohamed Ithrees M. and Tariq U. ... 169
- Impact of Artificial Intelligence in Talent Recruitment Process: A Reference in IT Industry
*Balarathinam P. *, Mohamed Yusuf M. ** and Mohamed Apsar S. *** ... 170

Challenges in AI Adoption: Security, Privacy and Governance

Swarnalatha V.* and Soundarya S.**

ABSTRACT

The widespread use of Artificial Intelligence (AI) across industries has revolutionized business processes, decision-making, and automation. AI deployment is, however, coupled with enormous security, privacy, and governance issues that must be addressed to provide responsible and ethical AI deployment. Security is one of the biggest issues with the use of AI. Because AI systems are built from massive datasets of data, they are vulnerable to hacking, cyber-attacks, and data tampering. It is extremely important to have strong cybersecurity to protect AI-based systems from malicious attacks that can lead to financial and reputational loss. Another significant challenge is privacy. AI applications, particularly those in finance, healthcare, and e-commerce, handle sensitive personal information, generating worries about data breaches, user permission, and illegal monitoring. To prevent the misuse of user information, organizations must adopt strict data protection policies and adhere to growing privacy legislation. Governance remains a vital component of AI deployment. The lack of established standards, algorithmic biases, and ethical problems complicate AI administration. Building public trust requires ensuring AI models are transparent, accountable, and fair. Policymakers and corporations must work together to develop ethical AI frameworks that balance innovation and risk management. This conceptual paper analyzes the major security, privacy, and governance concerns in AI adoption, investigates new solutions, and emphasizes the role of regulatory frameworks in ensuring safe and responsible AI integration in modern industries.

Keywords: Artificial Intelligence, Security, Data Privacy, AI Governance, Cyber Threats, Ethical AI.

**Corresponding author; Assistant Professor, Christ Academy Institute of Law, Bangalore, India (E-mail: swarna.anya@gmail.com)*

***Student, BBA LLB. Christ Academy Institute of Law, Bangalore, India*

Unveiling the Dynamics of Online Banking Customer Behavior and Risk Awareness in the Digital Era

Shalini S. and Ande Keerthi Kailash Nath Babu***

ABSTRACT

Technology empowers many businesses to move their operations from traditional methods into online mode. Similarly, banking sector also responds to favorable developments and adapt to the changing environment. The popularity of online banking has been increasing in the twenty-first century. The primary reason that banks are able to serve their customers wherever in the world is due to affordable infrastructure and technology. The impact of technology in the banking industry has seen a rise in digital banking services and online transactions. On the other hand, the threat of digital banking fraud has become increasingly prevalent in today's society. Digital banking fraud has become a prevalent issue that affects millions of individuals and businesses worldwide. As more people rely on online banking services for their financial transactions, Cybercriminals are constantly finding new ways to exploit weaknesses in online banking systems, putting consumers at risk of financial loss, identity theft and so on. Despite the risks associated with digital banking fraud, it also offers convenience, accessibility, and efficiency apart from traditional banking methods. However, the research focuses on exploring the nature of online banking and its customers, as well as how aware online banking customers are of the associated risks. It also aims to investigate the measures taken by customers to identify, prevent, and mitigate the likelihood of fraud in the banking sector. Additionally, the research aims to emphasize the importance of implementing strong security measures to protect against such threats. Understanding the complexities of digital banking fraud is crucial in safeguarding our financial assets in today's digital age.

Keywords: Online banking, Banking fraud, E banking, Consumer behaviour.

**Corresponding author; Associate Professor, Christ Academy Institute of Law, Bangalore, India (E-mail: swarna.anya@gmail.com)*

***Student, BBA LLB. Christ Academy Institute of Law, Bangalore, India*

An Analytic Study on Fintech in Financial Services Industry

Subalakshmi D.*

ABSTRACT

The decade since the financial crisis has seen an explosion of new entrants into financial services. Agile, technology-focused ‘fintech’ firms have sought to upend the established order of financial services, changing the dominant operating models and competitive dynamics of an industry that, in the 50 years prior, had seen remarkably little change in market structure. The implications of these technologies are having on the operational structure, competitive dynamics, and governance requirements of the financial services industry. In the environment of increased restrictions on traditional lending that followed the financial crisis of 2008, many individuals and small businesses found themselves excluded from traditional sources of capital, creating an opportunity for the entry of new lenders. Perhaps the most intriguing of these were fintech innovators promoting the idea of peer-to-peer lending. For an industry with a long-standing reputation for being risk averse and slow to change, it is perhaps surprising that some of the most exciting and innovative fintech applications are emerging in the realm of insurance. While other areas of financial services have sought to reinvent the delivery, pricing, and behind-the-scenes operations of their businesses for greater efficiency, fintech being deployed in the insurance space—often referred to as ‘insurtech’—is going even further by introducing fundamentally new products. This study focused on the Insurance industry to promote the technologies introduced by fintech.

Keywords: Financial services, Technological innovation, Competitive dynamics, Market disruption, Peer-to-peer lending.

**Assistant Professor, School of Social Sciences and Languages, VIT University, Vellore, India
(E-mail: subalakshmi.d@vit.ac.in)*

Machine Learning and Neural Network Models for Predicting Virtual Try-On Effects on Personality Traits and Behavioral Intentions in Vision Wear and Wristwear

*Deepeka M.**

ABSTRACT

The introduction of virtual try-on has completely changed the way consumers make purchases, especially in the field of wearables. This study examines the impact of personality traits on consumers' attitudes and behavioral intentions towards virtual try-on technology, specifically in vision wear (eyeglasses) and wristwear (watches). The study aims to explore the relationship between the Big Five personality traits (Conscientiousness, Openness, Agreeableness, Extraversion, and Neuroticism) and consumers' perception of virtual try-on, specifically focusing technology acceptance of Perceived usefulness and Perceived enjoyment. By understanding the role of individual differences in technology adoption, this research seeks to provide valuable insights for retailers and marketers in the eyewear and wristwear industries to enhance their virtual try-on experience and increase consumer engagement. It also explores how an individual difference in personality traits affect the technology adoption, specifically in the case of virtual try-on applications. Because different personality profile may provide different response to technology adoption. Data has been collected from 150 respondents in the districts of Thanjavur and Trichy using a structured questionnaire. The data has been analyzed using SPSS Software 20 and Python. We applied neural networks, which achieved high accuracy in both training (98.00%) and testing (98.10%), indicating the reliability of predicting behavior intention. We also implemented machine learning tools- linear regression with an accuracy of 90.30%, support vector machine with 93.00% and random forest method with 93.33%.

Keywords: Virtual Try-on, Machine Learning, Neural Network, Personality traits, Behavior intention, Sustainable benefits.

**II MBA Student, School of Management, SASTRA (Deemed to be University), Thanjavur, India (E-mail: deepulatha2@gmail.com)*

AI-Driven Customer Relationship Management (CRM)

*E. Hephzibah Rosalind**

ABSTRACT

AI-driven Customer Relationship Management (CRM) systems integrate artificial intelligence (AI) technologies to enhance customer interactions, automate workflows, and optimize decision-making. By leveraging machine learning, natural language processing, and predictive analytics, AI-powered CRMs improve data management, personalize customer experiences, and streamline sales and marketing processes. These systems enable businesses to automate repetitive tasks, predict customer behaviors, and provide real-time insights, leading to improved efficiency and customer satisfaction. Additionally, AI-driven CRMs enhance lead scoring, customer segmentation, and sentiment analysis, empowering organizations to foster stronger relationships and maximize revenue. As AI continues to evolve, its integration within CRM systems is expected to drive innovation, making customer relationship management more intelligent, adaptive, and result-oriented.

Keywords: AI-driven CRM, artificial intelligence, customer relationship management, machine learning, predictive analytics, natural language processing, automation, customer experience, lead scoring, sentiment analysis, sales optimization, workflow automation, data management, customer segmentation, business intelligence, personalization, customer retention, AI chatbots, revenue growth.

**Research Scholar, Bishop Heber College (Autonomous), Tiruchirappalli, India
(E-mail: hephzibahtnj@gmail.com)*

Breaking Barriers: The Socio-economic and Educational Struggles of the Narikuravars

*Umamaheswari D. *, Muthu Sri S. ** and Balaji S. ****

ABSTRACT

This study investigates the socioeconomic and educational challenges faced by the Narikuravar community in Tamil Nadu, focusing on the population in Devarayaneri, Tiruchirappalli. The research uses a mixed-methods approach and Structural Equation Modeling (SEM) to examine the impact of educational factors, employment, financial security, and government welfare programs on their socioeconomic development. Data was collected through surveys, interviews, focus group discussions, and observational studies within the Narikuravar community. The findings reveal that, while educational and employment factors significantly influence socioeconomic progress, financial security plays a moderate role. However, the analysis also exposes potential issues with discriminant validity among constructs like Educational Factors and Financial Security, suggesting construct overlap. The study underscores the need for culturally sensitive and community-driven development models to address the unique barriers the Narikuravars face. It provides actionable recommendations for policymakers, educators, and community leaders to enhance their socioeconomic and educational opportunities and promote their integration into mainstream society.

Keywords: Narikuravars, Socio-Economic Development, Education, Structural Equation Modeling, Welfare Programs, Discrimination, Policy Interventions.

**Corresponding author; Professor, Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India
(E-mail: umad@pmu.edu)*

***Student, Final Year B.Com. (Computer Applications), Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India*

****Student, Final Year B.Com. (Computer Applications), Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India*

Exploring the Export Potential of Dairy Products to the Foreign Countries

Jayanthi N. *, Gokul S. ** and Mohammed Irfan ***

ABSTRACT

India happens to be one of the leading dairy-producing nations in the world, it poses challenges in exporting dairy products due to various factors that include escalating global competition in the marketplace, regulatory barriers, and consumer perception. The research examines the salient conditions of the world demand for Indian dairy products in terms of preferences of the consumers, government policies toward dairy production and consumption, and quality assurance as well as marketing strategies. Using methods of survey, NVivo-aided ethnographic analysis, and common statistical techniques like ANOVA, Chi-square, correlation, and regression, the study establishes that price competitiveness and compliance with international dairy quality standards greatly influence consumers; decisions ($\chi^2 = 44.68$, $p; 0.001$). Following government policies, certifications like ISO and FSSAI are also crucial determining factors for market acceptance ($r = 0.277$, $p; 0.001$). Furthermore, social media presence, along with making Indian dairy products visible and raised awareness toward them, influences positively consumer trust and interest ($\chi^2 = 50.73$, $p; 0.001$). Technological improvements extend shelf life and increase consumer understanding in order for competitiveness regarding exports to thrive ($F = 13.95$, $p; 0.001$). Demand for Indian dairy products presents a stronger case in the Middle East and South-East Asia markets because of cultural familiarity, targeted marketing, and price-related advantages, with eating patterns of the Indian dispersion playing a part. Nevertheless, the heavy caseloads for importation and different international food regulations may prove significant barriers to the growth of exports. To bolster the position of India in the global dairy market, revamping supply chain infrastructure, conforming to food standards of other countries, and modernizing dairy processing systems would suffice. This would also help in creating better commercialization of dairy-technological innovations, adopting better marketing strategies, and aligning policies toward global standards for better international acceptance of Indian dairy products. Improving the above factors would yield the optimum level of Indian dairy exports into becoming highly competitive and sustainable in the global marketplace.

Keywords: Indian dairy exports, Foreign regulations, Quality standards, Consumer demand, Marketing strategies, Logistics hurdles, Trade policies.

**Corresponding author; Associate Professor, Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India (E-mail: jayanthin@pmu.edu)*

***Student, Final Year B.Com. (Honours), Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India*

****Student, Final Year B.Com. (Honours), Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India*

Forecasting ICICI Mutual Fund Share Prices Using Machine Learning Models for Financial Prediction

Prabhu S. and Madhumitha S.***

ABSTRACT

The sophistication of financial market systems requires sophisticated predictive models to achieve correct mutual fund price forecasting. The research predicts ICICI mutual fund share prices through three machine learning methods including ARIMA and AutoML and Long Short-Term Memory (LSTM) networks. The prediction power of mutual fund prices benefits from the linear trend and seasonal pattern analysis of ARIMA and the automatic model finding capabilities and improved accuracy from AutoML. The deep learning approach of LSTM is implemented to track both complex temporal aspects and lengthy patterns existing in financial datasets. Historical price data helps develop predictive models that predict ICICI mutual fund prices for the forthcoming three years. The study measures forecasting model effectiveness through Root Mean Square Error (RMSE) and Mean Absolute Error (MAE) together with Mean Absolute Percentage Error (MAPE) to select the best method. The analysis will show both the strengths and weaknesses of each technique when used to forecast mutual fund trends. Research results will offer essential market insights to fund managers and financial analysts as well as investors who seek better approaches to make mutual fund investment decisions. The application of machine learning algorithms for financial prediction serves to further develop the area of ML-Based financial modeling. This research will produce results that boost marketplace efficiency and enable investors to reduce market volatility risks which results in superior portfolio management and investment planning.

Keywords: Mutual fund price forecasting, Machine learning, Time series prediction, Financial market prediction.

**Corresponding author; Assistant Professor, Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India (E-mail: prabhus@pmu.edu)*

***Student, Final Year M.Com., Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India*

Leveraging Machine Learning and Neural Network to predict AI usage: Psychological drivers of Impulse Buying Behaviour in Online Fashion Retail

*Aarti B. **

ABSTRACT

Artificial intelligence in the e-commerce sector has enhanced the consumers' shopping experience significantly. The combined effects of AI and Psychological factors such as Personality Traits and Technology Self-Efficacy on unplanned purchase behaviour are explored in this paper, particularly in the online fashion retail industry. This study focuses on the Big Five Personality Traits (Openness, Conscientiousness, Extraversion, Agreeableness, and Neuroticism) and consumers' impulse buying behaviour, especially with Perceived Usefulness and Ease of Use and also mediating items such as hedonic motivation and Attitude towards AI to and trust in AI systems are also analysed to provide an actionable insights for the online fashion retailers and marketers. The study also considers demographic analysis which give a comprehensive impact on online fashion retail. A structured questionnaire was distributed to Pudukkottai and Thanjavur district consumers, and 150 quantitative data were collected on shopping habits, attitudes towards AI, and psychological triggers on purchases. The data was analysed with the help of SPSS software for neural networks, and the accuracy of training was at 97.40%, and testing was at 97.1%, which indicates the reliability of predicting behavior. Furthermore, using Python, we implemented ML tools such as Support Vector Machine (SVM) with an accuracy of 91.1%, Linear Regression with 89%, and Random Forest with 93%.

Keywords: AI, Impulse Buying, Hedonic Motivation, Psychological Factors, Online Retail, Sustainable benefits.

**II MBA Student, School of management, SASTRA (Deemed to be University), Thanjavur, India (E-mail: aartishribaaskaran@gmail.com)*

Impact of Artificial Intelligence in Banking Sector in Coimbatore City

*Jayanthi M.**

ABSTRACT

New technologies have enabled incredible progression in finance industry particularly in Banking industry. In this present scenario, it is not possible for any industry to remain isolated and untouched by a technological innovation like AI, IoT, Machine learning, so on., and banking sector is not exceptional to it. Banking sector has been transformed with the advent of Artificial Intelligence (AI) by enhancing efficiency, security, automation, fraud detection, personalized services and effective risk management. AI have provided investors and customers with more innovative tools, new types of financial products and new potential for growth in banking sector. The reaps and benefits of AI is creating a positive impact in the minds of the investors and customers. Hence this study has been carried out to analyze the impact of Artificial Intelligence in banking sector. A total of 100 respondents were taken up for this study in Coimbatore city by using convenient random sampling method. A study result showed that majority of the respondents are having a positive impact towards the usage of AI in banking sector. In general, bank customers urge automated experiences with self – service capabilities but they also need a sense of having human interactions to feel personalized. Even though huge challenges are there in front of eyes of Banking sector in the process of implementing Artificial Intelligence but it will surely help in banks to make transition in developing new operating models, embrace digitization, smart automation with human touch and to achieve higher and continued profitability in commercial and retail banking.

Keywords: Artificial Intelligence, Impact, Banking sector, Technology.

**Associate Professor, Department of Commerce (IT), Dr. N.G.P. Arts and Science College, Coimbatore, Indian (E-mail: jayanthi.m@drngpasc.ac.in)*

Retailers Opinion towards Marketing Platform in Fire Crackers in Sivakasi Corporation

Boopathi Krishnan S. and Singaravelu, K.***

ABSTRACT

The present study made a powerful effort to study the RETAILERS OPINION TOWARDS MARKETING PLATFORM IN FIRE CRACKERS IN SIVAKASI CORPORATION. Thus, study result shows that especially marketing platforms give more fondness to Retailers Practices, satisfaction, development, status, internal factor tool and managers capabilities in reduction of factors. In Factors, as well those similar variables are factorized under four categories as planning and development, internal factor, marketing capabilities and as an alternative Marketing practices tool which are highly correlated to each other in right of way order. This study also evidences that are highly correlated in “High-impact marketing organizations tend to commit themselves to creating work environments that enable marketing both as individuals and as contributors to business success. They strive to create positive environments and clearly communicate these expectations in the marketing philosophy and mission. The most effective philosophies focus on fostering innovation and collaboration, or creating the best place to work, while the least effective philosophies focus narrowly on efficiency or cost-cutting efforts.

Keywords: Practices, Marketing Platforms, Crackers.

**Corresponding author; Research Scholar, Department of Commerce, C.B.M. College (Autonomous), Coimbatore, India (E-mail: boopathikrishnan96@gmail.com)*

***Principal, Department of Commerce, C.B.M. College (Autonomous), Coimbatore, India*

Assessing Financial Literacy: Attitudes of Credit Card Holders

Jayanthi N., Abdul Ajees A.** and Syedha Jaibunihar****

ABSTRACT

The study is drawn from the growing importance of financial literacy as a major aspect of economic empowerment, particularly in the utilization of credit cards. Credit card debt has become a significant concern globally, with many credit card holders struggling to manage their credit card expenses. The research gap is identified by the study, and it shows the most significant importance of knowing about financial literacy among credit card holders, particularly in their attitudes and financial knowledge concerning the use of credit cards. The research aims to analyze their financial literacy of using credit cards on credit card holders. This study objectives are to evaluate the general knowledge of credit card terms, interest rates, and late payment fees, on credit card holders, assess the prevalence and effectiveness of digital apps for tracking financial records, and identify the most trusted and frequently used sources of financial knowledge about Credit card holders. Analytical research techniques used in the research are Random Forest Classifier, K means clustering, Linear Regression, ANOVA and Chi square test. Credit card holders are occasionally glancing through statements. E-resources usage improves confidence in financial record management, with online resources being the most trusted source of learning finance. It is found that the credit card holders are aware of credit card terms, interest rates, and digital apps for financial transactions. The study concluded as found that the credit card holders are having awareness of credit card terms, interest rates, and digital apps for financial transaction.

Keywords: Financial Literacy, Credit card holders, Linear Regression, Credit Management, Digital apps, Credit Score, Predictive Analysis.

**Corresponding author; Associate Professor, Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India (E-mail: jayanthin@pmu.edu)*

***Student, Final Year B.Com. (Corporate Secretaryship), Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India*

****Student, Final Year B.Com. (Corporate Secretaryship), Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India*

Financial Technology (Fin Tech) and AI for Financial Growth

Anandhalakshmi P.*

ABSTRACT

This study uses a clear, step-by-step research method, Value-Focused Thinking, to find practical goals for gaining value from AI in the fintech field. The findings of this study will offer a basic theory for future research as more AI tools are made in the fintech sector. The results also give advice to those working in the field on how to get value from their AI projects. Finance empowered by AI has become a very attractive and important area in AI, data science, economics, finance, and other related research fields and business areas. This long history of AI in finance has been built upon by new AI, data science, and machine learning, which are transforming the goals, ideas, theories, methods, tools and social aspects of economics and finance, and driving smart FinTech.

Keywords: Artificial intelligence, AI, data science, data analytics, advanced analytics, FinTech, AI in finance.

**Research Scholar, Department of Commerce, Pachaiyappa's College for Men, Kanchipuram, India (E-mail: anandhilakshimiphil@gmail.com)*

Marketing of Ultra-Processed Foods on Social Media Platforms: Its Impact on Individuals' Health Outcomes

*Gowri B. *, Santhosh Mani** and Mohamed Navith****

ABSTRACT

The rise of social media marketing has led to increased influence on consumer trust and purchase behaviour, especially for ultra-processed foods. Although there has been research into the impact of social media marketing on consumer behavior, there is limited research on how weak enforcement and lack of consumer awareness led to misleading food advertising. It is unclear if current regulations are doing enough to protect consumers. Even with regulations in place, poor enforcement means brands have little accountability and can continue these tactics. That presents troubling issues around consumer awareness, trust and public health. This study examines the impact of social media marketing on consumer preferences for ultra-processed foods. It investigates how weak enforcement set the ground for misleading promotions and evaluates whether current advertising regulations are sufficient, suggesting improvements for responsible marketing. Quantitative approach is applied on this study by using convenience sampling with the sample size of 686. The structured questionnaires utilized to study consumer trust, and advertising regulations on UPF advertisements in social media. Misleading ads make people more likely to buy ultra-processed foods from social media ads. Most consumers are unaware they are being deceived due to limited knowledge of advertising laws. Poor enforcement enables brands to continue deceptive practices, resulting in health risks. Research shows that misleading ads for ultra-processed foods persist due to consumer unawareness and weak ASCI enforcement. Stronger regulation, monitoring, and consumer education are urgently needed to protect public health and consumer rights.

Keywords: Social media marketing, Ultra-processed foods (UPF), Consumer awareness, Advertising regulations, public health, ASCI (Advertising Standards Council of India).

**Corresponding author; Assistant Professor, Department of Commerce, Periyar Maniammai Institute of Science and Technology, Vallam, Thanjavur, India (E-mail: gowricom@pmu.edu)*

***Student, Final Year B.Com. (Honours), Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India*

****Student, Final Year B.Com. (Honours), Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India*

Consumer Trust and Repurchase in B2C E-Commerce: A Moderation Model

Saranya P.*, Vishnuvarthan V.** and Nithish D.***

ABSTRACT

Background: Online shopping has grown fast, offering customers convenience, variety, and good prices. But trust is a big factor that decides whether customers will buy again from an online store. While many studies talk about trust, not much is known about how things like brand reputation, online reviews, and past shopping experiences affect the link between trust and repeat purchases. This study looks at how trust influences repeat buying and what factors help build trust in online shopping. Objectives: 1) To evaluate the influence of trust, established through secure payment systems, quality service, and transparent policies, on repurchase intentions in B2C e-commerce 2) To identify key trust-building factors, such as fast delivery, quality packaging, and transparent return policies, and their contribution to enhancing customer loyalty 3) To analyze the impact of pricing strategies, discounts, and promotional offers on repurchase behavior in B2C e-commerce. Methods: This study used a survey to collect data from 100 online shoppers who have shopped more than once from the online store. The data were analyzed to understand how trust and other factors influence repeat purchases. Results: The study found that trust plays a big role in getting customers to buy again. A good brand reputation, positive reviews, and past shopping experiences make this trust stronger. Factors like fast delivery, easy returns, and reliable service also help build trust and keep customers loyal.

Keywords: Online shopping, customer trust, repeat purchases, brand reputation, online reviews, customer loyalty.

*Corresponding author; Assistant Professor, Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India (E-mail: saranyap@pmu.edu)

**Student, Final Year B.Com. (Corporate Secretaryship), Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India

***Student, Final Year B.Com. (Corporate Secretaryship), Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India

Transforming Education with Artificial Intelligence: Opportunities, Challenges, and Implications for the Future

*Indumathi N.**

ABSTRACT

AI is revolutionizing various sectors, including education, by offering innovative solutions to enhance learning and teaching. This study aims to examine the current and potential role of Artificial Intelligence (AI) in education, highlighting its advantages and challenges. Through an extensive review of existing literature and AI applications across different fields, the study focuses on its educational implications. The findings suggest that AI can significantly improve learning experiences by providing personalized feedback, supporting students with special needs, and automating administrative tasks. AI-driven tools, such as intelligent tutoring systems and adaptive learning platforms, help create customized learning paths based on students' strengths and weaknesses. Additionally, AI-powered chatbots and virtual assistants can provide instant support to learners, enhancing engagement and accessibility. AI also plays a crucial role in predictive analytics, helping educators identify struggling students early and implement timely interventions. However, while AI offers substantial benefits, its integration requires careful planning. Challenges such as data privacy, algorithmic bias, and the digital divide must be addressed to ensure equitable access to AI-powered education. Moreover, educators and students must be adequately trained to use AI-driven tools effectively. Over-reliance on AI may also impact critical thinking and problem-solving skills, necessitating a balanced approach that combines technology with traditional teaching methods. The responsibility lies with governments, educational institutions, and policymakers to ensure AI's responsible and effective implementation through proper training and awareness initiatives. Continuous research and innovation are essential to maximize AI's potential while mitigating ethical and accessibility concerns. By adopting a structured and inclusive approach, AI can transform education, making learning more efficient, engaging, and accessible for all.

Keywords: Artificial Intelligence (AI), Education, Personalized learning, Student engagement.

**Assistant Professor (SG), Department of Commerce, B.S. Abdur Rahman Crescent Institute of Science & Technology, Vandalur, Chennai, India (E-mail: indusjnj2010@gmail.com)*

Students Financial Challenges in Higher Education; Analysing Stress, Financial Behaviour and Aid Awareness

*Mehala K. *, Yokashree K. ** and Baranidharan S. ****

ABSTRACT

This study examines the impact of financial stress on university and college students, focusing on academic performance, social life, money management habits, and financial aid awareness. With rising financial pressures, students struggle with financial stability, affecting their well-being and educational outcomes. Limited financial literacy, poor money management skills, and low awareness of financial aid programs contribute to these challenges. This research aims to bridge this gap by analysing how financial behaviour and aid awareness shape students' ability to cope with financial stress. Data were collected from 600 university and college students through a structured questionnaire. Descriptive statistics and chi-square tests were applied to analyse the primary data. The chi-square test confirms a significant association between financial stress and academic performance, as well as its influence on students' social interactions. Financial behaviour and stress levels show a notable relationship, with poor money management contributing to higher stress. Awareness and utilization of financial aid programs are low, with many students reporting difficulties in accessing support due to a lack of information or a complex application process. Correlation analysis indicates a weak but positive relationship between financial literacy and financial stability. The findings highlight the need for improved financial education, better money management strategies, and increased awareness of available financial aid to enhance students' financial well-being and academic success.

Keywords: Financial stress, academic performance, financial behaviour, financial aid awareness, money management.

**Corresponding author; Assistant Professor, Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India (E-mail: mehalak@pmu.edu)*

***Student, Final Year B.Com. (Honours), Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India*

****Student, Final Year B.Com. (Honours), Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India*

The Strategic Role of Employee Performance in Achieving Organizational Goals: Exploring the Impact of Engagement, Productivity and Development

Christy A.N. Jamal Mohamed M.** and Mohamed Musharaf A.****

ABSTRACT

Employee performance is a critical driver of organizational success, with engagement, productivity, and development serving as fundamental components in achieving strategic goals. Organizations that effectively manage these aspects can enhance workforce efficiency, improve competitiveness, and sustain long-term growth. However, traditional HR management approaches often struggle to optimize human resource (HR) allocation due to complex and dynamic business environments. Beyond engagement and productivity, continuous development play crucial roles in sustaining long-term organizational success. Productive employees ensure that resources are utilized efficiently, minimizing waste and maximizing output. Existing research often examines engagement, productivity, and development separately, lacking a holistic view of their combined impact on organizational goals. This study addresses this gap by analysing their interdependent effects and providing strategic insights for performance improvement. The aim of the study is to analyze the impact of employee engagement on organizational goals and to investigate the effect of performance management systems on employee outcomes. Questionnaire was used to collect Primary data and a descriptive research approach was adopted. This research addresses these issues by proposing an innovative, technology-driven approach to enhance workforce performance and organizational success.

Keywords: Employee engagement, Productivity, Organizational goals and Employee outcomes.

**Corresponding author; Assistant Professor (SG), Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India (E-mail: christy@pmu.edu)*

***Student, Final Year B.Com., Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India*

****Student, Final Year B.Com., Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India*

Consumer Perception Analysis of Maruti Suzuki in Thanjavur: Brand Preference, Satisfaction, and Marketing Influence

Subendiran S. *, Mohamed Sikkander Batcha S. ** and Ragavan J. ***

ABSTRACT

Maruti Suzuki has established itself as a market leader in India's automobile industry, renowned for its affordability, fuel efficiency, and extensive service network. Background: Despite its strong market presence, changing consumer preferences and increasing competition necessitate an in-depth analysis of brand perception in regional markets like Thanjavur. Objective: This study aims to evaluate consumer preferences, satisfaction levels, and the influence of marketing strategies on purchasing decisions. It also examines key factors such as product quality, pricing, safety features, and after-sales service. Methodology: A descriptive research design was adopted, with data collected from 230 respondents through structured surveys. The findings reveal that Maruti Suzuki's brand loyalty is primarily driven by its affordability, fuel efficiency, and wide service network. Additionally, effective marketing strategies and brand reputation play a crucial role in influencing consumer decisions. However, consumers are increasingly seeking advanced safety features and modern technological enhancements, indicating a shift in preferences. Conclusion: The study concludes that addressing these evolving consumer expectations will be essential for Maruti Suzuki to sustain its competitive edge in Thanjavur's automobile market. Enhancing innovation, safety, and technological advancements can further strengthen its brand loyalty.

Keywords: Maruti Suzuki, Consumer Perception, Brand Preference, Marketing Strategies, Product quality, Pricing.

**Corresponding author; Assistant Professor (SG) and Head, Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India (E-mail: subendiran@pmu.edu)*

***Student, Final Year B.Com (Computer Applications)., Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India*

****Student, Final Year B.Com (Computer Applications)., Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India*

Developing Food Delivering Application for Tracking Diet and Supporting for Weightloss Management

*Kanimozhi N. *, Jernisiya J. ** and Mahim A. ****

ABSTRACT

Our Research Mainly Focuses On Improving The Quality of The people who are suffering from obesity and concerned about their health due to their busy schedules they Can't spend time on their health so that our application introduces calculating Calories with their height and weight and gives instructions about how many liters of water they needed to consume and calorie intake and workout splits And calculating balanced diet according to their food options mainly for Indian diet so that it will be more easy to follow and we even deliver foods at your doorstep at reasonable cost which most of the people can afford. The Delivery Application for Tracking Diet and Supporting Weight Loss Management not only makes healthy eating more convenient but also ensures that users have access to professional support, real-time insights, and personalized meal options. This holistic approach fosters better adherence to diet plans and enhances the chances of long-term weight management success. By combining technology with health and nutrition expertise, the app bridges the gap between dietary planning and execution, ultimately supporting individuals in achieving sustainable weight loss.

Keywords: Diet Tracking, Weight Loss Management, Mobile Health (mHealth), Calorie Tracking, Personalized Nutrition, Diet food delivery.

**Corresponding author; Assistant Professor (SS), Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India (E-mail: kanimozhi@pmu.edu*

***Student, Final Year B.Com. (Computer Applications), Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India*

****Student, Final Year B.Com. (Computer Applications), Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India*

Innovation in Managerial Decision Making in Artificial Intelligence

Lalitha M. *, Chitra V. ** and Revathi B. ***

ABSTRACT

The rapid advancement of artificial intelligence technologies has fundamentally transformed managerial decision-making processes across industries. This article explores the innovative approaches organizations are adopting to leverage AI for strategic decision making while navigating the associated challenges. We examine how AI-augmented decision systems are reshaping traditional management paradigms by enhancing data processing capabilities, reducing cognitive biases, and enabling real-time adaptability in complex environment. Our analysis identifies three key innovation patterns emerging in AI-driven managerial decision making: (1) human-AI collaborative frameworks that optimally distribute cognitive tasks between managers and algorithms; (2) explainable AI implementations that maintain accountability and trust while preserving algorithmic performance; and (3) agile governance structures that balance innovation with ethical considerations and regulatory compliance. Drawing on case studies from finance, healthcare, manufacturing, and retail sectors, we demonstrate how these innovations are delivering measurable improvements in decision quality and organizational performance. However, successful implementation requires addressing significant barriers, including resistance to algorithmic authority, data quality limitations, and the need for new managerial competencies. The article concludes by proposing a forward-looking framework for AI integration in managerial decision making that emphasizes continuous learning, stakeholder inclusion, and ethical oversight. We argue that organizations that strategically innovate their decision-making processes through thoughtful AI integration will establish sustainable competitive advantages. Furthermore, we outline future research directions for understanding the long-term implications of these innovations on organizational culture, leadership development, and management education.

Keywords: Artificial intelligence (AI), Managerial decision-making, AI-augmented decision systems, Strategic decision-making, Human-AI collaboration.

*Corresponding author; Research Scholar; Department of Commerce, Sri Vasavi College, Erode, India (E-mail: lalitha.kamal90@gmail.com)

**Assistant Professor, Department of Commerce, Arulmigu Arthanareeswarar Arts and Science College, Tiruchengode, India (E-mail: vchitra51@gmail.com)

***Assistant Professor, Department of Business Administration, Jamal Mohammed College (Autonomous), Tiruchirappalli, India (E-mail: revathisekar111@gmail.com)

Challenges and Strategic Solutions for Digital Payment Adoption Small and Medium Enterprises in Thanjavur District

Sumithra K. and Patric Raj F.***

ABSTRACT

Digital payment adoption in Small and Medium Enterprises (SMEs) in Thanjavur District presents both opportunities and challenges. This study identifies key barriers, including cybersecurity risks, lack of digital literacy, and transaction costs. Using Minitab for data analysis, responses from 85 SMEs were analyzed to assess the impact of digital payment adoption. Descriptive statistics and inferential analysis revealed factors influencing adoption rates. Strategic solutions such as financial incentives, enhanced security measures, and digital literacy programs are proposed to address these challenges. Findings highlight the need for government support and fintech collaboration to improve digital payment penetration. This study provides practical recommendations for policymakers and businesses to foster a secure and efficient digital payment ecosystem.

Keywords: Digital Payment, Small and Medium Enterprises, Financial Technology, Challenges, Strategic Solutions, Digital Transformation.

**Corresponding author; Assistant Professor, Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India
(E-mail: sumithrak@pmu.edu)*

***Student, Final Year M.Com., Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India*

Artificial Intelligence in MSMEs – The Indian Scenario

Mary Peter Shirley M. * and Sr. A. Christina Bridget**

ABSTRACT

Technology has been playing a vital role in businesses in the recent years. Artificial Intelligence (AI), automation, remote working, virtual conferences, cloud computing and database management are some of the ways by which technology is used in various enterprises. Micro, Small and Medium Enterprises (MSMEs) are classified based on their investment in plant and machinery and other equipment, and their annual turnover. The investment in plant and machinery and equipment must not exceed ₹ 2.5 crores, ₹ 25 crores and ₹ 125 crores for micro, small and medium enterprises respectively. Similarly, the annual turnover must not exceed ₹ 10 crores, ₹ 100 crores and ₹ 500 crores for micro, small and medium enterprises respectively. MSMEs play a significant role in contributing to the economic growth of India, constituting 30 percent of Gross Domestic Product (GDP) and 45 per cent of the total exports of the country. MSME exports have seen a remarkable increase, from ₹ 3.95 lakh crores in 2020-21 to ₹ 12.39 lakh crores in 2024-25, which signifies their role in boosting India's economy and in promoting global trade. They provide employment opportunities to people, specifically to those in backward areas, thus reducing poverty and regional imbalances. The use of Artificial Intelligence has become very prevalent nowadays, with the widespread usage of data analytics, chatbots for customer relationship management, AI tools for cost optimization, etc. in various MSMEs. According to a survey conducted by the Ministry of MSMEs, 45 percent of MSMEs have adopted some form of AI in their operations. Hence, the present study has been undertaken to analyse the role of Artificial Intelligence in the MSME Sector. Performance, Stress, Gaming Addiction.

Keywords: Technology, MSMEs, Artificial Intelligence, Automation in businesses.

**Corresponding author; Research Scholar, Department of Commerce, Holy Cross College (Autonomous), Tiruchirappalli, India (E-mail: maryshirley1995@gmail.com)*

***Retd. Principal and Research Supervisor, Department of Commerce, Holy Cross College (Autonomous), Tiruchirappalli, India*

A Study on Employee Attitudes towards Chola International Import and Export Company in Kumbakonam, Thanjavur District

*Anjana Meena J. *, Sibi Thatchainamoorthy M. **,
Aakash K. *** and Nithkumar K. *****

ABSTRACT

The several elements that affect employees' attitudes. The core data, which came from the employees' opinion survey method, served as the major basis for the analysis. To choose samples from the entire population, the researcher employed the stratified random sampling method with a sample size of 180. Employee opinions of all of Integrated on Chola International Import and human resources functions, employment terms, pay and benefits, interpersonal relationships, working conditions, management methods, etc., are provided in the survey. The researcher employed Chi-Square testing and percentage analysis, and the results show that there is no correlation between the respondents' educational background and job enrichment, their length of service, and welfare facilities, nor between their salaries and welfare facilities. According to the study, the majority of respondents have a favorable opinion of the welfare facilities, management procedures, and working conditions. The study uses a stratified random sampling technique with a sample size of 180 employees to gather primary data from an employee opinion survey. The researcher has offered recommendations for improving these areas, including transparent suggestion schemes and promotions that can be granted based on both seniority and performance up to a specific level in the organizational hierarchy.

Keywords: Employee Attitude, Employee Relations, Job Enrichment, Management Practices, Incentives, Welfare Facilities.

**Corresponding author; Assistant Professor, Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India
(E-mail: anjana@pmu.edu)*

***Student, Final Year B.Com., Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India*

****Student, Final Year B.Com., Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India*

*****Student, Final Year B.Com., Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India*

A Study on Customer Expectations and Benefits of E-Banking Services: With Special Reference to Thanjavur Central Cooperative Bank Ltd

*Amarnath R. *, Mohamed Harib A. **, Ahmed Nabeel M. *** and Asik S. *****

ABSTRACT

Traditional financial services have been revolutionized by the rapid development of digital banking, which has improved client convenience and efficiency. In this study, the Thanjavur Central Cooperative Ltd is specifically examined in order to determine the benefits and expectations of customers about e-banking services. A structured questionnaire was conducted to 203 respondents, comprising account holders and users of the thanjavur central cooperative bank e-banking services. The data was analyzed using Chi-square tests, regression analysis, and percentage analysis to determine the relationship between demographic factors and customer satisfaction. The findings reveal that while e-banking services offer convenience, time efficiency, and better financial management, challenges such as cyber security concerns, lack of digital literacy, and network issues impact customer adoption. Chi-square analysis highlights a significant relationship between demographic factors and e-banking usage, while regression analysis indicates that service quality and ease of use are key predictors of customer satisfaction. Percentage analysis further demonstrates that a majority of users prefer mobile banking over other digital platforms. The study's conclusion highlights the necessity of stronger infrastructure, increased security measures, and greater customer awareness campaigns in order to develop the uptake of e-banking in cooperative bank. Enhancing these facets will support financial inclusion in the area and aid in closing the digital divide.

Keywords: Customer Satisfaction, Customers Expectation, Convenience, E-banking Service, User-Friendly Interfaces.

**Corresponding author; Assistant Professor, Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India
(E-mail: amarnathr@pmu.edu)*

***Student, Final Year B.Com., Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India*

****Student, Final Year B.Com., Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India*

*****Student, Final Year B.Com., Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India*

The Impact of Social Media Usage and Academic Stress among College Students

*Nivetha P. *, Saran P. S. ** and Sheikh Abdullah M. ****

ABSTRACT

The widespread use of social media among college students has become a significant part of their daily routines, impacting various aspects of their lives, including academic performance and mental health. This study examines the relationship between social media usage and academic stress among college students, exploring how different patterns of social media engagement contribute to stress levels related to academic responsibilities. Social media platforms, such as Facebook, Instagram, and Twitter, serve as sources of entertainment, socialization, and information. However, their excessive use has been linked to increased levels of academic stress, including feelings of anxiety, procrastination, and difficulty concentrating on studies. The research uses a survey-based approach to investigate how time spent on social media, the type of content consumed, and the purpose of usage (academic vs. non-academic) influence students' perceptions of academic stress. The findings suggest that students who engage in frequent social media use for non-academic purposes, such as entertainment and social comparison, report higher levels of academic stress. These students often experience disrupted study habits, lower time management skills, and higher tendencies toward procrastination. In contrast, students who use social media primarily for academic purposes tend to experience less stress, as they can utilize these platforms for educational resources and academic networking. The study underscores the need for developing effective strategies to balance social media usage, emphasizing the importance of mindfulness, time management, and promoting academic-focused social media use. Overall, the results highlight the dual nature of social media's impact, where it can either exacerbate or alleviate academic stress depending on the manner in which it is used. The study calls for greater awareness and interventions to help students manage their social media habits effectively.

Keywords: Social media usage, Academic stress, College students, Procrastination, Time management, Mental health, Academic performance, Social comparison.

**Corresponding author; Assistant Professor, Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India (E-mail: nivethap@pmu.edu)*

***Student, Final Year B.Com. (Computer Applications), Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India*

****Student, Final Year B.Com. (Computer Applications), Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India*

The Role of AI in Driving Global Trade Growth

Manjula L.*

ABSTRACT

The role of Artificial Intelligence (AI) in driving global trade growth is multifaceted and increasingly critical in today's interconnected world. As industries and economies become more reliant on digital solutions, AI technologies are transforming the way international trade is conducted, managed, and optimized. From automating logistics to enhancing decision-making processes, AI is reshaping the traditional paradigms of trade by introducing unprecedented levels of efficiency, accuracy, and scalability. This paper explores the significant contributions of AI in driving trade growth, focusing on areas such as supply chain optimization, predictive analytics, risk management, personalized customer experiences, and policy development. Furthermore, it discusses the challenges associated with AI adoption in global trade, including issues of data privacy, security, and regulatory concerns, while also emphasizing the importance of a collaborative approach to harness AI's full potential for sustainable global trade growth. This study aims to provide a comprehensive overview of the present and future implications of AI in global trade, outlining its transformative effects on the global economy.

Keywords: Artificial Intelligence (AI), Global Trade Growth, Supply Chain Optimization and Predictive Analytics.

**Assistant Professor, Department of Commerce, St. Joseph's College of Arts and Science for Women, Hosur (E-mail: l.manjula1494@gmail.com)*

AI Big Data in Business Intelligence

Yogeswaran M. and Sathiyamoorthy K.***

ABSTRACT

The integration of artificial intelligence (AI) and big data in business intelligence is fundamentally transforming modern organizational practices. By harnessing large-scale datasets and advanced machine learning algorithms, businesses can now extract actionable insights in real time, leading to improved decision-making and strategic planning. This synergy enhances predictive analytics, supports personalized customer experiences, and drives operational efficiency through automated processes. Despite these benefits, challenges remain in ensuring data quality, addressing ethical concerns, and safeguarding privacy. Overall, the fusion of AI and big data is paving the way for innovative, agile, and competitive business models, provided that robust data governance and ethical frameworks are in place.

Keywords: Business intelligence, Predictive analytics, Machine learning algorithms, Real-time data processing.

**Corresponding author; Student, PG and Research Department of Commerce, Swami Dayananda College of Arts and Science, Manjakkudi, Thiruvarur, India*

***Student, I M.Com., PG and Research Department of Commerce, Swami Dayananda College of Arts and Science, Manjakkudi, Thiruvarur, India
(E-mail: sathyamoorthy2003sathya@gmail.com)*

The Impact of Financial Literacy among Small-sized Business Owners in Thanjavur District

*Amal Infanto Vensley M. *, Ramakrishnan M. ** and Hari Prasath S. ****

ABSTRACT

Financial literacy is a critical factor in the success and sustainability of small-sized businesses, particularly in the retail sector. This study examines the impact of financial literacy among small business owners in the Thanjavur district, focusing on four key objectives: assessing financial knowledge levels, evaluating its influence on business growth, identifying financial challenges, and analyzing the awareness and adoption of digital financial tools. A structured questionnaire was used to gather primary data from 220 small size business owners, covering aspects such as financial management practices, access to funding, budgeting strategies, and the use of digital financial tools. The results show that while financial literacy plays a crucial role in the growth and sustainability of businesses, numerous small business owners encounter obstacles like insufficient funding, challenges in obtaining credit, and ineffective cash flow management. The results of the One-way MANOVA reveal that there is no significant difference between respondents' educational qualifications and their choices of financial strategies, digital financial tools, or financial management techniques. However, Pearson Correlation analysis demonstrates a significant weak relationship between average monthly business revenue and the perception that financial literacy contributes to business growth. Improving knowledge in areas such as budgeting, bookkeeping, and digital financial tools can enhance financial decision-making, resulting in improved business performance and economic development. The study also suggests the need for targeted financial literacy programs, training workshops and provision of financial education incentives to equip small business owners with essential financial skills and strengthen their businesses' long-term sustainability.

Keywords: Financial literacy, Small-sized businesses, Business sustainability, Financial management techniques.

**Corresponding author; Assistant Professor, Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India (E-mail: amalinfantovensley@pmu.edu)*

***Student, Final Year B.Com. (Honours), Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India*

****Student, Final Year B.Com. (Honours), Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India*

Packaging Effect on Logistics Activity

*Kanimozhi N. *, Gobiga S. ** and Sabareesh R. ****

ABSTRACT

The packaging of goods plays a critical role in shaping logistics activities, influencing efficiency, cost, and sustainability across the supply chain. Effective packaging design ensures the protection of products during transportation, storage, and handling, reducing the risk of damage and minimizing losses. This, in turn, enhances operational efficiency by streamlining loading and unloading processes, optimizing space utilization in storage facilities and transport vehicles, and improving inventory management. However, poorly designed packaging can lead to inefficiencies, such as increased handling time, higher transportation costs due to excess weight or volume, and greater environmental impact from waste generation. Logistics activities are directly impacted by packaging decisions, including material selection, size, weight, and durability. Lightweight and compact packaging can reduce fuel consumption and transportation costs, while durable materials can lower the frequency of returns and replacements. Additionally, the rise of e-commerce has intensified the importance of packaging, as products often undergo multiple handling stages before reaching the end consumer. Packaging must now balance protection, cost-effectiveness, and sustainability to meet consumer expectations and regulatory requirements.

Keywords: Packaging Design, Logistics Efficiency, Supply Chain Management, Sustainability, Transportation Costs, Product Protection, E-commerce Packaging, Smart Packaging, Inventory Management, Environmental Impact.

**Corresponding author; Assistant Professor (SS), Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India (E-mail: kanimozhi@pmu.edu*

***Student, Final Year B.Com. (Computer Applications), Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India*

****Student, Final Year B.Com. (Computer Applications), Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India*

Consumer Preferences for Ultra-Processed Foods Marketed on Social Media Platforms: Factors Influencing Choice and Purchase Behaviour

Gowri B. *, Abharna V.** and Priyanka R.***

ABSTRACT

This study delves into the profound impact of narratives on purchasing decisions, examining the psychological, social, and cultural dimensions that contribute to the storytelling effect. By exploring the role of storytelling in shaping consumer attitudes towards sustainable products and environmentally conscious purchasing behavior, it aims to shed light on the ethical considerations surrounding its use in marketing. The study acknowledges limitations such as sample bias and cultural variations, while identifying research gaps in understanding the overarching impact of multichannel storytelling and the integration of nostalgic elements into narratives about sustainable products. Through primary data collection via questionnaires, this research seeks to provide a comprehensive understanding of how narratives influence consumer choices, leaving an indelible mark on perceptions and decision-making processes.

Keywords: Storytelling, sustainable products, purchasing decisions, customer perception.

**Corresponding author; Assistant Professor, Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India (E-mail: gowricom@pmu.edu)*

***Student, Final Year B.Com. (Honours), Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur.*

****Student, Final Year B.Com. (Honours), Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur.*

Impact of Magalir Urimai Thogai Scheme on Women Economic Empowerment in Thanjavur District

*Anthoniammal A. *, Kaviya S. **, Shiyam Sundar E. *** and Priyanka P. *****

ABSTRACT

This study evaluates The Impact of the Magalir Urimai Thogai Scheme on women's Economic Empowerment in Thanjavur District, Tamil Nadu. The study gives particular attention to the effect of the scheme on women's financial independence, their contribution to family decision-making, and its overall impact on their socio-economic status. The study is centered in three aspects: the economic benefits that the scheme offers, the extent to which women are able to contribute to family financial planning, and its overall impact on their economic independence. Firstly, the analysis of the type of expenditure being covered by the financial aid, e.g., household spending, medical spending, and spending on education, and how such cover has enabled women to contribute more meaningfully towards family financial decision-making. Secondly, it sees the relationship between economic independence and decision-making status in the family, with a reference to differential regional implementation of the scheme. Last but not least, the study also examines the broader socio-economic impacts of the scheme, for instance, the impact on women's labour force participation or running small businesses. For the study, data were collected from a representative sample of women beneficiaries in various demographic groups in the countryside. Statistical procedures, for instance, descriptive statistics and frequency tests, were employed to examine the data. The research finds that the scheme has had a massive influence on women's financial independence, though bureaucratic drift and disorganized disbursements have contained its effects. The research contrasts other rural financial inclusion schemes like microfinance and self-help groups and confirms the need for a coordinated system of financial support to provide highest degree of long-term empowerment. This research concludes with the suggestion of policy recommendations to enhance the scheme, such as simplifying application processes, timely disbursement, and offering financial literacy training to improve women's capacity to optimize the benefits of the scheme.

Keywords: Women's economic empowerment, Magalir Urimai Thogai Scheme, Financial independence, rural women, household decision-making, financial inclusion, Tamil Nadu, Social schemes, microfinance, gender equality, policy recommendations.

**Corresponding author; Assistant Professor, Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India
(E-mail: anthoniammal@pmu.edu*

***Student, Final Year B.Com. (Honours), Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India*

****Student, Final Year B.Com. (Honours), Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India*

*****Student, Final Year B.Com. (Honours), Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India*

A Study on Impact of Online Gaming Addiction among Students' Social Life and Academical Performance in Higher Educational Institutions at Thanjavur

*Ramesh Kanna B. *, Lokesh M.C. ** and Janani P. ****

ABSTRACT

Background: Online gaming serves as both entertainment and stress relief for students. However, excessive engagement can lead to addiction, negatively affecting concentration, sleep patterns, and social interactions. In Thanjavur, higher education students are increasingly spending prolonged hours gaming, raising concerns about declining academic performance and reduced participation in social activities. Understanding these impacts is crucial for educators, parents, and policymakers to develop effective intervention strategies. Objectives: 1) To explore the root causes of online gaming addiction among college students. 2) To evaluate the factors that contribute to students' future susceptibility to online gaming addiction. Methods: This study employs a mixed-method approach, incorporating surveys and interviews. A structured questionnaire will be used to gather quantitative data from students across various institutions, analysing gaming habits, academic performance, and social behaviours. Statistical tools, including correlation and regression analysis, will determine relationships between gaming addiction and student outcomes.

Keywords: Online Gaming, College Students, Academic Performance, Stress, Gaming Addiction.

**Corresponding author; Teaching Assistant, Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India
(E-mail: rameshkanna@pmu.edu*

***Student, Final Year B.Com. (Corporate Secretaryship), Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India*

****Student, Final Year B.Com. (Corporate Secretaryship), Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India*

A Study on GPS Integrated Bike Accident Alert System for Emergency Situations

*Jancy Rani N. *, Dharani E. ** and Mathumitha S. ****

ABSTRACT

Accident detection and response time are critical factors in reducing fatalities and providing prompt medical assistance. This paper discusses a smart accident detection system using Python, integrating real-time data from various sensors and machine learning models to detect accidents accurately. The proposed system can automatically alert emergency services with the accident location, reducing response time and improving road safety. In recent years, road accidents have increased due to various factors such as poor visibility, driver negligence, and adverse environmental conditions. This project focuses on developing an intelligent accident detection and headlight sensing vehicle system to enhance road safety. The system integrates accident detection technology with automatic headlight control using sensors and microcontrollers. The accident detection mechanism utilizes accelerometers, gyroscopes, and impact sensors to detect sudden collisions. Upon detecting an accident, the system can automatically send alerts to emergency contacts

Keywords: Accident detection, Road safety, Real-time monitoring, Sensor integration.

**Corresponding author; Assistant Professor, Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India (E-mail: jancyrani@pmu.edu)*

***Student, Final Year B.Com., Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India*

****Student, Final Year B.Com., Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India*

Innovations in E-Commerce through Artificial Intelligence (AI) and Machine Learning

Poornima R.* and Anupriya A.**

ABSTRACT

Innovation in e-commerce through Artificial Intelligence (AI) and Machine Learning (ML) has revolutionized the industry, driving enhanced personalization, efficiency, and customer satisfaction. AI and ML technologies enable e-commerce businesses to analyze vast amounts of consumer data, predict buying behaviors, and optimize supply chains in real-time. AI-powered chatbot's and virtual assistants enhance customer support, while recommendation systems tailored to individual preferences improve product discovery. Machine learning algorithms analyze transaction patterns, providing personalized marketing strategies and dynamic pricing models that adjust to market demand. Additionally, AI and ML play a critical role in fraud detection and cybersecurity, safeguarding both businesses and customers. This paper explores the transformative impact of AI and ML in e-commerce, highlighting key innovations, applications, and the future potential of these technologies to redefine the digital marketplace.

Keywords: Artificial Intelligence, Machine Learning, Fraud detection, Personalization, Augmented reality (AR), Voice Commerce.

**Corresponding author; Student, I M.Com., PG and Research Department of Commerce, Swami Dayananda College of Arts and Science, Manjakkudi, Thiruvarur, India
(E-mail: poornimarajendran34@gmail.com)*

***Student, I M.Com., PG and Research Department of Commerce, Swami Dayananda College of Arts and Science, Manjakkudi, Thiruvarur, India
(E-mail: anuaug2004@gmail.com)*

Impact of Inflation on Milk Prices and Consumer Behaviour: An Empirical Analysis

*Jayanthi N. *, Tamilselvan R. ** and Dilip Susinder S. ****

ABSTRACT

Inflation affects critical factors that influence commodities, and milk is also among them. For a food item which has become a highly staple food item, price changes directly affect how quick the consumer changes consumption to purchasing patterns, food habits, and dynamics of the market. This study aims to show how the rise in the price of milk affects consumer behaviour in terms of brands preferred, frequency of purchase, and changes expected in consumption patterns. The study provides empirical insight into the consumer adaptation strategies using ANOVA, chi-square tests, correlation analysis, and cross-tabulations, and frequency distribution. According to the study, price sensitivity forms an important aspect of consumer choice. Most consumers report having moved to cheaper brands or reduced their consumption levels due to price hikes; correlation analysis shows that individuals regarding milk prices as very significant modify their purchasing behaviour. Cross-tabulation analysis also shows very high public demand for government interventions in milk prices among those who view milk as an essential commodity. The study also shows the psychological and financial stress of inflation caused through essential commodities. Most of consumers are still buying milk at the same quantities despite financial shocks; thus, indicating its inelastic demand. But a considerable percentage are moving towards buying larger quantities or potentially changing to other products altogether to manage household expenses better. Such findings are important for policymakers, businesses, and economists in predicting how markets will respond to inflationary tendencies. Such first-hand information could help them in coming up with better subsidy programme or price control mechanisms for the policymakers and for businesses to design their pricing and promotional tactics in order to maintain consumer loyalty. Providing holistic analysis from such says adds to a larger discourse of how inflation affects consumer decision-making and stabilizes the markets.

Keywords: Inflation, Milk Prices, Consumer Behaviour, Price Sensitivity, Brand Preference, Government Intervention.

**Corresponding author; Associate Professor, Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India (E-mail: jayanthin@pmu.edu)*

***Student, Final Year B.Com. (Honours), Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India*

****Student, Final Year B.Com. (Honours), Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India*

Awareness and Adoption of Post Office Schemes for Rural Development in Thingalur Region, Thanjavur

Mehala K. *, Sowmiya S. ** and Abinaya D. ***

ABSTRACT

Financial inclusion remains a pressing concern in rural India, where access to secure savings and investment options is limited. This study investigates the awareness and adoption of post office schemes among rural households in the Thingalur region, Thanjavur district, highlighting their potential to promote financial inclusion and rural development. To determine the percentage of rural households aware of post office schemes. To literate about the benefits of savings and investment through post office scheme in rural area. To promote financial access among rural women through post office schemes. A quota sampling method was used to collect primary data from 209 respondents through questionnaires and interviews. Secondary data was sourced from Consensus and ProQuest databases. The study identified several barriers to the adoption of post office savings schemes, including low awareness (19.6%), accessibility challenges, and lack of trust among rural residents in Thingalur. Education and proximity to post offices significantly influenced participation. The findings emphasize the need for financial literacy programs, improved accessibility, and digital solutions to enhance participation. Simplifying enrolment processes and increasing outreach efforts can improve awareness and adoption. Strengthening awareness campaigns, enhancing rural banking infrastructure, and promoting women's financial inclusion can boost participation in post office savings schemes. Addressing these barriers will drive economic growth and financial stability in the Thingalur region and beyond.

Keywords: Rural Population, Post office schemes, Awareness, Adoptions and Financial literacy.

**Corresponding author; Assistant Professor, Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India (E-mail: mehalak@pmu.edu)*

***Student, Final Year B.Com. (Honours), Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India*

****Student, Final Year B.Com. (Honours), Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India*

Impact of Influencer Marketing on Promotion of Beauty, Skincare and Cosmetics Products of Lakme Brand

*Kulanthai Theraus S. *, Keerthana A. **,
Bavadharani R. ***, Mohamed Arsath K. **** and Sanjay R. ******

ABSTRACT

This study examines the influence of influencer marketing on the promotion and consumer perception of Lakmé skincare and cosmetic products. In the modern digital environment, influencer marketing has become an effective mechanism for brands to engage with their target demographics. The data was collected from the college student, entrepreneurs and professionalist. The sample size consist of 249 in the study area all the age group. In SPSS tool, ANOVA, correlation, chi-square this statistics method are used to analysis the data. The finding of the study is A survey shows that consumers are increasingly relying on influencers for product recommendations, brand loyalty, and online engagement. The majority of respondents, 84.3%, belong to specific age groups, with 35.3% trusting influencer recommendations in the beauty and skincare sector. Consistency in influencer recommendations is crucial for brand loyalty, and promoting multiple competing brands reduces consumer trust. The study also found no significant association between education level, age, and sustainability importance in influencer campaigns. The result shows that influencer marketing effectively promotes Lakmé's skincare, cosmetics, and beauty products, increasing brand visibility, customer trust, and purchasing decisions. Consistent product reviews and consistent recommendations build brand loyalty. People prefer micro-influencers for reliability and sincerity, while advertising competing brands diminishes trust. Social media influencers are becoming more effective in the skincare and cosmetic industry.

Keywords: Influencer marketing, Brand promotion, Social media, Brand awareness, Lakme brand.

**Corresponding author; Assistant Professor, Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India
(E-mail: kulanthaiteraus@pmu.edu)*

***Student, Final Year B.Com., Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India*

****Student, Final Year B.Com., Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India*

*****Student, Final Year B.Com., Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India*

******Student, Final Year B.Com., Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur.*

Impact of Artificial Intelligence in Banking Sector

Nivetha P.*, Yamini Priya V.** and Arunkumar S.***

ABSTRACT

The Banking sector is facing significant challenges in adapting to the rapidly changing technological landscape, particularly with the emergence of Artificial Intelligence (AI). The integration of AI in banking operations has raised concerns about job displacement, data privacy, and regulatory compliance. Existing studies have primarily focused on the benefits of AI adoption in banking, such as improved efficiency and customer experience. However, there is a lack of comprehensive research that critically evaluates the impact of AI on the banking sector, including its challenges and limitations. The aim of this study is to investigate the impact of AI on the banking sector, exploring both the benefits and challenges associated with its adoption. examine the current state of AI adoption in the banking sector and identify the benefits and challenges associated with AI adoption in banking. Primary data were collected from 206 respondents who are users of banking facilities. The study found that AI adoption in banking has improved operational efficiency, enhanced customer experience, and reduced costs. However, it also identified significant challenges including job displacement, data privacy concerns and regulatory compliance issues. Banks should develop comprehensive AI strategies that address both the benefits and challenges associated with AI adoption. This study provides a comprehensive analysis of the impact of AI on the banking sector. The findings highlight both the benefits and challenges associated with AI adoption in banking and provide recommendations for banks to effectively integrate AI into their operations.

Keywords: Artificial Intelligence, Banking Sector, Operational Efficiency, Customer Experience, Job Displacement, Data Privacy, Regulatory Compliance.

**Corresponding author; Assistant Professor, Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India (E-mail: E- nivethap@pmu.edu)*

***Student, Final Year B.Com. (Honours), Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India*

****Student, Final Year B.Com. (Honours), Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India*

Eco-Friendly Label and Consumer Trust: Influence on Decision-Making and the Impact of Green Washing

*Saranya P. *, Atchaya Lakshmi V.** and Srisubulakshmi K.****

ABSTRACT

Background: Eco-friendly labels serve as a valuable tool for consumers to make informed decisions about sustainable products. However, the rise of greenwashing—false claims about a product’s environmental benefits—has created confusion, making it difficult for consumers to differentiate genuinely eco-friendly products. **Aim:** This research aims to help consumers understand greenwashing and avoid misleading environmental claims, providing clear information to guide better decision-making. **Objectives:** The study explores the motivations behind purchasing eco-labeled products and assesses the impact of greenwashing on consumer trust. **Method:** A descriptive research design was employed, with data collected through structured questionnaires from 150 respondents in the south east region of India. SPSS software including correlation and regression analysis was used for data interpretation. **Results:** The study reveal a positive correlation between trust in eco-labeled products and the likelihood of checking for eco-friendly labels, Green washing can reduce consumer trust in a brand’s sustainability effort. A significant relationship was found between identifying greenwashing and the need for more education on eco-friendly products. **Conclusion:** The study highlights the importance of building consumer trust in eco-labels, addressing the negative effects of greenwashing, and enhancing education and transparency to support informed consumer choices and promote sustainability.

Keywords: Eco-friendly labels, Greenwashing, Consumer trust, Sustainable products, Consumer behavior, Environmental claims.

**Corresponding author; Assistant Professor, Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India (E-mail: E- saranyap@pmu.edu)*

***Student, Final Year B.Com. (Honours), Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India*

****Student, Final Year B.Com. (Honours), Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India*

The Impact of E-Banking Transactions on Society: A Management Perspective Study of City Union Bank in Thanjavur District

Amarnath R. *, Thoufic Kasim** and Thennavan***

ABSTRACT

All industries, including banking, are being impacted by India's swift digital transformation. India's banking industry, which has historically been run using traditional techniques, has undergone a major movement toward e-banking, particularly since the demonetization and the introduction of the Digital India Program in 2015. These programs have increased the number of cashless transactions and raised awareness and uptake of e-services in both rural and urban locations. E-banking has gained popularity due to better internet connectivity and infrastructure. This article examines the development, status, prospects, and difficulties of e-banking in India. The sample size should be sufficiently large to guarantee accurate insights while concentrating on Thanjavur e-banking consumers. Accuracy is improved when the number of responders 193 is evenly distributed among demographics. Meaningful analysis and conclusions must be supported by the size that is selected in the services.

Keywords: E-Banking, India, Opportunities, Challenges, Digitalisation, Functions, Advantages, Limitations, Traditional banking services.

**Corresponding author; Assistant Professor, Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India (E-mail: amarnathr@pmu.edu)*

***Student, Final Year B.Com., Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India*

****Student, Final Year B.Com., Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India*

Potential Strategies to Reduce the Teacher's Attrition in Private Schools in Thanjavur District

*Umamaheswari D. *, Anupriya A. ** and Manoj S. ****

ABSTRACT

This study explores potential strategies to reduce teacher's attrition in private schools. This study investigates the key factors contributing to teacher turnover, including salary dissatisfaction, work-life balance issues, lack of professional development, and inadequate leadership support. Utilizing a descriptive research design, data were collected from 854 teachers through a structured questionnaire and analyzed using statistical tools such as regression analysis, ANOVA, chi-square tests, and factor analysis. findings, the study recommends evidence-based strategies such as structured professional development programs, competitive salaries, improved leadership support, flexible work schedules, and teacher recognition initiatives. Implementing these measures can enhance teacher satisfaction, reduce attrition rates, and contribute to a stable, high-quality teaching workforce in private schools. The study also underscores the need for long-term research to monitor the effectiveness of retention strategies and proposes comparative studies between private and public schools for a comprehensive understanding of sector-specific challenges. The study highlights the importance of structured professional development, competitive compensation, and a supportive work environment in reducing attrition rates. Based on these insights, evidence-based strategies are recommended to improve teacher retention, enhance job satisfaction, and establish a more stable educational workforce. Addressing these challenges through targeted interventions can help private schools in Thanjavur foster a sustainable teaching environment, ensuring high-quality education for students.

Keywords: Teacher attrition, Private schools, Teacher retention, Job satisfaction, Evidence base strategies, Leadership support.

**Corresponding author; Professor, Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India
(E-mail: umad@pmu.edu)*

***Student, Final Year B.Com., Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India*

****Student, Final Year B.Com., Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India*

Digital Literacy of School Teachers in Transmitting Digital Skills: For Measuring Learning Performance of the Students

Jayanthi N. *, Rubini V. ** and Naveen C. ***

ABSTRACT

This study explores digital literacy of school teachers in transmitting digital skills performances of the students in the Thanjavur district. The data was collected from the teachers. The purpose of this study is to fill the foregoing gaps in teachers' digital literacy skills in Thanjavur district where 824 teachers will be selected using purposive random sampling. This research finds out the impact of digital literacy on learning performance of higher secondary school teachers through predictive modelling. The data analysed by machine learning. Which intends to fill in the gaps in literature by attempting to understand teachers' digital proficiency, which is their ability to use digital tools, the skills imparted to students, and skill improvement achieved by the pupils in both public and private schools, particularly in the Thanjavur. The machine learning model particularly predictive modelling provides data-driven insights into optimizing educational strategies, emphasizing the effectiveness of digital tools, interactive learning platforms, and personalized feedback mechanisms. The study suggests implementing structured digital literacy frameworks, continuous teacher training, and policy interventions to bridge the digital divide and enhance educational outcomes. These findings construct how data analytics can assist solving problems of improving educational methods and developing professionally oriented training courses, where students use the needed digital skills. The results shows that the importance of school teachers in equipping students with digital skills, highlighting a strong correlation between teachers; digital literacy and students; academic performance. It also highlights disparities in digital literacy and the need for targeted interventions to bridge these gaps.

Keywords: Digital literacy, school teachers, transmitting, technology, digital skills, students, predictive mode.

**Corresponding author; Associate Professor, Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India (E-mail: jayanthin@pmu.edu)*

***Student, Final Year B.Com., Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India*

****Student, Final Year B.Com., Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India*

Risk Management in Construction: Challenges and Problems of Workers

Subendiran S. , Syed Javid J.** and Saran P.****

ABSTRACT

Background: The risk is present everywhere, in every area of life. One such area is the construction industry. There are financial, physical, and other issues for the construction workers in day-to-day life. There is very limited focus of study that has been done with the use of machine learning. **Objectives:** To find the workplace safety conditions, evaluate the safety training and communication, find the risk management and safety policies in the workplace and emergency response, and worker involvement in the construction workplace. **Method:** It is a cross-sectional and descriptive study. The main purpose of the presented study is to find out the risk of the workers. Around 230 responses were collected through a structured questionnaire. The secondary data was collected from the websites, literature review, and published data, and the data are being analyzed using machine algorithms. **Result:** 87% of the workers are facing risk on the construction site. 68% of the workers are not satisfied with the personal protective equipment. **Conclusion:** Strengthening safety training, improving communication, and involving workers in safety policies. Better emergency response awareness and consistent risk management practices are essential for a safer work environment.

Keywords: Risk management, Personal protective equipment, Safety policy, Safety training, Construction workplace.

**Corresponding author; Assistant Professor (SG) and Head, Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India (E-mail: subendiran@pmu.edu)*

***Student, Final Year B.Com. (Corporate Secretaryship), Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India*

****Student, Final Year B.Com. (Corporate Secretaryship), Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India*

Convenience or Overreliance: The Pros and Cons of Online Payments for Consumers

*Prabhu S. *, Prince Hoseenu A. ** and Manmohan A. ****

ABSTRACT

Background: Online payment are the on growing element in this fast environment. People face many problems in inline transactions. There were limited studies were made in this area, most of the studies were focused on male but this study focuses on both male and female. Objective: Analyze the impact of mobile payment on consumer behavior, Examine the role of time savings in mobile payment adoption, evaluate moderating factors of mobile payment effectiveness, provide managerial insights of businesses adopting mobile payment. Method: It was a cross sectional study, around 132 responses were collected from random people who uses online platform for payment. Result: The analysis revealed that mobile payments significantly influence consumer behavior by promoting convenience, ease of use, and flexibility, Conclusion: Results and Conclusion: The study concludes that mobile payments have a significant impact on consumer behavior by enhancing convenience, saving time, and promoting repeat usage. Time savings play a critical role in encouraging adoption, while factors such as security, user experience, and demographic preferences moderate the effectiveness of mobile payments. For businesses, focusing on secure, fast, and user-centric payment solutions is essential for driving customer satisfaction and fostering long-term loyalty.

Keywords: Online Payments, Consumer Behavior, Mobile Payments, Customer Satisfaction, Marginal Insights.

**Corresponding author; Assistant Professor, Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India (E-mail: prabhus@pmu.edu)*

***Student, Final Year B.Com. (Honours), Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India*

****Student, Final Year B.Com. (Honours), Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India*

Financial technology (Fin Tech) and AI for Financial Growth

Suvedhasri M. and Sivapriya G.***

ABSTRACT

Financial technology (FinTech) and artificial intelligence (AI) are revolutionizing the financial sector, driving efficiency, innovation, and economic growth. AI-powered solutions, such as machine learning, predictive analytics, and automation, enhance decision-making, risk management, fraud detection, and customer service. These technologies enable financial institutions to process vast amounts of data in real time, improving accuracy and reducing operational costs. FinTech innovations, including digital banking, blockchain, robo-advisors, and peer-to-peer lending, have increased financial accessibility and inclusion. AI-driven personalization in financial services allows for customized investment strategies, automated wealth management, and real-time risk assessment, improving customer experience and trust. Additionally, AI enhances fraud detection and cybersecurity by identifying anomalies and mitigating financial risks. The integration of AI in FinTech accelerates financial growth by optimizing operations, reducing inefficiencies, and enabling data-driven decision-making. However, challenges such as data privacy, regulatory compliance, and ethical concerns must be addressed to ensure responsible AI adoption. This paper explores the transformative role of AI-driven FinTech in financial growth, analyzing its benefits, challenges, and future potential in an increasingly digital economy.

Keywords: Financial technology (FinTech), Artificial intelligence (AI), Machine learning, Predictive analytics, Automation in finance.

**Corresponding author; Student, I M.Com., PG and Research Department of Commerce, Swami Dayananda College of Arts and Science, Manjakkudi, Thiruvapur, India (E-mail: swethamadhavaraj363@gmail.com)*

***Student, I M.Com., PG and Research Department of Commerce, Swami Dayananda College of Arts and Science, Thiruvapur, India*

Innovation in Managerial Decision Making through AI

Shalini A.* and Madhumitha S.**

ABSTRACT

Innovation in managerial decision making has been greatly influenced by the arrival of Artificial Intelligence (AI). AI technologies such as machine learning, predictive analytics, and automation are revolutionizing how managers approach decision making, attractive the speed, accuracy and creativeness and organizational strategies. By providing deeper insights into large datasets, enabling pro active decision making and automating routine tasks, AI empowers managers to focus on high level, strategic decisions. However with this advantages come ethical and practical consideration such as ensuring transparency and mitigating biases in AI algorithms. This paper explores the transformative role of AI in managerial decision – making, discussing its benefits; challenges, and future potential in fostering innovation within businesses.

Keywords: Managerial decision-making, Machine learning, Predictive analytics, Automation in management, Strategic decision-making.

**Corresponding author; Student, I M.Com., PG and Research Department of Commerce, Swami Dayananda College of Arts and Science, Manjakkudi, Thiruvavur, India (E-mail: shaliniamarnath07@gmail.com)*

***Student, I M.Com., PG and Research Department of Commerce, Swami Dayananda College of Arts and Science, Thiruvavur, India (E-mail: madhumithabm1234@gmail.com)*

Design and Implementation of an Online Voting System for University Student Elections

*Ayyanar U. *, Sathish S. **, Ponraj P. *** and Praveen S. *****

ABSTRACT

The adoption of biometric authentication in online voting systems enhances election security, transparency, and efficiency. This research presents the design and implementation of an online voting system incorporating facial recognition for secure student elections. By utilizing advanced machine learning algorithms, the system accurately verifies voter identities, preventing impersonation, multiple voting, and unauthorized access. Encryption mechanisms and real-time vote tracking ensure data integrity and transparency throughout the electoral process. The study examines system architecture, implementation challenges, and performance evaluation, demonstrating how biometric authentication strengthens election reliability. The findings highlight the potential of technology-driven voting solutions to streamline elections and foster trust in digital electoral systems within educational institutions.

Keywords: Online voting, Facial recognition, Student elections, Election security, Machine learning.

**Corresponding author; Teaching Assistant, Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India (E-mail: ayyanar@pmu.edu)*

***Student, Final Year B.Com. (Computer Applications), Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India*

****Student, Final Year B.Com. (Computer Applications), Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India*

*****Student, Final Year B.Com. (Computer Applications), Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India*

A Study on the Role of Technology in Strengthening Employee Welfare and Ensuring Workplace Safety at AST Engineering Works, Trichy

Christy A.N. and Manikandan R.***

ABSTRACT

Technology plays a vital role in enhancing employee welfare and ensuring workplace safety in today's fast growing business environment. This study looks at how technology may improve worker welfare and guarantee workplace safety. It also focuses on how well technological tools can enhance mental and physical health. Using random sampling technique, information was gathered from 90 workers, offering a wide range of perspectives on how workers interact with technology at work. Descriptive research methodology was adopted and Chi-Square and ANOVA were used to test the relationships and variances between technology usage and its impact on employee welfare and safety. The results show that technology significantly improves employee wellbeing and workplace safety. Technologies that have been shown to lower accident rates and increase general safety include automated safety systems, wearable health gadgets, and real-time monitoring tools. It has also been demonstrated that technology interventions improve job satisfaction, work-life balance, and mental health assistance. Variations in these technologies' efficacy across different industries and personnel demographics are also highlighted by the research. In order to create a safer, healthier, and more effective work environment, this study emphasizes how crucial it is to include cutting-edge technological solutions into workplace safety procedures.

Keywords: Workplace Safety, Employee Welfare, Technological tools and Wearable health gadgets.

**Corresponding author; Assistant Professor (SG), Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India (E-mail: christy@pmu.edu)*

***Student, Final Year M.Com., Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India*

Challenges Faced by Migrant Workers in Social Integration

*Mehala K. *, Natheesha S. ** and Mohamed Taufiq S. ****

ABSTRACT

This study examines the social interaction challenges faced by migrant workers and their impact on well-being, workplace satisfaction, and integration into host communities. With increasing global migration, workers often experience cultural and language barriers, social isolation, and discrimination, which hinder their ability to form strong social networks. Limited access to community support and workplace inclusion further exacerbates these difficulties. This research aims to bridge this gap by analysing how social interaction barriers affect migrant workers' mental health, job satisfaction, and sense of belonging. Data were collected from 200 migrant workers across various industries through a structured questionnaire. Descriptive statistics and chi-square tests were applied to analyse the primary data. The chi-square test confirms a significant association between language barriers and workplace dissatisfaction, as well as their influence on social isolation. Social integration and well-being show a notable relationship, with a lack of communication contributing to increased exclusion. Awareness and utilization of workplace support programs are low, with many migrant workers reporting difficulties in accessing resources due to systemic barriers or discrimination. The findings highlight the need for targeted interventions, including language training, cultural adaptation programs, and workplace inclusion initiatives to enhance the social and professional experiences of migrant workers.

Keywords: Migrant workers, Social interaction, Workplace inclusion, Language barriers, Social isolation.

**Corresponding author; Assistant Professor, Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India (E-mail: mehalak@pmu.edu)*

***Student, Final Year B.Com. (Corporate Secretaryship), Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India*

****Student, Final Year B.Com. (Corporate Secretaryship), Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India*

Real-Time Energy Consumption and Efficiency Monitoring in Electric Bikes

Jayanthi N. *, Srinithi R. ** and Priya K. ***

ABSTRACT

Electric vehicle (EV) efficiency is a critical factor in maximizing performance and minimizing energy consumption. This project presents the development of a Real-Time Energy consumption tracking application designed to monitor and analyze the energy consumption of EVs based on varying driving conditions. The application integrates data from EV APIs- (Electric Vehicle Application Programming Interface), simulating information such as battery health, mileage, and daily energy consumption relative to driving speed. Using React.js- (java script) for the front-end and Chart.js- (java script) for data visualization, the tracker allows users to view trends in energy usage, evaluate battery performance, and gain insights into how driving habits impact efficiency. The research also offers recommendations to improve EV efficiency, tailored to specific driving behaviors. The simulated data includes variables such as battery capacity, total mileage, and daily energy usage over a period of time, offering a realistic dataset for analyzing EV performance. Through this research users gain a deeper understanding of how to optimize their driving patterns and improve the overall efficiency of their EVs, contributing to more sustainable transportation solutions. Projected sale of electric two-wheelers reaches the announced production level in Optimistic, Same Performance and Battery Cost Challenged Scenarios even under Full-Constraint conditions with base level production and infrastructure.

Keywords: Electric vehicle (EV), Energy Consumption, Real-time energy tracking, IoT Integration, Battery health monitoring, Mileage tracking, Data Visualization, Sustainable Transportation.

**Corresponding author; Associate Professor, Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India (E-mail: jayanthin@pmu.edu)*

***Student, Final Year B.Com. (Computer Applications), Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India*

****Student, Final Year B.Com. (Computer Applications), Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India*

The Future of Artificial Intelligence in Small and Medium Scale Industries – Unveiling the Opportunities

*Gunasundari A. **

ABSTRACT

Artificial Intelligence (AI) is rapidly transforming industries across the globe, with small and medium-scale enterprises (SMEs) poised to benefit significantly from this technological revolution. The future of AI in SMEs is centered on enhancing productivity, improving operational efficiency, and enabling innovation while overcoming traditional resource limitations. With advancements in machine learning, natural language processing, and automation, SMEs can leverage AI to streamline business processes, optimize supply chains, and provide better customer experiences. One of the primary opportunities AI presents for SMEs is cost-effective automation. Tasks traditionally requiring manual labor can be automated, reducing operational costs and increasing efficiency. AI tools can manage inventory, predict demand, and optimize pricing strategies, all of which help SMEs maintain competitiveness in increasingly crowded markets. Predictive analytics and data-driven decision-making will enable SMEs to anticipate trends, mitigate risks, and improve strategic planning. Additionally, AI's role in personalized customer experiences is a game-changer. SMEs can use AI to analyze consumer behavior, preferences, and purchasing patterns to offer tailored products and services. This level of personalization, once reserved for larger corporations, is now accessible to smaller businesses, helping them build stronger customer relationships and boost brand loyalty. However, the widespread adoption of AI in SMEs will require overcoming challenges such as limited access to capital, technical expertise, and data infrastructure. As AI tools become more accessible and affordable, SMEs will increasingly adopt AI technologies to stay relevant and scale operations efficiently. In conclusion, AI holds immense potential for small and medium-scale industries, offering transformative benefits in automation, decision-making, and customer engagement. The future of SMEs will be increasingly defined by AI, provided they can navigate the obstacles to its adoption and leverage its capabilities effectively.

Keywords: Machine Learning, Predictive Analytics, Operational Efficiency, Robotic Process Automation (RPA).

**Assistant Professor and Head, Department of Commerce, Swami Dayananda College of Arts and Science, Manjakkudi, Thiruvavur, India (E-mail: ggsundari007@gmail.com)*

A Study on Customer Purchase on E-Commerce Impact and Reviews

Sumithra K.* and Sanjay K.**

ABSTRACT

Consumer purchasing habits have been completely transformed by e-commerce, which influences decisions through user reviews, competitive price, and ease of use. With an emphasis on important elements including platform choice, confidence in online reviews, impulsive buying, and payment security, this study examines how e-commerce affects consumer purchases. To find correlations between variables, 100 respondents' primary data was gathered, and Minitab was used for statistical analysis. Descriptive statistics revealed customer preferences, while chi-square tests investigated correlations between demographic characteristics and purchasing behavior. Results show that consumers who prefer cash-on-delivery have lesser confidence in the security of online payments, and trust in online reviews has a substantial impact on purchase decisions. Younger customers also have a greater propensity for impulsive buying. The report emphasizes how crucial safe payment methods and open reviews are to building customer confidence. E-commerce platforms may use the information to increase consumer happiness and experience by honing their strategy.

Keywords: E-commerce platforms, Online shopping, Online reviews, Customer satisfaction.

**Corresponding author; Assistant Professor, Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India (E-mail: sumithrak@pmu.edu)*

***Student, Final Year M.Com., Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India*

Analyse the Primary Benefits of E-Banking for Customers Satisfaction

*Subendiran S. *, Sadham Rahman N. ** and Anas Mohamed S. ****

ABSTRACT

Background: The research analyzes the major advantages of e-banking based on convenience, flexibility, speed, and cost savings, which generate customer satisfaction, give customers easy access to their accounts, minimize transaction processing time, secure customer information and prevent fraud, give customers timely information regarding their accounts, **Objectives:** To Give customers easy access to their accounts, To Minimize transaction processing time ,To Secure customer information and prevent fraud, To Give customers timely information regarding their accounts, **Method:** The research collected data from around 200 responses were collected via a structured questionnaire. The secondary data were gathered from the websites, literature review, and published data, and the data Using **Tools:** SPSS Tools; **Method** Chi- Square and Anova, **Conclusion:** This study confirms that e-banking convenience, security, and speed are major drivers of customer satisfaction. Significant variations exist across different age groups, gender, and account types, emphasizing the need for personalized banking services.

Keywords: E-Banking, Digital Banking, Online Banking Services, Customer Satisfaction in E-Banking, Banking Convenience.

**Corresponding author; Assistant Professor (SG) and Head, Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India (E-mail: subendiran@pmu.edu)*

***Student, Final Year B.Com., Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India*

****Student, Final Year B.Com., Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India*

Enhancing Water Efficiencies in Agriculture for Sustainable Development of Rural Economy

Jayanthi N. *, Gayathri D. ** and Maheswaran S. ***

ABSTRACT

This study explores the enhancing water efficiencies in agriculture for sustainable development of rural economy in the Thanjavur district. The deficiencies in water resources as well as poor irrigation processes are major impediments for achieving sustainability in agriculture in rural areas where agriculture is virtually a mainstay economic pillar. This study adopts descriptive research design. A detailed survey is conducted through interview method. Purposive random sampling method is used. The number of the respondents is 450 farmers in Thanjavur district. The analysis of water usage patterns utilized features such as water sources, availability, and consumption are carried out through Random Forest, Linear Regression, and Decision Tree models. The models achieved perfect predictive accuracy with an R^2 of 1.0, while the Support Vector Regression (SVR) achieved an R^2 of 0.992. In the irrigation systems monitoring, and waste minimization Random Forest, Linear Regression, and Decision Tree models achieved perfect accuracy ($R^2 = 1.0$), with SVR yielding an R^2 of 0.983. The study assessed that climate change impacts on agricultural productivity through the factors of climate change indicators, temperature fluctuations, and crop yields. The predictive accuracy suggests that these models effectively capture the relationships between availability, consumption, and usage purposes. The analysis underscores the critical role of modern irrigation systems, such as drip and sprinkler irrigation, in minimizing water wastage. Monitoring systems emerged as a significant contributor to improved efficiency. Rainwater harvesting strategies were identified as pivotal for enhancing water availability and reducing reliance on conventional water sources.

Keywords: Agriculture, Water Irrigation, Climate Resilience, Sustainability, Water Conservation, Farming Practices, Technology Adoption, Water Resource Management.

*Corresponding author; Associate Professor, Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India (E-mail: jayanthin@pmu.edu)

**Student, Final Year B.Com., Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India

***Student, Final Year B.Com., Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India

A Study on River Water Quality Prediction using Machine Learning Algorithm

Nivetha P. , Kumari Lalitha S.** and Shahul Hameed A.****

ABSTRACT

The Prediction of river water quality is crucial for ensuring safe water resources, particularly in areas dependent on rivers for drinking, agriculture, and industrial use. Traditional methods of water quality assessment can be labour-intensive and time-consuming, leading to a need for more efficient and automated solutions. This study explores the application of machine learning (ML) algorithms to predict river water quality based on various environmental and water quality parameters. By utilizing historical data on factors such as temperature, pH, turbidity, dissolved oxygen, and pollutants, we train machine learning models to predict the quality of water in rivers. Several algorithms, including Random Forest, Support Vector Machines (SVM), and Artificial Neural Networks (ANN), are employed to assess their predictive accuracy. Performance is measured using metrics like Mean Squared Error (MSE) and R-squared (R^2). The study highlights the potential of machine learning models to provide real-time predictions, which can assist authorities in water quality management and decision-making. Moreover, the results show that machine learning approaches outperform traditional statistical methods, offering a more accurate and scalable solution for river water quality monitoring. This research aims to contribute to better environmental management and safeguard public health by providing a timely tool for river water quality forecasting.

Keywords: River water quality, Machine learning, Prediction, Environmental monitoring, Random Forest, SVM, Artificial neural networks, Water quality management.

**Corresponding author; Assistant Professor, Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India (E-mail: nivethap@pmu.edu)*

***Student, Final Year B.Com. (Computer Applications), Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India*

****Student, Final Year B.Com. (Computer Applications), Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India*

Research and Innovation in AI Applications for Business

Poovaisri K.* and Vijaisriram R.**

ABSTRACT

This report examines the transformative impact of Artificial Intelligence (AI) applications in modern business environments. It explores current research trends, innovative implementations, and the strategic importance of AI adoption across various business sectors. The study analyses key areas including customer service automation, predictive analytics, supply chain optimization, and decision support systems. Furthermore, it investigates the challenges and opportunities presented by AI integration, considering both technological and organizational perspectives. The findings suggest that businesses implementing AI solutions strategically can achieve significant competitive advantages while highlighting the importance of ethical considerations and human- AI collaboration.

Keywords: AI applications in business, Business transformation, Customer service automation, Predictive analytics, Supply chain optimization.

**Corresponding author; Student, I M.Com., PG and Research Department of Commerce, Swami Dayananda College of Arts and Science, Manjakkudi, Thiruvarur, India
(E-mail: poovaisri10@gmail.com)*

***Student, I M.Com., PG and Research Department of Commerce, Swami Dayananda College of Arts and Science, Manjakkudi, Thiruvarur, India*

Machine Learning Models for Identifying and Managing Workplace Stress Among Women Employees in The Private Sectors

*Prabhu S. *, Adhithya B. ** and Irfan Hameed A. ****

ABSTRACT

Background: Workplace stress is an increasing concern, particularly among female staff in private business. Stress threatens a person's work-related functioning, mental well-being, and overall productivity. Despite increased acknowledgment of these issues, limited research has been done investigating machine learning models tools for identifying and addressing workplace stress in this employee subpopulation. This research aims to develop and evaluate machine learning models that predict and assess the stress level of female employees in private companies. **Objectives:** To use machine learning techniques to assess and determine the main causes of workplace stress among female employees in the private sector, create machine learning models that use organizational, psychological, and demographic data to forecast stress levels with accuracy and support management and human resources teams in developing focused stress management initiatives based on predictive insights. **Method:** Survey data from 503 women employees of private sector organizations was utilized for the cross-sectional study. The data consists of psychological, organizational, and demographic factors inducing stress at the workplace. Machine learning algorithms such as Logistic Regression, Decision Tree, Random Forest, and Support Vector Machines (SVM) were implemented to classify the stress levels. An analysis looked at how important certain factors were in predicting stress levels. **Results:** The article showed that workload, work-life balance, job security and organizational support are major contributors of workplace stress. From all the tested models, it is seen that the Random Forest is the best in predicting the accuracy of stress level. **Conclusion:** Machine learning models are able to identify workplace stressors for women employees. organization can use this information to develop appropriate stress management strategies. More studies may look into monitoring the stress and intervening according to needs.

Keywords: Workplace Stress, working women, Machine learning, Private Sectors

**Corresponding author; Assistant Professor, Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India (E-mail: prabhus@pmu.edu)*

***Student, Final Year B.Com., Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India*

****Student, Final Year B.Com., Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India*

Real Time School Bus Tracking Application for Android Smartphone

Nagalakshmi P. *, Pavithra R. ** and Kingslee S. ***

ABSTRACT

This paper proposes a Real-Time school Bus Tracking Application which runs on Android smart phones. This enables students to find out the location of the bus so that they won't get late or won't arrive at the stop too early. The main purpose of this application is to provide exact location of the student's respective buses in Google Maps besides providing information like bus details, driver details, stops, Contact number, routes, etc. This application may be widely used by the school students since Android smart phones have become common and affordable for all. It is a real time system as the current location of the bus is updated every moment in the form of latitude and Longitude which is received by the students through their application on Google maps. The application also estimates the time required to reach a particular stop on its route. The application uses client-server technology.

Keywords: GPS tracking, Real- time notification, Biometric Authentication, Data Management.

**Corresponding author; Assistant Professor, Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India
(E-mail: nagalakshmicom@pmu.edu)*

***Student, Final Year B.Com. (Computer Applications), Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India*

****Student, Final Year B.Com. (Computer Applications), Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India*

Usage of AI in E-Commerce with Special Reference to International Trade Challenge and Opportunities

Gayathri R.K. and Abirami B.***

ABSTRACT

Artificial Intelligence (AI) is revolutionizing e-commerce and international trade by enhancing operational efficiency, customer experience, and market competitiveness. AI-powered technologies such as chatbots, recommendation engines, fraud detection systems, and supply chain automation are enabling businesses to streamline processes and expand into global markets. AI-driven insights also help in dynamic pricing, demand forecasting, and cross border payment security, making international trade more seamless. However, the adoption of AI presents challenges, including data privacy concerns, high implementation costs, regulatory complexities, and ethical issues. Businesses must address cybersecurity threats and adapt to evolving AI regulations across different countries to ensure compliance. Additionally, AI driven automation raises concerns about job displacement and the need for workforce reskilling. Despite these challenges, AI offers significant opportunities for growth in global ecommerce and trade. By strategically integrating AI while ensuring ethical and regulatory considerations, businesses can optimize efficiency, reduce operational risks, and enhance customer engagement. This paper explores the impact of AI in e-commerce and international trade, highlighting both the opportunities and challenges it presents in a rapidly evolving digital economy.

Keywords: Artificial Intelligence (AI), E-commerce, International trade, AI-powered technologies, Chatbots, Recommendation engines.

**Corresponding author; Student, I M.Com., PG and Research Department of Commerce, Swami Dayananda College of Arts and Science, Manjakkudi, Thiruvapur, India
(E-mail: gayathrirajus1103@gmail.com)*

***Student, I M.Com., PG and Research Department of Commerce, Swami Dayananda College of Arts and Science, Manjakkudi, Thiruvapur, India*

The Future of AI in Small and Medium Enterprises (SMEs)

Priyanga S. * and Subasri V.**

ABSTRACT

The integration of Artificial Intelligence (AI) into small and medium Enterprises (SMEs) is poised to transform business operations, driving growth, efficiency and innovation. SMEs, often constrained by limited resources, are increasingly adopting AI to streamline processes, enhance customer experiences, and make data-driven decisions. AI technologies such as machine learning, natural languages processing, and automation offer SMEs the ability to optimize marketing strategies, improve inventory management, enhance financial forecasting, and personalize customer interactions. This paper explores the potential of AI for SMEs, highlighting key benefits, successful case studies and the evolving role of AI in levelling the playing field of smaller businesses in a competitive global market. It also discusses the future trends, including AI-driven innovation that will further empower SMEs to expand, adapt, and thrive in an increasingly digital world.

Keywords: Artificial Intelligence, SMEs, Digital Innovation, Customer Experience, Efficiency.

**Corresponding author; Student, I M.Com., PG and Research Department of Commerce, Swami Dayananda College of Arts and Science, Manjakkudi, Thiruvarur, India (E-mail: iampriyanga2003@gmail.com)*

***Student, I M.Com., PG and Research Department of Commerce, Swami Dayananda College of Arts and Science, Thiruvarur, India (E-mail: subasriviyasan23@gmail.com)*

Analyzing Gold Price Fluctuations Based on Stock Market Movements in National Stock Exchange

Jayanthi N. and Jerin Akash R.***

ABSTRACT

Gold prices and stock market movements exhibit a dynamic relationship influenced by macroeconomic factors, investor sentiment, and financial market volatility. This study investigates the extent to which fluctuations in the National Stock Exchange (NSE) impact gold prices, exploring whether gold serves as a hedge or a safe-haven asset during periods of stock market uncertainty. Using historical time-series data on NSE indices (Nifty 50, Nifty Bank, and sectoral indices) and daily gold prices, this research applies correlation analysis, regression modeling, and Granger causality tests to assess causality and co-movements between these financial variables. The findings reveal a negative correlation between stock market performance and gold prices, particularly during periods of economic distress, indicating a capital shift from equity markets to gold as a risk-averse strategy. However, during periods of economic stability, gold prices and stock indices may move independently or even positively correlated due to global inflation trends and monetary policies. Furthermore, volatility clustering analysis using GARCH models demonstrates that heightened stock market fluctuations lead to increased gold price volatility, reinforcing its role as a financial hedge. The study also evaluates the influence of interest rates, inflation, and global geopolitical events as external determinants shaping this relationship. By providing data-driven insights into investment behavior, portfolio diversification strategies, and risk assessment, this research offers valuable implications for investors, policymakers, and financial analysts seeking to navigate the complex interplay between equity and commodity markets.

Keywords: Gold Price Prediction, Stock market volatility, Financial Forecasting, Hedging strategies, Stock Price Influence, Macroeconomic indicators.

**Corresponding author; Associate Professor, Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India (E-mail: jayanthin@pmu.edu)*

***Student, Final Year M.Com., Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India*

Analyzing Consumer Views of AI Based Dynamic Pricing and the Potential of Augmented Reality in E-Commerce

Nivetha P. *, Salma A. ** and Gunavathani G. ***

ABSTRACT

Background Artificial intelligence is continuing to shape dynamic pricing making consumer trust and transparency critical factors affecting online purchasing behavior. AI-pricing models let sellers adjust prices in real-time, based on demand, competition and consumer behavior. Research Problem The absence of transparency with these dynamic pricing strategies along with unexplained price fluctuations has led to skepticism among consumers, raising concerns about fairness and price manipulation. Research Gap Existing research papers predominately examine both AI and AR separately within consumer behavior studies, generating a crucial gap in understanding their combined effects upon trust and purchasing decisions. Aim This research aims to increase consumer confidence in e-commerce by addressing this ongoing challenge of pricing transparency. Methodology A structured questionnaire and a quantitative method were employed to gather data from 412 individuals using convenience sampling method. Statistical tools including Chi-square, Regression, and Correlation were used to examine the relationship between consumer spending behavior and their view of AI-pricing models. Result Young consumers, familiar with AR tech, typically trust AI pricing more when AR tools offer price breakdowns. By simplifying complicated AI algorithms, these visual explanations can generally help making pricing decisions more transparent and understandable. Conclusion The findings present the importance of creating consumer confidence in AI pricing to improve acceptance and reduce doubts across multiple demographics. By combining AR-powered transparency tools together, e-commerce platforms can reduce skepticism, foster trust overall, and create more informed shopping experience.

Keywords: Online purchasing behavior, Consumer trust, AI-pricing models, Dynamic pricing, Skepticism, E-commerce, Augmented Reality, Transparency.

**Corresponding author; Assistant Professor, Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India (E-mail: E- nivethap@pmu.edu)*

***Student, Final Year B.Com. (Honours), Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India*

****Student, Final Year B.Com. (Honours), Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India*

Green Packaging Influences Consumer Purchase Decision in FMCG Sector Particularly in Terms of Brand Loyalty and Consumer Preference

Umamaheswari D., Tamilarasan G.** and Kaleeswara Pandya C.****

ABSTRACT

The Fast-Moving Consumer Goods (FMCG) industry, with an emphasis on consumer preferences and the research aims to examine how sustainable packaging affects customers' purchasing behaviors in brand loyalty. As sustainability becomes an increasing concern for customers, companies in the FMCG industry are increasingly adopting sustainable packaging strategies. However, the supply of sustainably packaged products remains limited. Nonetheless, it is uncertain to what degree these initiatives influence consumer behavior, particularly in terms of fostering brand loyalty and impacting purchasing decisions. To address this, primary data were collected from 690 respondents in the Thanjavur District. The collected data were analyzed using SPSS software, employing statistical tools such as Chi-square, Descriptive Statistics, Correlation, and One-way ANOVA. The findings of the study aim to provide insights into whether sustainable packaging significantly impacts consumer choices, influences repeat purchases, and enhances brand commitment. Furthermore, the study explores potential challenges in the adoption of green packaging, such as higher costs and supply chain limitations. The research contributes to the growing discourse on sustainability in FMCG and offers recommendations for businesses seeking to integrate eco-friendly packaging strategies to attract environmentally conscious consumers while ensuring long-term profitability.

Keywords: Eco-friendly, Green packaging, Purchase decision, Fast moving Consumer Goods, Brand loyalty, Consumer preference.

**Corresponding author; Professor, Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India
(E-mail: umad@pmu.edu)*

***Student, Final Year B.Com. (Honours), Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India*

****Student, Final Year B.Com. (Honours), Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India*

Consumer Preference Analysis for Luxury Branded Products

Prabhu S. *, Katleen Glory M. ** and Sangavi S.A. ***

ABSTRACT

Background: Consumer preferences for luxury products play a significant role in shaping the high-end market, directly impacting the reputation of other brands. However, research on consumer preferences has rarely concentrated on luxury goods. This study aims to address that gap by exploring consumer behavior specifically related to luxury products. Objectives: The study examines consumer preferences for luxury brands, with a particular focus on how brand exclusivity influences consumer perceptions and purchasing decisions. Additionally, it identifies the key factors that drive consumers to choose luxury products. The research offers valuable marketing insights and recommendations to help lesser-known luxury brands enhance their sales by aligning with consumer preferences. Method: Cross-sectional survey (with luxury-branded products consumers) 341 consumers completed a structured questionnaire measuring preferences and purchasing behaviour. Results: The results showed that a higher preference of luxury products is observed among the individuals aged of 26-35. Also, men are more likely to buy more luxury items than women. Conclusion: Product quality and pricing are the most influencing factors of consumer for luxury products. Therefore, it is recommended that lesser-known luxury brands prioritize improving the quality and pricing of their products to attract a wider range of consumers.

Keywords: Consumer preference, Luxury brand, Implications and Recommendations

**Corresponding author; Assistant Professor, Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India (E-mail: prabhus@pmu.edu)*

***Student, Final Year B.Com. (Honours), Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India*

****Student, Final Year B.Com. (Honours), Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India*

Challenges Faced by Small Business Shops in Implementing and Digital Marketing Strategies

*Subendiran S. *, Mohamed Yunus L. **, Sriram R. *** and Kasim Salman S. *****

ABSTRACT

Background: The purpose of this study is to examine the difficulties that small business stores encounter when implementing digital marketing tactics, focusing on challenges like lack of funding, technological know-how, and resources. Objective: The objective of the study is to identify the main obstacles small businesses face in adopting and utilizing digital marketing, such as insufficient knowledge of digital tools, the challenge of calculating return on investment, and competition from larger companies. Additionally, the study seeks to explore ways to help small businesses overcome these obstacles. Method: The study gathered data from 400 respondents to understand the difficulties small businesses face in digital marketing implementation. Conclusion: Small businesses face challenges in implementing digital marketing strategies due to lack of technical knowledge, limited resources, and budget constraints. Despite these, they allocate a portion of their monthly budget for digital marketing. The study found no correlation between age, educational background, or self-assurance in digital marketing. To stay competitive, businesses should focus on low-cost techniques like email marketing, social media interaction, and local SEO. Result: Small businesses face numerous challenges in implementing digital marketing strategies, including lack of funding, technological expertise, and resources. Limited budgets and access to advanced tools make it difficult for them to compete with larger companies. Insufficient understanding of digital tools also hinders effective marketing. Measuring the return on investment (ROI) from digital marketing campaigns is challenging due to limited resources. Competition from larger businesses and constant challenges in content creation and audience engagement further complicate the situation. These challenges underscore the need for accessible resources, proper training, and support to help small businesses navigate the digital marketing landscape successfully.

Keywords: Digital marketing challenges, Small business, Marketing budget constraints, Limited resources.

**Corresponding author; Assistant Professor (SG) and Head, Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India (E-mail: subendiran@pmu.edu)*

***Student, Final Year B.Com., Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India*

****Student, Final Year B.Com., Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India*

*****Student, Final Year B.Com., Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India*

A Study on Empowering Coastal Workers in Nagapattinam: Leveraging Machine Learning to Strengthen Disaster Resilience, Enhance Marketing Awareness, and Address Educational Barriers for Sustainable Livelihoods

Umamaheswari D. and Dhanaseelan A.***

ABSTRACT

Coastal workers in Nagapattinam face many challenges that affect their daily lives and long-term well-being. Frequent natural disasters cause significant damage, yet many workers lack proper disaster preparedness strategies, making recovery difficult. Additionally, they have limited awareness of modern marketing techniques and pricing strategies, which prevents them from improving their income. Education is another major barrier, as many workers have low literacy levels, which not only affects their own opportunities but also limits their children's future prospects. This study aims to understand these challenges and find solutions to improve disaster resilience, economic opportunities, and education. To collect data, researcher used survey method with a paper-and-pen questionnaire. 911 Coastal workers from different areas of Nagapattinam are selected randomly to share their experiences and difficulties. The survey will gather information about how well they are prepared for disasters, their understanding of marketing strategies, and the impact of education on their livelihoods. The data is analyzed using a combination of descriptive statistics and advanced machine learning techniques to identify key trends and problem areas. Statistical methods such as reliability statistics, exploratory factor analysis (EFA), confirmatory factor analysis (CFA), Structural Equation Modelling (SEM) path analysis, original logistic regression, cluster analysis, and Partial Least Squares SEM (PLS-SEM) are used for deeper interpretation of the findings. The data will help develop strategies to strengthen their resilience, enhance financial stability, and support long-term community growth. The results of this study will help policymakers and community leaders develop targeted strategies to improve disaster preparedness, enhance financial literacy, and promote education among coastal workers. By addressing these challenges, the study aims to support the long-term resilience and economic stability of coastal communities in Nagapattinam.

Keywords: Disaster preparedness, Marketing awareness, Training effectiveness.

**Corresponding author; Professor, Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India
(E-mail: umad@pmu.edu)*

***Student, Final Year M.Com., Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India*

The Impact of Technological Tools on the Academic Success of Part-time Students: Overcoming Societal Challenges in Thanjavur

*Sumithra K. *, Manikandan G. **, Imran Ali N. *** and Raja Rajan M. *****

ABSTRACT

Background: This study focuses the influence of technology tools on the academic achievement of part-time students in Thanjavur. The majority of studies ignore issues like assistance and digital access in favour of full-time students. This study investigates the effects of technology on students' academic performance. **Objectives:** 1) To identify the unique societal challenges faced by part-time students in balancing academics with other life responsibilities. 2) To assess the role of technological tools in facilitating academic success for part-time students. 3) To assess the impact of technological accessibility on the academic performance of part-time students from diverse backgrounds. **Methods:** This study investigates a descriptive research method, collecting primary data through a structured questionnaire from 400 part-time students in Thanjavur. A convenience sampling method was used. Data analysis includes percentage analysis, chi-square tests, and ANOVA to evaluate the relationship between technology use and academic success. **Results:** The findings indicate that 42% of respondents agree that digital tools enhance academic performance, while 44.5% find mobile apps and digital libraries useful. However, challenges such as financial constraints (37.8%), digital literacy gaps, and limited technology access persist. Statistical analysis shows a significant relationship between gender and academic success ($p = 0.001$), while financial constraints impact students across all demographics ($p = 0.143$). The study emphasizes the need for better digital infrastructure, financial aid, and digital literacy programs to bridge educational gaps for part-time students.

Keywords: Risk management, Personal protective equipment, Safety policy, Safety training, Construction workplace.

**Corresponding author; Assistant Professor, Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India (E-mail: sumithrak@pmu.edu)*

***Student, Final Year B.Com. (Computer Applications), Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India*

****Student, Final Year B.Com. (Computer Applications), Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India*

*****Student, Final Year B.Com. (Computer Applications), Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India*

Enhancing Living Standards for Narikuravars: Address Housing, Healthcare Access, and Socio-Integration Challenges

*Umamaheswari D. *, Sujal R. ** and Mohamed Hussain M. ****

ABSTRACT

The Narikuravar community, a marginalized nomadic group in Tamil Nadu, faces significant socio-economic challenges, including inadequate housing, limited access to healthcare, and social exclusion. This study examines these issues and evaluates the effectiveness of existing welfare programs. Using a quantitative research methodology, data were collected from 100 respondents through structured surveys, and statistical analysis was performed using the Chi-Square test. The findings indicate a strong correlation between stable housing and adequate access to healthcare, highlighting the necessity of secure living conditions. The study also reveals that local government support plays a crucial role in improving community health services. However, no significant association was found between gender and housing satisfaction or healthcare adequacy. Further analysis indicates that despite the presence of welfare programs, bureaucratic obstacles and insufficient awareness limit their effectiveness. Many community members struggle to access essential services due to administrative challenges and social discrimination. Additionally, cultural stigmatization continues to hinder their integration into mainstream society, adversely affecting education and employment opportunities. Addressing these socioeconomic barriers requires targeted policy reforms, improved implementation of government schemes, and stronger community-driven initiatives. Strengthening outreach efforts and fostering local participation will be essential in enhancing the Narikuravar community's living standards and ensuring their sustainable socio-economic development.

Keywords: Undergraduate students, Bagging habits, Sustainability, Circular economy and Investigation.

**Corresponding author; Professor, Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India
(E-mail: umad@pmu.edu)*

***Student, Final Year B.Com. (Computer Applications), Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India*

****Student, Final Year B.Com. (Computer Applications), Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India*

AI in Higher Education: A Survey of Student Satisfaction, Ethical Concerns, and Recommendations for Integration

Nivetha P. , Jaya Prakash R.** and Harish S.****

ABSTRACT

Artificial intelligence (AI) is transforming education by improving learning experiences through better resource management and personalized instruction. While AI offers benefits like customized learning and real-time feedback, concerns remain about trust, ethics, and academic integrity. Students' opinions on AI tools are important, as their experiences affect their engagement and satisfaction. Research suggests the need for a balanced approach that considers both the advantages and risks of AI in education. Open discussions between educators, students, and technology developers can help address concerns and create ethical guidelines. This collaboration ensures AI enhances learning while maintaining academic honesty. Furthermore, as AI becomes a fundamental part of the educational landscape, it is crucial to assess the extent of its impact on academic performance, student well-being, and long-term learning outcomes. While AI-driven tools have demonstrated potential in improving accessibility, engagement, and adaptive learning, their limitations, such as potential biases in responses and reduced critical thinking, must also be considered. A structured evaluation of student satisfaction provides insights into how AI can be optimized for diverse learning environments. The findings of this study contribute to ongoing discussions about the responsible implementation of AI, fostering a framework that prioritizes ethical considerations, transparency, and student-centred learning.

Keywords: Trust, Ethics, Academic Integrity, Balanced Approach, Student Satisfaction, AI in Education.

**Corresponding author; Assistant Professor, Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India (E-mail: nivethap@pmu.edu)*

***Student, Final Year B.Com. (Corporate Secretaryship), Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India*

****Student, Final Year B.Com. (Corporate Secretaryship), Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India*

Role of Digitalization in Streamlining Public Distribution System (PDS) Operation in Thanjavur Taluk

Subendiran S. *, Mohamed Nishar S. ** and Edwin J. ***

ABSTRACT

Background: The Public Distribution System (PDS) plays a crucial role in ensuring food security in India, but inefficiencies such as corruption, leakages, and lack of transparency hinder its effectiveness. This study explores the impact of digitalisation in streamlining PDS operations, focusing on Thanjavur Taluk. **Objectives:** The research highlights optimising the supply chain management, reducing manual intervention and reducing corruption in the PDS. **Methodology:** The study employs a convenience sampling method, collecting data from 401 respondents through surveys. Various statistical tools, including chi-square tests and logistic regression, were used to analyse public perception, system effectiveness, and digitalisation's role in improving service delivery. The secondary data was collected from the websites, literature reviews and published data. **Results:** Findings indicate that digital interventions significantly reduce corruption, improve food safety through enhanced warehousing, and streamline distribution by minimising manual intervention. The study also highlights existing challenges such as lack of awareness, technical failures, and resistance to change. **Conclusion:** The study suggests policy recommendations for integrating advanced digital tools to further modernise and optimise the PDS framework, ensuring equitable food distribution and better governance.

Keywords: Public Distribution System (PDS), Digitalization, Biometric Authentication, Corruption, Food Distribution, Thanjavur taluk.

**Corresponding author; Assistant Professor (SG) and Head, Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India (E-mail: subendiran@pmu.edu)*

***Student, Final Year B.Com. (Honours), Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India*

****Student, Final Year B.Com. (Honours), Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India*

Predicting the Role of Corporate Social Responsibility and Sustainability Practice in Transforming Higher Education Institutions: A Machine Learning Approach to Governance, Curriculum and Community Engagement

Umamaheswari D. and Vaishnavi K.***

ABSTRACT

This study explores the potential benefits of sustainability and corporate social responsibility (CSR) activities for higher education institutions (HEIs) through the use of machine learning techniques. By analyzing governance structures, curriculum integration, and community involvement, the study seeks to identify key drivers of institutional transformation and examine the effects of CSR and sustainable practices in reforming higher education institutions. 300 respondents from higher education institutions who were selected using the quantitative research with close – ended questions which a survey sampling technique and survey schedule provided primary data for the research of CSR and sustainability practices in changing higher education institutions and their effects. Through descriptive statistics, exploratory factor analysis, confirmatory factor, SEM, multilinear regression, ML model performance, and K-means clustering results to predict the success of sustainability activities, machine learning enhances decision-making and policy-making. The findings show that strategic CSR adoption improves HEIs long-term sustainability, social impact, and innovation. To optimize sustainable education strategies, the report offers data-driven insights to educators and policymakers.

Keywords: Corporate social responsibility, Sustainability, Higher educational institution (HEI), A machine learning approach, Curriculum, Governance and community engagement.

**Corresponding author; Professor, Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India
(E-mail: umad@pmu.edu)*

***Student, Final Year M.Com., Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India*

Comparative Analysis of Digital Knowledge Transmission in Public and Private Schools

Jayanthi N.*, Jayasakthi V.** and Mohammed Fahim H.***

ABSTRACT

Students' academic and professional competencies are increasingly shaped by the incorporation of digital knowledge into the classroom. This study compares the effectiveness of public and private schools in transmitting digital knowledge, focusing on technological infrastructure, teacher proficiency, student engagement, and curriculum integration. According to how well they transfer digital information to students, public and private schools are compared in this study. Using a comparative research design, data was collected through surveys with teachers, and administrators from both school types and uses primary data from 254 teachers who were chosen by purposive random sampling. To find important distinctions and correlations between public and private schools with regard to the adoption, accessibility, and efficacy of digital learning, the study uses ANOVA and Chi-square testing. Statistical analysis tools such as t-tests and regression models were employed to assess disparities in digital literacy development, accessibility to e-learning resources, and the effectiveness of ICT-based teaching methodologies. The study's conclusions shed light on the technological infrastructure, teacher readiness, institutional support, and accessibility to digital resources in both kinds of schools. In order to close the digital divide and improve digital literacy, the findings seek to draw attention to inequalities and best practices while providing suggestions for legislators, teachers, and school administrators. In order to guarantee fair and successful learning experiences for students in various educational contexts, this study adds to the continuing discussion about enhancing digital education tactics. Findings indicate that private schools generally have better digital infrastructure and access to advanced learning tools, while public schools face challenges such as limited funding and outdated technology. However, public school students with proper digital interventions show significant improvement in digital literacy.

Keywords: Digital Knowledge, Public vs. Private Schools, Digital Education, Descriptive Research, Teacher Perspectives, Technological infrastructure, Student engagement.

**Corresponding author; Associate Professor, Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India
(E-mail: jayanthin@pmu.edu)*

***Student, Final Year B.Com., Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India*

****Student, Final Year B.Com., Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India*

Investigating Consumer Preferences and Market Demand of Sustainable Products in Thanjavur

*Umamaheswari D. *, Athithyan R.A. ** and Ananthi B. ****

ABSTRACT

This study focuses on consumer preferences and market demand for sustainable products in Thanjavur. With growing awareness of environmental issues, more people are showing interest in eco-friendly products. Consumer facing low awareness, high costs, and limited accessibility make sustainable products less appealing. Consumer distrust in sustainability claims further slows adoption. This research aims to fill this gap by investigating consumer preferences and market demand related to sustainable products in Thanjavur. Data were collected through 700 respondents from the consumers to focus on young adults through a questionnaire. Chi-square, One-way Anova and Regression (ANOVA), Statistics Method are used to analysis the primary data. The convenience sampling method was used to collect data in Thanjavur. The Chi-square test confirms a significant association between willingness to pay more and actively seeking sustainable agricultural products. Cluster analysis and Anova show descriptive but significant differences in local farmer support, trust, sustainability preference, and purchasing behaviour. The reliability analysis shows that the scale employed in the study has good internal consistency, with a Cronbach's Alpha value of 0.802. The impact of eco-labels on purchase decisions and educational attainment do not significantly correlate, according to One-way ANOVA. Purchasing sustainable items and social prioritization of sustainability are positively correlated, albeit weakly, according to correlation study. Young consumers are showing moderate interest in sustainable products, but cost, accessibility and trust issues hinder adoption.

Keywords: Consumer behaviour, Market demand, Sustainable products, Consumption, Preferences, Environment awareness.

**Corresponding author; Professor, Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India
(E-mail: umad@pmu.edu)*

***Student, Final Year B.Com. (Corporate Secretaryship), Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India*

****Student, Final Year B.Com. (Corporate Secretaryship), Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India*

Effect of Pricing Strategy on Customer Buying Behavior at Kurinji Metro Bazaar Supermarkets - A Study

Christy A.N.*, Jamal Mohamed M.**,
Mohamed Musharaf A.*** and Mohamed Vajith A.****

ABSTRACT

Pricing methods play an important role in shaping customer purchasing behavior, particularly in the competitive retail industry. This study investigates the effects of various pricing strategies on customer purchasing decisions at KURINJI METRO BAAZAR supermarkets. A descriptive study strategy was used to collect data from 300 employees using a random sampling method to examine how different pricing approaches, such as discount pricing, psychological pricing, and value-based pricing, influence consumer behavior. Statistical tools such as Chi-Square and ANOVA were used to investigate the association between pricing strategies and critical criteria such as affordability, brand preference, and perceived value. The study's objectives are to examine the effects of various pricing methods on customer purchasing behavior, investigate the impact of price perception on consumer decision-making, and assess the effectiveness of promotional pricing in customer acquisition and retention. As competition in the retail sector grows, supermarkets confront difficulties in establishing effective pricing strategies to increase sales and consumer loyalty. Understanding how pricing influences consumer decisions is critical for firms seeking to maintain competitiveness and long-term growth. The finding shows a substantial relationship between pricing methods and consumer purchasing behavior, and also demonstrates that discount pricing and psychological pricing are important in molding consumer preferences, especially among price-sensitive clients. Furthermore, promotional pricing was discovered to be a significant driver of increased footfall and short-term sales. Based on these findings, the study recommends that KURINJI METRO BAAZAR supermarkets use a well-balanced pricing plan that includes competitive pricing, periodic promotions, and value-driven pricing to increase customer satisfaction and long-term retention.

Keywords: Workplace Safety, Employee Welfare, Technological tools and Wearable health gadgets.

*Corresponding author; Assistant Professor (SG), Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India
(E-mail: christy@pmu.edu)

**Student, Final Year B.Com., Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India

***Student, Final Year B.Com., Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India

****Student, Final Year B.Com., Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India

Empowering Narikuravar Women (A Type of Gypsy Community) through Entrepreneurship: A Machine Learning Approach to Analysing Socioeconomic and Growth Status

Umamaheswari D. and Vigneswaran K.***

ABSTRACT

This study explores the factors influencing the empowerment of Narikuravar women through entrepreneurship. Narikuravar community, traditionally a nomadic group, has long faced systemic marginalization in Indian society. Narikuravar women, in particular, have historically been confined to informal economic activities such as beadwork, jewelry making, and street vending, often lacking access to formal education, stable employment, and financial resources. Social exclusion, combined with a lack of recognition, has further impeded their socioeconomic mobility and integration into mainstream society using a multi-method approach. Traditional statistical methods, including descriptive statistics, reliability analysis, exploratory and confirmatory factor analysis (EFA and CFA), structural equation modelling (SEM), and regression analysis, were combined with advanced machine learning techniques such as supervised learning (classification and regression), feature importance analysis, and topic modeling. The data was collected from women entrepreneurs, aspiring businesswomen, and community leaders. The sample size consists of 250 respondents from cuddalore districts. The findings highlight the critical role of entrepreneurial motivation, resource availability, risk tolerance, and networking skills in fostering empowerment. Implications for policy, capacity-building programs, and future research directions are discussed.

Keywords: Narikuravar, Women entrepreneurs, Empowerment, Challenges, Skill development, Government support, Financial inclusion.

**Corresponding author; Professor, Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India
(E-mail: umad@pmu.edu)*

***Student, Final Year M.Com., Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India*

Assessing Sustainable Food Waste Reduction Strategies in Dining Establishments of Thanjavur District

Jayanthi N.*, Kamali Rosalin A.** and Praba P.***

ABSTRACT

Food waste is a growing environmental and economic concern, particularly in the hospitality sector. This study evaluates the effectiveness of sustainable food waste reduction strategies adopted by dining establishments in Thanjavur district, focusing on waste prevention, recycling, and resource optimization. A mixed-method research approach was employed, combining quantitative surveys and qualitative interviews with restaurant owners, chefs, and waste management personnel. Descriptive statistics indicate that mid-sized restaurants (30–100 seats) generate more waste due to higher customer volume. Chi-square tests show a significant association between dining type and waste management practices. T-tests reveal no significant gender-based differences, but educational level influences waste reduction beliefs. Statistical techniques such as ANOVA and regression analysis were used to assess the impact of different food waste management practices on operational efficiency, cost savings, and environmental sustainability. Findings indicate that portion control, menu planning, composting, and food donation programs significantly reduce waste while enhancing profitability and environmental responsibility. However, challenges such as lack of awareness, logistical constraints, and inadequate policy enforcement hinder widespread adoption. The study recommends staff training programs, portion control practices, and customer involvement strategies to minimize food waste. Additionally, government incentives and awareness campaigns could promote sustainable practices. This research provides data-driven insights to help dining establishments enhance operational efficiency and effectively reduce food waste.

Keywords: Food waste management, Dining establishments, Waste reduction strategies, Food recycling, Environmental conservation, Circular economy.

*Corresponding author; Associate Professor, Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India (E-mail: jayanthin@pmu.edu)

**Student, Final Year M.Com., Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India

***Research Scholar, Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India

Developing Effective Adoption of Khadi and Village Industries Commission among Innovators in Thanjavur Region

*Nagalakshmi P. *, Mohamed Nasurudeen M. ** and Rajeswari E. ****

ABSTRACT

This study investigates the KVIC entrepreneurial schemes and the factors influencing the adoption for self-employed owners, small business owners and startup founders. KVIC providing various schemes like (NEEDS), (PMEGP) for improvement of entrepreneur opportunities in India. There is lack of understanding and adoption of the KVIC schemes. This paper can explore the understanding and awareness among innovators in the region of Thanjavur. Cross-sectional study was implemented to collect data at a single point in time to understand the current adoption and effectiveness of KVIC schemes. Depending on the availability of data and resources, there are 150 respondents were calculated in Thanjavur region. This study also provides recommendations for policymakers, entrepreneurs to improve the adoption and effectiveness of KVIC schemes in Thanjavur. The study contributes to the existing literature on entrepreneurship and rural development. By developing effective tactics for encouraging the adoption of KVIC.

Keywords: KVIC, Entrepreneurial Schemes, Prime Minister's Employment Generation Programme.

**Corresponding author; Assistant Professor, Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India (E-mail: nagalakshmicom@pmu.edu)*

***Student, Final Year B.Com. (Honours), Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India*

****Student, Final Year B.Com. (Honours), Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India*

Consumer Preferences for New Generation Vehicles using Multidimensional Preference Analysis

Umamaheswari D. *, Anand A. ** and Veeramanikandan M. ***

ABSTRACT

This research investigates new-generation car consumer preferences in terms of technology, sustainability, performance, and brand image using multidimensional preference analysis. It seeks to determine major drivers in buying decisions for electric, hybrid, hydrogen, and autonomous vehicles. This study research gap is consumer preferences for new-generation vehicles using multidimensional analysis, focusing on market trends and key factors. The problem of the research face challenges like high costs, infrastructure gaps, trust issues, and uncertainty about long-term value. Primary data was collected from 80 respondents from consumers. The Convenience Sampling method were used. This study adopts descriptive research design In SPSS tool, the Chi-Square method is used to analysis the data. The findings Age and concerns about the effects on the environment, career and vehicle preference variables, willingness to pay for technology and preference for driving range, and the environmental benefits of advanced technology preferences are all significantly correlated with the results. However, there was no discernible correlation between environmental motivation and trust in well-known automakers. The results give stakeholders, legislators, and automakers practical advice on how to improve marketing tactics and raise car adoption rates. To further understand and hasten the shift to sustainable mobility, future studies should examine the effects of regional differences, government initiatives, technical developments, and consumer trust dynamics.

Keywords: Vehicles, Consumer preferences, New generation, Hybrid.

**Corresponding author; Professor, Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India
(E-mail: umad@pmu.edu)*

***Student, Final Year B.Com. (Corporate Secretaryship), Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India*

****Student, Final Year B.Com. (Corporate Secretaryship), Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India*

Challenges Faced by Frozen Bottle and Lassi House Franchise Companies in the Beverage Industry

*Prabhu S. *, Atchayakumar S. ** and Vignesh K. ****

ABSTRACT

Background: Over the past ten years, India's beverage business has grown significantly thanks to changing customer tastes, urbanization, and the growing appeal of creative drink ideas. Due to their established brand recognition and operational assistance, franchise models have become a popular business approach in this competitive landscape. Businesses such as Lassi House and Frozen Bottle have used the franchise model to grow quickly and meet the rising demand for specialty drinks. **Objective:** 1. To assess key operational challenges faced by Frozen Bottle and Lassi House franchisees in the competitive beverage sector. 2. To determine workforce management challenges, including staffing, training, and employee retention **Method:** 107 respondents are collected from the employees, manager and franchise owners. Data were analyzed by regression analysis and One-way ANOVA. **Conclusion:** The emphasizes the ample operational and manpower management issues plaguing frozen bottle and lassi house franchises in the fast competitive drinks industry. Major concerns are product quality and consistency issues in multiple locations, ensuring effective supply chain management. Manpower issues like staff retention, training gaps and managing operating expenses add to such as problems. In spite of these issues, strategic initiatives like better training programs, better supply chain management and using customer feedback can assist franchise in maintain growth and staying relevant in the market.

Keywords: Beverage Industry, Franchise, Challenges, Staffing and training, Employee retention.

**Corresponding author; Assistant Professor, Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India (E-mail: prabhus@pmu.edu)*

***Student, Final Year B.Com., Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India*

****Student, Final Year B.Com., Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India*

Undergraduate Students' Bagging Habits: A Sustainability and Circular Economy Investigation

Umamaheswari D., Premnath S.** and Gokul V.****

ABSTRACT

This study explores the undergraduate student's bagging habits: a sustainability and circular economy investigation. Sustainability involves meeting present needs without compromising future generations' ability to meet their own. The circular economy focuses on waste reduction and resource use. Bag habits, such as disposable plastic, reusable cloth, or eco-friendly alternatives, can influence environmental sustainability efforts. Undergraduate students, in their transitional phase, can either reinforce unsustainable habits or adopt more conscious practices. Primary data was collected from 160 undergraduate students between the age group of 18 to 21 years using purposive sampling method. In SPSS tool, the Chi-Square method is used to analysis the data. The findings of the study are found cost-effectiveness is the primary motivation, but barriers like forgetfulness and inconvenience remain. Gender does not significantly influence sustainability awareness, and the frequency of bringing reusable bags is not influenced by age. Educational institutions play a significant role in promoting sustainable behaviors. The study reveals that gender and age do not significantly influence sustainability awareness or behavior, suggesting institutional encouragement is more crucial. Despite awareness of plastic bag environmental impact, action is not always taken. The study emphasizes the need for targeted educational programs and policies to promote sustainable habits among students.

Keywords: Undergraduate students, Bagging habits, Sustainability, Circular economy and Investigation.

**Corresponding author; Professor, Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India
(E-mail: umad@pmu.edu)*

***Student, Final Year B.Com., Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India*

****Student, Final Year B.Com., Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India*

Sustainable Water Management Practices for Small-Scale Farmers in the Delta Region: Strategies for Resilience and Productivity

*Jayanthi N. *, Gayathri D. ** and Mohammed Aslam J. ****

ABSTRACT

Sustainable water management is crucial for enhancing agricultural productivity and ensuring environmental conservation, particularly for small-scale farmers who often face resource limitations. This study explores various water conservation techniques and assesses their impact on sustainable farming practices. A descriptive research approach was adopted, with data collected from 200 small-scale farmers using a random sampling method. To analyse the relationship between sustainable agricultural practices and economic benefits, as well as the association between farmland usage and primary water irrigation sources, statistical tools such as ANOVA and Chi-square, Decision- Tree and Random Forest tests were employed. The findings reveal significant variations in the adoption of water-saving techniques and demonstrate their effectiveness in improving water efficiency, soil health, and crop yields. Farmers who implemented drip irrigation, rainwater harvesting, and mulching techniques reported higher productivity and better water conservation outcomes compared to those using traditional irrigation methods. This research contributes to a deeper understanding of how optimized irrigation systems, community-based water management strategies, and climate-resilient agricultural practices can strengthen smallholder farmers' ability to cope with water scarcity. The study underscores the importance of policy interventions, technological advancements, and farmer education programs in promoting long-term sustainability, food security, and environmental protection. By adopting integrated water management approaches, small-scale farmers can enhance agricultural resilience, reduce water wastage, and improve overall farm profitability.

Keywords: Sustainable Water Management, Small-Scale Farming, Water Conservation, Climate Resilience, Agricultural Productivity.

**Corresponding author; Associate Professor, Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India (E-mail: jayanthin@pmu.edu)*

***Student, Final Year B.Com., Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India*

****Student, Final Year B.Com., Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India*

An Impact of Emotional Intelligence of Women Night Shift Workers

Kanimozhi N. *, Swathi S. ** and Parimitha B. ***

ABSTRACT

Background: The Study examines how emotional intelligence affects the well-being and work performance of women night shift workers, helping them manage stress, balance work and personal life, and improve overall job satisfaction. There is little research on how emotional intelligence (EI) helps women night shift workers manage stress and well-being. Most studies focus on sleep and health issues, not emotional intelligence. This study aims to fill that gap. **Objectives:** To analysis the impact of emotional intelligence on work-life balance and personal relationships of women working night shifts. To identify the challenges faced by women night shift workers and the role emotional intelligence plays in overcoming them. To recommend strategies for enhancing emotional intelligence to improve workplace experiences for women night shift workers. **Methods:** This research study is conducted through a Cross-Sectional Study. A total 125 responds were collected from Structured Questionnaire, analysed in the PSPP Software. **Result:** Among the total responds more than 18-25 are Majority of young adults Surveyed (61%), 25-35 are early career Professional (32%), 35-45 are Mid-career individuals (14%), 45-60 age groups are experienced Professionals nearing retirement (2%) determine the women's night worker's emotional intelligence. **Conclusion:** The Purpose of the Present Study are the emotional intelligence is crucial for improving the performance and general well-being of female night shift workers. Emotional intelligence is said to improve job satisfaction, work-life balance, and stress management. In order to establish a more wholesome workplace, it recommends that companies use emotional intelligence training and support networks. Other techniques might be investigated in future studies.

Keywords: Emotional Intelligence, Night Shift Workers, Work-life balance, Health Balance, Professionals.

**Corresponding author; Assistant Professor (SS), Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India (E-mail: kanimozhi@pmu.edu)*

***Student, Final Year B.Com. (Honours), Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India*

****Student, Final Year B.Com. (Honours), Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India*

Assessing Consumer Satisfaction and Challenges of Eco-Friendly Shopping Bags: A Study on Sustainable Product Adoption

*Umamaheswari D. *, Sarudarshana K. ** and Nilkil Kumar P.****

ABSTRACT

This study explores the consumer satisfaction and usage in the eco friendly shopping bags among the Thanjavur district. Thanjavur district is known for its cultural heritage and thriving local markets, present a unique context for examining the adoption of sustainable products. Customers in this area must embrace eco friendly behaviour while overcoming the obstacles including cost, availability, and more convenience grows. The data was collected from the college students, entrepreneurs and professionalist. The sample size consists of 775 in the study area all the age group. In SPSS tool, the Chi-Square, One-way ANOVA and Regression (ANOVA) this Statistics Method are used to analysis the data. The findings of the study is the interpretation between the product attributes and socio cultural factors, Random Forest Model is used to predict the use of eco friendly shopping bags in the daily life. The study highlights a high level of awareness and usage of eco-friendly bags, particularly among younger, urban, and educated respondents. While many acknowledge their durability, some find them less convenient than plastic bags. Reliability analysis confirms that the scale used in the study has acceptable internal consistency. The predictive model shows moderate accuracy, effectively classifying certain user groups while struggling with less frequent categories. Statistical tests reveal significant influences, including gender differences in satisfaction levels and the impact of social encouragement on eco-friendly bag adoption. Correlation and ANOVA analyses indicate that moral obligation, social pressure, and age difference made play crucial roles in shaping consumer behavior. These findings emphasize the importance of targeted awareness campaigns, policy measures, and strategies to enhance the adoption of sustainable practices. The result shows Statistical analysis, including regression, ANOVA, and correlation tests, revealed significant associations between social influences, personal environmental concerns, and usage frequency. The predictive model using the Random Forest method achieved an accuracy of 57%, demonstrating the potential of machine learning in forecasting consumer behavior.

Keywords: Eco-friendly bags, Satisfaction, Environment, Product attributes, Social norms, Consumer perceptions, Predictive.

**Corresponding author; Professor, Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India
(E-mail: umad@pmu.edu)*

***Student, Final Year B.Com., Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India*

****Student, Final Year B.Com., Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India*

A Study on Employee Engagement and Empowerment towards Employee Retention at T4TEQ Software Solutions, Trichy

Christy A.N. *, Karthiyayani S. **, Maheswaran J. *** and Arasu A. ****

ABSTRACT

Employee engagement and empowerment are essential components in enhancing employee retention inside organizations. With rising turnover rates posing a significant challenge for businesses, fostering a motivated and empowered workforce has become essential for long-term sustainability. The primary objective of this research is to analyze how engagement and empowerment strategies influence employees' intent to stay with their organizations. A descriptive research strategy was adopted. Data was collected from 90 employees through a structured questionnaire. A convenience sampling technique was employed. The questionnaire measured key factors such as job satisfaction, trust in leadership, autonomy, and growth opportunities. Statistical tools such as descriptive statistics, correlation analysis, and multiple regression analysis were used to examine the relationship between engagement, empowerment, and retention. The study examines crucial elements such as job satisfaction, motivation, organizational commitment, and the effect of empowerment programs on employees' willingness to stay with the company. The problem statement emphasizes the growing worry about high employee turnover, as well as the need for firms to adopt effective retention methods. According to the study's findings, employees who feel engaged and empowered are more likely to stay with their employers, which helps to maintain organizational stability and productivity. Organizations that invest in employee development, recognition, and a positive work environment have a better retention rate. The study concludes that organizations aiming to enhance retention should prioritize engagement strategies, including recognition programs, career development initiatives, and providing employees with greater decision-making authority.

Keywords: Workplace Safety, Employee Welfare, Technological tools and Wearable health gadgets.

**Corresponding author; Assistant Professor (SG), Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India (E-mail: christy@pmu.edu)*

***Student, Final Year B.Com. (Corporate Secretaryship), Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Thanjavur, India*

****Student, Final Year B.Com. (Corporate Secretaryship), Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Thanjavur, India*

*****Student, Final Year B.Com. (Corporate Secretaryship), Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Thanjavur, India*

Consumer Perception towards Khadi Kraft Products in Thanjavur

Nagalakshmi P., Naveenkumar K.** and Mohamed Fahad M.****

ABSTRACT

This study aimed to identify the perception of khadi kraft products in Thanjavur region for better understanding and identifying marketing strategies to be implemented. In the previous studies they focused on the production and marketing of khadi products, there is a dearth of research on consumer perception towards khadi kraft products particularly in Thanjavur. The study aims to bridge the knowledge gap by identifying the demographic characteristics of consumers who purchase Khadi products in Thanjavur. Exploring the perception of Khadi Kraft products among different consumers in Thanjavur region. This article utilizes cross-sectional approach to investigate. Data were collected using snowball sampling method and khadi product consumers are the respondent. Consensus, ProQuest, Scispace were used for secondary data. PSPP software was used to analyse data. A total of 266 respondents were deemed adequate for this study. Maximum of 50.4% were males, 78.2% of users were upper middleclass individuals and 69.9% of customer perceived khadi kraft brand as an expensive product, and 4.5% were considered the product as outdated. The findings suggest that consumer prefer khadi to adopt social media platform for better reach and conduct market programme for promotion to the products. This study also highlights the challenges including brand awareness, high prices, marketing efforts. This study provides valuable insights for marketers, policymakers to promote and develop these products in Thanjavur.

Keywords: Consumer perception, Khadi products, Thanjavur region.

**Corresponding author; Assistant Professor, Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India (E-mail: nagalakshmicom@pmu.edu)*

***Student, Final Year B.Com. (Honours), Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India*

****Student, Final Year B.Com. (Honours), Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India*

The Impact of Green Packaging on Millennials and Gen Z Consumer Preferences

Umamaheswari D. *, Harischockalingam N. ** and Yogesh R. ***

ABSTRACT

Sustainability has become the force behind the consumer's psyche, with green packaging becoming a top priority as a consequence of its eco-friendly. Gen Z, known for its pro-environmental worldview, is also seen as a major source of sustainable consumption. There is a gap between their stated preference for green packaging and what they buy when faced with trade-offs such as price and convenience. This study examines the effect of green packaging on the purchase decision of Gen Z consumers and their awareness and attitude towards eco-friendly packaging across different demographic segments, including education level, income, and geographic location. A quantitative method was employed, and a structured questionnaire was applied to gather primary data from 136 Gen Z consumers through a convenience sampling method. Discoveries indicate that while Gen Z shoppers decidedly prefer environmentally friendly packaging, price sensitivity and convenience are very much factors in the purchasing patterns. This shows that sustainability, while crucial, is not always the deciding point when it comes to consumer choice. Further, awareness and perception of green packaging also vary by different demographics, with higher educational levels being related to greater awareness and demand for sustainable packaging, and income and geographic location also affecting consumer opinion. The study provides valuable information for policymakers and companies that are interested in promoting sustainable packaging. Companies should aim towards affordable green packaging alternatives, consumer consciousness, and marketing that highlights the benefits of green packaging. Policymakers can enact policies and incentives to facilitate sustainable use of packaging, bridging the intention-action gap for a greener future.

Keywords: Green Packaging, Sustainable Packaging, Gen Z Consumers, Consumer Preferences, Purchase Behavior, Awareness and Perception.

**Corresponding author; Professor, Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India (E-mail: umad@pmu.edu)*

***Student, Final Year B.Com. (Honours), Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India*

****Student, Final Year B.Com. (Honours), Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India*

Assessing Financial Literacy and Investment Preferences based on Credit Information Bureau (India) Limited (CIBIL) Scores

*Jayanthi N. *, Mohamed Fazil S. ** and Jayachandran M. ****

ABSTRACT

Financial knowledge plays a crucial role in shaping investment decisions and creditworthiness. While advanced financial literacy enables individuals to make informed portfolio choices, there is a gap in understanding its direct relationship with Credit Information Bureau (India) Limited (CIBIL) scores and investment preferences, particularly in India. Existing literature highlights that financially literate individuals often engage in better credit management and tend to invest in diversified financial instruments. However, many investors, despite high incomes and education levels, exhibit conservative investment behavior. This study aims to analyze the correlation between financial knowledge, CIBIL scores, and investment preferences, providing insights into how these factors impact financial decision-making. The research objectives include assessing the role of financial knowledge in determining creditworthiness, evaluating the impact of CIBIL scores on investment strategies, and analyzing the interrelationship between financial knowledge and investment complexity. Utilizing secondary data from Kaggle and financial inclusion surveys, the study employs analytical tools such as K-means clustering, random forest classification, and regression models to identify key patterns. The findings indicate a significant positive relationship between financial knowledge and CIBIL scores, suggesting that individuals with higher financial literacy demonstrate responsible credit behavior. CIBIL scores correlate with informed investment decisions, emphasizing the need for financial education to enhance investment strategies. The study concludes that financial knowledge and credit awareness significantly impact financial planning, advocating for targeted financial education programs to improve investment outcomes. These insights contribute to bridging the knowledge gap in financial decision-making, offering policymakers and financial institutions data-driven recommendations for enhancing financial literacy initiatives.

Keywords: Financial literacy, Investment preferences, Creditworthiness, Financial decision-making, Financial inclusion, Investment strategies.

**Corresponding author; Associate Professor, Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India
(E-mail: jayanthin@pmu.edu)*

***Student, Final Year B.Com (Corporate Secretaryship), Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Thanjavur, India*

****Student, Final Year B.Com (Corporate Secretaryship), Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Thanjavur, India*

A Study on Effectiveness of CRM Practices in Enhancing Customer Satisfaction and Loyalty at SBI

Christy A. N. and Billgates A.***

ABSTRACT

In modern banking Customer Relationship Management (CRM) has become essential because it helps banks establish powerful ties with their clients. This study aims to evaluate the CRM practices of the State Bank of India (SBI) and their impact on customer satisfaction and loyalty. The primary objective is to assess how SBI's customer-centric strategies influence service quality, trust, and customer retention. The study examines CRM components that consist of personalized customer services together with digital banking solutions and grievance resolution capabilities supported by technological enhancements to deliver superior user experience. A structured questionnaire was distributed to 300 SBI customers across different regions, covering aspects such as service responsiveness, problem resolution, personalized services, and overall satisfaction. The study employs Chi-square tests to evaluate the association between demographic factors and satisfaction levels, while ANOVA (Analysis of Variance) is used to compare satisfaction across different customer segments. A thorough examination of SBI's customer interaction processes gives this study insight into both its effective aspects along with its difficulties and opportunities for CRM enhancement. The research shows that SBI has achieved substantial development in technology-based customer relationship management yet service customization with faster responses remains crucial to enhance customer satisfaction levels. The study concludes that SBI's customer-centric CRM practices enhance satisfaction and loyalty, but areas such as faster grievance redressal and personalized product recommendations require improvement. The findings suggest that SBI should focus on refining its digital CRM tools and strengthening customer support channels to sustain long-term customer.

Keywords: Customer Relationship Management (CRM), Customer-Centric Banking, Digital Banking, Customer Satisfaction, Customer Loyalty.

**Corresponding author; Assistant Professor (SG), Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India (E-mail: christy@pmu.edu)*

***Student, Final Year M.Com., Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India*

Examining the Influence of Unorganized Sector Employees on the Growth and Development of the Textile Industry in South India

Jayanthi N. and Yogaraj S.***

ABSTRACT

The unorganized sector plays a crucial role in the growth and development of South India's textile industry, contributing significantly to production, labor-intensive processes, and supply chain operations. Despite their contributions, workers in this sector often face job insecurity, low wages, and lack of social protection, impacting overall industry sustainability. This study aims to evaluate the economic, social, and operational influence of unorganized sector employees on the textile industry by analyzing employment patterns, productivity levels, and industry growth trends. A quantitative and qualitative research approach was employed, collecting data from textile clusters in Tamil Nadu, Karnataka, Andhra Pradesh, and Kerala using structured surveys and in-depth interviews with industry stakeholders. Data analysis is conducted using JASP and SPSS, providing statistical insights into employment trends, economic contributions, and workforce challenges. In order to offer empirical insights into the direct and indirect contributions of informal workers, this study is evaluating employment patterns, wage structures, productivity levels, and economic outputs. Using statistical tools such as regression analysis and correlation models, the study identifies a strong relationship between unorganized labor contributions and textile industry expansion, particularly in areas such as handloom weaving, dyeing, embroidery, and garment production. However, challenges like poor working conditions, lack of skill development programs, and weak policy frameworks hinder long-term sustainability. The findings emphasize the need for policy reforms, skill enhancement initiatives, and social security measures to ensure better working conditions, productivity growth, and economic stability in the textile sector. By integrating the unorganized workforce into structured industry frameworks, South India's textile industry can achieve greater efficiency, global competitiveness, and inclusive development.

Keywords: Unorganized sector, Textile industry, Employment trends, Economic contribution, Job security, Skill development initiatives, Employment pattern.

**Corresponding author; Associate Professor, Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India (E-mail: jayanthin@pmu.edu)*

***Student, Final Year M.Com., Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India*

Impact of Integrating Social and Emotional Learning for Teacher and Student Well-Being in Thanjavur District

Umamaheswari D. *, Immanuel S. ** and Yogesh R. ***

ABSTRACT

The study explores the impact of Social and Emotional Learning (SEL) on emotional regulation, academic performance, and job satisfaction in private schools in Thanjavur district. Despite its proven benefits, SEL remains underexplored in Thanjavur district, India, where academic stress, emotional challenges, and lack of structured support systems impact overall well-being. This study examines the effects of SEL integration on teacher and student well-being, academic performance, and job satisfaction. A descriptive research design was employed, surveying 100 teachers and students using a structured questionnaire, with data analyzed through SPSS and hypothesis testing via the Chi-Square test. A notable percentage of respondents reported increased job satisfaction and engagement in self-care or mindfulness practices inspired by SEL. However, the absence of structured SEL programs in schools remains a major challenge. The findings reveal that SEL significantly improves emotional regulation, peer relationships, teaching effectiveness, and stress management while reducing teacher burnout. However, the lack of structured SEL programs in the district limits its full potential. The study underscores the need for systematic SEL implementation through teacher training, policy interventions, and structured SEL frameworks in schools. Future research should explore the longitudinal impact of SEL, comparative studies across different districts, and technology-driven SEL applications. By integrating SEL into the educational system, schools can bridge the gap between academic achievement and emotional well-being, fostering a more holistic and supportive learning environment.

Keywords: Social, Emotional, Teachers and Students Learning, Teacher Burnout and Student Engagement.

**Corresponding author; Professor, Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India
(E-mail: umad@pmu.edu)*

***Student, Final Year B.Com., Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India*

****Student, Final Year B.Com., Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India*

The Impact of Online Shopping on Consumer Behavior and Retail Industry

*Amarnath R. *, Yuvan Sanjay R. ** and Veeramani S. ****

ABSTRACT

The way people live now days is different. It is time-consuming and uncomfortable for people to go to congested markets. Because it saves a lot of time, e-shopping is beneficial. Buying products, services, etc. directly from a vendor online without the need of a middleman is known as online shopping. Online retailers allow customers to shop while lounging in front of a computer in the comfort of their own home. A lot of customers have internet access at home and at work, and online retailers are typically opened around-the-clock. Thus, online shopping is quite convenient for them. One of the most alluring things about internet shopping, especially around the holidays, is that it eliminates the need to seek for a specific item at a store or stand in line. A wide range of products are offered online. The purpose of this study is to determine how consumers behave when they shop online. There were 100 responders in all, including both men and women. Convenient sampling was the method employed. The internet has quickly grown into a worldwide phenomenon that is altering how people shop and purchase goods and services. Many businesses have begun to use the internet to communicate and spread information, sell their products, get feedback, and survey customers about their satisfaction in order to reduce marketing expenses and, consequently, the price of their goods and services. Customers utilize the internet to compare costs, product characteristics, and after-sales service offerings before making an online purchase. Regarding the future of internet commerce, many experts are more than hopeful. The study data is gathered via a structured questionnaire, while its secondary data is gathered via online resources, periodicals, and standard textbooks.

Keywords: Consumer behavior, Customer preference, E commerce, Market trends, Online shopping.

**Corresponding author; Assistant Professor, Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India (E-mail: amarnathr@pmu.edu)*

***Student, Final Year B.Com., Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India*

****Student, Final Year B.Com., Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India*

An Impact of Social Media Advertisement and Flash Sales on Shifting Consumer Habits

Kanimozhi N.* and Sushmitha K.**

ABSTRACT

Background: The growing prevalence of social media ads and flash sales fuel urgency, impulse buying, and brand switching, reshaping consumer behavior and challenging long-term brand loyalty. There were limited research were made in this subject. Research on urgency-driven impulse buying is scarce, overlooking long-term loyalty, cultural differences, and ethics. Addressing these gaps is vital to assess social media ads and flash sales sustainably. **Objectives:** To find out the influence of social media advertisements regarding Preferences, Perceptions and Purchasing decisions of a consumer. To find the impact of flash sales on consumer buying behaviour including urgency, impulse buying, brand loyalty, brand-switching behavior. To examine whether the influence of social media ads and flash sales results in short-term impulsive buying or long-term changes in consumer loyalty and behavior. **Methods:** This research study is conducted through a cross sectional study. A total 520 responds were collected from structured questionnaire, analyzed in PSpss software. **Results:** Among the total 520 responds more than 18-25 age group majority of participants (90%), 36-45 age group mid-career individuals and parents(40%), 26-35 age group young professionals and early career stage (30%), 45-60 age group approaching retirement age professionals (20%) determine the features of changing their behaviour in social media advertisement and flash sales. **Conclusion:** The Purpose of this present study most of the opinion due to changing their behaviour in urgency buying, short-term and long-term changes, impulsive buying. The rise of social media ads and flash sales has intensified urgency and impulse buying, making consumers more prone to brand switching. This shifting behavior challenges long-term brand loyalty, forcing businesses to rethink strategies for sustained customer engagement and retention.

Keywords: Flash sales, Brand switching, Impulse buying, Social media Advertisement, Perception, Purchasing decision.

**Corresponding author; Assistant Professor (SS), Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India (E-mail: kanimozhi@pmu.edu)*

***Student, Final Year B.Com. (Honours), Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India*

IOT Based Smart Gas Leagae Detection System for Enhanced Home Safety

*Mehala K. *, Jasmine Banu N. ** and Pragadeeswaran G. ****

ABSTRACT

This People groups as of late there has been quick advancement in innovation which has made human existence more straightforward in a few viewpoints. LPG is a need of each and every family except numerous mishaps happen consistently because of homegrown gas spillage, so it ought to be utilized cautiously. As security and security is the main variable we have proposed a LPG checking and gas spillage discovery framework. In our everyday existence, we do not know the very status of LPG gas finishing which prompts bother. Alongside the spillage identification we likewise planned component of sending message to client about the chamber prerequisite. MQ-6 gas sensor is persistently estimating the centralization of gases in the air and in the event that sensor perusing is above limit, bell is turned on. In the event that temperature expands step by step and arrives at edge esteem, the exhaust fan might turn on utilizing DC engine and windows are opened utilizing servo engine. this paper Comprises of the GSM-based programmed booking of another LPG chamber and furthermore distinguishes the gas spillage. Generally, the limit of LPG in the not set in stone, so we will show the degree of LPG. The degree of LPG is estimated utilizing the heap sensor. The result of the sensor is associated with Arduino R3. By the utilization of the GSM Module, the data is shipped off the client by SMS and furthermore programmed booking is finished by dialing the enrolled gas booking number. Then, at that point, the gas spillage is distinguished by the gas sensors (MQ-6). By utilizing this, we can recognize the ongoing LPG level and it is consistently shown on the LCD. We can know the authenticity of LPG use from the date of presentation. By utilization of GSM, the client is made by giving the message aware of their cell phone when the LPG level is fundamentally low Burden cell sensor constantly gauges the heaviness of chamber and when it goes underneath specific level, message is shipped off the client that chamber booking is required and furthermore naturally sends booking demand message to the help provider user.

Keywords: IOT module, Gas Spillage, Arduino Microcontroller, Discoveries, Current Sensor.

**Corresponding author; Assistant Professor, Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India (E-mail: mehalak@pmu.edu)*

***Student, Final Year B.Com. (Computer Applications), Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Thanjavur, India*

****Student, Final Year B.Com. (Computer Applications), Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Thanjavur, India*

Customer Perception of Total Quality Management in Banking Services

Christy A.N.*, Varun Kumar G.**, Hari Haran S.***,
Khan Mohamed Batcha M.**** and Thirumalai Rajan S.*****

ABSTRACT

The study investigates customer perceptions of Total Quality Management (TQM) in banking services. It uses a structured questionnaire to assess customer awareness, service quality, and factors influencing TQM perception. The research also examines the relationship between TQM practices and customer loyalty. Data was collected from 300 respondents from various Banks' customers using a random sampling method. A descriptive research approach was adopted, and statistical tools such as ANOVA, Chi-Square, and Regression were utilized for data analysis. The findings show that TQM practices significantly improve customer satisfaction and loyalty. However, the study suggests that banks should enhance customer awareness, leverage technology effectively, and address specific customer needs to maximize the benefits of TQM implementation. The findings offer valuable insights for strengthening customer relationships and improving service quality through TQM strategies.

Keywords: Total Quality Management, Customer awareness, Customer loyalty and Customer satisfaction.

**Corresponding author; Assistant Professor (SG), Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India (E-mail: christy@pmu.edu)*

***Student, Final Year B.Com., Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India*

****Student, Final Year B.Com., Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India*

*****Student, Final Year B.Com., Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India*

******Student, Final Year B.Com., Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India*

The Impact on Social Media Consumer Purchasing Decisions of Grocery Products

Mehala K. and Harin, R.***

ABSTRACT

This study examines the influence of social media advertisements on grocery shopping behaviour, focusing on consumer purchasing decisions, brand loyalty, product quality perceptions, and safety concerns. With the growing prevalence of digital marketing, consumers are increasingly exposed to social media promotions that shape their preferences and shopping habits. However, challenges such as misinformation, trust issues, and advertisement saturation affect purchasing behaviour. This research aims to bridge this gap by analysing how social media influences grocery shopping patterns and brand engagement. Data were collected from 300 respondents through a structured questionnaire. A cross-sectional and descriptive research design was used to analyse the primary data. Descriptive statistics and chi-square tests were applied, confirming a significant association between social media advertisements and consumer purchasing decisions. The study reveals a notable relationship between social media influence and brand loyalty, with digital engagement affecting consumer trust and product perception. Many consumers express concerns about the reliability of online grocery promotions and the authenticity of advertised product quality. The findings highlight the importance of effective digital marketing strategies, enhanced consumer awareness, and improved brand transparency to build trust and drive engagement in the competitive grocery market.

Keywords: Consumer purchasing, Brand loyalty, Social media influence, Grocery shopping, Digital marketing.

**Corresponding author; Assistant Professor, Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India (E-mail: mehalak@pmu.edu)*

***Student, Final Year B.Com., Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India*

A Study on the Impact of Artificial Intelligence on Human Resource Management

Amarnath R. *, Mohamed Halith M. ** and Mohamed Arsath S. ***

ABSTRACT

Artificial Intelligence (AI) is revolutionizing Human Resource Management (HRM) through improved decision-making, streamlined operations, and enhanced employee satisfaction. The usage of AI-powered solutions in workforce planning, talent acquisition, and recruitment is growing, which makes HR procedures more data-driven and effective. AI in recruiting lowers hiring prejudices, matches individuals with job roles, and automates resume screening. AI-powered chat bots answer questions from staff members and help with training and on boarding. Predictive analytics aids HR managers in anticipating attrition, predicting workforce trends, and improving employee engagement tactics. AI also helps with performance management by evaluating productivity trends and giving immediate feedback. AI in HRM presents ethical questions despite its benefits, such as data privacy and possible employment displacement. Even if AI increases productivity, human judgment and morale-boosting strategies are still vital. For organizations to maintain equity and diversity, automation and human monitoring must be balanced. As AI develops further, HR professionals will need to adjust by learning digital skills and using AI sensibly. Businesses may improve HR processes, raise employee happiness, and spur organizational growth by successfully integrating AI. While AI is a tool that, when applied properly, improves the HR function overall, it cannot replace HR personnel. The study employs a simple random sampling method with 150 respondents.

Keywords: Artificial Intelligence, HRM, Recruitment, Workforce Planning, Automation, Ethics.

**Corresponding author; Assistant Professor, Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India
(E-mail: amarnathr@pmu.edu)*

***Student, Final Year B.Com., Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India*

****Student, Final Year B.Com., Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India*

A Study of Impact Exploring the Sales and Consumer Satisfaction in Automobile Industry

*Kulanthai Theraus S. *, Mohamed Gani P. ** and Manaf Mohamed S. ****

ABSTRACT

In the global economy, where customer happiness and sales performance are major factors in determining a company's success, the automotive sector is vital. In an effort to close the research gap that frequently examines these two interconnected aspects independently, this study investigates their effects. Although sales trends and customer satisfaction have been studied separately in the past, little research has combined the two to understand how they affect one another, especially in the rapidly changing digital context. Both quantitative and qualitative procedures are used in this study's mixed-methods approach. To find patterns, trends, and connections between car sales and customer happiness, a descriptive and analytical study approach is employed. Structured surveys, industry expert interviews, and focus groups involving car buyers will all be used to gather primary data. To bolster the conclusions, secondary data will also be collected from government publications, business reports, and scholarly journals. In order to ensure a well-represented dataset of at least 300 car buyers and 50 industry experts or dealers, the study uses stratified random sampling for customers and purposive sampling for industry experts. Descriptive statistics, regression and correlation analysis, theme analysis, content analysis, and hypothesis testing (t-tests, ANOVA, and Chi-square tests) are examples of data analysis approaches. For the statistical and qualitative analysis of the data, sophisticated applications like SPSS, R, Excel, and NVivo will be utilized. The study admits some limitations despite its contributions, such as possible response biases, geographic restrictions, and the quickly changing automotive sector. However, by offering insightful information about the connection between sales and customer pleasure, this study aids industry participants in strengthening their marketing plans, improving customer satisfaction, and fostering long-term company expansion.

Keywords: Automotive Sector, Sales Results, Customer Contentment, Mixed-Methods Strategy, Data Interpretation, and Digital Impact.

**Corresponding author; Assistant Professor, Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Thanjavur, India
(E-mail: kulanthaiteraus@pmu.edu)*

***Student, Final Year B.Com., Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India*

****Student, Final Year B.Com., Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India*

Analyzing Consumer Preferences and Buying Behavior in Textile Retail at Thanjavur District: The Influence of Demographic and Psychographic Factor

Gowri B. *, Alwin Manoj L. ** and Mohan Raj K. ***

ABSTRACT

This study explores customer preferences and purchase patterns in textile retail in the Thanjavur area, filling a knowledge gap regarding the psychographic and demographic factors that impact purchasing decisions. Important variables are analysed to see how they affect consumer decisions, including age, income, education, employment, lifestyle, personality, and cultural customs. Data was gathered from 150 respondents using a structured questionnaire as part of a descriptive study methodology, and statistical methods such as regression analysis and Chi-Square testing were used for analysis. The Findings reveal that while older generations still like traditional retail establishments, younger consumers prefer online purchasing, which is fuelled by social media and digital marketing. Income levels have a big impact on brand preference and frequency of purchases; middle-class customers value price and durability, whereas wealthy consumers place more value on exclusivity and brand recognition. While younger consumers tend towards fusion and contemporary styles, elder buyers favour traditional silk sarees, demonstrating the importance of cultural history in textile selection. The study shows that age, income, and frequency of shopping are strongly correlated, and data analysis supports the idea that these factors have an impact on consumer behaviour. In order to serve a variety of consumer segments, retailers are urged to customise marketing methods, incorporate both classic and modern textile options, and improve customer involvement initiatives.

Keywords: Consumer Preferences, Textile Retail, Demographic Factors, Psychographic Influences, Shopping Behavior.

**Corresponding author; Assistant Professor, Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India (E-mail: gowricom@pmu.edu)*

***Student, Final Year B.Com., Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India*

****Student, Final Year B.Com., Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India*

Evaluating the Impact of Banking Innovations on Customer Satisfaction: A Study of AI, Chatbots, and Virtual Assistants

*Christy A.N. *, Karthiyayani S.**, Arasu A.*** and Deepak Raja K.*****

ABSTRACT

The rapid advancement of Artificial Intelligence (AI), chatbots, and virtual assistants has significantly impacted the banking industry, enhancing customer service and operational efficiency. This study investigates the impact of these financial innovations on customer satisfaction, focusing on service delivery, timeliness, and overall customer experience. Descriptive research approach was adopted. Data from 300 respondents was collected through a structured questionnaire. Descriptive statistics, Chi-Square and ANOVA were employed to examine the relationship between banking innovations and customer satisfaction and investigate the association between AI advancements and key customer satisfaction characteristics such as service quality, accessibility, trust, and convenience. The study aims to evaluate user preferences and issues related to AI-based banking innovations. As banks increasingly rely on AI technology, it is crucial to measure their success in improving client experiences. The results show a strong correlation between AI-based banking innovations and customer satisfaction, with AI-driven chatbots and virtual assistants significantly enhancing service efficiency, accessibility, and convenience. However, trust and personalization remain critical factors influencing overall satisfaction. The study concludes that banks should adopt a hybrid approach, integrating AI-driven solutions with human assistance, to maximize customer satisfaction. These insights provide valuable recommendations for financial institutions seeking to optimize AI technologies while addressing customer concerns and improving service quality.

Keywords: Chatbots, Virtual assistants, Customer satisfaction, Banking innovations.

**Corresponding author; Assistant Professor (SG), Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India (E-mail: christy@pmu.edu)*

***Student, Final Year B.Com. (Corporate Secretaryship), Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India*

****Student, Final Year B.Com. (Corporate Secretaryship), Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India*

*****Student, Final Year B.Com. (Corporate Secretaryship), Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India*

An Examination of the Key Obstacles in Online Cash Payment Systems among the People of Thanjavur

Subendiran S., and Vinoth E.***

ABSTRACT

Background: Digital payment systems enhance financial transactions, yet many in Thanjavur continue to rely on cash due to barriers such as limited awareness, inadequate technological resources, security concerns, and regulatory challenges. Despite the increasing use of UPI, mobile wallets, and banking apps, adoption remains low in certain areas. **Objectives:** This study examines the factors limiting digital payment adoption in Thanjavur, focusing on: Awareness and knowledge of online payment systems, Availability and accessibility of necessary technology, Trust in security and concerns about fraud or unauthorized transactions and The impact of government policies on adoption. **Methodology:** A questionnaire-based survey was conducted among individuals from diverse socioeconomic backgrounds in Thanjavur. The collected data was analysed to identify key challenges, while government policies and initiatives were evaluated for their role in promoting digital transactions. **Results:** The study reveals that many individuals face obstacles such as low awareness, limited access to smartphones or the internet, and concerns over security risks. Fear of fraud and unauthorized transactions further discourages adoption. While government initiatives support digital transactions, policy implementation gaps persist. **Conclusion:** Improving awareness, accessibility, and security measures is essential to increase digital payment adoption. Strengthening government initiatives and addressing security concerns can create a more inclusive and efficient financial system.

Keywords: Digital payments, Financial inclusion, Technological barriers, Security concerns, Digital payment adoption, Public awareness, Digital financial services, Policy implementation, Socioeconomic impact.

**Corresponding author; Assistant Professor (SG), Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India (E-mail: subendiran@pmu.edu)*

***Student, Final Year M.Com., Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India*

A Study on Eligibility Challenges and Exclusion Errors in the Magalir Urimai Thogai Scheme

Anthoniummal A, Dilip S.** and Ashok K.****

ABSTRACT

The Magalir Urimai Thogai scheme was launched by the Tamil Nadu government on September 15, 2023, to provide financial support to women, especially in rural areas, helping them achieve economic independence. While the scheme aims to benefit women, many eligible applicants face challenges that lead to their applications being rejected. This study focuses on understanding the eligibility criteria, the reasons behind application rejections, and the common mistakes that result in exclusion. To conduct this research, a mixed-method approach was used, including both. Data was collected through a survey of 120 rural women from Thanjavur district to understand their experiences and difficulties. b helped identify common rejection reasons, such as incorrect eligibility interpretation, missing documents, and system errors. Additionally, qualitative insights from discussions and interviews highlighted other problems like lack of awareness, difficulty in using technology, and long administrative procedures. The findings show that many women are unable to access the scheme due to unclear guidelines, errors in document submission, and delays in approval. This study suggests ways to improve the process, such as making the rules clearer, simplifying the documentation process, and improving the application system. These changes will help ensure that all eligible women receive financial support as intended, leading to better economic stability and empowerment for women in rural Tamil Nadu.

Keywords: Magalir Urimai Thogai, Women empowerment, Eligibility criteria, Application rejection, Rural women, Financial assistance.

**Corresponding author; Assistant Professor, Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India (E-mail: anthoniummal@pmu.edu)*

***Student, Final Year B.Com. (Honours), Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India*

****Student, Final Year B.Com. (Honours), Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India*

The Change in Consumer Habits Caused by Flash Sales and Social Media Advertisement

Kanimozhi N.* and Sushmitha K.**

ABSTRACT

The increasing use of flash sales and social media advertisements encourages haste, impulsive purchases, and brand switching, which changes consumer behavior and puts long-term brand loyalty to the test. There is a lack of research on urgency-driven impulsive purchase, which ignores ethics, cultural differences, and long-term loyalty. To evaluate flash sales and social media advertisements in a sustainable manner, these holes must be filled. Objectives: to determine the impact of social media ads on a consumer's preferences, perceptions, and purchasing choices. to ascertain the effect of flash sales on consumer purchasing patterns, such as brand loyalty, urgency, impulse buying, and brand-switching. To investigate whether flash discounts and social media advertisements lead to long-term shifts in customer loyalty and behavior or to impulsive, short-term purchases. Methods: This research project is being carried out using a cross-sectional study design. A systematic questionnaire yielded 520 responses in all, which spss software then examined. Results: The majority of participants (90%) were over the age of 18–25, followed by those in the 36–45 age range who were mid-career individuals and parents (40%), young professionals and those in the early stages of their careers (30%), and professionals in the 45–60 age range who were approaching retirement (20%). Conclusion: This study's goal is to influence people's perceptions of impulsive buying, urgency buying, and short- and long-term changes in behavior. Due to increased haste and impulsive purchasing brought on by social media advertisements and flash deals, customers are more likely to switch brands. Because of this changing behavior, businesses are being forced to reconsider their long-term brand loyalty plans and consumer engagement and retention tactics.

Keywords: Flash sales, Brand switching, Impulse buying, Social media Advertisement, Perception, Purchasing decision.

*Corresponding author; Assistant Professor (SS), Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India (E-mail: kanimozhi@pmu.edu)

**Student, Final Year B.Com. (Honours), Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India

A Study on Pricing Strategy used by Telecommunication Network and its Impacts on Customers

*Nagalakshmi P. *, Dhivakaran S. ** and Nitheesh Kumar P. ****

ABSTRACT

The mobile telecommunication industry is undergoing lots of changes and transformations in their pricing. These results in high competition within the telecom industry with their pricing strategies being the main tool used by the companies involved. This study is an attempt to identify and illustrate various pricing strategies used by telecom service providers and to know which company has been successful in encountering the pricing strategies among the competitors. The quantitative method was adopted for this study, and questionnaires were designed for data collection. A total of 180 respondents were selected randomly for this study, and descriptive statistics were also used to illustrate various pricing strategies used by the mobile telecom industries. To the consumers in Thanjavur, price change is an important factor for the choice of the mobile network service provider and that low prices turn out to be the major customer's decision criterion in selecting the provider. The 65% of the respondent's choice of network is reliance jio and the implication of these findings is discussed.

Keywords: Telecommunication industry, Pricing strategy, Competitors, Mobile network.

**Corresponding author; Assistant Professor, Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India (E-mail: nagalakshmicom@pmu.edu)*

***Student, Final Year B.Com. (Computer Applications), Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India*

****Student, Final Year B.Com. (Computer Applications), Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India*

Student Loan Repayment Strategies: Evaluating Long-Term Effectiveness, Economic Influences, and Insurance-Based Solutions

Mehala K.* Dhivya Bharathi N.** and Suhail S.***

ABSTRACT

This study examines the challenges of student loan repayment, focusing on financial stability, repayment confidence, and policy preferences. With increasing financial burdens, many borrowers struggle to repay their loans, affecting their overall well-being and long-term financial security. Limited income, economic fluctuations, and lack of flexible repayment options contribute to these challenges. This research aims to bridge this gap by analysing how financial conditions, educational background, and policy preferences shape borrowers' repayment experiences. Data were collected from 200 student loan borrowers through a structured questionnaire. Descriptive statistics and chi-square tests were applied to analyse the primary data. The chi-square test confirms a significant association between monthly income and repayment difficulties, as lower-income borrowers face greater financial strain. Additionally, educational background significantly influences confidence in repaying student loans, indicating that financial stability varies across academic fields. Borrowers strongly support flexible repayment options and loan insurance to cover payments during financial hardships, highlighting the need for policy interventions to improve financial security. The findings emphasize the importance of financial education, borrower-friendly repayment strategies, and risk-mitigation policies to support successful loan repayment and long-term financial well-being.

Keywords: Student loan repayment, Financial stability, Repayment strategies, Policy interventions.

*Corresponding author; Assistant Professor, Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India (E-mail: mehalak@pmu.edu)

**Student, Final Year B.Com. (Honours), Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India

***Student, Final Year B.Com. (Honours), Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India

Risk Management in Construction: Challenges and Problems of Workers

Subendiran S. , Syed Javid J.** and Saran P.****

ABSTRACT

Background: The risk is present everywhere, in every area of life. One such area is the construction industry. There are financial, physical and other issues for the construction workers in day today life. There are very limited focus of study has been done with the use of machine learning. **Objectives:** To find the workplace safety conditions, evaluating the safety training and communication, finding the risk management and safety policies in work place and emergency response and worker involvement in the construction workplace. **Method:** It is a cross sectional and descriptive study, The main purpose of the presented study is to find out the risk of the workers. Around 230 response were collected through structured questionnaire. The secondary data was collected from the websites, literature review & from published data and the data are been analysed using machine algorithms. **Result:** About 83 responses were from the age group 36-45, they are facing more risk and struggles in the construction site while PPE are used in less number and kNN and decision tree algorithms has been worked well in this study compared to others. **Conclusion:** Strengthening safety training, improving communication, and involving workers in safety policies. Better emergency response awareness and consistent risk management practices are essential for a safer work environment.

Keywords: Risk management, Personal protective equipments, Construction industry, Safety policy, Safety training.

**Corresponding author; Assistant Professor (SG) and Head, Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India (E-mail: subendiran@pmu.edu)*

***Student, Final Year B.Com. (Corporate Secretaryship), Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India*

****Student, Final Year B.Com. (Corporate Secretaryship), Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India*

The Impact of E-Service Quality and Customer Satisfaction on Product Return Policies and Package Handling in Online Shopping

Saranya P.*, Sameera Thasreen A.** and Praveen Kumar K.***

ABSTRACT

Background: Online shopping has become an essential part of modern life, and factors like e-service quality and customer satisfaction play an important role in shaping the consumer experience. While many studies have focused on customer satisfaction, there is still limited research on how e-service quality, return policies, and package handling together influence customer trust and loyalty. This study aims to explore these factors and their effect on consumer behavior. Objectives: 1) To analyze the e-service quality influences customer satisfaction in online shopping 2) To evaluate the role of return policies and package handling in building customer trust. Methods: The research was conducted using a structured survey given to 400 online shoppers aged 18-48. The data collected was analyzed to understand how these factors impact customer decisions and satisfaction. Results: The study highlights the impact of e-service quality and customer satisfaction on product return policies and package handling in online shopping, emphasizing the role of service reliability, return flexibility, and delivery standards in shaping consumer trust and purchase decisions.

Keywords: E-service quality, Customer satisfaction, Return policies, Package handling, Online shopping.

*Corresponding author; Assistant Professor, Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India (E-mail: saranyap@pmu.edu)

**Student, Final Year B.Com. (Corporate Secretaryship), Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India

***Student, Final Year B.Com. (Corporate Secretaryship), Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India

AI and Big Data Analytics in Commerce

*Sumathi K. *, Radhasri D. ** and Roshna R. ****

ABSTRACT

Artificial Intelligence (AI) and Big Data Analytics are transforming the field of commerce by enabling businesses to process vast amounts of data, gain actionable insights, and make informed decisions. AI-powered algorithms help in customer behavior analysis, demand forecasting, fraud detection, and personalized marketing, leading to enhanced operational efficiency and improved customer experiences. Big Data Analytics further strengthens commerce by analyzing large datasets in real time, identifying trends, and optimizing business strategies. The integration of AI and Big Data in commerce enhances supply chain management, automates financial transactions, and improves risk assessment. Companies leveraging these technologies gain a competitive advantage by reducing costs, improving accuracy, and driving innovation. However, challenges such as data privacy concerns, cybersecurity risks, and the need for skilled professionals remain key obstacles. This study explores the impact, benefits, and challenges of AI and Big Data Analytics in commerce, emphasizing their role in shaping the future of digital trade and business intelligence. The findings provide valuable insights for businesses aiming to harness these technologies for sustainable growth and competitive advantage.

Keywords: AI in commerce, Big Data Analytics, Business intelligence, Demand forecasting, Customer behavior, Supply chain optimization, Fraud detection, Digital trade, Data-driven decision-making, Competitive advantage.

**Corresponding author; Associate Professor & Head, Department of Commerce, Dr. SNS Rajalakshmi College of Arts and Science, Coimbatore, India
(E-mail: hodbcom@drsnsrscas.ac.in)*

***Assistant Professor, Department of Commerce, Department of Commerce, Dr. SNS Rajalakshmi College of Arts and Science, Coimbatore, India*

****I M.Com. Student, Department of Commerce, Department of Commerce, Dr. SNS Rajalakshmi College of Arts and Science, Coimbatore, India*

The Impact of Social Media Addiction on Mental Health among College Students

Gowri B. *, Pavithra S. ** and Abdul Hameed N. ***

ABSTRACT

Excessive use of social media among college students can lead to addiction, mental health issues, and low self-esteem, emphasizing the need for understanding its impact. College students' social media addiction is causing mental health issues, low self-esteem, anxiety, and sleep problems, making it challenging to develop effective therapeutic programs. Current research on college students' social media addiction and mental health is cross-sectional, lacking longitudinal data to understand its long-term impact on mental health. This study investigates the impact of social media addiction on college students' mental health, identifying coping mechanisms and intervention strategies to manage excessive use and mitigate negative effects. The study uses a cross-sectional survey design to investigate the impact of social media addiction on mental health among college students in Thanjavur universities. Data is collected through an online questionnaire and analyzed using SPSS, adhering to ethical considerations. Social media addiction significantly affects college students' mental health, leading to anxiety, depression, loneliness, poor sleep, reduced academic performance, and increased stress levels. Social media addiction negatively impacts college students' mental health, leading to anxiety, depression, low self-esteem, poor sleep quality, and academic performance issues, necessitating awareness and support.

Keywords: Social media addiction, Mental health, College students, Anxiety, Depression, Low self-esteem, Sleep problems, Academic performance.

*Corresponding author; Assistant Professor, Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India
(E-mail: gowricom@pmu.edu)

**Student, Final Year B.Com. (Corporate Secretaryship), Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India

***Student, Final Year B.Com. (Corporate Secretaryship), Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India

The Role of AI in Enhancing Customer Engagement in CRM Systems

*Ila Nakkeeran**

ABSTRACT

Artificial Intelligence (AI) is transforming Customer Relationship Management (CRM) by enhancing customer engagement through automation, predictive analytics, and personalized interactions. This study explores how AI-driven CRM systems leverage machine learning, natural language processing, and data analytics to optimize customer interactions. AI-powered chatbots and virtual assistants enable real-time responses, while sentiment analysis helps businesses understand customer emotions and preferences. Predictive analytics allows companies to anticipate customer needs, thereby improving satisfaction and loyalty. Additionally, AI-driven automation streamlines customer service operations, reducing response times and operational costs. However, challenges such as data privacy, AI biases, and ethical concerns must be addressed for successful AI-CRM integration. This research provides insights into the benefits and limitations of AI in CRM, highlighting its potential to enhance customer engagement and business growth.

Keywords: AI-driven CRM, customer engagement, predictive analytics, chatbots, sentiment analysis.

**Assistant Professor, Department of Corporate Secretaryship & Accounting and Finance, SRM Institute of Science and Technology, Chennai, India (E-mail: ilan@srmist.edu.in)*

Consumer Awareness and Adoption of Circular Economy Principles in Marketing

Prabhu S.* and Ajay A.**

ABSTRACT

The circular economic strategy works towards waste reduction by implementing product recycling and refurbishment as well as reuse methods. Businesses and governments drive the promotion of circular economy practices because environmental concerns continue to intensify. The development of successful green economy strategies depends on thorough knowledge of consumer behaviour together with their obstacles and reasons for action by both businesses and policy makers. The study examines capability of the consumers in understanding and practicing circular economy principles within marketing contexts. The study investigates consumer knowledge about circular economy approaches together with obstacles in practice adoption and the force of environmental movements. Researchers conducted a specific survey design to obtain information about customer buying habits alongside their knowledge and interest in environmentally responsible items. The major challenges involve expensive prices together with restricted product access and doubts about deceptive environmental declarations (greenwashing). Further, the study explores how social media combined with zero-waste initiatives together with government benefits contribute to sustaining environmental consumption. Numerous shoppers demonstrate interest in eco-friendly products but encounter barriers when trying to access and establish trust in such products. Businesses together with the help of Government can leverage to raise transparency standards and decrease costs of the products while running better awareness initiatives. The findings will help educate authorities to adopt circular economy concepts which will result in a sustainable future. This study also tries to find out how social movements along with Government incentives contribute to developing sustainable buying patterns for achieving environmental sustainability.

Keywords: Circular economy, Waste reduction, Product recycling, Green economy strategies.

**Corresponding author; Assistant Professor, Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India (E-mail: prabhus@pmu.edu)*

***Student, Final Year M.Com., Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India*

The Role of Facial Recognition in Attendance Systems: Higher Education Institute

*Ayyanar U. *, Naveen Ananth, D. ** and Yoga Veeramani, C. ****

ABSTRACT

Facial recognition technology has emerged as a transformative tool in revolutionizing attendance systems within higher education institutions. By replacing traditional manual methods, it ensures unparalleled accuracy and efficiency in tracking student attendance, thereby conserving valuable academic time and resources. This paper delves into the operational mechanics of facial recognition systems, emphasizing their potential to provide seamless data recording and real-time monitoring. However, its integration into educational settings necessitates addressing critical challenges, including concerns surrounding data privacy, ethical implications, and financial investments. Furthermore, the paper highlights the importance of adhering to legal frameworks and fostering a balanced approach to safeguard students' biometric information. Through the analysis of existing implementations and emerging trends, this study explores the benefits, challenges, and future prospects of facial recognition technology in fostering a technologically advanced and ethically conscious academic environment.

Keywords: Role of Technology in Education, Higher Education Innovations, Future of Educational Technology.

**Corresponding author; Teaching Assistant, Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India (E-mail: ayyanar@pmu.edu)*

***Student, Final Year B.Com. (Computer Applications), Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India*

****Student, Final Year B.Com. (Computer Applications), Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India*

Evolution of Earbuds: Addressing Common User Issues Through Design and Technological Advancements

Jancy Rani N.*, Balaji B.** and Mohamed Riyaz***

ABSTRACT

The evolution of earbuds has been marked by continuous innovation aimed at enhancing user experience, comfort, and audio quality. From the early days of wired earphones to the sleek, truly wireless earbuds of today, manufacturers have consistently strived to address common user issues through design improvements and technological advancements. One of the most persistent problems faced by users has been discomfort during prolonged use. Modern designs now emphasize ergonomic shapes, silicone tips of varying sizes, and lightweight materials to provide a customized, comfortable fit. Battery life has also seen remarkable improvements. While earlier models offered only a few hours of playback, current designs provide extended battery life supplemented by portable charging cases. Furthermore, waterproof and sweat-resistant models now cater to fitness enthusiasts, addressing durability concerns. The future of earbuds continues to be shaped by user needs, with ongoing research focusing on biometric monitoring, spatial audio, and adaptive sound technologies. The evolution of earbuds demonstrates how innovative solutions can effectively address user pain points, setting the stage for further breakthroughs in comfort, functionality, and audio excellence.

Keywords: Earbuds, Wireless technology, Sound quality, Noise -cancelling, Ergonomic design, Connectivity, Smart features, Durability.

**Corresponding author; Assistant Professor, Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India (E-mail: jancyrani@pmu.edu)*

***Student, Final Year B.Com. (Computer Applications), Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India*

****Student, Final Year B.Com. (Computer Applications), Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India*

Social Commerce: The Intersection of E-Commerce and Social Media

*Mehala K. *, Ashshahid R.M. ** and Sabarish R. ****

ABSTRACT

This study examines the influence of social media advertisements on grocery shopping behaviour, focusing on consumer purchasing decisions, brand loyalty, product quality perceptions, and safety concerns. With the growing prevalence of digital marketing, consumers are increasingly exposed to social media promotions that shape their preferences and shopping habits. However, challenges such as misinformation, trust issues, and advertisement saturation affect purchasing behaviour. This research aims to bridge this gap by analysing how social media influences grocery shopping patterns and brand engagement. Data were collected from 200 respondents through a structured questionnaire. A cross-sectional and descriptive research design was used to analyse the primary data. Descriptive statistics and chi-square tests were applied, confirming a significant association between social media advertisements and consumer purchasing decisions. The findings reveal a strong relationship between digital engagement and brand loyalty, as social media interactions influence consumer trust and product perception. However, many consumers express concerns about the reliability of online grocery promotions and the authenticity of advertised product quality. The study highlights the importance of effective digital marketing strategies, enhanced consumer awareness, and improved brand transparency to build trust and drive engagement in the competitive grocery market.

Keywords: Consumer purchasing, Brand loyalty, Social media influence, Grocery shopping, Digital marketing.

**Corresponding author; Assistant Professor, Department of Commerce, Periyar Maniammai Institute of Science and Technology, Vallam, Thanjavur, India (E-mail: mehalak@pmu.edu)*

***Student, Final Year B.Com., Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India*

****Student, Final Year B.Com., Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India*

Exploring the Dynamics of Instagram Influencer Marketing on Consumer Purchase Behaviour

Saranya P. *, Priya Dharshini M. ** and Shiyam A. ***

ABSTRACT

Background: The rise of social media has revolutionized consumer-brand interactions, with Instagram emerging as a leading platform for influencer marketing. The existing literature extensively discusses consumer engagement metrics such as likes, comments and shares in Instagram influencer marketing, but there is limited study on trust and authenticity. This study examines how Instagram influencers impact consumer purchase behaviour by fostering personal connections, building trust, shaping preferences, and ultimately influencing purchasing decisions. **Objectives:** 1) To analyse the impact of influencer recommendations on consumers to purchase promoted products. 2) To evaluate consumer satisfaction with the quality of products promoted by influencers. 3) To evaluate consumers trust in influencers and how it influences their purchasing decisions. **Methods:** This cross-sectional study investigates the impact of Instagram influencer marketing on consumer purchase behaviour. Data were collected through a structured questionnaire to 301 participants who have purchase products through Instagram. **Results:** The study reveals that young consumer (18-25 years) and students from the largest demographic influenced by Instagram marketing. Most respondents use Instagram daily, increasing exposure to influencer promotions. Findings indicate that trust in influencer recommendations significantly impacts purchase frequency highlighting the strong role influencers play in shaping consumer behaviour.

Keywords: Instagram influencer marketing, Consumer purchase behaviour, Authenticity, Trust, Consumer engagement, Brand awareness, Product quality, Shaping consumer behaviour.

**Corresponding author; Assistant Professor, Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India (E-mail: saranyap@pmu.edu)*

***Student, Final Year B.Com. (Corporate Secretaryship), Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India*

****Student, Final Year B.Com. (Corporate Secretaryship), Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India*

The Impact of AI-Driven Tools on Student Productivity and Well-Being

Subendiran S., Mohmed Imran** and Mohamed Rasith****

ABSTRACT

Background: This study examines the impact of AI tools on the productivity and happiness of learners in learning contexts. It delves into the ways AI facilitates more effective learning, saves time, and raises grades, and how it can create issues like dependence, ethics problems, and affect mental well-being. **Objectives:** To examine the impact of AI-driven tools on student productivity by analysing their role in enhancing learning efficiency, academic performance, and time management. To assess the effects of AI-driven tools on student well-being by exploring their influence on stress levels, anxiety, and mental health. **Method:** The study gathered data from Around 148 responses were gathered through a structured questionnaire. The secondary data were collected from the websites, literature review, and published data, and the data Using Tools: SPSS Tools; Method Chi- Square and Anova, **Conclusion:** AI-powered tools are revolutionizing modern education, making learners healthier and more productive. The tools offer personalized learning, automated assistance, and time management, besides emotional support. Overdependence and ethics are some of the challenges that remain, necessitating ethical AI integration.

Keywords: AI in education, Student productivity, AI-driven learning, Mental well-being, Academic performance, AI ethics, Personalized learning, Time management.

**Assistant Professor (SG) and Head, Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India
(E-mail: subendiran@pmu.edu)*

***Student, Final Year B.Com., Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India*

****Student, Final Year B.Com., Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India*

The Role of Social Media in Modern Education

Gowri B. *, Santhosh A. ** and Mohamed Shajith A. ***

ABSTRACT

Social media plays a vital role in modern education by enhancing learning, collaboration, and communication. It provides access to educational resources and interactive discussions but can also cause distractions and misinformation. Balancing its use is essential to maximize its benefits in academic settings. The long-term effects of social media on students' learning, critical thinking, and academic performance are unclear, and standardized policies are lacking, raising concerns about misinformation and cyber risks. The long-term impact of social media on students' academic achievement, critical thinking, and cognitive development, as well as the effectiveness of digital literacy initiatives and AI in enhancing learning. The study explores the impact of social media on education, addressing issues like misinformation, distractions, and privacy, and suggests solutions like digital literacy programs. This study uses a mixed-methods approach, combining surveys and interviews to analyze social media's role in education. Quantitative data is collected through online questionnaires, while qualitative insights are gathered from student and teacher interviews. Data is analyzed using SPSS for statistics and thematic analysis for qualitative responses, ensuring ethical considerations. The study highlights the importance of social media in modern education, highlighting its potential for enhancing student engagement, collaboration, and access to learning resources, but also highlighting the need for balanced use. Social media enhances education by providing learning opportunities, collaboration, and diverse resources. However, excessive use can lead to distractions and misinformation.

Keywords: Social media, Education, Learning enhancement, Collaboration, Communication, Digital literacy, Misinformation, Academic performance.

**Corresponding author; Assistant Professor, Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India (E-Mail: gowricom@pmu.edu)*

***Student, Final Year B.Com. (Corporate Secretaryship), Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India*

****Student, Final Year B.Com. (Corporate Secretaryship), Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India*

Streamlined Event Management and Smart Shopping Using HTML

Prabhu S., Durai Govindarajan S.** and Mohamed Arsath S.****

ABSTRACT

Background: The study is made on event management and smart shopping using HTML. This web site is using to obtained a process on web browser on manager of system. The system is allowed to register on data of providers in the online booking of statistics allowed in the data of client process to booking. Objectives: 1. To design a booking system for customers to schedule a date and time for event functions. 2. Design a product Availability system Showing the available items and supplies 3. To Booking on customer G-Mail id to Booking on Online Booking 4. Process of payments to clients to book appointments online. 5. To customer point of selecting and Buying products and place customized ordering process. Methods: In a software using server of logged to manage the processing given orders will be placement date of booking on online transaction of the data will be receiver to customer and event management to placement on required event management to smart shopping using basic functions will be been booking. Result: Using HTML Software of creating Birthday party, Marriage, wedding anniversary, etc. This process will requirement web page booking on your g-mail id to login and given your details of the process to set your memorable and successful experience for attendees. Conclusion: We describe the proposed system and explain the features implemented by our proposed system. They have web page will booking on your events at now present updated generation of society.

Keywords: Event management, Smart shopping, Online booking system, HTML-based platform, Product availability, Payment processing.

**Corresponding author; Assistant Professor, Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India (E-mail: prabhus@pmu.edu)*

***Student, Final Year B.Com., Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India*

****Student, Final Year B.Com., Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India*

Students Financial Challenges in Higher Education: Analysing Stress, Financial Behaviour and Aid Awareness

Mehala K. *, Yokashree K. ** and Baranidharan S. ***

ABSTRACT

This study examines the impact of financial stress on university and college students, focusing on academic performance, social life, money management habits, and financial aid awareness. With rising financial pressures, students struggle with financial stability, affecting their well-being and educational outcomes. Limited financial literacy, poor money management skills, and low awareness of financial aid programs contribute to these challenges. This research aims to bridge this gap by analysing how financial behaviour and aid awareness shape students' ability to cope with financial stress. Data were collected from 600 university and college students through a structured questionnaire. Descriptive statistics and chi-square tests were applied to analyse the primary data. The chi-square test confirms a significant association between financial stress and academic performance, as well as its influence on students' social interactions. Financial behaviour and stress levels show a notable relationship, with poor money management contributing to higher stress. Awareness and utilization of financial aid programs are low, with many students reporting difficulties in accessing support due to a lack of information or a complex application process. The findings highlight the need for improved financial education, better money management strategies, and increased awareness of available financial aid to enhance students' financial well-being and academic success.

Keywords: Financial stress, Academic performance, Financial behaviour, Financial aid awareness, Money management.

**Corresponding author; Assistant Professor, Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India (E-mail: mehalak@pmu.edu)*

***Student, Final Year B.Com. (Honours), Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India*

****Student, Final Year B.Com. (Honours), Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India*

House Fire Detection and Alarming System using Artificial Intelligence in Python

Gowri B. , Prathana S.** and Rakesh M.****

ABSTRACT

The House fire detection and Alert System Using YOLO is an advanced system designed to detect fires in residential settings using the You Only Look Once (YOLO) object detection algorithm. This system leverages real-time video feeds from surveillance cameras to identify fire outbreaks accurately and promptly. Upon detection, the system immediately triggers alerts through various channels, including mobile notifications, alarms, and integration with local emergency services. The primary objective is to minimize response time and mitigate fire-related damage by leveraging state-of-the-art computer vision techniques. The system's modular design ensures scalability and adaptability, making it suitable for diverse applications in smart homes and other residential spaces. Upon identifying signs of fire or smoke, the system immediately triggers alerts, including local alarms, push notifications to connected devices, and automatic notifications to emergency services. The integration of YOLO ensures robust performance, with capabilities to detect fire even in challenging conditions, such as low lighting or partial obstructions. Its modular and scalable design allows seamless integration into smart home ecosystems and provides a proactive solution for reducing fire-related risks and enhancing residential safety. By bridging modern AI technology with practical safety measures, this system aims to significantly minimize fire response times and mitigate property and life losses.

Keywords: YOLO (You Only Look Once) tool, Alarming System, Real-time monitoring, YOLOv5 model.

**Corresponding author; Assistant Professor, Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India (E-mail: gowricom@pmu.edu)*

***Student, Final Year B.Com (Computer Applications), Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India*

****Student, Final Year B.Com. (Computer Applications), Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India*

A Comparative Study on Student Satisfaction towards Institution Hostel and Private Hostel Facilities Institutions

Prabhu S., Mohamed Riyas M.** and Dhiwagar B.****

ABSTRACT

Background: There are Choosing between college lodgings and open inns is a critical choice for understudies and experts looking for settlement. This assessment compares the two choices based on key criteria such as fetched, comfort, offices, security, social environment, and in general esteem. Objectives: 1. College inns for the most part cater to understudies, advertising reasonable, campus-adjacent living with organized situations conducive to scholastics. 2.They regularly incorporate civilities 3. Such as feast plans, clothing, and committed ponder zones, and cultivate a sense of community among peers. Strategies: Be that as it may, they may have confinements such as curfews and restricted visitor approaches. Open lodgings, on the other hand, are more adaptable and cater to a broader statistic. Result :They shift broadly in taken a toll, area, and quality, giving choices for assorted needs and budgets. Open inns regularly need the scholastic center of college inns but can offer more noteworthy opportunity and organizing openings with people from different foundations. Conclusion: Security and cleanliness guidelines might be conflicting and require careful investigate some time recently choice.

Keywords: Student accommodation, Cost comparison, Social environment, Academic support.

**Corresponding author; Assistant Professor, Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India (E-mail: prabhus@pmu.edu)*

***Student, Final Year B.Com. (Computer Applications), Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India*

****Student, Final Year B.Com. (Computer Applications), Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India*

Challenges and Strategic Solutions for Digital Payment Adoption Small and Medium Enterprises in Thanjavur District

Sanath Kumar K. and Neethi***

ABSTRACT

Background and Aim: Of late, businesses have shifted their focus away from the traditional businesses and towards sustainable businesses which has given rise to the concept of circular economy. In the Indian stock market there is an index called Nifty 100 ESG index wherein those companies are included in the index which full fill the environmental social and governance criteria. Hence there arises a necessity to compare the returns and risk of nifty 100 ESG index to the benchmark BSE SENSEX index. **Methodology:** In order to compare the risk and returns of nifty 50 and Nifty 100 ESG, monthly returns, cumulative monthly returns, standard deviation, skewness and kurtosis of both the indices have been compared. Hypothesis testing was done to know if there is significant difference between the percentage monthly returns of BSE SENSEX and Nifty 100 ESG and if there is significant correlation between the index values of BSE SENSEX and Nifty 100 ESG. Independent samples t test, correlation analysis, regression analysis through scatter diagram have been undertaken. **Results and Conclusion:** There is no significant difference between the percentage monthly returns of BSE SENSEX Nifty 100 ESG. The returns of Nifty 100 ESG is greater than the returns of Nifty 50 and there is a strong positive and significant correlation between Both indices. It is found out that both the indices are less risky. According to our study the circular economy is superior to the traditional economy.

Keywords: Circular economy, Sustainable business, Nifty 100 ESG index, BSE SENSEX, Risk and Return Analysis.

**Corresponding author; Assistant Professor, Department of Master of Business Administration, Sahyadri College of Engineering and Management (Autonomous) Mangaluru, India (E-mail: sanathkumar.mba@sahyadri.edu.in)*

***Student, Final Year M.Com., Department of Commerce, Mangalore University, Mangalagangothri, India, India (E-mail: neethidml@gmail.com)*

Employee Engagement and Work-Life Balance among Teachers in Private Colleges at Thanjavur

Gowri B.*, Kamal Deen A.** and Akilan G.***

ABSTRACT

The role of teachers in private colleges has become increasingly demanding, affecting their work-life balance and overall engagement. The work-life balance and employee engagement of teachers in private schools in Thanjavur, Tamil Nadu, are investigated in this study. Many teachers deal with issues that affect their well-being, effectiveness as teachers, and work satisfaction because of the conflicting demands of their personal and professional lives. Using a purposive random sampling technique, the study examines 440 teachers' replies to determine the main determinants of work-life balance and engagement. To investigate the correlations between variables, statistical procedures including chi-square tests, regression analysis, and ANOVA are employed. The results show a strong correlation between professional development, income, and work-life balance.

Keywords: Employee engagement, Work-life balance, Private colleges, Teachers.

*Corresponding author; Assistant Professor, Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India
(E-mail: gowricom@pmu.edu)

**Student, Final Year B.Com., Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India

***Student, Final Year B.Com., Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India

Smart Warehousing and Dark Storeb Optimization for Ultra-Fast Quick Commerce Deliveries

Sumithra K., Sarathi S.** and Nagarjun N.****

ABSTRACT

Ultra-fast quick commerce (Q-commerce) has redefined last-mile delivery, demanding highly efficient warehousing and fulfillment strategies. Traditional bulk storage systems fail to meet the rapid demands of real-time micro-fulfillment, leading to inefficiencies such as inventory mismatches, stockouts, and labor-related constraints. This study investigates the impact of smart warehousing technologies, including AI-driven inventory management, robotics, and predictive analytics, on enhancing Q-commerce operations. Using a descriptive research approach with convenient sampling, data was gathered from 384 respondents, including Q-commerce consumers, warehouse workers, and delivery partners. Findings indicate that hyper-local warehouses play a crucial role, with 52.1% of respondents agreeing completely on their efficiency benefits. Additionally, automation improves picking accuracy, predictive analytics enhances inventory forecasting, and urbanization significantly accelerates delivery times. However, challenges such as labor shortages (43.8% report frequent issues) and last-mile reliability persist. The study aligns with Sustainable Development Goal 9 (Industry, Innovation, and Infrastructure) by emphasizing scalable technological solutions for Q-commerce logistics. Addressing a research gap in real-time micro-fulfillment, this study underscores the necessity of integrated smart warehousing to optimize operations, reduce costs, and ensure seamless ultra-fast deliveries—ultimately driving customer satisfaction and business growth.

Keywords: Ultra-fast quick commerce, Last mile delivery, Rapid demands, predictive analyse, AI driven.

**Corresponding author; Assistant Professor, Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India (E-Mail: sumithrak@pmu.edu)*

***Student, Final Year B.Com., Department of Commerce (Corporate Secretaryship), Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India*

****Student, Final Year B.Com. (Corporate Secretaryship), Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India*

Revolving Attitudes: Exploring Masculine Preference for Unique Bikes

*Kulanthai Theraus S.**, *Keerthana A.***,
*Bavadharani R.****, *Mohamed Arsath K.,***** and *Sanjay R.******

ABSTRACT

Motorcycles have long been connected with masculinity, personal identity, and lifestyle preferences, which influence buying decisions and brand loyalty. This study investigates male employees attitudes regarding distinctive and customized bikes, with an emphasis on the elements that influence their preferences. A descriptive research strategy was used to obtain data from 199 employees with a random sampling. Several statistical approaches, including Chi-Square and Regression, were used to investigate the association between design, performance, brand perception, emotional connection, and masculine identity in motorcycle choices. The study's objectives are to determine the essential qualities affecting masculine preferences for unique bikes, to investigate the significance of brand identification, aesthetics, and performance in purchasing decisions, and to understand the psychological and social aspects that influence motorcycle preferences. As motorcycle ownership trends shift, there is an increasing demand for bikes that embody uniqueness and machismo. The issue statement emphasizes these altering views and looks into how brand loyalty, customization possibilities, and peer influence effect customer preferences. The findings show a strong link between masculine identity and a preference for unique motorcycles, with strength, exclusivity, and customization appearing as important factors in buying decisions. Furthermore, the use of Chi-Square and ANOVA testing demonstrates that design preferences and brand perception differ significantly across demographic and professional categories. According to these findings, producers and marketers should prioritize exclusivity, performance, and customization to better appeal to this population. These findings offer useful recommendations for the motorbike industry marketing strategy and product development, assuring alignment with changing consumer expectations.

Keywords: Masculinity, Unique bikes, Motorcycle customization, Individuality, Self-expression.

**Corresponding author; Assistant Professor, Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India*

***Student, Final Year B.Com., Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India*

****Student, Final Year B.Com., Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India*

*****Student, Final Year B.Com., Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India*

******Student, Final Year B.Com., Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India*

Sustainable Practices in Service Industry and their Effects on Customer Perceptions at Thanjavur Hotels

Prabhu S. , Vijayaswanth V.A.** , Kishore J.T.*** and Jeevanantham M.S.*****

ABSTRACT

Background Sustainability has become a critical focus across industries, particularly in the service sector, which directly interacts with consumers. This study aims to bridge these gaps by analyzing customer perceptions of SD practices in Thanjavur hotels, assessing their impact on satisfaction, and identifying key factors influencing these perceptions within a regional hospitality context. This study investigates the impact and awareness of sustainable practices in hospitality industry. Objectives : 1) To assess customer awareness and perception of sustainability initiatives in the service sector 2) To analyze the impact of sustainable practices on customer perceptions and satisfaction in the service industry 3) To identify the influence of energy efficiency, waste management, and carbon footprint reduction on customer experiences. Method A cross-sectional study was conducted to ensure a comprehensive understanding of customer perceptions and awareness of sustainable practices in Thanjavur hotels using chi-square analysis, correlation and regression. Results: Most respondents (72.6%) are aged 18–24, with 57.3% staying in hotels once a year or less. Mid-range (3-star) hotels are the most preferred (43.6%), mainly for leisure (48.8%). While 59.1% view sustainable hotels favorably, awareness and engagement remain low. Energy-saving and waste management practices are seen as important, but water conservation efforts receive mixed reactions.

Keywords: Sustainability, Satisfaction, Hospitality industry, Sustainable practices, Customer perceptions, Customer awareness.

**Corresponding author; Assistant Professor, Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India (E-mail: prabhus@pmu.edu)*

***Student, Final Year B.Com. (Corporate Secretaryship), Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India*

****Student, Final Year B.Com. (Corporate Secretaryship), Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India*

*****Student, Final Year B.Com. (Corporate Secretaryship), Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India*

The Influence of Emotional Marketing on Consumer Decision-Making: Strategies and Effects

Amarnath R. *, Deepa Priya B. ** and Vijay Perumal J. ***

ABSTRACT

Emotional marketing is the practice of marketers employing a range of techniques to evoke consumers' feelings and influence them to buy products or services. Emotional marketing includes emotional advertising as a subset. We typically think of ads featuring cute newborns or energetic puppies when discussing the theme of emotion in advertising. Anything that simultaneously makes the consumer happy or cry while persuading them to buy the product is considered emotional marketing. In recent years, this concept has gained popularity as marketers have discovered that arousing powerful emotions in exposed consumers promotes not just in-store purchases but also brand loyalty and advertising recall. This study presents an overview of a few studies that have been done in this area. The purpose of this essay is to ascertain whether consumers make logical decisions, have strong emotional attachments to the products, or both. Although this concept is constantly evolving, it is not going away. A strategic tactic used by marketers to evoke a range of emotions in customers and sway their choice to buy goods or services is known as emotional marketing. The sample size should be sufficiently large to ensure accurate insights while focusing on consumers. A total of 120 respondents, evenly distributed among demographics, enhances accuracy. The chosen sample size must support meaningful analysis and conclusions.

Keywords: Emotional marketing, Consumer decision making, Emotional marketing advertisement, Buyer, Emotional advertisement, Generation y , Brand image.

**Corresponding author; Assistant Professor, Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India (E-mail: amarnathr@pmu.edu)*

***Student, Final Year B.Com., Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India*

****Student, Final Year B.Com., Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India*

The Digital Marketing Revolution: Transforming Business and Consumer Engagement

*Sheela B.**

ABSTRACT

Digital marketing has transformed how businesses and other organisations communicate with their audiences. Consumers now have access to a much wider choice of entertainment, products, services, and prices from different suppliers and a more convenient way to select and purchase items. Organisations can expand into new markets, offer new services, interact with audiences in new ways, and compete on an equal footing with larger businesses. Marketers working within these organisations can develop new skills and to use these new tools to improve the competitiveness of the company. Digital marketing has revolutionized how businesses connect with customers. Unlike traditional marketing, it leverages online platforms to reach a global audience, making it cost-effective and data-driven. From search engines to social media, digital marketing offers numerous opportunities for brands to grow.

Keywords: Digital marketing, Online platforms, Consumer engagement, Business growth, Market expansion.

**Assistant Professor, Department of Commerce, Annai Velankanni Arts and Science College, Thanjavur, India (E-mail: sheela@avasctnj.edu.in)*

Assessing Investment Alternatives: A Comparative Analysis of Mutual Funds and Gold

Prabhu S. *, Sudharsan R. ** and Abdul Rahman A. ***

ABSTRACT

This study aims to conduct a comparative analysis of gold and mutual funds as investment alternatives, focusing on the investment profile of investors in Thanjavur. The research studies the factors influencing the investing preferences and decisions of gold and mutual fund investors, with an emphasis on the socio-economic and psychological aspects that shape these choices. By investigating the decision-making processes, risk tolerance, and financial goals of the investors, the study intends to highlight the various qualities and motivations underlying the choosing of gold and mutual funds as investment vehicles. By comparing the perceived returns, security, liquidity, and ease of investment associated with each option, the study also assesses the degree of satisfaction among investors in mutual funds and gold. The results are intended to shed light on the local investment culture and assist financial advisors and individual investors in making well-informed investment decisions that are suited to the requirements and preferences of the people of Thanjavur.

Keywords: Mutual funds, Gold investments, Investment alternatives, Investor profiles, Investor preferences.

**Corresponding author; Assistant Professor, Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India
E-Mail: prabhus@pmu.edu)*

***Student, Final Year B.Com., Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India*

****Student, Final Year B.Com., Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India*

A Study on Implementation of Location Tracking Technologies for Productivity Monitoring IT Employees Id's

*Gowri B. *, Archana A. ** and Kameshwaran G. ****

ABSTRACT

An Employee Attendance Monitoring System with a Location Tracing feature is designed to enhance workforce management by accurately tracking employee attendance and location in real time. This system utilizes GPS and Geo fencing technology to verify employee presence at designated work locations, preventing fraudulent attendance marking. Integrated with biometric authentication or mobile applications, it ensures secure and reliable attendance records. The system also provides automated reports, real-time monitoring, and data analytic s to improve efficiency, reduce administrative workload, and enhance workforce productivity. This solution is particularly beneficial for organizations with remote, field-based, or multi-location employees, ensuring transparency and accountability in attendance management.

Keywords: B employee attendance, Location tracking, GPS, Geo-fencing, Biometric authentication, Workforce management, Real-time monitoring, Automated reports, Productivity, Remote workforce, Attendance verification, Predictive analytics, Machine learning algorithms, Real-time data processing.

**Corresponding author; Assistant Professor, Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India
E-Mail: prabhus@pmu.edu)*

***Student, Final Year B.Com. (Computer Applications), Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India*

****Student, Final Year B.Com. (Computer Applications), Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India*

Struggles Faced by Rural Women Entrepreneur to Explore their Products in Online Platform

Sumithra K.*, Mahalakshmi S.** and Hari Haran V.***

ABSTRACT

Due to e-commerce rising significantly as a tool of economic empowerment and business development, rural women entrepreneurs face severe constraints in making use of online platforms for growth. This study examines certain drastic barriers such as digital illiteracy, limited internet access, financial constraints, and issues based on socio-cultural orientations that keep them away from participating in the digital economy. Many rural women are devoid of requisite technical knowledge and access to skills needed by any form of e-commerce; thus, they hardly showcase and sell their products. Further hindrance is placed by weak network infrastructure and costly internet service on the other side, deepening the digital divide. Such limitations were obstacles resulted from societal norms and gender constraints toward mobility and decision-making power preventing women from engaging seriously in online business. Using a mixed-methods research approach, this study collected data from 426 rural women entrepreneurs through surveys by google forms. Significant business challenges show a relationship with such factors as business name, age, and willingness to adopt. Therefore, the study suggested several targeted interventions, such as digital literacy, infrastructure creation, financial assistance, awareness campaigns, and policy intervention. The enabling environment for rural women entrepreneurs is mainly dependent on bringing all the stakeholders, namely government, NGOs and private sector, together. Once these challenges are surmounted, the women in rural area will gradually grab the opportunities in the digital market place and thus reach development and inclusion at different levels.

Keywords: Rural entrepreneurship, E-commerce, Digital literacy, Financial constraints, Socio-cultural barriers, Policy interventions, Digital economy, Women empowerment.

*Corresponding author; Assistant Professor, Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India
(E-mail: sumithrak@pmu.edu)

**Student, Final Year B.Com. (Honours), Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India

***Student, Final Year B.Com. (Honours), Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India

Challenges and Sustainable Marketing Strategies in the Food Industry: Balancing Profitability, Consumer Trust and Environmental Responsibility

Prabhu S., Karon S.** and Ajesh M.****

ABSTRACT

Challenges and Sustainable Marketing Techniques in the Food Industry Sustainability is now a crucial component of the food sector, impacting business operations, customer preferences, and regulatory laws. In the food industry, sustainable marketing techniques include waste reduction, ethical sourcing, honest communication, and ecologically friendly procedures. These tactics include social responsibility, carbon footprint reduction programs, organic and regionally produced food, and environmentally friendly packaging. However, putting sustainable marketing into practice presents several difficulties for companies. Significant challenges include high production costs, supply chain complexity, consumer distrust, and regulatory compliance. Furthermore, it is still difficult to strike a balance between sustainability and profitability because customers frequently anticipate ethical business operations and want reasonable costs. This essay examines the main sustainable marketing techniques used by food companies as well as the difficulties they face. In order to overcome these obstacles, it emphasizes how crucial innovation, stakeholder cooperation, and consumer education are. According to the research, companies who successfully include sustainability into their marketing plans can preserve a competitive edge while improving brand loyalty, satisfying legal requirements, and making a positive impact on the environment.

Keywords: Sustainable marketing, Food industry sustainability, Waste reduction, Ethical sourcing.

**Corresponding author; Assistant Professor, Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India (E-mail: prabhus@pmu.edu)*

***Student, Final Year B.Com., Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India*

****Student, Final Year B.Com., Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India*

Economic Empowerment of Coastal Areas Strengthening Financial Literacy in Nagapattinam

*Kavipriya R.**

ABSTRACT

This study examines the economic empowerment of coastal communities in Nagapattinam by focusing on enhancing financial literacy. These communities face economic instability due to environmental changes, market fluctuations, and a lack of financial knowledge. The project aims to address these challenges by providing financial literacy, promoting sustainable economic practices, and improving money management skills. The research employs a quantitative approach, analyzing socio-economic conditions, financial inclusion, and business growth patterns using data from structured surveys and official records. The findings highlight the importance of financial literacy, vocational training, and access to financial services for the economic resilience and growth of these coastal areas.

Keywords: Economic empowerment, Coastal communities, Financial literacy, Economic stability.

**Student, Final Year M.Com., Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India*

Awareness about Digital Payment System among People

*Sumithra K. *, Idhrees M. ** and Jabrullah Khan J. ****

ABSTRACT

People's Knowledge of Digital Payment Systems Global financial transactions have been revolutionized by digital payment systems, which provide efficiency, security, and convenience. This study investigates people's awareness of digital payment options, such as contactless payments, UPI, online banking, and mobile wallets. It looks at things like accessibility, security concerns, and digital literacy that affect adoption. Results indicate that although awareness and adoption rates are higher among urban residents, issues with restricted internet access and low financial literacy persist in rural locations. Widespread acceptance is further hampered by questions of trust and security. To increase trust in online transactions, the study highlights the necessity of better cybersecurity safeguards and financial education initiatives.

Keywords: Digital payments, Mobile wallets, UPI, Online banking, Financial literacy, Cybersecurity, Digital inclusion.

**Corresponding author; Assistant Professor, Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India (E-mail: sumithrak@pmu.edu)*

***Student, Final Year B.Com., Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India*

****Student, Final Year B.Com., Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India*

Analysis of Purchasing Power through Narrative Advertisements of FMCG Products

Anjana Meena J. *, Sandra S. **, Santhiya M. *** and Ajay N. ****

ABSTRACT

Advertising plays a major role in influencing consumer behavior in the fast-moving consumer goods (FMCG) industry. Among several advertising tactics, narrative ads—those that convey gripping tales—have become increasingly popular in influencing consumer choices. This study investigates how consumers' purchasing power is affected by story ads in the FMCG industry. The study looks at how consumers react to story-driven advertising in order to comprehend how brand memory, perceived product value, and emotional engagement affect purchasing decisions. To assess customer perceptions, the study uses a mixed-method approach that includes both qualitative content analysis and quantitative questionnaires. The results show that story ads increase brand connections, foster consumer trust, and encourage impulsive purchases. Additionally, they significantly affect price sensitivity, as emotionally resonant storytelling often leads consumers to perceive higher value in products, reducing their sensitivity to cost variations. The study also identifies demographic variations in purchasing behavior, highlighting differences in response based on age, income levels, and lifestyle choices. Moreover, the research underscores the role of digital platforms in amplifying the effectiveness of narrative ads, particularly through social media and influencer collaborations. The insights gained from this study provide valuable implications for marketers in crafting more persuasive advertising strategies tailored to consumer psychology. By bridging the gap between storytelling and consumer purchasing power, this study contributes to the growing body of research on narrative marketing in the FMCG industry. It emphasizes the necessity for brands to integrate emotional storytelling to enhance consumer engagement and drive sales.

Keywords: Narrative advertising, FMCG, consumer behavior, purchasing power, brand storytelling, emotional marketing.

**Corresponding author; Assistant Professor, Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India (E-mail: anjana@pmu.edu)*

***Student, Final Year B.Com., Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India*

****Student, Final Year B.Com., Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India*

*****Student, Final Year B.Com., Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India*

A Study on Impact of AI Tools for the Academic and Research Development of Students in Higher Education Institution

Jayanthi N., Mohamed Raseen T.** and Mohamed Musruf S.****

ABSTRACT

The rapid integration of artificial intelligence (AI) tools in higher education has transformed academic and research practices, offering new opportunities for student learning and development. However, the extent of AI's impact on students' academic performance, research capabilities, and overall educational experience remains under explored. Objectives: 1) To Identify Challenges and barriers in the Adoption of AI Tools 2) To assess the familiarity and application of AI Tools for academic purposes 3) To evaluate the Effectiveness of AI Tools in Enhancing Academic Outcomes 4) To explore AI's Role in Research and Development purposes for the students. There is no consensus on metrics to measure AI's long-term effects on academic performance, research quality, or skill development. The study is limited to collection of data from Periyar Maniyammai Institute of Science & Technology located in Thanjavur. Primary data were collected from 303 participants through questionnaire. The results state that the integration of artificial intelligence (AI) tools in higher education has emerged as a transformative force, significantly impacting students' academic and research development. This background highlights the dual nature of AI's influence on higher education, setting the stage for a deeper exploration of its effects.

Keywords: Artificial intelligence, Higher education, Academic performance, Research development, AI adoption challenges.

**Corresponding author; Associate Professor, Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India (E-Mail: jayanthi@pmu.edu)*

***Student, Final Year B.Com. (Corporate Secretaryship), Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India*

****Student, Final Year B.Com. (Corporate Secretaryship), Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India*

Investigating the Challenges Faced by Small Businesses in Implementing Online Payment Systems

Durga G.*

ABSTRACT

Background: Small businesses often face disadvantages compared to larger firms with more resources. Identifying key main points can help to develop practical solutions. Lowering costs, improving training, and simplifying regulations can aid adoption and enable small businesses to embrace digital payments, fostering growth and competitiveness in the digital economy. Online payment solutions are crucial for small businesses, offering increased revenue and efficiency, but many struggle with high setup costs, security risks, and limited technical expertise. Objectives: 1) To identify the key challenges faced by small businesses in implementing online payment systems. 2) To assess security risks like fraud and data breaches. Methods: Financial anxiety is eased by reduced transaction fees and economical alternatives. Safer transactions are ensured with fraud detection and encryption. Effective management of the payment system is supported by technical support and training. Adoption and expansion can proceed more smoothly when laws are made simpler and integration is enhanced.

Keywords: Revenue, Efficiency, Customer satisfaction, Security risks, Technical issues.

**Research Scholar, Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India (E-mail: durgag@pmu.edu)*

The Enduring Success of Vintage Brand in the Modern Market

Amal Infanto Vensley M., Gowtham V.** and Balasundar P.****

ABSTRACT

Vintage brands have shown remarkable strength in the modern industry by blending tradition with innovation. The long-term success of vintage brands is driven by key factors such as strong brand heritage, authenticity, and emotional branding which create efficient consumer connectivity. Nostalgia marketing plays a vital role in arousing memories and sentiments that enhance brand loyalty across generations. Many iconic Indian brands have successfully balanced their legacy with modern marketing strategies by adapting to the changing consumer preferences without losing their core identity. Additionally, digital transformation has significantly influenced vintage brands, enabling them to reach a broader audience through social media, e-commerce, and influencer marketing. While maintaining their traditional values, these brands effectively use digital tools to engage younger consumers and stay competitive. This study explores how vintage brands navigate the complexities of modern branding while leveraging their rich histories. The findings will be beneficial for marketers, brand managers, and entrepreneurs seeking to understand how heritage brands can thrive in a rapidly changing consumer landscape while maintaining their authenticity and emotional appeal.

Keywords: Vintage brands, Brand heritage, Authenticity, Emotional branding, Nostalgia marketing.

**Corresponding author; Assistant Professor, Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India (E-Mail: amalinfantovensley@pmu.edu)*

***Student, Final Year B.Com. (Honours), Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India*

****Student, Final Year B.Com. (Honours), Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India*

AI Based TV Viewing Safety Distance Assurance for Healthier Screen Time

Sri Devi S.* and Logesh T.**

ABSTRACT

As screen time becomes an integral part of daily life, improper TV viewing habits can lead to eye strain, poor posture, and long-term health issues. This project introduces an intelligent TV viewing safety system designed to ensure users maintain a safe and comfortable distance while watching television. Unlike conventional parental controls or screen-time reminders, this system actively monitors viewing distance, posture, and eye fatigue in real-time, providing instant feedback to promote healthier screen habits. Utilizing computer vision and YOLO (You Only Look Once) for object detection and depth estimation, the system detects multiple viewers, prioritizing children's safety and dynamically adjusting recommendations based on age and individual viewing habits. Posture tracking prevents slouching, while eye fatigue detection monitors blink rates to alert users when breaks are necessary. By integrating this solution with smart TVs or external devices, it offers an innovative approach to fostering healthy screen habits, particularly among vulnerable groups like children. Additionally, the system can be enhanced with features such as voice alerts, gesture-based controls, and an auto-pause function when unsafe viewing behavior is detected. This practical, user-friendly solution aims to make television viewing safer and more comfortable for families and individuals.

Keywords: Screen time safety, TV viewing distance, Eye strain prevention, Computer vision, YOLO, Distance estimation, Health risks.

*Corresponding author; Student, MCA, Department of Computer Applications, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India (E-mail: sridevisubramanian2608@gmail.com)

**Assistant Professor, Department of Computer Applications, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India

Robotics and Vital Impact across Various Application in Society

*Sumithra K. *, Shalini D. ** and Vethaviyaash R. ****

ABSTRACT

Generation Z, the first generation to grow up in a completely digital and connected world, is being profoundly impacted by the world's rapid transformation due to the rapid growth of robotics and artificial intelligence. This study investigates how robotics might be used in the future in a number of facets of Gen Z's surroundings, such as social relationships, work, agricultural, healthcare, and education. This study demonstrates how robotics is positioned to impact Gen Z's everyday life, employment opportunities, and contributions to society by examining existing patterns, developing technology, and anticipated breakthroughs. According to the report, robotics will address accessibility gaps in education, automate repetitive chores, and improve individualized learning experiences. Robots are anticipated to work alongside Gen Z experts in the workplace, facilitating hybrid processes that blend machine accuracy and human innovation. Robotics will transform medical procedures, elder care, and mental health assistance in the healthcare industry. Additionally, integrating social robots is probably going to change how people connect with one another, providing companionship but also posing moral and psychological questions.

Keywords: Generation Z, Robotics, Artificial Intelligence (AI), Education technology, Workplace transformation, Healthcare robotic, Elder care, Personalized learning.

**Corresponding author; Assistant Professor, Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India (E-mail: sumithrak@pmu.edu)*

***Student, Final Year B.Com., Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India*

****Student, Final Year B.Com., Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India*

E-Banking Transactions and their Impact on Society: A Management Perspective Study in Thanjavur District

Anjana Meena J. and Kathirvel, M.***

ABSTRACT

E-banking has revolutionized financial transactions, offering speed, convenience, and accessibility. This study examines the impact of e-banking transactions on society from a management perspective in Thanjavur District. Using primary data collected from 109 respondents through structured surveys, the research analyzes key factors such as internet connectivity issues, security concerns, time efficiency, customer satisfaction, and accessibility of banking services. Statistical analysis was conducted using Minitab, applying the One-Sample Z-Test to determine the significance of e-banking adoption on financial inclusion, business efficiency, and user experience. The results indicate that e-banking has significantly reduced the dependency on physical banking, streamlined financial transactions for businesses, and enhanced customer satisfaction. However, challenges such as internet reliability and security concerns persist. The study provides valuable insights for banks, policymakers, and businesses to enhance e-banking services, improve financial inclusion, and ensure a more seamless digital banking experience in Thanjavur District.

Keywords: ATM, E- Banking, Financial Services, Technology.

**Corresponding author; Assistant Professor, Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India (E-mail: anjana@pmu.edu)*

***Student, Final Year M.Com., Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India*

Utilizing Social Media for Increased Customer Engagement: A Study of Small Business Success

S. Subendiran, R. Sriram**, S. Kasim Salman***

ABSTRACT

Purpose: This research aims to investigate how social media platforms are used by small businesses to improve consumer interaction and propel business success. The study's specific goal is to pinpoint the best tactics, resources, and procedures small company owners employ to engage their audience, strengthen brand loyalty, and increase client contact. **Objectives:** To Analyze the Impact of Social Media on Customer Engagement for Small Businesses, to Identify the Most Effective Social Media Strategies for Small Businesses. **Methods:** 100 respondents, small company owners, were given standardized questionnaires to complete in order to gather data. The Chi-square test was used to examine the replies in order to ascertain whether social media use and consumer engagement levels were related. The results provide light on how social media usage affects consumer behavior and make suggestions for improving small companies' digital engagement tactics. **Conclusion:** In conclusion, social media strategy is essential for boosting client involvement and propelling small business success. Small businesses may increase audience engagement, foster brand loyalty, and boost customer retention by producing engaging, pertinent, and customer-focused content. Social media platforms provide affordable tools for marketing, communicating, and gathering feedback, which makes them indispensable for small businesses looking to grow and successfully compete in the online market. **Result:** The findings show that small businesses are more likely to succeed in creating enduring connections with their clients if they take a planned and responsive approach to social media, which includes posting frequently, providing interesting material, using the appropriate channels, and reacting quickly.

Keywords: Small business, Challenges, Digital marketing, Strategies, Social media marketing, Brand loyalty, Consumer behavior, Social media tools.

**Corresponding author; Assistant Professor (SG) and Head, Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed-To-Be-University), Vallam, Thanjavur, Tamil Nadu, India (E-mail: subendiran@pmu.edu)*

***Final year B.Com, Department of Commerce, Periyar Maniammai Institute of Science & Technology (Deemed-To-Be-University), Vallam, Thanjavur, Tamil Nadu, India*

Optimizing the Usability of Fintech Services by Street Vendors

Kanimozhi N.* and Churchill Jeaser E.**

ABSTRACT

Street sellers who implement financial technology known as fintech gain multiple opportunities for both financial inclusion and business expansion. Using data from 250 street merchant respondents this research determines the ease with which fintech services can be utilized. The research investigates key areas which involve vendor satisfaction and transaction efficiency and digital literacy as well as accessibility. Although fintech adoption increases over time several barriers like distrust of systems and low tech awareness and unpredictable network connections stand in the way of total utilization. The survey evidence shows that user-friendly interfaces together with good customer service and simple design affect the adoption rates strongly. The involvement of vendors improves when they receive customized training and decreased transaction costs. The results suggest that street sellers would adopt fintech solutions more if service providers focus their attention on developing intuitive interfaces as well as multilingual communication channels while targeting specific awareness marketing toward them. Data from these findings helps establish methods for digital transformation along with financial empowerment in unorganized companies.

Keywords: FinTech adoption, Street vendors, Financial inclusion, Business expansion, FinTech solutions.

**Corresponding author; Assistant Professor (SS), Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India (E-mail: kanimozhi@pmu.edu)*

***Student, Final Year M.Com., Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India*

An Examination of the Relationship between Work-life Balance and Job Satisfaction in Home Delivery Man Workplaces

Saranya P., Bharanidaran** and Dinesh***

ABSTRACT

Background: The gig economy and technological advancements have increased reliance on home delivery services, affecting workers' work-life balance and job satisfaction. This study explores factors influencing work-life balance, challenges faced, and organizational strategies to enhance employee satisfaction. Key factors include workload, scheduling flexibility, employer support, and external pressures. Poor work-life balance can lead to stress, burnout, and decreased job performance. **Objectives:** To explore the challenges faced by home delivery workers in maintaining a work-life balance. To assess the role of organizational policies in promoting job satisfaction and work-life balance. **Method:** This study aims to investigate the relationship between work-life balance and job satisfaction among home delivery workers. It uses stratified random sampling and interviews to participants 100 responses gather data on work hours, stress, flexibility, and challenges faced. The results will provide insights into specific challenges and recommendations for improving policies. **Result:** The study suggests that home delivery workers' job satisfaction can be significantly enhanced by promoting work-life balance through improved scheduling procedures, equitable pay, and improved workload management. **Conclusion:** The rise in home delivery services necessitates businesses and legislators to implement work-life balance measures like organized scheduling, fair workload distribution, and mental health support.

Keywords: Home delivery services, Work-life balance, Job satisfaction, Irregular work schedules, Job performance.

**Corresponding author; Assistant Professor, Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India (E-mail: saranyap@pmu.edu)*

***Student, Final Year B.Com. (Computer Applications), Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India*

Impact of Artificial Intelligence in Society

Gowri B*, Logeshwara Rao G.** and Naveen R.**

ABSTRACT

Artificial Intelligence (AI) is revolutionizing society, transforming industries, economies, and daily life. Its applications span healthcare, education, business, transportation, and governance, enhancing efficiency, productivity, and decision-making. AI-driven automation improves operational processes, reduces human error, and fosters innovation. In healthcare, AI aids in diagnosis, drug discovery, and personalized treatments. In education, it enables adaptive learning and intelligent tutoring. Businesses leverage AI for data analytics, customer service, and risk management, while autonomous systems reshape transportation and logistics. Despite its benefits, AI poses significant challenges. Automation threatens traditional jobs, raising concerns about unemployment and workforce adaptation. Ethical issues such as bias in algorithms, data privacy risks, and the potential misuse of AI in surveillance and warfare demand careful regulation. Furthermore, the societal shift driven by AI requires new policies to ensure fairness, accountability, and human-centric AI development. This study examines AI's societal impact, balancing its advantages and risks. It highlights the need for ethical AI practices, workforce reskilling, and regulatory frameworks to maximize AI's benefits while minimizing its adverse effects. As AI continues to evolve, a collaborative approach between governments, industries, and researchers is essential to harness its full potential responsibly.

Keywords: Artificial Intelligence, Society, Automation, Ethics, Workforce, Regulation, Innovation.

**Corresponding author; Assistant Professor, Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India
(E-mail: gowricom@pmu.edu)*

***Student, Final Year B.Com. (Computer Applications), Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India*

Impact of Green Marketing on Consumer Purchase Intentions: An Analysis of Eco-friendly Products

Kanimozhi N. and Robinson S.***

ABSTRACT

This study aims to develop and test the hypothesis of the relationship between green perceived value, green perceived risk, green trust, and green purchase. Well-planned green marketing to improve the green purchase intention in order to offer businesses with information for establishing green strategies. Green Human Resource Management (GHRM) is a concept of this effort to promote HR practices that contribute to the business, society, and the environment to a greater extent. GHRM is defined by different authors in various literature. This study aims various impact between marketing intentions with consumers. A survey conducted by 285 respondents who concerned in buying eco-friendly product were asked to fill the questionnaire to analyze the hypothesis. The analyzed results show that the moderator effect of gender on relationship of green trust and green intention, green perceived value has a positive effect on both green trust and green purchase intentions. Then, green perceived risk positively affects green trust but has no impact on green purchase intentions. In comparison, green trust is an important factor that leads to green purchase intentions. In recent years, awareness of the environmental issue has been raised and popularized globally. Most countries in the world apply laws to protect the environment.

Keywords: Green marketing, Consumer purchase intentions, Eco-friendly products, Sustainable consumer behavior.

**Corresponding author; Assistant Professor (SS), Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India (E-mail: kanimozhi@pmu.edu)*

***Student, Final Year M.Com., Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India*

Comparative Analysis of Stress Management Practices and Coping Mechanisms in Corporate and Government Sectors

Gowri B. *, Adhil Ahamed M. ** and Fadil M. **

ABSTRACT

Stress has become an inevitable challenge in today's workplace environment, affecting employees across various sectors, including the corporate and government sectors. While stress is common in both sectors, the sources, nature, and coping mechanisms employed to manage it often vary due to distinct organizational cultures, job expectations, and working conditions. Corporate employees typically face high-pressure environments with tight deadlines, performance-based goals, and long working hours, leading to heightened stress levels. Conversely, government employees often deal with bureaucratic structures, rigid hierarchies, slower decision-making processes, and public scrutiny, which present unique stressors. This study aims to conduct a comparative analysis of stress management practices and coping mechanisms in the corporate and government sectors. It investigates the sources of stress, the strategies adopted to manage it, and the effectiveness of these strategies in promoting employee well-being and productivity. By examining the stress factors, coping techniques, and the role of leadership in both sectors, this research will provide insights into how stress is addressed differently across sectors. Additionally, the study aims to explore the impact of stress on job satisfaction, health, and overall work performance in both environments. The findings will contribute to a deeper understanding of stress management in diverse organizational settings, offering tailored recommendations for both sectors to enhance stress management practices and improve employee well-being.

Keywords: Coping mechanisms, Stress management, Stress Reduction Techniques.

*Corresponding author; Assistant Professor, Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India
(E-mail: gowricom@pmu.edu)

**Student, Final Year B.Com. (Computer Applications), Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India

The Unseen Challenges of the Delivery Workforce: An Analysis of Workplace Struggles and their Implications in Zomato

*Saranya P. *, Mohamed Asathulla S. ** and Deasikan R. ***

ABSTRACT

Background: Delivery workers often deal with low and unpredictable income, long shifts, traffic risks, and customer pressure. Many do not receive fixed salaries or job benefits, leading to stress and job dissatisfaction. This study aims to highlight these issues and provide insights into the daily realities of delivery workers. **Objectives:** 1) To explore the workplace challenges faced by Zomato's delivery workforce and their impact on employees' well-being, job satisfaction, and performance. 2) To examine whether workers experience anxiety, stress, or depression due to unstable earnings. 3) To analyse the physical health risks and occupational hazards faced by Zomato's delivery workforce due to long working hours and strenuous job conditions. **Methods:** A survey-based study was conducted among Zomato delivery workers to collect data on their work conditions, income stability, health problems, and overall job experience. Responses were measured using a Likert scale to understand their level of agreement on various challenges. Data were analysed using basic statistics to identify common struggles and their effects on workers' well-being.

Keywords: Delivery workforce, Workplace challenges, Gig economy, Job satisfaction, Financial instability, Mental well-being, Occupational hazards, Work-life balance.

**Corresponding author; Assistant Professor, Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India
(E-mail: saranyap@pmu.edu)*

***Student, Final Year B.Com. (Corporate Secretaryship), Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India*

Dark Side of Loan Settlements: An Exploratory Study of Bank Customers Experience

*Gowri B. *, Sudharshan D. ** and Naveen D. ***

ABSTRACT

The study examines the negative aspects of loan settlements by examining customer experiences, exposing hidden charges, negative effects on credit scores, legal complications, and unethical recovery practices. Using primary data from 313 bank customers in Thanjavur district, analysed using statistical tools like ANOVA and Chi-Square tests, the research finds significant correlations between income levels and loan settlement difficulties. The findings emphasize the need for increased financial transparency, borrower awareness, and ethical banking practices to ensure fair and equitable loan settlements. Loan settlements are often seen as a way to alleviate financial distress for borrowers who are having trouble repaying their debts, but they are also fraught with hidden risks and challenges that can negatively affect bank customers. Loan settlements are sometimes viewed as a means of easing the financial burden on borrowers who are struggling to make their loan payments, but they are also rife with unspoken dangers and difficulties that can have a detrimental impact on bank clients.

Keywords: Bank customers, Loan, Settlements, Experience.

**Corresponding author; Assistant Professor, Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India
(E-Mail: gowricom@pmu.edu)*

***Student, Final Year B.Com., Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India*

A Study on Impact of Digital Banking on Customers Satisfaction and Retention in Tamil Nadu

*Kulanthai Theraus S. *, Ragupathy B. ** and Abdul Fasith M. ***

ABSTRACT

This study explores the influence of digital banking on customer satisfaction, emphasizing its growing significance in the financial sector. As digital banking becomes a cornerstone of modern banking services, understanding its impact on customer experiences and preferences is crucial for financial institutions striving to stay competitive. The research investigates key factors such as convenience, accessibility, security, and service responsiveness, which collectively shape customer perceptions. Data was collected using a structured approach, with participants selected through snowball sampling. The findings highlight that customers highly appreciate the ease and time-saving advantages offered by digital banking platforms. However, concerns about data security and the lack of personalized services suggest room for improvement. These insights underline the importance of addressing such challenges to enhance customer satisfaction and trust. The study contributes to the understanding of digital banking's role in shaping customer experiences, providing actionable recommendations for financial institutions to refine their digital strategies. By bridging gaps in service delivery, banks can optimize customer satisfaction and foster long-term loyalty in the digital era.

Keywords: Digital banking, Customer satisfaction, Financial sector, Long-term loyalty, Customer experiences.

**Corresponding author; Assistant Professor, Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India
(E-Mail: kulanthaiteraus@pmu.edu)*

***Student, Final Year B.Com., Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India*

The Rise of Quick Commerce: Awareness, Challenges, and Future Prospects

Sumithra K. *, Sri Vaishnavi P. ** and Poornisha S. **

ABSTRACT

Quick commerce (Q-commerce) has revolutionized grocery and essential shopping with ultra-fast delivery services within 10 to 30 minutes from platforms like Zepto, Blinkit, and Instamart. While consumers enjoy the benefits of speed and convenience, delivery partners face significant challenges, including low wages, job insecurity, and safety concerns. Additionally, logistical inefficiencies impact overall sustainability. Despite its rapid expansion, Q-commerce struggles with a lack of consumer awareness regarding its benefits. Existing research primarily focuses on urban markets, leaving rural adoption and infrastructure limitations underexplored. This study examines consumer trust, delivery partner challenges, and operational inefficiencies in Q-commerce. The study adopts descriptive research method, utilizing a convenient sampling method to collect data from 225 users through structured surveys and analyzed with chi-square tests, correlation, and percentage analysis. The findings reveal that 78.1% of respondents are aged 18–25, with students forming the majority (67.4%). Consumer satisfaction is generally high (78.1%), and 89.3% recognize the advantages of hyper-local warehouses. However, delivery personnel experience dissatisfaction and safety risks. To ensure sustainable growth, Q-commerce must address workforce concerns through competitive pay, job security, and better working conditions. Expanding infrastructure and trust-building strategies, particularly in rural areas, can further enhance adoption and long-term industry success. Quick commerce has revolutionized retail with fast delivery and convenience, but challenges like logistics inefficiencies, consumer trust, and delivery partner conditions must be addressed. Rural market expansion, and improved infrastructure can enhance efficiency ensuring the sustainable growth, better working condition, and long term consumer satisfaction in the industry.

Keywords: Delivery man, Grocery, Ultra-fast delivery, Rapid expansion, Job security, Trust building strategies.

*Corresponding author; Assistant Professor, Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India
(E-mail: sumithrak@pmu.edu)

**Student, Final Year B.Com. (Corporate Secretaryship), Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India

Employees Performance Appraisal towards the Training and Development Program of Health Care Centres

*Saranya P. *, Raja Ganapathi M. **, Mohamed Anas A. ** and Karthikeyan C. ***

ABSTRACT

Background: This study explores the relationship between employee performance appraisals and participation in training and development programs within healthcare centers. It focuses on understanding how training impacts employees' job performance, skills enhancement, and overall job satisfaction. In particular, it examines how employees perceive the effect of training on their role effectiveness and the support provided by healthcare organizations for their professional growth. **Objectives:**1) To assess whether training and development programs enhance employees' job performance, skills, and job satisfaction.2) To evaluate employees' perceptions regarding the impact of training on their role effectiveness.3) To understand the level of organizational support for employees' professional growth. **Methods:** The research involves analyzing performance appraisal data and employee feedback. By gathering both qualitative and quantitative data, the study identifies patterns and challenges in the way training is incorporated into performance evaluations. It further seeks to derive actionable insights that can guide the effective integration of training programs to enhance employee performance and patient care quality.

Keywords: Employee performance appraisal, Training and development, Healthcare centers.

**Corresponding author; Assistant Professor, Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India (E-mail: saranyap@pmu.edu)*

***Student, Final Year B.Com., Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India*

Assessing the Awareness and Understanding of National Pension Scheme (Vatsalya) among Low-income Individuals in Thanjavur

Mehala K. *, Varshiny S. ** and Vishwa, A. **

ABSTRACT

The old age security scheme for low income groups National Pension Scheme Vatsalya will ensure the safety of individuals in their old age. This study intends to analyze the knowledge and understanding towards National Pension Scheme Vatsalya among the socio economic group of Thanjavur in Tamil Nadu. However, there is a need of research in which low income individuals were understood and adopted the scheme. Identifying the factors influencing the adoption of the National Pension Scheme Vatsalya among low income individuals in Thanjavur. Strategies to improving the accessibility and adoption of the National Pension scheme Vatsalya. This study utilizes quantitative method for the primary data collection and the respondent were calculated maximum of 160 for the sample. The sample sizes limited to Thanjavur region only. There is maximum 46.8% of 31-40 age people were enrolled for the new pension scheme. The maximum of 43 % of the beneficiaries are private sector employees. The monthly income of most of the 40.5% individuals were 10000-20000 only. They suggest to make the enrolment process with the simplified documentation process for easier way to adopt. For secondary data, the paper used Scispace, ProQuest, science direct and web of science. The findings of this study including socio economic barriers, accessibility challenges and trust of beneficiary within the same. In addition, this study highlights the challenges of benefices. The results of this analysis will offer insights for policymakers, financial institutions, and social welfare organizations to enhance the outreach and effectiveness of the Vatsalya scheme among marginalized communities in Thanjavur.

Keywords: New national pension scheme, Understanding, Adoption, Low-income individual.

**Corresponding author; Assistant Professor, Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India (E-mail: mehalak@pmu.edu)*

***Student, Final Year B.Com. (Honours), Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India*

Forecasting Consumer Intention to Buy Energy Efficient Products in Thanjavur

Balarathinam P. , Keerti Vasan V.** and Elumalai S.***

ABSTRACT

Background: This study is to explore the key factors influencing rural consumer decisions to buy energy-efficient products, such as income level, environmental awareness, government incentives, and access to information. Since our country is a developing one which has to increase consumption significantly, motivating energy saving habits of citizens can develop industrial perspectives. This study is based on the extended model 'Theory of Planned Behavior.' **Objectives:** 1. To understand consumer behavior, 2. To predict future demand, 3. To promote Sustainable goals, 4. To explore consumer purchase intention. **Methods:** This cross-sectional study investigates the consumer intention of purchasing energy-efficient products of Forecasting. This data was collected through a structured questionnaire about 155 consumers of the products were aged 18-35. Which leads to predict the intention of the consumer purchasing behavior towards energy efficient products. Gaining an understanding of consumer behavior is essential to developing sustainable marketing strategies and attaining successful marketing results.

Keywords: Environmental marketing, sustainable energy consumption, Impact of IOT, energy efficient appliance, theory of planned behavior.

**Corresponding author, Assistant Professor, Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India (E-mail: balarathinam@pmu.edu)*

***Student, Final Year B.Com. (Corporate Secretaryship), Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India*

Exploring the Growth of YouTube Ads on Enhancing Sales for Small Businesses in Thanjavur

Sumithra K. *, Srinivash B. ** and Mohamed Issam R. **

ABSTRACT

Background: This study explores the role of YouTube Ads in boosting small business sales, focusing on targeting, cost-effectiveness, and ROI. Despite offering affordable marketing solutions, small businesses face challenges like financial constraints and audience targeting, impacting ad performance. **Objectives:** To examine the challenges small businesses, face when implementing YouTube ads. To investigate the return on investment (ROI) of YouTube ads for small businesses. **Methods:** This study investigates a descriptive research method, collecting primary data through a structured questionnaire from 105 consumers in Thanjavur. A convenience sampling method was used. Data analysis includes percentage analysis, chi-square tests, and ANOVA to evaluate the relationship between technology use and academic success. **Results:** The study shows that 60% of respondents are aged 25–30, with 97.1% male. 33.3% are neutral about financial struggles with YouTube ads, while 31.4% believe sales improve after using them. The Chi-square test confirms a significant link between ad effectiveness and audience targeting ($p = 0.002$), but the ANOVA test shows no gender-based revenue differences ($p = 0.186$). This indicates YouTube ads impact business growth, but gender does not significantly affect revenue. **Conclusion:** Future research should focus on AI-driven targeting techniques and comparative analyses of YouTube Ads with other digital marketing channels to provide deeper insights into enhancing small business success.

Keywords: YouTube Ads, Small Businesses, Digital Marketing, Cost-Effectiveness.

**Corresponding author; Assistant Professor, Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India (E-mail: sumithrak@pmu.edu)*

***Student, Final Year B.Com. (Computer Applications), Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India*

A Comparative Study on Consumer Preferences for Baby Products: Himalaya Vs. Johnson & Johnson in Thanjavur District

Vasanthakumar K. Mohamed Afrith A.** and Jagatheesan K.***

ABSTRACT

The consumer preferences for Johnson & Johnson and Himalaya infant products in the Thanjavur district are compared in this study. Understanding the main determinants of brand choice, such as product quality, cost, accessibility, and marketing tactics, is the goal of the study. 506 respondents participated in a structured survey that combined qualitative and quantitative methods. The results show that although both brands have a sizable market value, customer preferences differ according to factors such component composition, promotional activities, and brand trust. Because of its herbal content, Himalaya goods are preferred, however Johnson & Johnson has a large following because of its established reputation. The study offers valuable insights into consumer behavior, assisting businesses in efficiently meeting customer expectations through the optimization of their marketing tactics and product offerings.

Keywords: Consumer preferences, Infant products, Brand trust, Marketing strategies, Product quality.

**Corresponding author; Assistant Professor, Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India (E-Mail: vasanthakumar@pmu.edu)*

***Student, Final Year B.Com., Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India*

Enhancing a Python-based Chatbot for Hardware and Software Troubleshooting Solutions

Mehala K. *, Prageshvaran G. ** and Ramanesh R. **

ABSTRACT

This study explores the development of a Python-based chatbot designed to provide real-time support for hardware and software troubleshooting. As users frequently encounter technical issues in the digital age, there is a growing need for efficient, accessible, and intelligent tech support solutions. The chatbot leverages Natural Language Processing (NLP) and machine learning algorithms to classify user queries, suggest appropriate troubleshooting steps, and offer customized solutions. A dynamic and expanding knowledge base further enhances its ability to adapt to new problems and provide up-to-date responses. Data for the project were gathered through system testing and simulated user inputs. The system architecture includes open-source Python libraries such as NLTK and spaCy for language processing, and the Rasa framework for intent recognition and dialogue management. Descriptive analysis demonstrates the chatbot's effectiveness in accurately identifying user issues and delivering relevant solutions. Continuous learning mechanisms allow the system to evolve, improving its accuracy and responsiveness over time. The findings highlight the chatbot's potential to enhance user experience, reduce resolution time, and make tech support more efficient and scalable in diverse settings.

Keywords: Python, NLP, Machine learning, Chatbot, Tech support, User experience, Troubleshooting.

**Corresponding author; Assistant Professor, Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India (E-mail: mehalak@pmu.edu)*

***Student, Final Year B.Com. (Computer Applications), Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India*

Effectiveness of Co-branding: A Machine Learning Approach

*Sumithra K. *, Hariharan R. ** and Kiruthic Roshan A. ***

ABSTRACT

Background: Co-branding is a strategy used by companies to improve their sales. There are very limited studies made in this area with machine learning algorithms. **Objectives:** 1. To develop and apply machine learning models to assess the impact of co-branding strategies on consumer perception and brand equity. 2. To identify key factors and patterns that influence the success or failure of co-branding partnerships using data-driven insights. 3. To predict the effectiveness of future co-branding campaigns by analyzing historical data and market trends with machine learning algorithms. **Methods:** A descriptive and cross-sectional study was made, around 150 responses were collected through questionnaire, secondary data was collected through websites and journals. **Conclusion:** The study demonstrates machine learning's effectiveness in predicting co-branding success, outperforming traditional statistical methods. Factors like brand equity, sentiment analysis, and historical data contribute to successful partnerships. Future research should explore real-time adaptive models.

Keywords: Machine learning, Co-branding strategies, Predictive modeling.

**Corresponding author; Assistant Professor, Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India (E-mail: sumithrak@pmu.edu)*

***Student, Final Year B.Com. (Honours), Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India*

A Study on Customer Perception towards Branded Shirts in Thanjavur Region

Balarathinam P. *, Ayya A. ** and Naveen Kumar K. **

ABSTRACT

This study aims to explore customer perception towards branded shirts in the Thanjavur region, focusing on factors such as brand awareness, consumer preferences, and key influences on purchasing decisions. Employing a descriptive research design, the study utilized a structured questionnaire as the primary data collection method, with a sample size of 105 respondents selected through convenience sampling. The research investigates elements such as quality, design, price, and brand image, which significantly affect consumer choices. Analytical tools such as ANOVA, correlation coefficient, and cross-tabulation were used to interpret the data and derive meaningful insights. The findings indicate that brands like Allen Solly and Van Heusen are the most preferred among consumers, particularly those aged between 20 to 40 years. Factors such as colour, design, and price emerged as the most influential in purchasing decisions. Additionally, the study highlights the evolving role of digital marketing and social media in shaping brand perception, an area under-researched in semi-urban regions like Thanjavur. This study addresses a gap in current literature by focusing specifically on branded shirts in a Tier-3 city context. The insights gained can assist clothing brands and retailers in tailoring marketing strategies, improving product offerings, and enhancing customer satisfaction to maintain a competitive edge in emerging markets.

Keywords: Consumer perception, Purchase decision, Brand awareness, Consumer preferences.

**Corresponding author; Assistant Professor, Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India
(E-mail: balarathinam@pmu.edu)*

***Student, Final Year B.Com. (Corporate Secretaryship), Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India*

A Study on Job Satisfaction of Employees in HDB Financial Services at Thanjavur District

*Sumithra K. *, Lakshmi Narayanan B. ** and Abdul Gaffar A. ***

ABSTRACT

Background: Job satisfaction is a critical factor influencing employee productivity, motivation, and retention in any industry. In the financial services sector, where employees often face high-pressure environments, long working hours, and demanding performance expectations, understanding job satisfaction becomes even more essential. Various factors contribute to job satisfaction, including salary, career growth opportunities, work-life balance, organizational culture, and leadership effectiveness. **Objectives:** To identify the factors influencing job satisfaction. To identify the challenges faced by employees in achieving job satisfaction. **Methods:** The study gathered data from Around 250 responses were gathered through a structured questionnaire. The secondary data were collected from the websites, literature review, and published data, and the data Using Tools: SPSS Tools; Method Chi- Square and Anova, **Conclusion:** The findings of this study suggest that job satisfaction in the financial services sector is influenced by multiple factors, including competitive compensation, career advancement opportunities, supportive leadership, and a positive work environment. While financial incentives play a role in employee contentment, non-monetary aspects such as work-life balance, recognition, and job security are equally important.

Keywords: Job satisfaction, Financial services sector, Employee motivation, Work-life balance, Career growth, Organizational culture, Employee retention.

**Corresponding author; Assistant Professor, Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India (E-mail: sumithrak@pmu.edu)*

***Student, Final Year B.Com., Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India*

A Study on Challenges of Driver's Daily Routine with Special References to the Common Vehicles in Thanjavur

Saranya P.*, Abdul Kadar J.** and Mohamed Yasar M.***

ABSTRACT

Background: Driving is a fundamental activity in modern society, but it progresses the various daily obstacles for drivers in Thanjavur. A historically and culturally rich city in Tamil Nadu has a driving experience affected by a combination of infrastructure, environmental, and socioeconomic elements. This study investigates the obstacles that drivers confront in their everyday routines, focusing on the most prevalent types of vehicles in Thanjavur, such as motorbikes, auto-rickshaws, cars, and buses. By studying the issues encountered, the study hopes to uncover important main points and provide alternative solutions to improve the driving experience. Objectives: i) To identify the daily challenges faced by drivers ii) To assess the impact of road traffic conditions, availability efficiency of public transportation and alternative transport solutions to reduce congestion iii) To investigate and study the accessibility and availability of parking spots, rest areas, and gas stations for drivers in Thanjavur. Method: The study will employ a descriptive research design to examine the drivers' daily routines in Thanjavur. To combine the quantitative and qualitative methods for comprehensive insights. Primary data were collected through a structured questionnaire from 250 responses from drivers struggling with daily routine problems and challenges. Results: This study highlights the challenges faced by drivers in their daily routines, with a special reference to focus on common vehicles in Thanjavur. It emphasises the impact of workload, traffic conditions, and vehicle maintenance on drivers' efficiency and well-being. Conclusion: The Thanjavur drivers' study highlights issues like heavy traffic, poor road conditions, fluctuating fuel prices, maintenance costs, and stress. Improving road infrastructure and promoting clean, fuel-efficient cars can improve road safety, services and economic expansion.

Keywords: Driving challenges, Public transportation, Fuel consumption, Road conditions, Common vehicles, Road safety, Stress.

**Corresponding author; Assistant Professor, Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India (E-Mail: saranyap@pmu.edu)*

***Student, Final Year B.Com., Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India*

Exploring the Various Challenges faced by Street Vendors in their Daily Operations

*Mehala K. *, Jayaseelan A. ** and Sakthivel D. ***

ABSTRACT

This study examines the challenges faced by street vendors in metropolitan areas, focusing on issues such as irregular income, lack of financial security, inadequate vending spaces, and limited access to digital payment systems. As urban populations grow and informal economies expand, street vendors encounter difficulties that hinder their financial stability, working conditions, and legal recognition. Contributing factors include the absence of designated vending zones, exposure to harsh weather, poor infrastructure, limited access to credit facilities, and a lack of awareness about licensing procedures. This research aims to analyze how these constraints impact the safety, income consistency, and long-term sustainability of street vending as a livelihood. Primary data were collected from 300 street vendors using a structured questionnaire. Descriptive statistics such as mean, frequency, and percentage were used to analyze the responses. The results indicate that most vendors operate without legal permits, experience inconsistent earnings, and face frequent harassment or eviction threats. Many lack the tools or knowledge to adopt digital payment systems, limiting their competitiveness in an increasingly cashless economy. The absence of infrastructure and poor sanitation conditions also pose risks to their health and safety. The findings underscore the urgent need for simplified registration processes, financial inclusion, infrastructure improvements, and awareness programs to ensure legal protection, economic progress, and improved livelihoods for street vendors.

Keywords: Street vendors, Metropolitan economies, Informal sector, Economic progress, Legal protection, Financial inclusion, Eviction, Infrastructure, Public space usage.

**Corresponding author; Assistant Professor, Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India (E-mail: mehalak@pmu.edu)*

***Student, Final Year B.Com. (Corporate Secretaryship), Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India*

Productivity Challenges faced by Migrant Workers due to Workplace Discrimination

Vasanthakumar K.*, Arshath Ahamed J.** and Prasanth P.**

ABSTRACT

This study examines the productivity issues that migrant workers encounter as a result of workplace discrimination, emphasising how elements including discriminatory hiring practices, pay inequalities, cultural isolation, and a lack of inclusive policies impair their output and contentment at work. A structured questionnaire focusing on experiences of discrimination and its impact on work-related outcomes including motivation, attention, confidence, and teamwork was used to gather data from 101 respondents. Chi-square tests were used to find significant correlations between productivity indicators and discrimination factors, and percentage analysis was used to comprehend distribution patterns. The findings show that prejudice at work directly affects migrant workers' productivity, willingness to assume responsibility, and general performance. The study indicates that enhancing migrant workers' productivity and fostering an equitable, inclusive workplace need the implementation of robust anti-discrimination laws, diversity training, and equal opportunity.

Keywords: Migrant workers, Workplace discrimination, Productivity challenges, Job satisfaction.

**Corresponding author; Assistant Professor, Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India
(E-mail: vasanthakumar@pmu.edu)*

***Student, Final Year B.Com., Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India*

Analyzing the Impact of Employee Perception and Job Satisfaction on Workplace Dynamics at Toolfab

Subendiran S. and Veeramani P.***

ABSTRACT

Background: Workplace dynamics are significantly influenced by employee perceptions and overall job satisfaction. These factors directly affect employee retention, productivity levels, and the overall success of an organization. Understanding what drives job satisfaction helps employers create more effective work environments. This study focuses on Toolfab, aiming to assess how various organizational factors shape employee satisfaction and perception. **Methodology:** To explore the relationship between job satisfaction and workplace dynamics, primary data was collected from 100 employees through a structured survey consisting of 20 targeted questions. The survey covered key areas including communication, leadership effectiveness, compensation, career development, workplace culture, and work-life balance. The data was analyzed using Minitab software to ensure statistical accuracy. Descriptive statistics and chi-square tests were employed to identify patterns and significant associations between workplace factors and job satisfaction. **Findings:** The analysis revealed that factors such as workplace culture, career development opportunities, and the quality of leadership significantly impact employee satisfaction. Conversely, concerns related to job stability, recognition, and work-life balance were found to negatively influence employee morale. The results suggest that employees value a supportive work environment that provides growth opportunities and effective communication. **Conclusion:** The study highlights the importance of fostering a positive workplace culture and enhancing communication and career development initiatives to boost employee satisfaction and reduce turnover. Toolfab can leverage these insights to implement strategic changes aimed at cultivating a more engaging and productive work environment. The findings emphasize the value of continuous employee feedback and data-driven strategies in improving overall organizational performance.

Keywords: Employee satisfaction, Workplace culture, Leadership effectiveness, Career development, Work-life balance.

**Corresponding author; Assistant Professor (SG) and Head, Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India (E-mail: subendiran@pmu.edu)*

***Student, Final Year M.Com., Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India*

A Study on Consumer Behavior about Kia Motors and MG (Morris Garage) in Thanjavur

Vasanthakumar K. *, Guna K. **,
Aslam Faiz Ahamed S. ** and Shanmuganathan R. **

ABSTRACT

This study looks at market developments and consumer behavior in the automotive sector, concentrating on Kia Motors and Morris Garage (MG). In relation to several car models and variations from these brands, the study intends to analyze consumer satisfaction, preferences, and purchasing decisions. Descriptive analysis and statistical tools like variance and percentage analysis are used in the study, which uses both primary and secondary data. A snowball sampling technique was used to gather responses from 100 people in Thanjavur using a standardized questionnaire. The results shed light on post-purchase satisfaction, consumer preferences, and brand choice-influencing variables. This study advances our knowledge of consumer behavior in the automotive industry and makes insightful suggestions for improving customer interaction and marketing tactics.

Keywords: Consumer behavior, Automobile industry, Market trends, Consumer satisfaction, Market strategies.

**Corresponding author; Assistant Professor, Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India (E-mail: vasanthakumar@pmu.edu)*

***Student, Final Year B.Com., Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India*

The Role of Poor Infrastructure in Road Accidents: Analysing the Impact of Potholes, Faulty Traffic Signals, and Inadequate Lighting

*Subendiran S. *, Sona A. ** and Abdur Rahman M. ***

ABSTRACT

Background: Road accidents pose a significant public safety risk, with poor infrastructure being a major contributing factor, especially in rural areas. Hazards such as potholes, faulty traffic signals, and inadequate lighting create unsafe driving conditions, leading to severe injuries and fatalities. **Objective:** This study examines the impact of infrastructure deficiencies on road safety and explores potential mitigation strategies. **Methodology:** A mixed-method approach was employed, integrating quantitative survey analysis and qualitative literature review data. A structured questionnaire was administered to 200 respondents, assessing their experiences with road conditions and accidents. Statistical tools, including descriptive analysis and chi-square tests, were used to evaluate the relationship between infrastructure quality and accident occurrences. **Results:** Show that 60.5% of respondents rated road infrastructure as average or poor, while 46% identified potholes as the leading cause of accidents. 76.5% reported involvement in accidents due to poor infrastructure, confirming its critical role in road safety ($p < 0.05$). Respondents highlighted the need for better maintenance, improved lighting, and enhanced traffic management systems. **Conclusion:** The study underscores the necessity of infrastructure improvements to reduce accident risks. Government intervention through regular maintenance, advanced traffic systems, and digital road safety technologies is essential for safer transportation networks.

Keywords: Poor infrastructure, Potholes, Faulty traffic signals, Inadequate lighting, Accidents, Road safety.

**Corresponding author; Assistant Professor (SG) and Head, Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India (E-mail: subendiran@pmu.edu)*

***Student, Final Year B.Com. (Honours), Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India*

Uncovering the Influence of Consumer Gratification on the Ajio Online Platform at Thanjavur District

Gowri B. *, Dharshini M. ** and Mohamed Imarudeen M. **

ABSTRACT

This study explores the influence of consumer gratification on the AJIO online platform in Thanjavur district, addressing a research gap in understanding consumer satisfaction in semi-urban areas. The research examines key factors such as product quality, pricing, product variety, user experience, digital literacy, promotions, and delivery services, and their impact on consumer retention and engagement. Using a descriptive research design, data was collected from 250 respondents through a structured questionnaire and analyzed using statistical techniques like Chi-Square tests, ANOVA, and correlation analysis. The findings reveal that product quality and affordable pricing are the primary drivers of customer satisfaction, with consumers appreciating AJIO's trendy fashion collections, competitive prices, and frequent discounts, which encourage repeat purchases. Additionally, AJIO's user-friendly interface, detailed product descriptions, size guides, and secure payment options enhance the overall shopping experience. While most respondents praised AJIO's timely deliveries and efficient tracking system, some highlighted delays in product returns as an area for improvement. Promotional strategies such as Buy One Get One Free offers, seasonal sales, and cash back incentives significantly influence purchasing decisions, making AJIO a preferred choice among consumers. The result show that AJIO's success in Thanjavur is driven by its ability to combine quality products, attractive pricing, and effective marketing strategies while recommending improvements in return processes and localized promotions to further enhance consumer gratification.

Keywords: Consumer gratification, AJIO, E-commerce, Consumer satisfaction, Online shopping, Contentment and loyalty

**Corresponding author; Assistant Professor, Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India (E-mail: gowricom@pmu.edu)*

***Student, Final Year B.Com., Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India*

Evaluating the Effectiveness of Job Portals for Modern Job Seekers

Nagalakshmi P., Mohamed Anas S.**,
Mohamed Yashif Z.** and Mohamed Fazlan Asfar J.***

ABSTRACT

This study examines the evolving landscape of talent acquisition across various industries, focusing on the key factors that influence hiring decisions and candidate selection. Data was collected through a structured questionnaire administered to 200 participants, comprising 158 males (79%) and 42 females (21%). The findings reveal that technological advancements and the implementation of structured hiring practices have significantly enhanced recruitment efficiency. However, challenges such as fairness, candidate experience, and adaptability to market dynamics persist. The research further highlights industry-specific differences in recruitment preferences and employee expectations, providing actionable insights to improve hiring outcomes and optimize recruitment strategies. Additionally, the study explores the usability and accessibility of online job portals, underscoring the value of personalized job recommendations and real-time application tracking in enhancing user engagement. These insights aim to assist employers and job portal developers in bridging the gap between job seekers and relevant opportunities, thereby improving the overall efficacy of the recruitment process.

Keywords: Talent acquisition, Job portals, Candidate experience, Recruitment efficiency, Employment trends, User engagement.

**Corresponding author; Assistant Professor, Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India
(E-mail: nagalakshmicom@pmu.edu)*

***Student, Final Year B.Com., Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India*

A Study on Customer Loyalty of Zudio Brand Awareness in Thanjavur

*Balarathinam P.**, *Thanverudeen M.S.***, *Mohamed Ithrees M.*** and *Tariq U.***

ABSTRACT

This research seeks to investigate the connections between customer loyalty, brand awareness, and purchasing satisfaction preferences among Zudio and other apparel retailers. The objective is to identify strategies that can enhance service quality and foster customer loyalty within the clothing retail industry. This study can be viewed as an evaluation of brand perception and its impact on consumer behavior in the apparel sector. The following outline provides the context for this research: 1. Examine the correlation between brand awareness and brand trust among Zudio customers in clothing retail environments. 2. Assess the impact of mobile shopping on clothing purchases made through online platforms. Methodology: Data was collected from approximately 251 participants using a structured questionnaire, while secondary data was sourced from various websites and literature reviews. Analytical Tools: SPSS was utilized, employing chi-square and ANOVA techniques. Findings: The investigation into brand awareness and customer perception of Zudio indicates that the brand enjoys a strong positive reputation Zudio is primarily recognized for its affordable, trendy fashion, which serves as a key driver of customer loyalty and service quality. Mobile shopping provides customers with a convenient means to browse and purchase clothing at any time and from any location. Although customers report overall satisfaction with the service and are inclined to recommend and repurchase from the brand, there remain opportunities to enhance customer engagement and strategic initiatives. By focusing on improving customer satisfaction and marketing efforts, Zudio can further bolster brand loyalty and expand its customer base in Thanjavur.

Keywords: Consumer Behavior, Clothing Retail, Brand Loyalty, Repurchase and Service Quality.

**Corresponding author; Assistant Professor, Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India (E-Mail: balarathinam@pmu.edu)*

***Student, Final Year B.Com., Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India*

Impact of Artificial Intelligence in Talent Recruitment Process: A Reference in IT Industry

Balarathinam P. , Mohamed Yusuf M.** and Mohamed Apsar S.***

ABSTRACT

This study explores the impact of artificial intelligence (AI) in the talent recruitment process, with a specific focus on its application within the IT industry. While many studies have examined traditional recruitment methods, limited research exists on how AI-driven tools are transforming hiring practices from both recruiter and applicant perspectives. This research aims to fill that gap by analyzing AI's role in resume screening, candidate matching, chatbots, and predictive analytics. A structured questionnaire was used to collect primary data through a cross-sectional survey involving 200 participants from IT backgrounds. The study used statistical methods for data analysis, conducted using the SPSS tool, and was further supported by secondary data from sources like ScienceDirect and ResearchGate. Results indicate that while AI improves efficiency and shortens hiring cycles, many applicants feel a lack of transparency and personal touch in AI-driven processes. Additionally, 68% of respondents agreed that AI tools help reduce bias in initial screening, while 75% believe human oversight is still essential in final hiring decisions. The study recommends a balanced integration of AI and human judgment to optimize the recruitment process and improve candidate experience. In conclusion, AI has great potential in recruitment, but its success depends on thoughtful implementation that complements human insight.

Keywords: Artificial Intelligence, Talent Acquisition, Recruitment Process, IT Industry, Candidate Experience.

**Corresponding author; Assistant Professor, Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India
(E-mail: balarathinam@pmu.edu)*

***Student, Final Year B.Com., Department of Commerce, Periyar Maniammai Institute of Science and Technology (Deemed to be University), Vallam, Thanjavur, India*

Department of Commerce

Periyar Maniammai Institute of Science & Technology (PMIST), Thanjavur



About the Editors



Dr. D. Umamaheswari, Professor in the Department of Commerce at PMIST, Thanjavur, Tamil Nadu, has three decades of teaching and research experience. She has authored six books on finance and has successfully guided four research scholars. Additionally, she has organized more than 35 national and international conferences, seminars, and workshops. Dr. D. Umamaheswari has also published 55 research articles in reputed journals, including Scopus-indexed journals.



Dr. N. Jayanthi, Associate Professor of Commerce at PMIST, Thanjavur, Tamil Nadu, has 20 years of teaching and research experience. She has authored six books and served as an editorial member for national and international journals. She has qualified for the SET examination in Commerce and Management. She won various Academic Excellence Awards. She has organized national and international conferences, seminars, workshops, and special lectures. She has published more than 43 research papers in journals indexed in Scopus and the reputed journals.



Dr. S. Prabhu is currently working as an Assistant Professor and Programme Coordinator in the Department of Commerce at PMIST. He has over 15 years of teaching experience and has published one patent along with more than 12 research papers in peer-reviewed journals indexed in reputed journals and Scopus. He completed his M.Phil. degree from Loyola College, Chennai. Dr. S. Prabhu has also actively participated in various conferences and has presented research papers.



Dr. S. Subendiran is currently serving as an Assistant Professor and Head of the Department of Commerce at PMIST. He is an accomplished academician with 24 years of experience in finance and marketing. He has published 10 research papers in reputed journals. He has also actively participated in conferences, workshops, and editorial responsibilities, demonstrating his commitment to academic excellence and knowledge dissemination.



Journal Press India

Publication and Conference Solutions

Contact: +91 8826623730, 8826623732

E-mail: info@journalpressindia.com

Website: www.journalpressindia.com

ISBN 978-81-981704-2-2



9 788198 170422