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KUTTIKANAM
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MAKING COMPLETE

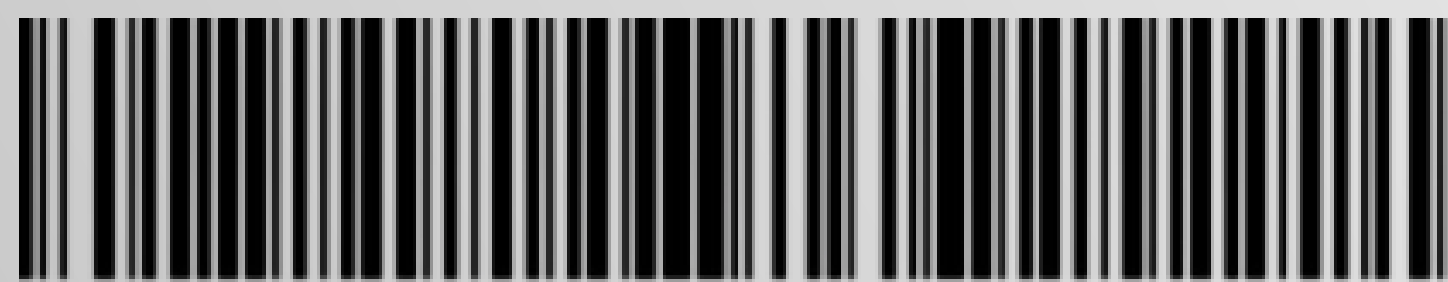


PROCEEDINGS OF INTERNATIONAL CONFERENCE ON LEVERAGING AI AND DIGITAL STRATEGIES FOR INNOVATION AND SUSTAINABLE BUSINESS GROWTH

14th February 2025

scaps School of Commerce
and Professional Studies

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Marian College Kuttikkanam Autonomous



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*6 paper exemption (B Com) and 9 paper Exemption (M Com)

*the syllabus of these professional accounting qualifications are heavily integrated with B Com curriculum and are offered as part of B Com curriculum for imparting professional level knowledge and skills.



International conference on Leveraging AI and Digital Strategies for Innovation and Sustainable Business Growth

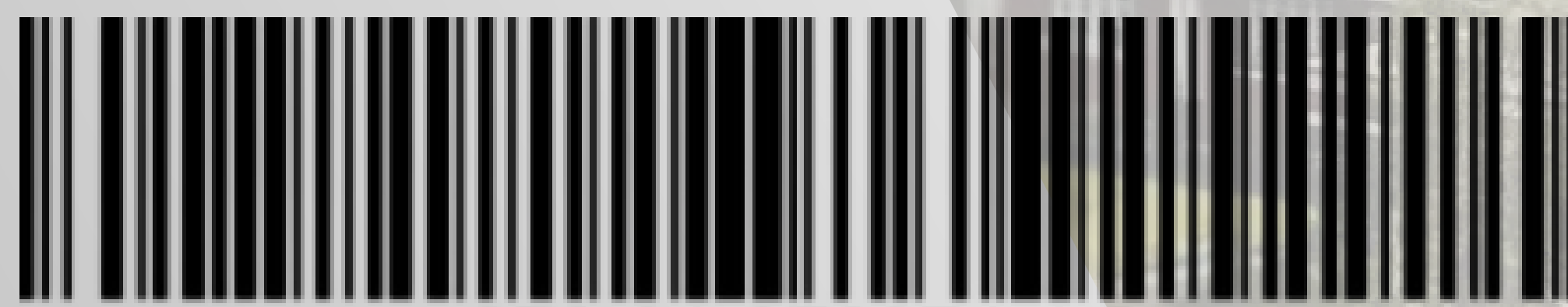
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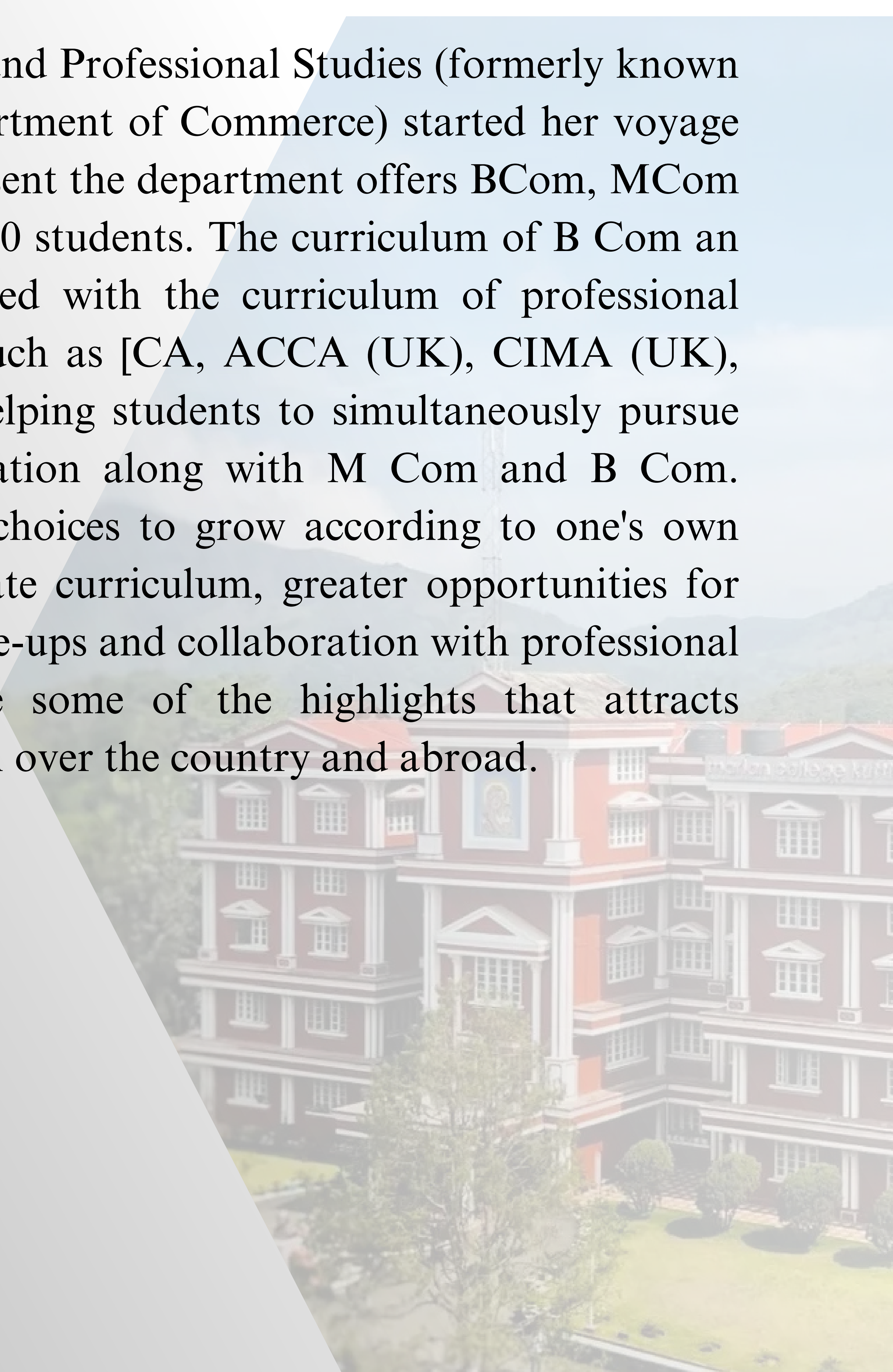
**School of Commerce and Professional Studies,
Marian College Kuttikkanam Autonomous**

About the Host Institution

Marian College Kuttikkanam Autonomous was founded in 1995 and is affiliated to Mahatma Gandhi University, Kottayam, Kerala. It is owned and managed by the Catholic Diocese of Kanjirapally through the Peermade Development Society. Marian at present offers 13 programmes, including doctoral programmes with a total student strength of about 2498. Marian holds the envious distinction of being the youngest accredited college in India in 2003 and currently holds a re-accreditation with a CGPA of 3.71/4 by the National Assessment and Accreditation Council (NAAC). The College also won the prestigious status of the College with Potential for Excellence (CPE) from the University Grants Commission (UGC) twice. It was conferred autonomous status in May 2016. The College has academic tie-ups with several renowned International Universities like Hong Kong Baptist University, Chinese University of Hong Kong, Lincoln University College Malaysia etc. Marian imparts information with the intention of the right character formation of the students, eventually achieving their holistic transformation. Marian is a happening campus creating transformative opportunities for students to develop artistic and literary talents, life skills, personal health and well-being, thus ensuring a collaborative environment open to free exchange of ideas. The College is located 3500 feet above sea level in a misty location. Nature exquisitely complements the institutional climate of Marian.

About the SCAPS

The School of Commerce and Professional Studies (formerly known as Research and PG Department of Commerce) started her voyage on 11 August 1995. At present the department offers BCom, MCom and PhD and has about 650 students. The curriculum of B Com and M Com are heavily aligned with the curriculum of professional accounting qualification such as [CA, ACCA (UK), CIMA (UK), CMA (US), CPA (US)] helping students to simultaneously pursue their professional qualification along with M Com and B Com. Flexibility, abundance of choices to grow according to one's own interest, enriched up to date curriculum, greater opportunities for extracurricular activities, tie-ups and collaboration with professional bodies and industries are some of the highlights that attracts students to Marian from all over the country and abroad.



About the Conference

As the world of business transforms through technological advancements, companies and professionals must adapt to leverage AI and digital strategies for success. This conference aims to bridge the gap between traditional commerce practices and cutting-edge digital solutions, focusing on how businesses can innovate for a sustainable future. This conference will provide valuable insights for business professionals, educators, and students looking to stay ahead in the evolving world of commerce and professional studies.

Join the industry leaders, academics, and professionals in discussions on reshaping the business landscape through AI-driven solutions, ethical digital practices, and innovative strategies that drive growth while maintaining a focus on sustainability and social impact.

The paper presenters will receive a certificate of participation.

The best paper will be awarded certificate of merit.

All accepted papers abstract will be published in the conference proceeding with e-ISBN.

International Conference on Leveraging AI and Digital Strategies for Innovation and Sustainable Business Growth

FEBRUARY 14TH, 2025

PROGRAMME SCHEDULE

9:30-9:35 am	Invocation Dance
9:35-9:45 am	Welcome Speech Dr. Rupa R, Head of Department - SCAPS
9:45-9:50 am	Introduction of the Guest Dr. Shinta Sebastian, Mcom Coordinator - SCAPS
9:50-10:10 am	Inaugural Address Prof. Dr. Midhun Chakkaravarthy, Dean, Faculty of AI Computing and Multimedia, Lincoln University College, Malaysia
10:10-10:15 am	Introduction of the Keynote Speaker Ms. Vinitha M V, Assistant Professor - SCAPS
10:15-10:45 am	Keynote Address Dr. Eva. Y. W. Wong Former Director, Centre for Holistic Teaching and Learning Hong Kong Baptist University, Hong Kong.
10:45-11:00 am	Felicitation & Release of Conference Proceedings Prof. Dr. Ajimon George Principal - Marian College Kuttikkanam Autonomous
11:00-11:10 am	Vote of Thanks Dr. Emilda K Joseph, Conference Convenor - SCAPS
11:10-11:20 am	Break

Technical Session 1

11:20-11:25 am	Welcome and Introduction to Technical Session 1
11:30-12:30 pm	Concurrent Paper Presentation
12:30-12:35 pm	Introduction of the Guest Dr. Sijo P, Assistant Professor - SCAPS
12:35-1:00 pm	Keynote Address Dr. Theresa Kwong Director Center for Holistic Teaching and Learning Hong Kong Baptist University, Hong Kong
1:00-1:05 pm	Concluding Remarks Ms. Neethu Anil, Assistant Professor - SCAPS
1:05-2:00 pm	Lunch

Technical Session 2

2:00-2:05 pm	Welcome and Introduction to Technical Session 2
2:05-2:10 pm	Introduction of the Guest Ms. Remya Krishna, Assistant Professor - SCAPS
2:10-2:30 pm	Keynote Address Ms. Sarah Lane, FCA Head of Ethics and Assurance - ACCA, United Kingdom
2:30-2:35 pm	Concluding Remarks Mr. Sudhikrishna A S, Assistant Professor - SCAPS
2:35-3:35 pm	Concurrent Paper Presentation
3:35-3:40 pm	Best Paper Presentation Award
3:40-3:45 pm	Vote of Thanks Mr. Sebin George Varughese, Student Coordinator - SCAPS
3:45-3:50 pm	Video Presentation and Group Photo

CONFERENCE COMMITTEE



H E Mar Jose Pulickal
Patron &
Chairman on BoM



**V Rev Fr Bobby Alex
Mannamplackal**
Manager &
Chairman on GB



**Rev Fr Joseph
Pongamthanam**
Administrator



**Rev Fr Ajo
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Deputy Administrator



Prof Dr Ajimon George
Principal

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Head of Department
SCAPS



Dr. Emilda K Joseph
Assistant Professor
SCAPS

International Conference on Leveraging AI and Digital Strategies for Innovation and Sustainable Business Growth

FEBRUARY 14TH, 2025



Dr. Emilda K Joseph
Conference Convener
Assistant Professor
SCAPS



Shone Bijoy
MCom Student
SCAPS



Sebin George Varughese
MCom Student
SCAPS



Sneha Susan Dominic
MCom Student
SCAPS



Ajmiya Salam
MCom Student
SCAPS



Message from

Chairman & Manager

I am delighted that the School of Commerce and Professional Studies (SCAPS) at Marian College Kuttikkanam is organizing an international conference on “Leveraging AI and Digital Strategies for Innovation and Sustainable Business Growth.”

It is a privilege to witness this conference, which brings together brilliant minds from academia and industry to explore the dynamic landscape of AI and digital transformation. As the world moves rapidly toward a future where technology influences every aspect of life, such discussions are essential in ensuring that innovation aligns with ethical and sustainable growth.

At Marian College Kuttikkanam, we take pride in fostering an environment where new ideas take shape and collaborations thrive. This conference reflects our commitment to intellectual progress and meaningful contributions to society. I extend my sincere appreciation to the head, faculty members, students, and the rest of the organizers at SCAPS Marian, as well as the speakers and participants, for making this event a space of learning and inspiration.

Fr. Bobby Alex Mannamplackal

Chairman & Manager

Marian College Kuttikkanam (Autonomous)



Message from

Principal

I am happy to know that School of commerce and professional studies (SCAPS) is conducting an international conference on “Leveraging AI and Digital Strategies for Innovation and Sustainable Business Growth”. This conference is a testament to our unwavering commitment to academic excellence, research, and meaningful discourse on emerging global trends.

Artificial Intelligence and digital strategies have moved beyond being buzzwords; they are now powerful tools driving innovation, efficiency, and sustainability. This conference provides a unique opportunity for scholars, industry experts, and students to engage in thought-provoking discussions, challenge existing paradigms, and explore new avenues for growth.

At Marian College Kuttikkanam, we firmly believe that education should not be confined to classrooms—it should extend to real-world applications, industry collaborations, and global networking. This conference embodies that belief by fostering a space for knowledge-sharing, interdisciplinary dialogue, and intellectual curiosity.

I extend my heartfelt gratitude to all the researchers, presenters, and keynote speakers who have enriched this event with their insights. A special appreciation goes to the Conference Coordinator and Organizing Team, whose dedication and meticulous planning have made this gathering possible.

As you delve into these proceedings, I hope they inspire fresh perspectives, ignite meaningful conversations, and pave the way for groundbreaking research and innovation. Let us continue to strive towards a future where technology and human ingenuity come together to create lasting impact.

Wishing you a stimulating and enriching conference experience!



Prof. Dr Ajimon George
Principal, Marian College Kuttikkanam (Autonomous)



Message from

Head of Department

The International Conference on "Leveraging AI and Digital Strategies for Innovation and Sustainable Business Growth" organized by the School of Commerce and Professional Studies (SCAPS), Marian College Kuttikkanam Autonomous, is an initiative to bring together researchers, academicians, industry experts, and professionals to discuss and deliberate on the latest advancements in AI, digital transformation, and their role in sustainable business practices.

Digital technological changes are reshaping business structures, creating new industrial opportunities while disrupting traditional organizational frameworks. The use of artificial intelligence with automation systems and big data has emerged as a crucial driver for organizational decision systems, customer relationships and strategic development processes. This conference will inspire researchers while promoting Institution Industry interaction which will ultimately drive innovation in the field of commerce and business..

All the authors along with keynote speakers, delegates and organizing committee members deserve my heartfelt thanks for their essential contributions which turned this conference into a great success.



Dr. Rupa R
Head of the Department
School of Commerce and Professional Studies
Marian College Kuttikkanam Autonomous



Message from

Conference Convener

Organizing this event has been a journey filled with collaboration, insights, and shared aspirations, and I am honored to be part of this collective effort.

The theme of this conference, “Leveraging AI and Digital Strategies for Innovation and Sustainable Business Growth”, is more than just a discussion—it is a call to action. In today’s rapidly evolving world, the integration of AI and digital strategies is shaping businesses, economies, and societies in ways we never imagined. Through these proceedings, we aim to capture the essence of this transformative dialogue, ensuring that the knowledge shared here extends beyond the conference rooms and into real-world applications.

A conference is more than just papers and presentations; it is about the exchange of ideas, the connections forged, and the inspiration it sparks for future research and innovation. This document stands as a testament to the diverse perspectives and rigorous research that have contributed to our discussions. I sincerely thank all the authors, reviewers, and speakers who have invested their time and expertise in making this possible.

As you browse through these proceedings, I hope they serve as a source of inspiration, knowledge, and collaboration for your future endeavors. Let us continue to push boundaries, challenge conventions, and create a sustainable future powered by innovation.

Wishing you all a fulfilling and insightful experience!



Dr Emilda K Joseph
Assistant Professor & Conference Convener
School of commerce and professional studies
Marian College Kuttikkanam

TECHNICAL SECTION 1 (11:20 am - 1.05 pm)

BREAKOUT ROOM A (Contact Sneha Susan , 9946856905)

1. Bala Vishwasree and Mary Louis
AI and Blockchain Integration
2. Jarvinia Emmeline
Integrating Artificial Intelligence for Enhancing Sustainable Development in Tourism Firms: A Triple Bottom Line Approach
3. Lekhaharni. S and Nakshathra. D.V
Future Fuel: Advancing Electric Vehicle Sustainability Through Solar Resources
4. Sangama Paliyathparambil Suresh
Women in Fintech: Pioneering Change in Kerala
5. Shalina Abdul Hameed and Dr. Noora Mohamed Kutty
Exploring the Nexus between Artificial Intelligence and Digitalisation: A Bibliometric Perspective
6. Sreenidhi S Nair
The Impact of News Sentiment on Stock Performance: Immediate and Lagged Effects on Sectoral Stock Prices
7. M. Leelavathi, Dr. D. Kannan
An AI based Liveness Detection- A Systematic Literature Review and Future Directions

BREAKOUT ROOM B (Contact Nichu Antony, 9847698130)

1. Mrs. Vichitra Mohini
E-Commerce and Consumer Behaviour
2. Mrs. Abisha Elsa Shiju and Mrs. Monica Chacko
Sustainable Consumption Behaviour: The Role of Consumer Attitudes in the Digital Marketplace
3. Anima Krishna
The Role Of Sustainable Investments In Financial Markets With Reference To Green Bonds -A Conceptual Analysis
4. Anu B
A Study On The Impact Of Unified Payment Interface Among Students With Reference To Changanassery Municipality
5. Dhanu Sri .R and Nersiliya .R
Impact Of Work Ethics On Employee Performance
6. Dr. Fiona Sheenu Francis and Rini Mariya
From resistance to acceptance: The role of self-efficacy in AI workplace adoption for achieving decent work and economic growth (UN SDG 8)
7. Dr.M.Lalitha
Study on Digital Transformation in Business Industry
8. Shone Bijoy
The Impact of Artificial Intelligence on Consumer Behaviour in E-Commerce Platforms

BREAKOUT ROOM C (Contact Aksa Mariyam 7306105517)

1. Elizabeth Thomas
Shaping Sustainable Business Models with AI: A Pathway to Innovation and Growth
2. Leah Tresa Mathew
The Role of Peer Influence in Stock Market Investment Decisions: A Comparative Study Between Nifty and Sensex Among Postgraduate Students
3. Mariya Anna Johns
The Impact of Work from Home on IT Employees in Idukki: Challenges and Opportunities
4. Brillya Baby
The Interplay of E-Commerce, Consumer Behavior, and GST Schemes: Implications for Small Businesses in Peermade Taluk
5. Aroma Philip
Leveraging AI and Digital Strategies for Enhancing India's Cardamom Trade: A Path to Innovation and Sustainability
6. Linsa Lalan
The Impact Of Ai On Impulsive Purchase And Consumer Decision Making
7. Ansu Shajimon
The Impact of Artificial Intelligence-Powered Promotion Techniques on the Buying Behavior of Youth
8. Jasmin Joshy
Leveraging AI and Digital Strategies for Innovation and Sustainable Business Growth: A Study on Pricing Strategies and Customer Perception in the Clothing Sector

TECHNICAL SECTION 2 (02:00 pm - 3.30 pm)

BREAKOUT ROOM A (Contact Sneha Susan , 9946856905)

1. Lekshmi Priya M
AI-Driven Innovation and Entrepreneurship: A Study on the Impact of AI on Startup Success
2. Mr. Irfan Ahammed and Dr. N. Naveena
Blockchain in FMCG Marketing: Enhancing Transparency and Ethical Practices
3. Renju Joseph
Risk Mitigation Success Rate: Outcomes of Decisions Based on AI-Predicted Risks
4. Sidharth S Nair
Sustainable Ai: Crafting A More Eco-Friendly Future
5. Ms. Shintu Sebastian
Revolutionizing Workplaces with AI: Unlocking Smarter Solutions for Modern Employment
6. Treesa Josy
Beyond Boundaries: Redefining Digital Resilience Through AI, Space Exploration, and Cybersecurity
7. Dr Seethalekshmy
Green Finance A Pathway to Sustainable Economic Transformation in the Digital Age
8. Athira J
Influence Of Digital Wallet On Consumer Behavior Among Rural Population

BREAKOUT ROOM B (Contact Nichu Antony, 9847698130)

1. Arathy surendran
Leveraging Artificial Intelligence to Analyze Consumer Behavior and Create Innovative Marketing Strategies.
2. Deena Thankam Reji
Impact of technical support and exam duration on student performance in paperless examinations
3. Mekha Varghese
A Study on the Impact of E-Commerce in Consumer Buying Behaviour
4. Nichu Antony
Understanding Sustainable Finance And Its Impact On Future Finance Interns
5. Priyanka Philip
A Study On The Impact Of Real Time System On Fashion Supply Chain Sustainability
6. Reeja Elizabeth Philip
A Study On AI-Enabled Financial Inclusion For Farmers
7. Chris Jose
Education to evaluate the effectiveness of online learning platforms in education and sustainability
8. Anupa Rose Jose
A Study On The Influence Of Artificial Intelligence Among College Students With Special Reference To Idukki And Kottayam Districts

BREAKOUT ROOM C (Contact Aksa Mariyam 7306105517)

1. Nourin Shaji
Evaluating Security and Risk Management Practices in Payment Applications: A Comparative Analysis of Consumer Perspectives Across Different Platforms
2. Risa Elsa Philip
Leveraging Payment Applications To Foster Sustainable Consumption Habits Among Youth
3. Snehamol Joseph
Exploring the Impact of Artificial Intelligence on Enhancing Sustainable Precision Agriculture Practices
4. Ajmiya Salam
Driving Business Sustainability Through Effective Marketing Leveraging on Artificial Intelligence
5. Justina Maria Rony
Key Predictors Of Academic Performance Among Commerce Ug Students
6. Sneha Susan Dominic
The Role Of Artificial Intelligence In Transforming Influencer Marketing
7. Joseph Thomas
The Role of Artificial Intelligence in Agriculture: Driving Productivity and Ensuring Sustainability
8. Sona Maria Joseph
Sustainable Business Practices In The Digital Age: Evaluating The Influence Of Green Packaging With Special Reference To Kanjirappally Taluk

TITLE NAME

E-Commerce and Consumer Behavior State Council and Education Research Training Solan Himachal Pradesh	22
Sustainable Consumption Behaviour: The Role of Consumer Attitudes in the Digital Marketplace	23
AI and Blockchain Integration	24
From resistance to acceptance: The role of self efficacy in AI workplace adoption for achieving decent work and economic growth (UN SDG 8)	25
A Study On Digital Transformation In Business	27
Integrating Artificial Intelligence for Enhancing Sustainable Development in Tourism Firms: A Triple Bottom Line Approach	28
An AI based Liveness Detection- A Systematic Literature Review and Future Directions	29
Blockchain In FMCG Marketing: Enhancing Transparency And Ethical Practices	31
Future Fuel: Advancing Electric Vehicle Sustainability Through Solar Resources	33
Women in Fintech: Pioneering Change in Kerala	34
Exploring the Nexus between Artificial Intelligence and Digitalisation: A Bibliometric Perspective	36

The Impact of News Sentiment on Stock Performance: Immediate and Lagged Effects on Sectoral Stock Prices	38
Beyond Boundaries: Redefining Digital Resilience Through AI, Space Exploration, and Cybersecurity	39
Impact Of Work Ethics On Employee Performance	40
A Study On The Impact Of Unified Payment Interface Among Students With Reference To Changanassery Municipality	41
The Role Of Sustainable Investments In Financial Markets With Reference To Green Bonds -A Conceptual Analysis Theme: Sustainable Business Practices In The Digital Age	42
AI-Driven Innovation and Entrepreneurship: A Study on the Impact of AI on Startup Success.	43
S-commerce Adoption and Business Sustainability – The Moderating Role of Innovation Capability among Micro - Women Entrepreneurs.	44
Revolutionizing Workplaces with AI: Unlocking Smarter Solutions for Modern Employment	45
The impact of Artificial intelligence on banking industry in India	46
Risk Mitigation Success Rate: Outcomes of Decisions Based on AI-Predicted Risks	47
Driving Business Sustainability Through Effective Marketing Leveraging on Artificial Intelligence	48

The Impact of Artificial Intelligence-Powered Promotion Techniques on the Buying Behavior of Youth	49
A Study On The Influence Of Artificial Intelligence Among College Students With Special Reference To Idukki And Kottayam Districts	50
Leveraging Artificial Intelligence to Analyze Consumer Behavior and Create Innovative Marketing Strategies.	51
Leveraging AI and Digital Strategies for Enhancing India's Cardamom Trade: A Path to Innovation and Sustainability	52
Influence Of Digital Wallet On Consumer Behavior Among Rural Population	53
The Interplay of E-Commerce, Consumer Behavior, and GST Schemes: Implications for Small Businesses in Peermade Taluk	54
Impact Of Student Technical Support And Exam Duration On Performance In Paperless Examinations After The Emergence Of Ai	56
Shaping Sustainable Business Models with AI: A Pathway to Innovation and Growth	57
Leveraging AI and Digital Strategies for Innovation and Sustainable Business Growth: A Study on Pricing Strategies and Customer Perception in the Clothing Sector	59
The Role of Artificial Intelligence in Agriculture: Driving Productivity and Ensuring Sustainability	60

Key Predictors Of Academic Performance Among Commerce Ug Students	61
The Role of Peer Influence in Stock Market Investment Decisions: A Comparative Study Between Nifty and Sensex Among Postgraduate Students	63
The Impact Of Ai On Impulsive Purchase And Consumer Decision Making	65
The Impact of Work from Home on IT Employees in Idukki: Challenges and Opportunities	66
A Study on the Impact of E-Commerce in Consumer Buying Behaviour	67
Understanding Sustainable Finance And Its Impact On Future Finance Interns	68
Evaluating Security and Risk Management Practices in Payment Applications: A Comparative Analysis of Consumer Perspectives Across Different Platforms	69
A Study On The Impact Of Real Time System On Fashion Supply Chain Sustainability	70
A Study On AI-Enabled Financial Inclusion For Farmers”	71
Leveraging Payment Applications To Foster Sustainable Consumption Habits Among Youth	72
The Impact of Artificial Intelligence on Consumer Behaviour in E-Commerce Platforms	73

The Role Of Artificial Intelligence In Transforming Influencer Marketing	74
Exploring the Impact of Artificial Intelligence on Enhancing Sustainable Precision Agriculture Practices	76
Sustainable Business Practices In The Digital Age: Evaluating The Influence Of Green Packaging With Special Reference To Kanjirappally Taluk”	77
Education To Evaluate The Effectiveness Of Online Learning Platforms In Education And Sustainability	78
Green Finance A Pathway to Sustainable Economic Transformation in the Digital Age	79



E-Commerce and Consumer Behavior
State Council and Education Research Training Solan Himachal
Pradesh

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Abstract

E-commerce has transformed consumer behavior globally, offering convenience and accessibility. However, its adoption in high-altitude, remote areas like Kinnaur, Himachal Pradesh, faces challenges such as poor infrastructure, limited internet connectivity, and socio-economic barriers. This study employs a mixed-methods approach, combining surveys and interviews with Kinnaur residents and local merchants to explore the influence of technological adoption, digital literacy, and infrastructure constraints on buying behavior. Findings indicate that younger generations are adopting e-commerce for convenience and competitive pricing, while trust issues and limited infrastructure hinder broader acceptance. Digital literacy and platform accessibility significantly shape consumer attitudes toward online shopping. Despite these barriers, digital transformation is gradually advancing, with some local merchants leveraging e-commerce to expand their reach. To enhance adoption, the study emphasizes the need for improved digital infrastructure, strengthened consumer trust, and digital literacy initiatives. This research provides insights into integrating e-commerce into the socio-economic fabric of high-altitude regions, offering strategies to address unique challenges and unlock its potential.

Keywords: E-commerce, Consumer Behavior, Kinnaur, Digital Transformation, Infrastructure, Digital Literacy, High-Altitude.

Sustainable Consumption Behaviour: The Role of Consumer Attitudes in the Digital Marketplace

Mrs. Abisha Elsa Shiju & Mrs. Monica Chacko

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Marian College Kuttikkanam

Abstract

The internet has become more prevalent in our daily lives due to the rapid advancements in information technology in recent years. As a result, the purchasing habits of consumers have undergone significant changes. Among these changes, online shopping is one of the most important. In this, consumers use the internet to make judgments about what things to buy and how they combine sustainability preferences with other aspects of consumption. Perceptions of sustainability strongly influence consumer purchase intentions. It is thought that understanding the reasons for customer choice in internet shopping and learning more about the factors that influence consumers' preferences or avoidance will help make online shopping more efficient. This study aims to explore how attitudes towards online shopping influence sustainable consumption behaviour.

However, the findings of this research are yet to be known. We are planning to conduct this study by utilising standardised questionnaires. Convenience sampling technique will be used. It is expected that this study will help to understand the importance of sustainable business practices through the internet and thereby help retailers to devise successful strategies for virtual buyers. Additionally, it will serve as a foundation for related research on consumer attitude towards online shopping.

Keywords: Online, e-commerce, consumer behaviour, internet shopping, sustainability, sustainable consumption

AI and Blockchain Integration

Bala Viswasree. S & Mary Louis

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Abstract

The integration of Artificial Intelligence (AI) and Blockchain represents a transformative synergy poised to revolutionize industries by enhancing transparency, efficiency, and security. This paper explores the convergence of these two cutting-edge technologies and their applications in creating innovative, sustainable business solutions. AI, with its capability to analyze vast datasets and generate predictive insights, complements Blockchain's decentralized, tamper-proof nature to address challenges in trust, traceability, and decision-making. Use cases such as smart contracts, AI-driven predictive analytics on Blockchain networks, and decentralized autonomous organizations (DAOs) highlight their potential to optimize supply chains, improve data integrity, and foster sustainable practices. Furthermore, we delve into how this integration enables secure data sharing for training AI models while protecting user privacy and promoting ethical AI usage. By analyzing industry applications, challenges, and opportunities, this paper presents a roadmap for leveraging AI and Blockchain to drive innovation and long-term sustainable growth.

Keywords: Artificial Intelligence (AI), Blockchain, Smart Contracts, Sustainable Business Solutions, Predictive Analytics

**"From resistance to acceptance: The role of self efficacy in AI
workplace adoption for achieving decent work and economic growth
(UN SDG 8) "**

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P.G. Department of Commerce, Aquinas College, Edacochin.

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Rini Mariya, M.com Batch 2024-26,

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Abstract

The integration of Artificial Intelligence (AI) into workplaces is reshaping organizational operations and employee roles, but resistance to AI adoption remains a challenge due to fears of job displacement, skill mismatches, and uncertainty. This study, grounded in Social Cognitive Theory (Bandura, 1986), explores how self-efficacy, observational learning, and environmental influences affect employee attitudes toward AI and its impact on workplace dynamics. The research aims to identify the factors influencing AI adoption, evaluate the role of self-efficacy and organizational support in overcoming resistance, and link AI integration to Decent Work and Economic Growth (UN SDG 8).

Purpose: To assess how integration of AI into workplace is reshaping organizational operations and employees roles.

Objectives:

1. To measure the level of self-efficacy of employees.
2. To understand the level of organizational support.
3. To measure the level of AI readiness of employees

Methodology: A mixed-methods approach was used, combining quantitative surveys across industries with qualitative in-depth interviews. The findings reveal that higher self-efficacy significantly reduces resistance to AI, enhances job satisfaction, and fosters collaboration. Observational learning and supportive workplace environments also play key roles in increasing AI acceptance.

Results: The study highlights the importance of training programs, leadership support, and inclusive policies to build confidence and address skill gaps. By connecting AI adoption with SDG 8, the research offers actionable recommendations for businesses and policymakers to leverage AI for economic growth, productivity, and sustainable development, demonstrating that AI, when embraced with proper support, can augment human capabilities and create meaningful work opportunities.

Keywords: Artificial Intelligence, Social Cognitive Theory, Self-Efficacy, Workplace Transformation, AI Adoption, Decent Work, Economic Growth

JEL Classification: O33, J24, M15, M54, D83

A STUDY ON DIGITAL TRANSFORMATION IN BUSINESS

Dr.M.Lalitha, Assistant Professor, Department of Commerce,
Government Arts and Science College, Thiruvannainallur,
Villupuram Dt, Tamilnadu.

Email ID: lalithacommercetvn@gmail.com

Abstract

Digital Transformation in Business refers to an All Business that is based on digital computing technologies. The digital business is also sometimes called the Internet business. Increasingly, the "digital business" is intertwined with the traditional business making a clear delineation harder. The term 'Digital business' was coined in Don Tapscott's 1995 book The Digital Economy: Promise and Peril in the Age of Networked Intelligence. The Digital Economy was among the first books to consider how the Internet would change the way we did business.

In the last decade of the 21st century. Nicholas Negroponte (1995) used a metaphor of shifting from processing atoms to processing bits. "The problem is simple. When information is embodied in atoms, there is a need for all sorts of industrial-age means and huge corporations for delivery. But suddenly, when the focus shifts to bits, the traditional big guys are no longer needed. Do-it-yourself publishing on the Internet makes sense. It does not for a paper copy."

Key words: e-business, e commerce, paperless transactions.

Integrating Artificial Intelligence for Enhancing Sustainable Development in Tourism Firms: A Triple Bottom Line Approach

Jarvinia Emmeline

Christ University, Bangalore, Bannerghatta Road Campus

Email ID: jarviniaemmeline@gmail.com

Abstract

This study explores the integration of Artificial Intelligence (AI) in enhancing sustainable development in tourism firms through the Triple Bottom Line (TBL) approach. The TBL framework evaluates sustainability through social, environmental, and economic dimensions. AI tools can support resource management, reduce energy consumption, and improve waste management. These contributions directly advance sustainability goals in tourism firms. A systematic literature review provides the foundation for understanding AI's role in tourism, while a comparative approach examines the differences in TBL outcomes with and without AI integration.

The paper investigates how AI can improve the three TBL dimensions: social (people), environmental (planet), and economic (profit). By comparing traditional practices with AI-enhanced strategies the study highlights AI's potential to personalise customer experiences, optimise resource utilisation, and drive profitability. The research aims to fill a gap in the existing literature by offering a framework for integrating AI with TBL in tourism. This study provides valuable insights into how AI can support sustainable development within the tourism sector.

Key words: Artificial Intelligence, AI, Sustainable Development, Tourism, Triple Bottom Line Approach, TBL.

An AI based Liveness Detection- A Systematic Literature Review and Future Directions

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Abstract

Biometric identification is a vast and energetic area of research, but spoofing attacks, "fraudulently impersonating an authorized user by copying the original user's biometric information," remains a major problem in the field. One of the most crucial defences against spoofing attacks is liveness detection, which is based on the idea that a standard verification system can request or provide extra data to ascertain if the data generated is real or not. It used physiological or anatomical life signs, such mouth movements, facial expressions, eye blinks, finger prints etc. In order to differentiate between real-time and false biometric characteristics, this study offers a thorough assessment of several biometric systems—liveness/vivacity detection—using Artificial Intelligence techniques and algorithms. Moreover, these techniques are broken down into groups based on static, dynamic, behavioural, and picture quality-based tactics that have only just been published by diverse academics.

This work aims to identify the improvisations in Fraudulent identity, conceptually known as a spoofing attack, which is one of the most significant challenges facing biometric recognition systems, and to review researchers challenges in the problem of spoofing and liveness detection using Artificial Intelligence. Literature review specified in three sections with combining Biometric systems with Artificial Intelligence. According to the findings, all these articles focused on liveness detection in different biometric systems. To improvise, the suggested approach known as document liveness detection efficiently distinguishes between actual individuals' faces and printed photographs, and the liveness detection system is based on Artificial Intelligence. This work mainly focuses on data security.

Keywords: Liveness Detection, Anti-Spoofing, Biometric Systems, AI, ML

**Blockchain in FMCG Marketing: Enhancing
Transparency and Ethical Practices**

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Abstract

The FMCG sector is undergoing a transformative shift as blockchain technology emerges as a tool to enhance transparency and ethical practices. This study explores the integration of blockchain in FMCG marketing, focusing on its impact on consumer trust, transparency, and ethical sourcing. Employing a mixed-methods approach, data was collected from 100 respondents using a structured questionnaire, and statistical tests such as chi-square and regression were conducted to validate the study's objectives. The findings reveal that while consumer awareness of blockchain is moderate, trust and understanding vary across income groups. The statistical analysis highlights that transparency and ethical practices enabled by blockchain can potentially improve digital marketing effectiveness, but these factors are yet to achieve significant consumer recognition. Open-ended responses further indicate consumer demand for secure, transparent, and ethically sourced products.

This study underscores the importance of educating consumers about blockchain's practical applications, particularly in verifying product authenticity, ensuring data privacy, and fostering trust in marketing practices. It also identifies barriers to blockchain adoption, such as limited awareness and skepticism, and suggests targeted communication strategies to address these challenges. The study concludes that blockchain has significant potential to redefine transparency and ethics in FMCG marketing, paving the way for stronger consumer loyalty and sustainable business practices.

Keywords: Blockchain, FMCG marketing, transparency, ethical practices, consumer trust, digital marketing, sustainability



Future Fuel: Advancing Electric Vehicle Sustainability Through Solar Resources

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Abstract

The sustainability of electric vehicles (EVs) hinges on the energy sources powering them, with solar energy emerging as a critical solution. Unlike fossil fuels, solar energy offers a renewable and emission-free pathway to charge EVs, reducing their environmental footprint across their lifecycle. This paper explores the integration of solar resources into EV sustainability, emphasizing solar-powered charging infrastructure and vehicle-integrated photovoltaics. By harnessing abundant and clean solar energy, the dependency on non-renewable electricity sources can be significantly reduced. However, challenges remain in optimizing energy storage, addressing intermittent solar supply, and expanding accessibility in regions with limited sunlight. Technological advancements in battery efficiency and grid integration are pivotal to overcoming these barriers. This study proposes a synergistic approach combining solar energy, smart grids, and policy incentives to accelerate the transition to a sustainable EV ecosystem. By aligning renewable energy with transportation needs, solar resources can transform EVs into a cornerstone of a low-carbon future.

Keywords: Electric vehicles (EVs), Sustainability, Solar energy, Renewable energy, Low-carbon future

Women in Fintech: Pioneering Change in Kerala

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Abstract

The fintech business in Kerala is proliferating, and the market is thought to be worth more than ₹ 2,000 crore. More than 200 fintech companies in the state work with blockchain technology, digital payments, and financial data. The industry is expected to grow at a rate of 15-20% per year, which means that these businesses are significant to changing the economy. One crucial thing about Kerala's financial environment is that it is open to everyone. For example, about 15% of fintech businesses are run by women. This shows that the state is serious about encouraging women to become entrepreneurs in the digital banking field. Over ₹500 crore has been given to fintech businesses in Kerala in the last five years, showing that investors see much potential in the field. Kerala has one of the highest rates of digital literacy in India—nearly 95%—which makes it easy for many people to use digital banking solutions. Kerala is a well-known country that has embraced modern technology. The state is known as a centre for financial technology because it is home to many Global Capability Centres (GCCs) that focus on fintech and technological innovation.

The state is known as a centre for financial technology because it is home to many Global Capability Centres (GCCs) that focus on fintech and technological innovation. Furthermore, Kerala has more than 15 startups and accelerators that help grow fintech and technology businesses, which is very helpful for new companies. One big success story is "Open," a neo-banking platform from Kerala that has become a star. This illustrates the importance state entities hold in the fintech industry. Fintech extends and lowers the price of financial services offered to a working woman in Kerala, significantly increasing her financial inclusion levels. Financial technology, such as digital wallets, mobile banking, and micro-lending platforms, allows women to access financial management options, savings, and credit without being constrained by the traditional banking system. Most of these innovations tend to provide simplified interfaces and services that would meet the needs of women. This would, in turn, build their financial awareness and allow them to participate actively in economic activities. Fintech is the most impacting means of connecting traditional financial institutions to under-covered areas for mainly working women in Kerala, helping them become more financially independent and improve their health. This present research study focuses on how fintech has helped working women in Kerala achieve better access to financial services. The implementation proved that fintech makes it easier for women to access financial products and facilitates an understanding of money, saving, and investment. This study examines the impact of financial technology on the financial inclusion of employed women in Kerala. To understand how fintech enables access to banking for this demographic of working women in Kerala, a survey of 200 women working across various industries was conducted. The above factors reflected the importance in determining the role of Fintech as a tool meant to enhance accessibility to financial services, encourage savings, and attract investment opportunities alongside diminishing cultural and geographical obstacles for credit and micro-loan access to finance.

Keywords: Fintech, Financial Services, Women, Financial Inclusion

**Exploring the Nexus between Artificial Intelligence and Digitalisation:
A Bibliometric Perspective”**

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Abstract

Artificial Intelligence (AI) is a transformative force driving digitalization across industries, reshaping traditional processes into intelligent, automated workflows. Digitalization, underpinned by AI, is fostering innovation in areas such as financial technology, healthcare, and retail, by streamlining decision-making and automating routine tasks. Together, AI and digitalization represent a paradigm shift, setting the foundation for a more interconnected, efficient, and intelligent digital economy. This study aims to analyse the recent trends and patterns of research in the field of artificial intelligence and digitalisation using bibliometric methods. For this 808 articles in total were retrieved from the Scopus and Web of Science databases after removing the duplicates. The data was analysed using Bibliometric R-package. The results identified the leading countries, institutions, authors, journals, most occurred keywords, scientific publications on the topic and shed light on current research trends.

Some of the results demonstrate that the most cited country is the United Kingdom followed by Sweden and Italy, the most productive institution is Lomonosov Moscow State University, the most productive author is Parida V followed by Rahman M, and the most productive journal is Sustainability followed by Journal of Business Research.

Keywords: Artificial Intelligence, Digitalisation, Bibliometrics, Biblioshiny-R package.



The Impact of News Sentiment on Stock Performance: Immediate and Lagged Effects on Sectoral Stock Prices

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Abstract

This research investigates the impact of various news categories—such as world, political, real estate, stock, technology, and trend news—on the stock prices of companies in five key sectors: banking, IT, automobile, energy, and telecommunications. Using a quantitative, correlational research design, sentiment analysis was conducted on 8,100 news articles sourced from Moneycontrol using the VADER tool, while daily closing stock prices were collected via the yfinance Python module. Pearson correlation and lagged correlation analyses were employed to explore both immediate and delayed market reactions to news sentiment. The results revealed that world news significantly influenced IT, automobile, energy, and telecommunications sectors, while political and real estate news showed weak correlations across sectors. Lagged correlations indicated delayed reactions to earnings and trend news in the IT, energy, and automobile sectors, highlighting opportunities for strategic investments. The findings suggest that integrating sentiment analysis into investment strategies can improve market predictions and risk management. Additionally, industries can enhance performance by aligning operational decisions with relevant news sentiment.

Keywords: Stock Prices, Correlation Analysis, Lagged Correlation, VADER, Sentiment Analysis

**Beyond Boundaries: Redefining Digital Resilience Through AI, Space
Exploration, and Cybersecurity**

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Abstract

In an increasingly interconnected and complex digital landscape, the need for digital resilience has become paramount. Digital resilience encompasses the ability to adapt and recover from disruptions, ensuring the continuous functioning of systems in the face of adversities. This paper explores how Artificial Intelligence (AI), Space Exploration, and Cybersecurity play pivotal roles in redefining digital resilience. By analyzing the intersection of these fields, the study highlights their contributions to fortifying digital infrastructure, ensuring sustainable technological progress, and enhancing adaptive capacities in response to emerging global challenges. Through in-depth exploration, the paper proposes that a convergence of these domains is essential to build resilient, secure, and innovative digital ecosystems in the modern world.

Keywords: Artificial Intelligence (AI), Space Exploration, and Cybersecurity play

IMPACT OF WORK ETHICS ON EMPLOYEE PERFORMANCE

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Abstract

Work ethics is important in today's business because employee's behaviour strongly contributes to the success of an organization in the global market. The research aims to explore how ethical principles, such as integrity, responsibility, teamwork, and discipline, influence employee productivity, job satisfaction, and retention. Many studies have been conducted on the impact of work ethics on employee performance and the findings are mixed. Some researchers reported a positive and significant results. The objective of this study is to examine the impact of work ethics on employee performance .This study concludes that work ethics are very important for organizational commitment. In other hand lack of ethics cause the negative impact also create toxic environment that cause damage to both organisation reputation and employee performance.

Keywords – work ethics, employee, performance, quality, importance.

**A STUDY ON THE IMPACT OF UNIFIED PAYMENT
INTERFACE AMONG STUDENTS WITH REFERENCE TO
CHANGANASSERY MUNICIPALITY**

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Abstract

The study explores the impact of Unified Payment Interface (UPI) among students in Changanassery Municipality, analyzing its usage, benefits, and challenges. UPI has emerged as a convenient, fast, and secure digital payment method, widely adopted by students for transactions like online shopping, bill payments, and money transfers. The research highlights its role in enhancing financial accessibility and promoting digital literacy. However, issues such as cyber security risks, technical glitches, and limited awareness remain concerns. The findings emphasize UPI's transformative effect on students' financial habits, fostering a shift towards a cashless economy while recommending strategies to address the existing challenges effectively.

Keywords – Unified Payment Interface ,online shopping, bill payments, and money transfers

**THE ROLE OF SUSTAINABLE INVESTMENTS IN
FINANCIAL MARKETS WITH REFERENCE TO GREEN
BONDS -A CONCEPTUAL ANALYSIS Theme: Sustainable
Business Practices in the Digital Age**

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Abstract

Being sustainable in and out of the industry is the need of the hour. Sustainable investments are a long-term investment strategy that considers a company's environmental, social, and governance (ESG) factors while making investment decisions. The goal of sustainable investing is to promote positive social impact and corporate responsibility while also generating long-term financial returns. As an alternative towards promotion of sustainable development requires financial sources for investments. Over the last decade green bonds have emerged as an outstanding innovation in the area of sustainable finance. Green bonds are considered to be the basic financial instruments for financing green projects. Since the green bond market is increasing rapidly in the present scenario, only few research studies have been carried out so far in this field. So, the present research highlights the role of sustainable investments in financial markets with reference to green bonds.

Keywords: Green Finance, India, SEBI, RBI and Green Bonds.

**"AI-Driven Innovation and Entrepreneurship: A Study on the Impact
of AI on Startup Success."**

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Abstract

The emergence of artificial intelligence (AI) has completely changed the entrepreneurial scene and given new businesses previously unheard-of chances for expansion and innovation. This study examines the relationship between AI adoption, entrepreneurial orientation, and business performance to determine how AI affects startup success. According to a mixed-methods study that combined survey data from 150 firms with in-depth interviews with 20 founders, AI-driven innovation greatly improves company performance, especially regarding scalability, competitiveness, and funding accessibility. The results also show how important an entrepreneurial mindset is to maximise AI's potential, highlighting companies' need to foster an innovative, risk-taking, and flexible culture. By offering practical advice for entrepreneurs, legislators, and investors looking to capitalise on AI's revolutionary potential, this study adds to the growing body of research on AI-driven entrepreneurship.

Keywords: AI-Driven Innovation, India, Startup Success,

**S-commerce Adoption and Business Sustainability – The Moderating
Role of Innovation Capability among Micro - Women Entrepreneurs.**

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Abstract

The sustainability of women's entrepreneurship has gained much importance with the introduction of the United Nations Sustainable Development Goals (SDGs), particularly the 5th agenda, which emphasizes gender equity and women empowerment. Using Resource Based Theory (RBT), the study examines the influence of social commerce (s-commerce) adoption on the sustainability of women entrepreneurs and the moderating role of innovation capability in the relationship between S-commerce adoption and business sustainability. The study used a purposive sampling technique to gather data from 339 micro-women entrepreneurs. Smart-PLS software was used to analyze the data. The findings suggest that s-commerce adoption significantly influences the sustainability of women entrepreneurs, and innovation capability moderates this relationship. The present study is the first to explore innovation capability as a moderator between s-commerce adoption and business sustainability. Additionally, the study proposes various entrepreneurial and managerial implications for achieving organizational sustainability.

Keywords: S-commerce, Women Entrepreneurs

Revolutionizing Workplaces with AI: Unlocking Smarter Solutions for Modern Employment

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Abstract

AI is revolutionising workplaces by promoting innovation, efficiency, and productivity. This article examines the significant effects of AI in contemporary businesses, highlighting both its advantages and the important factors to take into account before implementing it. By improving decision-making, automating routine tasks, and encouraging more smarter collaboration, AI-powered tools enable businesses to optimize their resources and boost productivity, thereby improving overall performance.

But there are drawbacks to integrating AI as well, including potential employment displacement, data security issues, and ethical issues. To create a workplace that is both safe and equitable, these hazards must be addressed. This article offers advice on how to successfully handle these difficulties and guarantee the responsible application of AI.

By understanding the opportunities and the potential risks associated to AI, companies can harness its transformative power to redesign the workplace for smarter and more sustainable future.

Keywords: Smarter Solutions, Modern Employment, AI

The impact of Artificial intelligence on banking industry in India

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Dr Tom Antony (2)

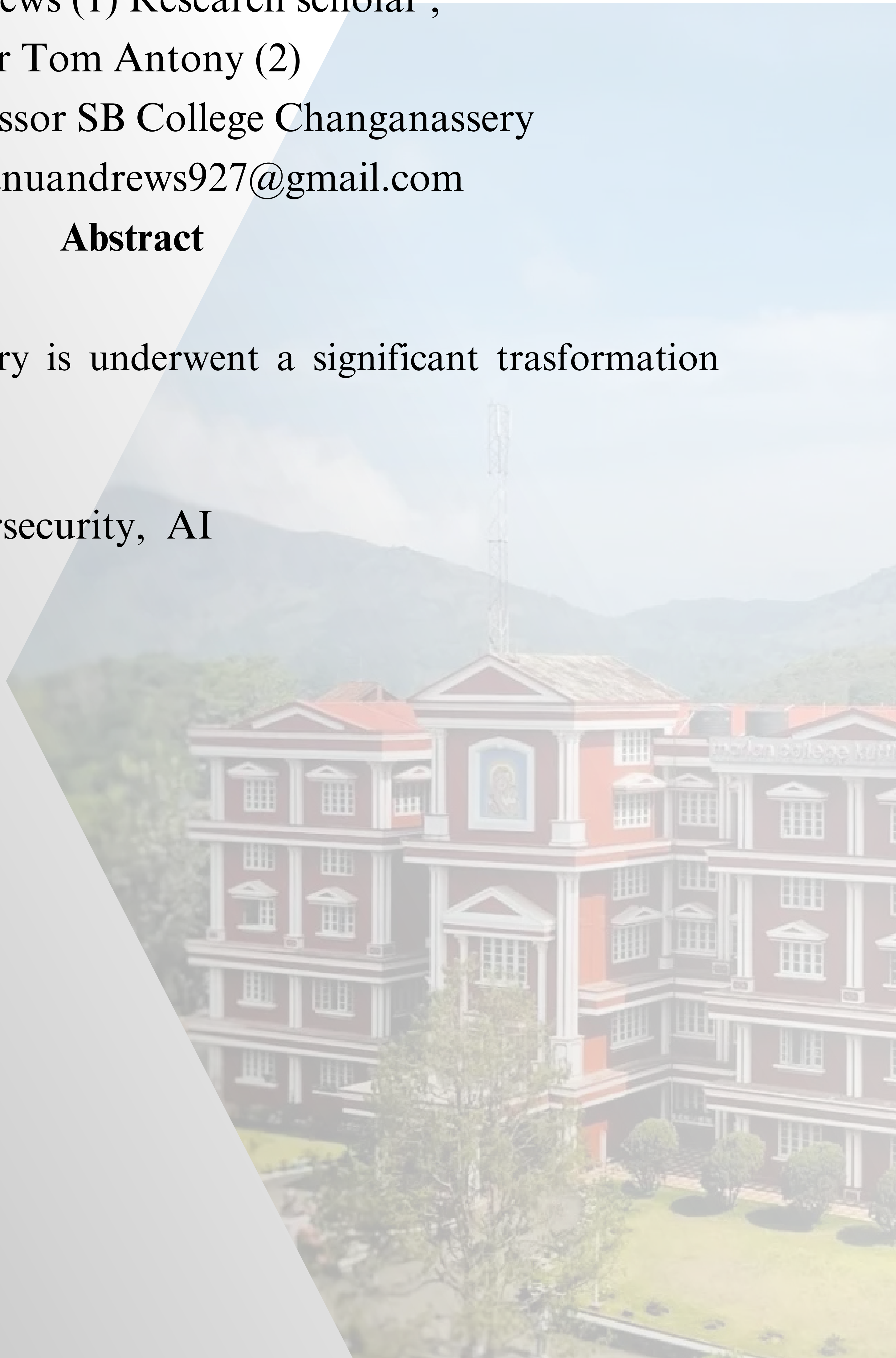
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Abstract

The Indian banking industry is underwent a significant transformation with the advent of A I.

Keywords: Banking, Cybersecurity, AI



Risk Mitigation Success Rate: Outcomes of Decisions Based on AI- Predicted Risks

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Abstract

In an increasingly complex global environment, effective risk mitigation is crucial for organizational resilience. Artificial Intelligence (AI) has transformed risk management by offering predictive insights that enhance decision-making. This study evaluates the success rate of AI-driven risk mitigation decisions, analyzing how predictive analytics influence outcomes. By comparing AI-powered risk management with traditional approaches, the research explores key factors affecting success, including prediction accuracy, operational efficiency, and financial impact. Methodological and/or Conceptual approach: A mixed-methods approach, incorporating case studies, expert interviews, and statistical analysis, assesses AI's role in reducing vulnerabilities while maximizing resilience. Results: - Findings indicate that AI-powered risk assessment enhances risk identification, enables proactive interventions, and improves decision efficiency. However, challenges such as data quality, model interpretability, and regulatory concerns persist. The study provides actionable recommendations for improving AI integration in risk management, emphasizing the need for explainable AI, continuous monitoring, and hybrid decision-making strategies. These insights aim to guide organizations in optimizing AI applications to navigate uncertainties effectively.

Keywords: Risk mitigation, AI-driven decision-making, predictive analytics, success rate

Driving Business Sustainability Through Effective Marketing Leveraging on Artificial Intelligence

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Abstract

Businesses have put a lot of emphasis on sustainability as the key aspect of long-term success in today's dynamic and fast-changing business climate. This study explores the interaction between marketing and sustainability, bringing out how AI becomes an important facilitator of sustainable business practices. Businesses may use AI technologies to optimize their marketing strategies, boosting profitability significantly and leapfrogging social and environmental issues. Using case studies and theoretical frameworks, this chapter explores how AI-driven marketing helps businesses sustainably attain marketing strategies goals, value maximization of resources, waste reduction, and promotion of moral client relationships. Additionally, it examines the moral implications and challenges associated with integrating AI into marketing plans, underlining the importance of doing so. It also examines the challenges and ethical implications associated with integrating AI into marketing plans, underlining how important it is to use AI sensibly to ensure long-term business growth.

Keywords: Sustainability, AI-driven marketing, Business ethics, Resource optimization, Technological innovation

The Impact of Artificial Intelligence-Powered Promotion Techniques on the Buying Behavior of Youth

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Abstract

This research is intended to present a comprehensive view on “The influence of AI - powered marketing strategies on the purchasing behavior of the young generation” . This study aims to provide more insights into the understanding of AI marketing methods as a basis for understanding how Artificial Intelligence driven approaches influence the buying decisions of youth. This study evaluates prior articles and case studies retrieved from various databases by conducting a systematic literature review in the methodology. It conducts descriptive, thematic and network analyses to identify relevant trends , identify research gaps and unveil emerging methodologies . The results explore the influence of AI technologies like personalized advertising , recommendation systems , and virtual try on experiences on consumer behavior and brand loyalty . As such , this research emphasizes the growing importance of AI powered marketing strategies in shaping the purchasing behavior of the youths and offers useful insights for fashion brands looking to reach out to this consumer target .

Keywords: AI-powered marketing strategies, Purchasing behavior, Buying decisions, Personalized advertising, Brand loyalty

A Study On The Influence Of Artificial Intelligence Among College Students With Special Reference To Idukki And Kottayam Districts

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Abstract

AI is going to change every sector, be it the education system, manner of learning, interaction, or students' skill development. This article is going to discuss the impact of AI on college students from Idukki and Kottayam districts considering academic performance, creativity, and critical thinking, as well as what students have to say about its positive and negative impacts on their life. It examines how AI shapes the pattern of learning among students, their career, and their daily lives. The sample includes 100 undergraduate and postgraduate students from various colleges in Idukki and Kottayam districts. Convenience sampling will be adopted to collect the sample. Data will be collected through a questionnaire involving questions in the form of dichotomous, multiple-choice, Likert scale, and ranking type. Descriptive statistical analysis of data will be performed through SPSS. The study aims to provide valuable insights regarding the awareness of the students on AI, whether it affects their academic performances, and what perceptions they have of the pros and cons of AI. This study will contribute to a better understanding of how AI functions in modern education in improving students' academic growth and skills development. Simultaneously, the research will point out how best educators and policymakers can incorporate AI tools into academic curricula.

Keywords: Artificial Intelligence, College Students, Academic Performance, Creativity, Critical Thinking, AI Awareness.

Leveraging Artificial Intelligence to Analyze Consumer Behavior and Create Innovative Marketing Strategies.

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Abstract

This consider paper centers on the groundbreaking affect of counterfeit insights on clients and showcasing procedures. The consider employments quantitative information, counting investigation of social media analytics and any data from the clients on the social media stage, the comes about from the AI advertise investigate apparatuses, and finally, examination of case considers from the industry. The measurements ponders demonstrate the adequacy of a integration into the showcasing circle and the changes in its results. The paper analyzes the utilize of AI in division and focusing on. It uncovers how the innovation may revolutionize promoting strategies by empowering the proper distinguishing proof and administration of important client fragments. The study also diagrams the confinements within the current showcasing exercises and a few thoughts for advance inquire about, counting a moved moral utilize of AI and AI in creating nations. This consider, in this manner, brings vital discoveries to the existing writing around how information of AI can help in progressing promoting methodologies amid computerized change. Directors are motivated to embrace innovative ideas to ensure fairness and success within their organizations.

Keywords: Consumer Insights, Marketing Strategies, Social Media Analytics , and Marketing Efficiency.

Leveraging AI and Digital Strategies for Enhancing India's Cardamom Trade: A Path to Innovation and Sustainability

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Abstract

The main objective of this study is to explore the role of artificial intelligence (AI) and digital strategies in addressing the challenges of India's cardamom trade while fostering innovation and sustainable growth. Known as the "Queen of Spices," cardamom is a crucial export crop for India, particularly from Kerala's Idukki district. Despite its economic significance, the sector faces challenges such as volatile international demand, currency fluctuations, and stiff competition from Guatemala. This study investigates how AI-driven tools and digital technologies can optimize price formation in auction markets, improve quality grading using machine learning algorithms, and enhance market forecasting to align with global trade dynamics. Additionally, it evaluates the potential of digital platforms to streamline export processes, provide real-time insights, and support small-scale farmers in competing with large-scale international producers. By employing a mixed-methods approach, the research integrates primary surveys of farmers and traders with secondary market data, leveraging statistical analysis to uncover trends and correlations. Preliminary findings reveal that adopting AI and digital innovations can mitigate price volatility, enhance supply chain efficiency, and promote transparency, ultimately driving sustainable practices within the cardamom value chain. The study underscores the transformative potential of AI and digital strategies in empowering stakeholders and securing India's competitiveness in the evolving global spice trade.

Keywords: Artificial Intelligence, Digital Strategies, Cardamom, Global Trade, Sustainable Business Growth

INFLUENCE OF DIGITAL WALLET ON CONSUMER BEHAVIOR AMONG RURAL POPULATION

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Abstract

The importance of using digital wallets for cash transactions in Indian society is increasing with the increase in the degree of cashless transactions in the country. Even though digital wallets are widely used in metropolitan regions, rural areas face certain limitations, such as restricted internet connection, lack of technological infrastructure, and low levels of digital literacy. This research analyzes the effectiveness of digital wallets in changing consumer habits in rural areas with several specific goals: (1) determining the level of awareness about and usage of digital wallets, (2) discovering the factors related to their usage, (3) assessing the extent to which digital wallets affect consumer purchasing patterns, and (4) identifying the constraints that rural consumers encounter in regard to the use of technologies such as this one. Some structured questionnaires will be developed for data collection, while convenience sampling will be used to collect data from the rural consumers for practicality purposes. The study, therefore, endeavors to offer an in-depth context to the factors which will influence the trends on the usage and adoption of the digital wallets in the rural settings. It is expected that the findings from this study will help different stakeholders, including policymakers or digital payment service providers, to address the issues that hinder the adoption and promote inclusion in rural India. The research will emphasize on the need for specific approaches to be put in place so as to bridge the gap created by the digital divide and ensure that the use of digital wallets turns out to be powerfully beneficial to the rural communities.

Keywords: Digital wallets, consumer behavior, rural areas, financial inclusion, adoption challenges, digital payments, purchasing behavior,

The Interplay of E-Commerce, Consumer Behavior, and GST Schemes: Implications for Small Businesses in Peermade Taluk

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Abstract

The main objective of this study is to analyse the interplay between e-commerce, consumer behaviour, and Goods and Services Tax (GST) schemes, with an emphasis on their implications for small businesses and market dynamics with special reference to peermade taluk. E-commerce has transformed consumer purchasing habits by providing convenience and transparency, yet GST implementation has introduced both opportunities and challenges for small enterprises operating in this digital space. This research explores the effects of GST schemes on pricing strategies, tax compliance, and operational efficiencies for small businesses in the e-commerce sector. It also investigates how GST-induced pricing transparency and tax inclusivity influence consumer behaviour and trust in online marketplaces. Employing a mixed-methods approach, the study incorporates primary data from small business owners and consumers, alongside secondary analysis of market reports and government publications. Preliminary findings indicate that GST has streamlined taxation processes but increased compliance burdens for small businesses, often putting them at a disadvantage compared to larger enterprises. From a consumer perspective, GST has fostered greater pricing clarity, shaping purchasing decisions and enhancing trust in digital platforms. The study highlights the necessity of targeted GST reforms and digital literacy programs to empower small businesses and enable them to thrive in the evolving e-commerce ecosystem.

This study contributes to understanding the intersection of tax policy, digital platforms, and consumer behaviour, offering actionable insights for policymakers and stakeholders striving for a balanced and inclusive e-commerce environment that drives sustainable growth for small enterprises.

Keywords: E-Commerce, Consumer behaviour, GST, Small Businesses, Market Dynamics, Tax Compliance



IMPACT OF TECHNICAL SUPPORT AND EXAM DURATION ON STUDENT PERFORMANCE IN PAPERLESS EXAMINATIONS

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ABSTRACT

The examination pattern has changed as a result of the widespread use of digital exams. However, the effect of exam duration and technical support on student performance is still not taken into account. The primary goal of this study is to explore how student technical support, exam duration, and academic achievement relate to paperless exams both before and after AI emerged. The main objective of the study is to evaluate how technical assistance affected students' performance on digital examinations both before and after the use of AI and explore how exam duration affects student performance after AI. Also aims to determine any problems or issues with paperless exams before using AI. The study will explore how facilitating technical support with the help of AI will improve the performance of students attending paperless examinations.

Keywords: paperless examinations, technical support, exam duration, student performance, digital assessments, academic achievement, emergence of AI.

Shaping Sustainable Business Models with AI: A Pathway to Innovation and Growth

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Abstract

The adding need to embrace sustainability is causing businesses to rethink their traditional models and explore new approaches that align with profitable, social, and environmental pretensions. AI has played an important part in helping the business to streamline their business operations and reframe their business models which promote sustainability. The business model chosen by colourful companies aim by long term sustainability. The main compass of this exploration design aims at AI can drive business model invention that supports sustainable growth. It looks at how business strategies might include technology like robotization, machine literacy, and prophetic analytics to increase resource effectiveness, cut waste, and promote indirect frugality principles. The study examines the corpus of being exploration, case studies, and real-world exemplifications to determine the primary openings and challenges of exercising AI to produce further sustainable business models. By examining former exploration, case studies, and practical exemplifications, the paper identifies the main advantages and disadvantages of using AI to develop further sustainable business models. Grounded to the findings, AI has a lot of implicit, but its effective integration calls for a calculated strategy that strikes a balance between organizational and societal objects and technological advancements. In malignancy of recommending motifs for further exploration to more understand AI's impact on changing business models for a sustainable future, this study attempts to offer practical perceptivity for companies aiming to use AI for both invention and sustainability.

Keywords: Sustainability, business models, ai (artificial intelligence), innovation, resource efficiency, automation, sustainable growth, technological advancements, corporate strategy, environmental objectives, social impact, business transformation.



**Leveraging AI and Digital Strategies for Innovation and Sustainable
Business Growth: A Study on Pricing Strategies and Customer
Perception in the Clothing Sector**

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Abstract

Research examines the ways in which pricing tactics, customer perception, and AI-powered Customer relationship management(CRM) interact to shape consumer behavior in the clothing sector, with a focus on the Kottayam district. It highlights the impact that AI-supported strategic pricing models have on customer satisfaction, brand loyalty, and purchasing decisions. According to the study, AI-powered CRM systems have the ability to identify consumer trends, personalize experiences, and promote long-lasting customer contact in order to promote This sustainable corporate success. Using a mixed-methods research approach, the study gathers user insights through structured questionnaires and interprets data using AI-based analytics. By analyzing a range of pricing strategies, such as psychological pricing, discounts, and premium pricing, in addition to AI applications in CRM, the study demonstrates how businesses might raise prices to match customer expectations. Businesses can leverage actionable data from statistical analytics and AI-driven insights to make better decisions and successfully adapt to shifting market demands. Today's competitive and technologically sophisticated world makes this study highly relevant. It offers a comprehensive framework that connects pricing strategies, AI, and consumer perception to help clothing firms grow, achieve sustainability, and maintain a competitive advantage. These findings provide valuable insights into finding a balance between customer-centric operations and profitability in the digital age.

Keywords: CRM, AI, pricing strategies, customer perception, and sustainability.

The Role of Artificial Intelligence in Agriculture: Driving Productivity and Ensuring Sustainability

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Abstract

Artificial Intelligence (AI) is revolutionizing the agricultural sector by enhancing productivity and sustainability. This paper explores the transformative impact of AI technologies on agriculture, focusing on their applications in precision farming, predictive analytics, and automation. AI-driven tools enable more efficient management of crops and resources, leading to improved yields and reduced environmental impact. The paper examines key AI technologies, including machine learning algorithms for crop monitoring, robotics for automated planting and harvesting, and data analytics for optimizing resource use. Additionally, it addresses challenges such as data privacy, technology adoption barriers, and the ethical implications of AI in farming. By integrating AI into agricultural practices, the industry can achieve greater efficiency and sustainability, paving the way for future advancements.

Keywords: Artificial Intelligence, Agriculture, Precision Farming, Predictive Analytics, Automation, Machine Learning, Robotics, Crop Monitoring, Resource Optimization, Sustainability, Data Privacy, Ethical Implications, Technology Adoption.

Key Predictors Of Academic Performance Among Commerce Ug Students

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Abstract

This study examines the key predictors of academic performance among under graduate commerce students in institutions implementing Outcome-Based Education (OBE). Using a sample of 150 respondents selected through random sampling from various colleges, the research aims to identify how factors such as sleep patterns, peer influence, screen time usage, and teaching methods impact academic outcomes. The research is grounded in the OBE framework, which emphasizes measurable learning outcomes and student-centric educational strategies.

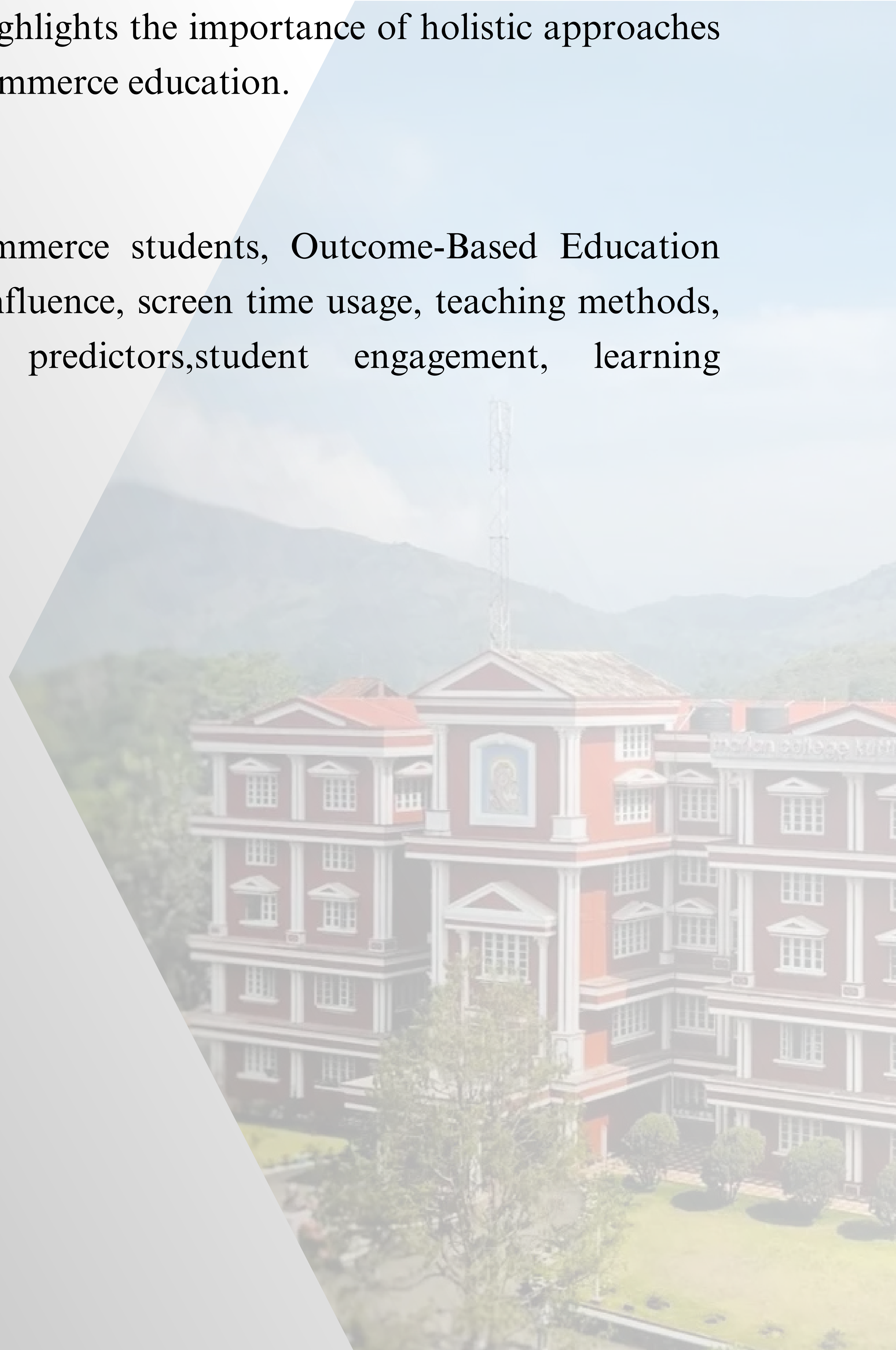
The predictors under investigation are critical yet often overlooked factors that influence academic success in the dynamic learning environment of commerce education. Sleep patterns are explored to assess their effect on cognitive performance and focus. Peer influence is analyzed for its dual role as a motivator or deterrent in academic settings. Screen time usage, particularly the balance between academic and non-academic activities, is evaluated to understand its influence on time management and academic engagement.

Teaching methods, with a focus on their alignment with OBE principles, are studied to determine their efficacy in fostering knowledge retention and application. Data analysis will employ quantitative methods to identify significant correlations and causal relationships between these predictors and academic performance.

The findings aim to provide actionable insights for educators, policymakers, and students to optimize learning outcomes within OBE frameworks. This study contributes to the growing body of literature on educational strategies and highlights the importance of holistic approaches to student development in commerce education.

Keywords:

Academic performance, commerce students, Outcome-Based Education (OBE), sleep patterns, peer influence, screen time usage, teaching methods, undergraduate education, predictors, student engagement, learning outcomes.



The Role of Peer Influence in Stock Market Investment Decisions: A Comparative Study Between Nifty and Sensex Among Postgraduate Students

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Abstract

The research seeks to determine how peer pressure affects postgraduate students' stock market investment decisions in the Indian stock markets through a comparative analysis of the two leading stock market indices, Nifty and Sensex. The younger generations, in particular, exhibit an increasing trend where social behavior, interactions, and peers have a noticeable effect on their investment decision-making. This research examines the degree to which peer relationships affect postgraduate students' investment decisions, risk-taking behavior, and portfolio management. Given that postgraduate students from diverse universities are the focus, a quantitative survey method is adopted to obtain primary data. Other significant variables, notably financial literacy, investment goals, and risk perception, are researched alongside peer pressure to determine their effectiveness in influencing investors' inclinations toward Nifty and Sensex companies.

The findings of the research are expected to enhance understanding of young investors' behaviors, with a focus on the role of peers, and to recommend ways in which peers may augment the financial knowledge of young investors while enabling better investment decisions. The study also aims to evaluate differences in peer influence on investment patterns across Nifty and Sensex indices through a comparative analysis of these two investor types.

The objective is to contribute to the existing literature on peer relations and youth investment behavior in developing countries.

Keywords: Peer Pressure, Stock Market, Nifty, Sensex, Postgraduate Students, Investment Decisions, Risk-Taking Behavior, Portfolio Management, Financial Literacy, Social Behavior, Youth Investment Patterns, Emerging Markets, Quantitative Research, Investment Goals, Risk Perception



THE IMPACT OF AI ON IMPULSIVE PURCHASE AND CONSUMER DECISION MAKING

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Abstract

This study explores the relationship between impulsive purchasing and artificial intelligence (AI), highlighting the ways in which AI-powered technologies impact consumer preferences and behavior. AI creates highly targeted shopping experiences that, through the use of dynamic pricing, personalized recommendations, personalization, and predictive analytics, may encourage impulsive purchases. The study examines the psychological mechanisms influencing impulsive buying decisions, including the effects of emotions, urgency, and personalized rewards. It also addresses ethical concerns including privacy and consumer manipulation, emphasizing the need for responsible AI development. The report also discusses the implications for businesses, including increased revenue and customer loyalty while preserving consumer trust. By understanding this connection, companies may effectively employ AI while promoting ethical and sustainable consumer behavior.

Keywords: Artificial Intelligence (AI), Impulse Buying, Personalized Recommendations, Predictive Analytics , Consumer Behavior

The Impact of Work from Home on IT Employees in Idukki: Challenges and Opportunities

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Abstract

This study explores the transformative effects of work-from-home (WFH) arrangements on IT employees in Idukki, with a focus on challenges and opportunities. It investigates the impact on productivity, work-life balance, mental health, and career growth. Leveraging primary and secondary data, the research highlights how remote work reshapes professional routines and presents strategies to enhance its benefits while mitigating potential drawbacks. The findings provide actionable insights for IT companies to optimize remote work policies for sustained growth and employee well-being.

Keywords: Work from Home, IT Employees, Productivity, Challenges, Opportunities

A Study on the Impact of E-Commerce in Consumer Buying Behaviour

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Abstract

The study focused on the rapid growth of e-commerce on a global scale, along with emerging trends in consumer buying patterns. The findings indicate that alongside user-friendly interfaces and widespread mobile adoption, the shift of the retail industry to online platforms is largely motivated by shortcomings in omnichannel tactics. E-retailing is now essential, and traditional retailers should also welcome and implement advanced, fully integrated new generation occupations. With the increasing shift towards online shopping by consumers, retailers who do not cater to the need for integrated mobile, delivery, and multichannel services may find it challenging to survive in the market. In the near future, retailers will need to create fresh strategies to stay competitive with other market players who are digitalizing both their online and brick-and-mortar stores. Due to the significant expansion of e-retailing, it has become essential for traditional brick-and-mortar retailers, including those with long-standing practices, to embrace new strategies and business models in order to stay competitive. Resellers that fail to provide instant mobile units and seamless omnichannel services may struggle due to the growing number of customers favouring online shopping. In the upcoming years, players will need to innovate their business approach to effectively compete with others who already have both digitalized and physical stores.

Keywords: E-commerce growth, Consumer Buying patterns, Online shopping, Digital marketing, Consumer Behaviour

UNDERSTANDING SUSTAINABLE FINANCE AND ITS IMPACT ON FUTURE FINANCE INTERNS

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Abstract

This study examines the complexities of sustainable finance awareness among financial interns in Idukki, Ernakulam, and Kottayam, thereby addressing a sustainable finance knowledge gap. The main objectives are to assess the levels of awareness prevailing, factors that influence the awareness levels and attitudes of integration challenges; thus, this research uses a mixed methods approach. Primary data (n=150) are collecting using questionnaires, along with secondary data, and analyse using SPSS software along with descriptive statistics. There is considerable evidence of large awareness gaps, differential attitudes, and high influence in educational background and organizational support. The paper outlines various integration challenges of the principles of sustainable finance, thereby also outlining the need for targeted education and training programs. It builds further on education on sustainable finance by providing insightful recommendations to policy makers and financial institutions on how these can anchor environment, social, and governance values into financial decision-making. Ultimately, this study enhances the understanding of the impact of sustainable finance on finance interns, thereby promoting responsible financial practices and contributing to a sustainable future.

Keywords: Sustainable finance, financial interns, awareness, attitudes, education, and training

**Evaluating Security and Risk Management Practices in Payment
Applications: A Comparative Analysis of Consumer Perspectives
Across Different Platforms**

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Abstract

In the modern era, the widespread adoption of online payment applications, such as UPI (Unified Payments Interface), has made ensuring robust security and effective risk management practices essential for maintaining consumer trust and safeguarding financial transactions. This study evaluates the security measures and risk management strategies of various payment applications, focusing on their influence on user experience. By conducting a comparative analysis across platforms, the research identifies key security vulnerabilities based on user experiences and examines how factors such as two-factor authentication, encryption, and regular software updates impact consumer confidence and behaviour. The primary objective of this research is to provide actionable insights into improving the security features of online payment systems to enhance user trust and ensure a more secure digital payment experience. The study utilizes surveys, reviews, and consumer feedback to explore the critical relationship between security measures and user experience, contributing to the continuous improvement of modern digital payment systems.

Keywords: Online payment, security, user experience, variable.

A STUDY ON THE IMPACT OF REAL TIME SYSTEM ON FASHION SUPPLY CHAIN SUSTAINABILITY

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Abstract

The fashion industry is in the midst of a revolution owing to technology advancement and growing concern for sustainability and eco friendly products . Real time supply chain systems are evolving the fashion industry for better as regards transparency, effectiveness and eco friendly approaches. This abstract is focused on the rise of new supply chains that prioritise sustainability and are enabled by digitisation, artificial intelligence (AI), and blockchain technology. With real time systems in fashion, data can be readily analyzed for decision making thus speeding up production and distribution processes. Blockchain technology facilitates better material sourcing which contributes to low negative environmental effects due to improvements in tracking and traceability. Also, such systems promote circular economy initiatives such as recycling, upcycling, and waste management. Moreover, the two factors of sustainability and innovation are creating a shift in practice that is market driven. With real time knowledge of consumers, designs can be custom made and inventories optimized so that waste due to overproduction is avoided. Moreover, the development of sustainable solutions and achieving environmental objectives at global level requires coordinated efforts of the partner designers, manufacturers, retailers, and consumers in a broad sense. Bathurst needless to say how central is the new era of scalable and sustainable

Keywords :Sustainable supply chain, real-time fashion system, innovation, blockchain, artificial intelligence (AI),circular economy, ethical sourcing, inventory optimization, waste reduction, transparency, eco-friendly practices.

A Study On AI-Enabled Financial Inclusion For Farmers

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Abstract

The main objective of this study is to explore the role of Artificial Intelligence (AI) in enhancing financial inclusion for farmers in Kerala. The aim of this study is to find out how AI technology may be used to give farmers better access to financial services, which will enhance their sustainability and economic results. It is an empirical study on the AI financial inclusion of farmers in Kerala. For this study, both primary and secondary data is used. Primary data was collected through questionnaires. Using a convenient sampling technique, 70 sample respondents were selected. The secondary data used in the study were gathered from journals, websites and other publications. The collected data was analysed by using statistical and mathematical tools and techniques like percentage and mean. During the process of data analysis, Excel was used. After methodological screening, some relevant studies were selected for analysis, covering themes such as AI applications in agriculture, financial technology (FinTech) solutions, and the socio-economic impacts of AI-driven financial services. The findings highlight key research trends, including the integration of AI with mobile banking, microfinance, and credit scoring models for farmers. This study also addresses future objectives and possible research gaps, including the need for customized AI models that take into account the particular requirements of smallholder farmers. This study establishes the groundwork for further research into the relationship between AI, finance, and agricultural sustainability by providing insight on how AI can promote financial inclusion in agriculture. However, since AI technologies are developing quickly, some conclusions can become out of date when new developments appear.

Keywords: Artificial Intelligence, Financial Inclusion, Agriculture, Farmers, Research Trends, AI-enabled Financial Services.

Leveraging Payment Applications To Foster Sustainable Consumption Habits Among Youth

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Abstract

This study examines how payment apps can encourage sustainable consumption among young people aged 18-30. It specifically looks at how features such as carbon footprint tracking and suggestions for eco-friendly products may enhance sustainability awareness. Furthermore, the study analyses the effect of app-based incentives, including rewards and discounts for purchasing sustainable products, on influencing consumption patterns. Employing a quantitative approach, a structured questionnaire to evaluate both the immediate and long-term effectiveness of these features in promoting sustainable habits. The anticipated outcomes are likely to reveal essential motivators, obstacles, and the role of technology in affecting youth's sustainable behaviors. This study aims to offer practical recommendations for app developers, policymakers, and sustainability promoters to utilize payment platforms as a means to nurture a more environmentally conscious generation.

Keywords: Sustainability, Payment applications, Youth behaviour, Sustainable consumption, Incentives

The Impact of Artificial Intelligence on Consumer Behaviour in E- Commerce Platforms

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Abstract

With the advancement in technology in the recent developments, Artificial Intelligence (AI) can be termed as the boon of technology which has transformed every individual's shopping experience on the e-commerce platforms. It has completely transformed the interface of consumers engaging with e-commerce sites. The present study aims to explore the various facets that the implementation of AI technology brings including recommendation systems and personalized content with the help of AI-powered visual and search engines to enable consumers satisfy their wants as well as their decision-making process and overall experience of shopping. Interactive chatbots and smart algorithms will enable futuristic dynamic pricing which adjusts to each given situation. Technologies such as machine learning and natural language processing, among others, provide assistance by improving the effectiveness of search and customer, as well as the payment system, among other things. However, using AI comes with some significant consequences and deeper concerns regarding privacy issues, ethics of manipulating through marketing tactics, algorithm bias, and so forth have been raised. Thus, this introduction seeks to demonstrate how AI acts as a new force of change while also being a unique driver of change in the behaviour of consumers towards e-commerce or retail along with making a comp.

Keywords: Artificial intelligence, Consumer behaviour, Digital marketing, Machine learning, Decision making.

The Role Of Artificial Intelligence In Transforming Influencer Marketing

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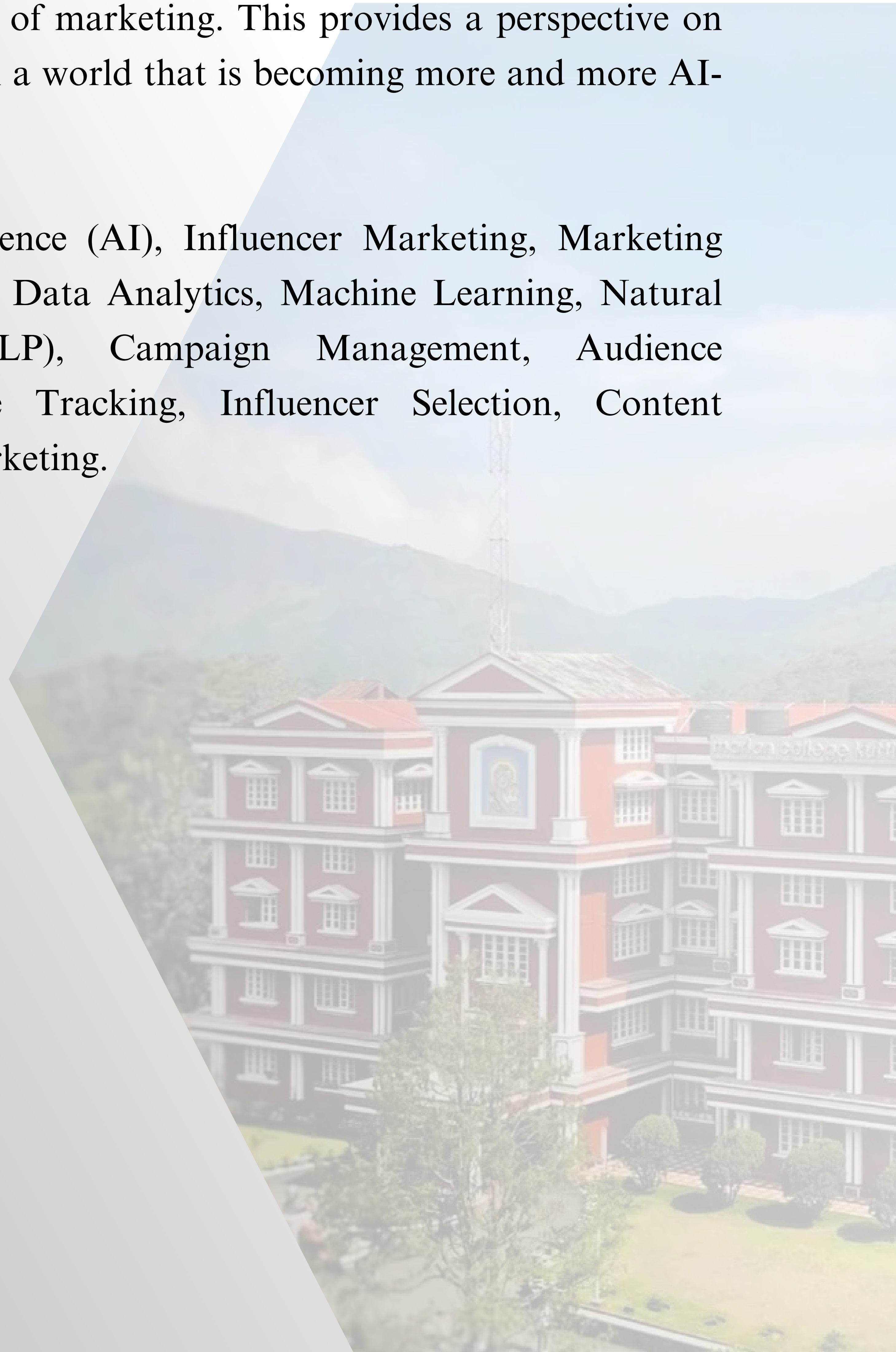
Abstract

The application of artificial intelligence (AI) has become essential to establishing modern marketing strategies, with influencer marketing emerging as one of the most prominent areas of revolution. This paper examines how the evolution of influencer marketing has been greatly influenced by artificial intelligence (AI) technologies, including data analytics, machine learning, natural language processing, and predictive modeling. AI is increasingly being utilized to increase the precision and effectiveness of campaign management, influencer selection, audience segmentation, and performance tracking. By enabling more accurate targeting of particular client categories, artificial intelligence (AI) helps businesses to get the most out of their influencer partnerships. As a result, influencer content and brand identity are more seamlessly aligned, improving marketing effects.

The study also critically looks at the potential risks and moral conundrums raised by influencer marketing's growing dependence on artificial intelligence. A thorough examination of the problems with the authenticity of influencer content highlights the need for regulatory frameworks that ensure moral behaviour while maximizing the possibilities of AI-powered marketing strategies. Through an analysis of recent market developments and case studies, this paper offers a comprehensive overview of how AI is revolutionizing influencer marketing and facilitating the creation of more customized campaigns.

The study's findings point to a new paradigm for influencer marketing—one in which artificial intelligence and human knowledge combine to produce more successful, ethical, and efficient marketing campaigns. This offers insight into the future of marketing. This provides a perspective on how marketing will evolve in a world that is becoming more and more AI-driven.

Keywords: Artificial Intelligence (AI), Influencer Marketing, Marketing Strategies, AI Technologies, Data Analytics, Machine Learning, Natural Language Processing (NLP), Campaign Management, Audience Segmentation, Performance Tracking, Influencer Selection, Content Authenticity, AI-Driven Marketing.



Exploring the Impact of Artificial Intelligence on Enhancing Sustainable Precision Agriculture Practices

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Abstract

This study examines the role of Artificial Intelligence (AI) in promoting sustainable precision agriculture , ”focusing on the crucial need for resource optimization , environmental conservation , and improved food security ”. Using a quantitative approach with structured questionnaires , it investigates how AI technologies , including machine learning and satellite imagery can enhance crop yields while reducing resource waste .Key factors such as agricultural productivity , resource efficiency and environmental impact are assessed through primary data (surveys and interviews) and secondary data (literature and case studies) . The results highlight the significant potential of AI-powered solutions to improve agricultural sustainability , addressing challenges such as cost , accessibility and technical skill gaps .” The study aims to contribute to the evolution of agriculture into a more resilient , efficient and environmentally conscious sector by offering practical recommendations for AI adoption enabling the industry to better address future demands and environmental concerns .

Keyword: Sustainability, Artificial Intelligence, Resource Optimization, Environmental Preservation ,Practical Recommendation.

**SUSTAINABLE BUSINESS PRACTICES IN THE DIGITAL
AGE: EVALUATING THE INFLUENCE OF GREEN
PACKAGING WITH SPECIAL REFERENCE TO
KANJIRAPPALLY TALUK**

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Abstract

The study explores the evolution of green packing as a sustainable business initiative, with more relevance to Kanjirappally Taluk. The problem of research aimed to insights of use, attitudes towards eco-friendly packaging and barriers to its adoption. Primary objectives are looking into changes in consumer attitude towards green packaging, comparison of costs associated with green packaging and traditional ones in the market, and user satisfaction

In order to achieve these objectives, this research uses a combination of techniques. The survey expected to conduct primary data and secondary data in the sample size of 100 respondents. There will be quantitative comparisons of costs using an independent samples-t-test of means between green packaging and traditional packaging, to measure if differences exist. Also, consumer barriers and motivations will be analysed employed qualitatively. The data collection will be analysed using SPSS.

It is anticipated that the results will relate to practical issues on how of packaging from an eco-friendly perspective without extremes bothering environmental concerns and economic insights.

Keywords : As proposed in the model of our study, the identified variables. green packaging, consumer attitudes, eco-friendly packaging, cost comparison, user satisfaction ,environmental sustainability

EDUCATION TO EVALUATE THE EFFECTIVENESS OF ONLINE LEARNING PLATFORMS IN EDUCATION AND SUSTAINABILITY

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Abstract

The main objective of the study are to analyse the change in academic performance of students, the accessibility and flexibility compared to physical mode, to analyse the cost effectiveness and to study the relationship between online learning platforms and sustainability. The scope of the study arises were the need for learn and acquire education. The integration of information and communication technology based approach in education is the modern learning approach particularly, basis for online education. This mode offers enhanced flexibility and accessibility compared to traditional physical classrooms while also being cost effective. Online education demonstrates sustainability by reducing the reliance on physical teaching -learning materials, accessibility in getting expert classes, sustainability on barriers of co-learners. Additionally, I t helps in the allocation of scarce resources efficiently. ICT oriented education simplifies the evaluation process and is more cost effective in the point of view of the learner. These factors proves that online education enhances sustainability.

Keywords: Online learning, sustainability, cost , resources , accessibility ,flexibility, academic performance, platforms ,teaching-learning materials, subject experts.

Green Finance A Pathway to Sustainable Economic Transformation in the Digital Age

Authors: Dr Seethalekshmy

Abstract

The evolution of green finance represents a transformative force in fostering sustainability, innovation, and economic resilience in the digital era. This paper explores the intersection of financial innovation, digital technology, and environmental sustainability, emphasizing the role of green finance in reshaping business and trade practices. It examines the integration of sustainability into financial systems, which is essential for transitioning to a low-carbon economy, addressing climate challenges, and driving long-term economic growth. The study highlights emerging trends, including the adoption of digital technologies such as blockchain, artificial intelligence, and fintech, which enhance transparency, efficiency, and accessibility in green finance initiatives. Key challenges, including regulatory fragmentation, financial constraints, and technological gaps, are critically analyzed alongside opportunities for leveraging public-private partnerships and innovative financial instruments such as green bonds and sustainability-linked loans. By evaluating global case studies, this paper identifies strategic approaches to scaling green finance, particularly in emerging economies, and underscores its significance in achieving net-zero emissions, fostering green jobs, and advancing sustainable development. The findings provide actionable insights for policymakers, financial institutions, and businesses to enhance the effectiveness of green finance mechanisms, aligning economic objectives with environmental imperatives.

Keywords: Green Finance, Low-Carbon Economy, Renewable Energy, Digital Technologies, Blockchain, AI, Sustainability, Net-Zero Emissions, Green Bonds, Economic Resilience, Public-Private Partnerships, Sustainable Development.

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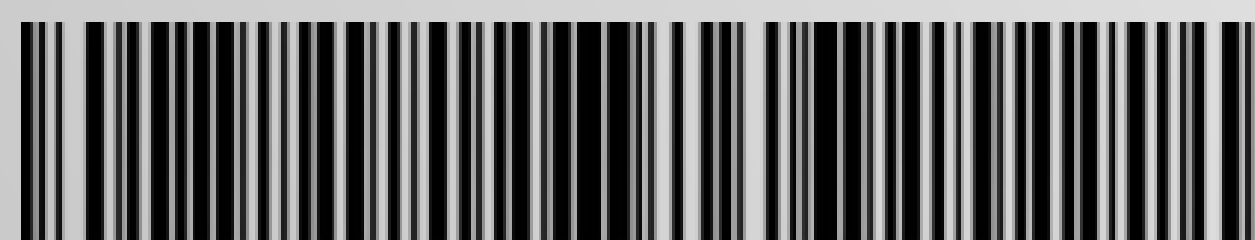
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