



SRI VENKATESWARA DEGREE & P G COLLEGE

Permanently Affiliated to S.K.University ,Ananthapuram :: Recognized by UGC under section 2(f) & 12(B) of the UGC Act 1956

12-3-145, Jesus Nagar, Ananthapuram -515001, AP. Ph : 08554-234477, +91-9618469729

Email : info@svdegreecollege.ac.in Web : www.svdegreecollege.ac.in



2025

SOUVENIR

A TWO DAY NATIONAL CONFERENCE

on

Business Education in Digital Era: Emerging Issues & Challenges Ahead

11th & 12th April, 2025

Organised by



DEPARTMENT OF COMMERCE & MANAGEMENT

S V DEGREE & P G COLLEGE, ANANTHAPURAMU

For any information

Contact : 9441406046 / 9581958453/ 9703316773

✉ - svdcnbede@gmail.com



S.V. DEGREE & PG COLLEGE

Recognized by UGC under section 2(F) & 12 (B), Permanently Affiliated to S.K. University, Ananthapuramu
12-3-415, Jesus Nagar, Ananthapuramu - 515 001, (A.P.) Tel : 08554 - 234477, 96184 69729
Website : www.svdegreecollege.ac.in, Email : info@svdegreecollege.ac.in



Dr. C. Somasekhara Reddy, Msc, M.Phil, Ph.D.
Founder & Chairman



MESSAGE

It gives me immense pleasure to extend my warmest greetings to all the participants, speakers, and organizers of the Two-Day National Conference on "Business Education in Digital Era: Emerging Issues & Challenges Ahead," being held on the 11th and 12th of April, 2025. This conference arrives at a crucial juncture where the digital revolution is profoundly impacting all facets of business. In this dynamic landscape, a strong foundation in core business disciplines such as Finance, Marketing, Human Resources, and Economics remains paramount, albeit with significant digital adaptations.

I do hope and wish that this conference serves as a vital platform to explore how these fundamental business principles are evolving and being applied in the digital age. The emerging issues and challenges in Commerce, Business Management, indeed need thoughtful deliberations and innovative solutions. I am confident that the insights generated during these two days would focus on these vital issues and bring out fruitful outcomes to promote business education.

I express my appreciation to the Organizing Secretary of the Conference, Dr. T. Vinay Kumar, and the entire team of Department of Commerce & Management for their unwavering commitment, dedication and meticulous efforts in bringing this significant event to fruition. Their commitment to academic excellence is truly commendable and admirable.

Furthermore, I am delighted to note that the Department has a vision to conduct many more such academic events in the future. This proactive approach will undoubtedly benefit the students' community, the business fraternity, and society at large by fostering a culture of continuous learning and development in business domain in this rapidly and digitally transforming world.

I wish the conference a resounding success and hope that it provides a stimulating and enriching experience for all participants.

Dr. C. Somasekhara Reddy

Founder & Chairman



S.V. DEGREE & PG COLLEGE

Recognized by UGC under section 2(F) & 12 (B), Permanently Affiliated to S.K. University, Ananthapuramu
12-3-415, Jesus Nagar, Ananthapuramu - 515 001, (A.P.) Tel : 08554 - 234477, 96184 69729
Website : www.svdegreecollege.ac.in, Email : info@svdegreecollege.ac.in



Mr. C. Chakradhara Reddy, M. S. (USA)

Vice Chairman



MESSAGE

I am delighted to join the esteemed Chairman in extending our warmest greetings to all participants, academic luminaries, and organizers of the Two-Day National Conference on "Business Education in Digital Era: Emerging Issues & Challenges Ahead." This conference is a testament to the commitment of S.V. Degree & P G College to fostering a vibrant academic ambience and learning environment.

In the recent decades, we have been witnessing tremendous changes in information technology, the relevance of core business education disciplines like Finance, Marketing, HR, and Economics becomes even more pronounced

I am of the opinion that the proposed conference will provide a valuable platform for academicians, industry professionals, and students to engage themselves in insightful discussions on these critical topics. I am confident that the deliberations and knowledge sharing will contribute in shaping the future of business education and preparing the students for the challenges and opportunities of the digital age.

On this happy occasion, I admire the Conference Organizing Secretary, Dr. T. Vinay Kumar, and the entire team of Department of Commerce & Management for taking up a topic of current relevance and contemporary significant for a national level conference for a discussion and deliberations and all the business stakeholders. Their commitment to academic excellence is commendable.

I commend the Department's proactive approach in organizing more such academic events. These initiatives not only benefit our students but also contribute to the growth and development of the business fraternity and society at large.

I wish the conference a resounding success and hope that it inspires and empowers all attendees.

Mr. C. Chakradhara Reddy

Vice Chairman



S.V. DEGREE & PG COLLEGE

Recognized by UGC under section 2(F) & 12 (B), Permanently Affiliated to S.K. University, Ananthapuramu
12-3-415, Jesus Nagar, Ananthapuramu - 515 001, (A.P.) Tel : 08554 - 234477, 96184 69729
Website : www.svdegreecollege.ac.in, Email : info@svdegreecollege.ac.in



Dr. N. Anjaneya Vara Prasad, B. Tech, M. Tech, Ph.D.

Principal



MESSAGE

It is with immense pleasure that I welcome all participants to the Two-Day National Conference on "Business Education in Digital Era: Emerging Issues & Challenges Ahead," scheduled on 11th and 12th April, 2025.

In this rapidly evolving digital age, the significance of core business disciplines like Finance, Marketing, Human Resources, and Economics cannot be overstated.

This conference provides a valuable platform for academicians, industry professionals, and students to engage in insightful discussions on these critical aspects of business education.

I extend my appreciation to the Conference Organizing Secretary, Dr. T. Vinay Kumar, and the entire Department of Commerce & Management for their tireless efforts in organizing this significant event.

I am confident and wish that this conference will foster meaningful dialogue and generate valuable insights that will benefit students community the business fraternity, and society at large. I am also pleased to note that the Department of Commerce & Management has the plans to organize more such academic events, demonstrating their commitment to continuous learning and intellectual growth in the years to come. I look forward and extend all my support and encouragement for any such academic initiative which will benefit the students, college and the society.

I wish the conference a grand success and productive deliberations.

Dr. N. Anjaneya Vara Prasad

Principal



S.V. DEGREE & PG COLLEGE

Recognized by UGC under section 2(F) & 12 (B), Permanently Affiliated to S.K. University, Ananthapuramu
12-3-415, Jesus Nagar, Ananthapuramu - 515 001, (A.P.) Tel : 08554 - 234477, 96184 69729
Website : www.svdegreecollege.ac.in, Email : info@svdegreecollege.ac.in



Dr. T. Vinay Kumar, M.Com, MBA, M.Phil, Ph.D.
Head, Dept. of Commerce & Management
Conference Organising Secretary



MESSAGE

On behalf of the organizing committee, it is my distinct pleasure to welcome you all to the Two-Day National Conference on "Business Education in Digital Era: Emerging Issues & Challenges Ahead," being held on April 11th and 12th, 2025, at S.V. Degree & P G College.

This conference aims to address the dynamic landscape of business education in the context of rapid technological and digitalized business advancements. Several key business disciplines therefore, are undergoing significant transformations in the digital era. I do hope that the conference will touch upon such vital aspects in detail and will make meaningful deliberations.

It is our hope that the participants of this national conference will engage in meaningful discussions, stimulating debates, and brainstorming sessions. We aspire for this platform to generate valuable inputs and actionable insights that will contribute to the enhancement of business education and equip the future professionals with necessary skills to thrive in the evolving business environment.

I extend my gratitude to the management, faculty, and students who have contributed to make this conference a reality. I wish you all a productive and enriching experience during these couple of days and go with thinking and leaving experiences.

Dr. T. Vinay Kumar
Conference Organising Secretary

Committees

Advisory Committee

Prof. A.V. Ramana, Former Registrar, Dept. of Commerce, S.K. University
Prof. P. Murali Krishna, Former Dean, Faculty of Commerce & Management, Head, SKIM, SKU
Prof. CMA. Jeelan Basha. V, Former Dean & Chairman, Dept. of Studies in Commerce Vijayanagara Sri Krishnadevaraya Univeristy, Bellary, Karnataka
Prof. D. Govindappa, Dean, School of Commerce & Management, Maharani Cluster University, Bangalore, Karnataka
Dr.U. Prabhakar Reddy, Professor of Commerce, Govt. Arts College (Autonomus), ATP
Lt.Dr. Ranganatham.G. Associate Professor, School of Business Studies, Central University of Karnataka, Gulbarga
Dr.G.Malathi, Asst.Professor & Head (i/c), Dept. of Management, Central University of Andhra Pradesh, Anantapuramu, AP
Dr. N. Jayaprada, Asst. Professor, Dept. of Management & Commerce, SSSIHL, Deemed to be University, Anantapuramu Campus

Conference Committee

Chief Patron

Dr. C. Somasekhara Reddy, MSC, M.Phil, Ph.D.

Founder & Chairman, S V Group of Institutions

Patron

Mr. C. Chakradhara Reddy, MS (USA)

Vice-Chairman, S V Group of Institutions

Conference Director

Dr. N.A. V. Prasad

Principal, S.V. Degree & P G, College

Organizing Secretary

Dr. T. Vinay Kumar

Head, Dept. of Commerce & Mgmt., SVDC

Co-Organizing Secretary

Dr. M. Rizwana

Asst. Professor

Organising Co-Ordinators

M. Pothalaiah, Asst. Professor, SVDC

G. Bhanuchandra Reddy , Asst. Professor, SVDC

D. Abdulla , Asst. Professor, SVDC

C. Viswatej , Asst. Professor, SVDC

S. Gayazuddin , Asst. Professor, SVDC

S. Sai Ram , Asst. Professor, SVDC

T. Nagalakshmi , Asst. Professor, SVDC

G.M. Anil Kumar , Asst. Professor, SVDC

STUDENT COORDINATORS

P. Prem Sai

S.N.Noor Mohammad

K. Chinmayeem.

Dinesh Reddy

Y.N.Aditya Kumar

S. Sohail

E. Krishnaveni

K. Bhuvana

Tousif Basha

Y. Yaswanth Kumar Reddy

S V DEGREE & P G COLLEGE: ANANTAPURAMU, AP
A Two Day National Conference

On
BUSINESS EDUCATION IN DIGITAL ERA: EMERGING ISSUES & CHALLENGES AHEAD

On 11th & 12th April, 2025

Organized by
Department of Commerce & Management

PROGRAMME SCHEDULE

Day One (11-04-2025)

Time	Activity
9.00 Am to 9.45 Am	Registration
9.45 Am to 11.30 Am	Inaugural function of the Conference <ul style="list-style-type: none">➤ Welcoming the Guests➤ Lighting of the lamp➤ Invocation➤ Welcome Address by Conference Organising Secretary➤ Presidential Remarks➤ Releasing of Souvenir➤ Introduction of guests➤ Address by Guests of Honor➤ Address by Chief Guest➤ Key Note Address➤ Facilitation to guests➤ Vote of Thanks
11.30 Am to 11.45 Am	Tea Break

Technical Sessions

Day One (11-04-2025)

Technical Session – I : 12.00 Noon to 1.30 PM	
Themes: Finance	
Session Chair	Lt. Dr. G. Ranganatham, Associate Professor, School of Business Studies, Central University of Karnataka
Rapporteur	B. Sharmila Ramaiah Assistant Professor, Dept. of Commerce, Govt. College (A), Anantapuramu
Lunch Break 1.30 pm to 2.30 P.M.	

Technical Session – II : From 2.30 P.M to 4.30 P.M	
Themes: Human Resource Management	
Session Chair	Dr. N. Jayaprada Assistant Professor, Dept. of Management & Commerce, SSSIHL, Deemed to be University, Anantapur Campus
Rapporteur	T. Nagalakshmi Asst. Professor, Dept. of Commerce & Management, SVDC, Anantapuramu

Day Two (12-04-2025)

Technical Session – III : From 10.00 AM to 1.00 P.M	
Themes: Marketing	
Session Chair	Prof. D. Govindappa Dean, School of Commerce & Management, Maharani Cluster University, Bangalore, Karnataka
Rapporteur	C. Viswatej Asst. Professor, Dept. of Commerce & Management, SVDC, Anantapuramu

Valedictory Function

- Inviting Guests
- Address by President
- Report by the Conference Organising Secretary
- Valedictory Address
- Address by Chief Guest
- Feedback from the Participants
- Distribution of Certificates
- Vote of Thanks
- National Anthem

Day One (11-04-2025)

Technical Session –I : 12:00 PM – 1:30 PM		
Theme: Finance		
S. No.	Title	Author
BEDE002	Cyber Security in Digital Transactions: Issues and Challenges	D. S. Padmaja & K.Suneetha
BEDE004	Integrating IoT with Block-chain for Secure Online Business Transactions	Venkata Reddy Bontha
BEDE005	Digital Transformation in Banking and Financial Services	Mrs. G. Aswini
BEDE006	Cyber Security Challenges in Digital Transactions	G.V. Pradeep Mohan
BEDE007	Adoption of AI for Fraud Detection Through Machine Learning: A Review Paper	Shruti Agrawal
BEDE008	The Future of Cashless Economies and Digital Payments	Mrs N Kasthuramma
BEDE012	Traditional Hairdressers Vs. Corporate Salons: The Business Education Divide	Suresh. N & Dr. Manjunatha Jm
BEDE013	Evolution and Impact of Digital Technologies on Capital Markets	Dr J. Ramadevi
BEDE014	Foreign Direct Investment: Catalysing Business Growth and Innovation in Global Markets	C. Viswatej
BEDE015	FinTech Adoption in Informal Service Enterprises: Examining Demographic and Economic Influences	Suresh.N
BEDE016	Cyber Security Challenges in Digital Transactions	Rangam Vishnu Prasad
BEDE018	Block Chain Networks Applications in Modern Businesses	Saana Akhileswarudu
BEDE025	Growth, Challenges, and Opportunities of Startups in India and Andhra Pradesh	Mr. V. Jyothinadh & Dr. K. Maddileti
BEDE029	Foreign Direct Investment Penetration in Indian Business: An Overview	Harini. S
BEDE031	Transforming Organizational Cyber security through Emerging Technologies	Dr.Gurumurthy M & Prof. D. Anjaneyulu
BEDE032	Rise of Influencers and their Impact on Stock Market	Dr. M. Rizwana & Dr. T. Vinay Kumar
BEDE033	Growth of Digital Payments in India: A Trend Analysis	G. Yashwanthi & Dr. K. Maddileti
BEDE034	Cyber security Challenges in Digital Transactions	G. V. Pradeep Mohan

BEDE038	Usage of Digital and Cash Payment Systems in India – A Critical Analysis	Dr. M. Venkatesulu
BEDE040	Innovation and Transformation in Banking: A Digital Revolution	P. Dadapeer & Gowripeddi Hari Kumar
BEDE043	E-Commerce: Emerging Challenges	Bandari Anjali & S. Kalpana
BEDE045	Digital Transformation in Banking and Financial Services	Hashmi Syed
BEDE047	Reimagining Financial Services: A Conceptual Study of the Fintech Landscape	Lt. Dr. Ranganatham. G
BEDE048	Digital Transformation in Indian Capital Markets: The Growing Influence of E-Payments	B. Sharmila Ramaiah
BEDE049	Digital Payment Systems in India: Evolution, Adoption, and Emerging Challenges	Dr. Syed Ussain Saheb
BEDE052	Digital Payments System and Its Challenges in Indian Perspective	Pottee Sreenivasulu
BEDE054	Impact of Kotak Bank's Merger on Stock Price: An Event Study Analysis	<i>CMA Dr. Jeelan Basha.V, & Roshan Zameer</i>
BEDE057	Securing Digital Transactions: Un packing trust In Indian Digital Payment Systems	Dr. Y. Nagendra Reddy
BEDE058	US Tariff's and Impact on Indian Economy: A Holistic Analysis	Sunil Kumar V
BEDE060	The Role of Power BI in Financial Decision Making	Sai Aishwarya and Dr. N. Jayaprada
BEDE061	Digital Transformation in Banking and Financial Services	Ritika Verma and Dr. N. Jayaprada,
BEDE063	Cyber Security Challenges in Digital Transactions	Ambati Sai Manvitha, and Dr. N. Jayaprada
BEDE069	Digital Transformation in Banking and Financial Services	H. Bhanu Tejaswi and Dr. N. Jayaprada,
BEDE073	Accounting Essentials: Integrating Financial Reporting, Cost Management, and Ethical Practices for Sustainable Business Success	K. Sai Pragna and Dr. N. Jayaprada,
BEDE075	Power BI in Financial Decision Making: Empowering Data-Driven Strategies in Modern Finance	Merugu Sanskruthi and Dr. N. Jayaprada
BEDE080	Digital Transformation in Banking and Financial Services	Ritika Verma and Dr. N. Jayaprada,
BEDE082	Digital Transformation in Banking – A Catalyst to the Economy	Podila Lakshmi Kalyani and Dr. N. Jayaprada

BEDE083	Long-Term Impact of UPI on Rural and Underserved Populations	Prerna Gupta, and Dr. N. Jayaprada
BEDE084	Fintech's Role in the Present Business Era	Lakshmi Reddy Gari Sai Gireesha, and Dr. N. Jayaprada,
BEDE087	The Fintech Shift: Rethinking Banking through Digital Innovation	Swati Tiwari and Dr. N. Jayaprada
BEDE091	A Critical Review of Blockchain Cryptocurrency: Risks, Red Flags, and Investor Caution	Dr. Gurrampati Obilesu, V. Ananda Kumar T. Nagendra
BEDE092	A study of India's export and import dynamics during 2011-2023	Shivani Gupta and Dr. Priti Sharma
BEDE094	Cloud Accounting - A Transformative Force in the Indian Accounting Landscape	Dr. K. Jaya Lakshmi and Prof. D. Anjaneyulu

Technical Session –II : 2:30 PM – 4: 30 PM		
Theme: Human Resource Management		
S. No.	Title	Author
BEDE001	Buying Behaviour of Consumers with Special Reference to Reliance Retail Store in Ananthapuramu, A.P.	Dr. M. Krishna Naidu
BEDE003	Creativity and Innovation Practices in Business Entrepreneurship	Dr. N. Vidya
BEDE009	Ethical Considerations In Digital Human Resource For Educational Institution In India: A Focus Paper on Uttar Pradesh	Priyanka Soni
BEDE010	Entrepreneurship Development through Startup India Scheme	Ediga Rajanna & Lt. Dr. Gangineni Ranganatham
BEDE011	Women Entrepreneurship as a Strategy in Economic Development in AP	C. Sumangali
BEDE017	AI Applications in Leveraging Marketing Efficiency of Cooperate Giants: Ethical Concerns Ahead	C. Manjunath
BEDE020	Corporate Social Responsibility: A Self-Regulatory Business Model	K. Chinmayee
BEDE023	Ethical Considerations in Digital HR: Balancing Technology, Privacy, and Fairness in Workforce Management	Dr V. Basil Hans & Dr. N Subbu Krishna Sastry
BEDE028	Corporate Social Responsibility: A Strategic Initiative For Sustainable Business Growth	K. Bhuvana
BEDE030	Ending Harassment at Work: How CSR Policies Can Safeguard Female Laborers	Peddakotla Chandana
BEDE036	Chatbots and Academic Performance in Business Education	Dr. N. Purusothaman & Ms. Shilpa S
BEDE037	AI-Driven Change: Unveiling Opportunities and Challenges in Modern Business	Ramandeep Kaur
BEDE042	A Study on Customer Satisfaction towards E-Commerce Shopping in Bengaluru City	Jeevitha J
BEDE046	Impact of Organizational Justice and Psychological Well-Being of Employees on Organizational Citizenship Behaviour	Dr. Karamvir Sheokand & Ritu
BEDE051	AI-Applications in Water Resource Management for Sustainable Development	T. Syamala
BEDE055	Corporate Social Responsibility in India: Issues and challenges	Dr.K.H.Vanajamma
BEDE056	Digital Talent Acquisition: Finding the Right Talent in a Digital World	T. Nagalakshmi
BEDE057	Securing Digital Transactions: Un packing trust In Indian Digital Payment Systems	Dr. Y. Nagendra Reddy
BEDE064	Emotional Intelligence in the Age of AI	Boomika and Dr. N. Jayaprada,
BEDE074	The Impact of Social Media Networking Platforms (Instagram, YouTube, and Other Apps) on Society	Kshipra Inglay, and Dr. N. Jayaprada
BEDE078	Strategies for Workforce Adaptability in the Modern Economy	Navya Shrivastava and Dr. N. Jayaprada,
BEDE081	Masters' Union and the Reimagining of Business Education in India: A Case Study in Disruption and Innovation	Dr. N. Jayaprada Mr. Shanmug Bhanu Prakash
BEDE085	Building Trust: The Growing Importance of Corporate Social Responsibility (CSR)	Risha Mondal, and Dr. N. Jayaprada

BEDE088	CLOUD-BASED HR SYSTEMS	Sreedevi Vinayan, and Dr. N. Jayaprada
BEDE090	Entrepreneurship and Startup Manufacturing of Leg Guards and Shafts in Gunupur: A Feasibility Study	1Santosh Tripathy, 2Kali Charan Rath, 3 Ayush Patel

Day Two (12-04-2025)

Technical Session –III : 10 :00 AM – 01: 00 PM		
Theme: Marketing		
S. No.	Title	Author
BEDE019	AI as a Effective Tool in Transforming Modern Marketing Systems	K. Vanisha
BEDE021	Investigating the Influence of Digital Marketing on Impulse Buying Behavior: A Consumer-Centric Analysis	Ms. Reshu Tyagi & Ms. Anubha Gaumat
BEDE022	The Role of Artificial Intelligence in Leveraging Marketing Efficacy	K. Chakradhar
BEDE024	Digital Marketing: Recent Trends and Future Challenges Landscape	D. Sailokesh
BEDE026	Impact of Social Media Marketing on Consumer Decision Making with Special Reference to Bengaluru City	Dr. G.Murali krishna & Dr. Y. Jayakrishna
BEDE027	Digital Touchpoints With Special Focus on: Customer Perceptions In Public and Private Banks	Mr. G.M.Anil Kumar
BEDE035	Digital Marketing Landscape: Trends and Challenges	Dr. D. Pullaiah
BEDE039	Digital Marketing in India: Emerging Trends and Future Challenges	Kondasani Ashok
BEDE041	Artificial Intelligence (AI) in Marketing: Some Insights	Dr. V. Adishesha Reddy
BEDE044	Emerging Trends and Perspectives of Digital Marketing in 21st Century	G. Praneetha
BEDE050	Emerging Trends in Digital Marketing	Kalyam Lavanya
BEDE053	Enhancing Brand Experience and purchase intensions through Artificial Intelligence – Examining the role of Customer Engagement	Sunkari Suneetha, Mr. G. Vinesh Kumar & Mr. B. S. Ravi Chandra
BEDE059	Emerging Digital Marketing Trends: Shaping the Future of Consumer Engagement	Reeya Khawas and Dr. N. Jayaprada
BEDE062	AI in Marketing: Issues and Challenges	Sai Sujana P and Dr. N. Jayaprada,
BEDE065	Navigating the Issues and Challenges in E-Commerce	D Sai Lalitha Mani and Dr. N. Jayaprada,
BEDE066	Emerging Digital Marketing Trends	D. Sadhana, and Dr. N. Jayaprada,
BEDE067	Nostalgia Marketing :Reviving the Past to Fuel Consumer Engagement and Brand Commitment	Hir Hemanshu Desai and Dr. N. Jayaprada
BEDE068	Emerging Digital Marketing Trends: Leveraging Personalization, Content Strategies, and Inclusivity for Enhanced Customer Engagement	G. Akanksha and Dr. N. Jayaprada
BEDE070	Navigating Challenges: Addressing current issues in E-Commerce	Janampally Sai Thrisha and Dr. N. Jayaprada,
BEDE071	Emerging Digital Marketing Trends	Kople Kadam and Dr. N. Jayaprada,
BEDE072	Revolutionizing Marketing with Artificial Intelligence:	Lakshmi Sahiti and Dr.

	Enhancing Customer Engagement, Segmentation, and Ethical Considerations	N. Jayaprada,
BEDE076	Leveraging Power BI in Financial Decision Making: Enhancing Insights through Business Intelligence	Sai Smitha and Dr. N. Jayaprada,
BEDE077	Power BI in Financial Decision-Making: Enhancing Data-Driven Strategies	Prerna Madan and Dr. N. Jayaprada,
BEDE086	The Impact of Influencer Marketing on Consumer Behavior	Sailakshmi Sri R. and Dr. N. Jayaprada
BEDE089	FOMO Marketing and Its Psychological Effect on Gen Z Consumers	Tanmayee Motghare, and Dr. N. Jayaprada
BEDE093	Navigating the Future of Digital Marketing: Emerging Trends	E.Navadeep
BEDE095	. Digital Marketing Trends Challenges and Best Practices: A Comprehensive Analysis	Dr. D. Naganna

01. Buying Behaviour of Consumers with Special Reference to Reliance Retail Store in Ananthapuramu, A.P.

Dr. M. Krishna Naidu

Professor of Management, Anantha Lakshmi Institute of Technology and Sciences,
Ananthapuramu, A.P. India, Email: mellempatikn@gmail.com

ABSTRACT

This study examines the buying behaviour of consumers and shopping experiences at Reliance Retail stores in Ananthapuramu district of Andhra Pradesh. With the growth of organized retail, Reliance Retail has become a key player with various store formats like supermarkets and hypermarkets. In this paper an attempt is made to identify factors influencing customer satisfaction and loyalty, towards product quality, pricing, store ambience, customer service, and sale promotions practices. While the past studies have focused on customer interactions, this study highlights the need for research on online shopping behaviour and technology's role in retail. Using statistical tools like regression analysis and correlation, it analyzes relationships between factors such as product variety, pricing strategies, and shopping atmosphere. It is hoped that the empirical findings would help the Reliance Retail stores in enhancing customer satisfaction, improve marketing strategies, and strengthen its market position in the retail business.

Keywords: Consumer Behaviour, Retail Shopping Experience, Organized Retail, Supermarkets, Hypermarkets, Customer Satisfaction, Loyalty, Store Ambience, Customer Service, Online Shopping.

02. Cyber Security in Digital Transactions: Issues and Challenges

***D. S. Padmaja**

***K. Suneetha**

ABSTRACT

As organizations undergo rapid digital transformation, the integration of advanced technologies brings about unprecedented opportunities and efficiencies. However, this paradigm shift towards a digitally-driven landscape also introduces a myriad of cyber security challenges that demand vigilant examination. In the digital era, cyber security is a critical concern for people, corporations, and governments. With the increased use of technology and digital devices, it is more necessary than ever to secure electronic devices, networks, and data against unwanted access, theft, and damage. Cyber security challenges in digital transactions include increasing sophistication of cyber attacks, data breaches, phishing attacks, and the need for robust security measures to protect sensitive financial data and maintain customer trust. Digital transformation involves transitioning organizational processes to IT solutions, which can result in significant changes across various aspects of an organization. However, emerging technologies such as Artificial Intelligence, Big Data and Analytics, Block Chain, and Cloud Computing drive digital transformation worldwide have further increased cyber security risks for businesses. Cyber security is essential to Digital Transactions as it protects the digital assets from cyber threats.

Key words: Cyber security, Cyber attacks, Phishing Attacks, Big Data and Analytics, Artificial Intelligence, Block Chain, Cloud Computing

*Assistant Professor, Dept. of MBA, Annamacharya Institute of Technology and Sciences,
Tirupati (Autonomous)

03.Creativity And Innovation Practices In Business Entrepreneurship

Dr. N. Vidya, MBA, Ph.D. Assoc. Professor,

Anantha Lakshmi Institute of Technology and Sciences, Anantapur, vidya.mba32@gmail.com

ABSTRACT

In entrepreneurship, creativity fuels the generation of novel ideas and opportunities, while innovation transforms those ideas into viable business models, products or services, driving sustainable growth and differentiation. Creativity and innovation are intertwined and mutually reinforcing. This paper is an attempt to understand and analyze creativity and innovative practices in Entrepreneurship. The objective of any firm is to generate more profits and sustain for the long run. And if we examine deeply when the customers or clients are satisfied that ensure organizations is reaching their targets in time. Thus, there is a need to adopt different kinds of innovative management tools in Entrepreneurship such as Automization, CRM, CAD, CAM, HRIS, Virtual Learning techniques, etc., and the current situation is demanding to adopt certain key concepts such as Adoptability, Effective Decision Making, managing the things properly, Customization and so on. In order to achieve the objectives of the innovative tools said above, the Entrepreneur should be in a position to manage the things in a planned way especially human resources and other key resources. In this corporate world innovative practices assume a greater role in producing optimum results all the time. When the firms are ready to give more priority towards managing things of the innovative practices in time then they may in the position of leading all their business operations in a successive manner. This paper focus various concepts of Creativity and Innovative practices in Entrepreneurship such as 1) Automization 2) Big Data 3) Virtual learning methods 4) Employee empowerment 5) Talent acquisition 6) HRIS.

Key words: Entrepreneurship, innovation, Automization.

04.Integrating IoT with Block chain for Secure Online Business Transactions

Venkata Reddy Bontha, Department of Computer Applications.

Anantha Lakshmi Institute of Technology & Sciences (Autonomous), Anantapur, India

Email: bonthavenkimca@gmail.com, ORCID: <https://orcid.org/0009-0000-4445-7414>

ABSTRACT

In today's digital economy, businesses increasingly rely on the Internet of Things (IoT) for real-time transactions, data management, and process automation. However, traditional centralized architectures expose these transactions to security threats, including cyberattacks, data breaches, and unauthorized access. This paper explores the integration of blockchain technology with IoT to enhance the security, transparency, and efficiency of online business transactions. Blockchain's decentralized, immutable ledger, coupled with smart contracts, ensures tamper-proof transactions, automates validation processes, and reduces reliance on intermediaries. This research presents a systematic approach to integrating blockchain with IoT for secure business transactions, discussing system architecture, implementation strategies, and practical applications in industries such as finance, e-commerce, and supply chain management. Additionally, this study examines the challenges of scalability, computational efficiency, and regulatory compliance, proposing solutions to facilitate the widespread adoption of blockchain-integrated IoT systems in digital business environments. A prototype implementation is demonstrated, evaluating its effectiveness in mitigating security risks and improving operational efficiency in online business transactions.

Keywords—Blockchain, Internet of Things (IoT), Smart Contracts, Cybersecurity, Decentralized Transactions, Data Integrity.

05.Digital Transformation in Banking and Financial Services

Mrs. G. Aswini

Anantha Lakshmi Institute of Technology and Sciences, Anantapur.
aswinireddygajjala03@gmail.com

ABSTRACT

This paper explores how digital transformation is driving innovation in financial services, such as reducing operational costs, and improving regulatory compliance. It highlights key trends such as fintech collaborations, open banking, and cybersecurity advancements, emphasizing their impact on customer engagement and risk management. Digital transformation is reshaping the banking and financial services industry by leveraging emerging technologies to enhance efficiency, customer experience, and security. The adoption of Artificial Intelligence (AI), Blockchain, Cloud Computing, and Big Data Analytics has revolutionized traditional banking operations, enabling seamless transactions, personalized services, and real-time decision-making. Despite the numerous benefits of digitalisation, the challenges such as data privacy concerns, regulatory complexities, and cybersecurity threats must be addressed to ensure a secure and inclusive digital banking ecosystem. The paper suggests that the financial institutions must continuously adapt to technological advancements to remain competitive and meet the consumer expectations in ever changing business world.

Key words: Cyber security, Artificial intelligence (AI), Blockchain, Cloud computing, Big data analytics.

06.Cyber Security Challenges in Digital Transactions

G.V. Pradeep Mohan, MBA Student

Kalasalingam Academy of Research and Education, Srivilliputhur, Tamil Nadu

ABSTRACT

The rapid evolution of digital transactions has revolutionized global financial systems, offering convenience and efficiency. However, this shift has also introduced significant cybersecurity challenges. This paper examines key threats associated with digital transactions, including data breaches, identity theft, fraud, and unauthorized access. Cybercriminals frequently exploit vulnerabilities in digital payment systems through hacking, phishing, malware, and ransomware attacks. These threats lead to financial losses, reputational damage, and compromised user trust. Weak encryption techniques and inadequate security measures further expose sensitive financial data to malicious actors. Emerging technologies such as blockchain, biometrics, and multi-factor authentication enhance transaction security but also introduce new attack vectors. Additionally, the dynamic nature of cyber threats, driven by artificial intelligence and sophisticated hacking techniques, demands continuous adaptation of security protocols. Regulatory challenges further complicate cybersecurity efforts. Businesses operating across different jurisdictions face inconsistent cybersecurity laws and compliance requirements, making it difficult to establish a unified security framework. Human factors, including social engineering and insider threats, also play a critical role in security breaches. To address these challenges, a multi-layered security strategy is essential. This includes robust encryption, AI-driven threat detection, continuous monitoring, and global regulatory alignment. Future research should focus on developing advanced cybersecurity frameworks to safeguard digital transactions against evolving threats. This paper attempts to delve into the cyber business transactions associated with business transactions.

Keywords: Cybersecurity, Digital Transactions, Fraud Prevention, Encryption, AI Security

07. Adoption of AI for Fraud Detection Through Machine Learning: A Review Paper

Shruti Agrawal,

Research Scholar, Department of Commerce,
University of Lucknow, Lucknow, Uttar Pradesh

ABSTRACT

Artificial Intelligence has become an important tool for industries to catalyzed transformative changes in accounting practices and financial reporting. This comprehensive review explores the adoption of AI by businesses for fraud detection as fraud exists in all walks of life and detecting and preventing fraud represents an important research question relevant to many stakeholders in the society. Through the efficient use of artificial intelligence (AI) techniques, detecting and preventing financial crime is easy for the company. This paper provides a comprehensive overview of the challenges in detecting fraud using machine learning. In this research paper we explore machine learning algorithms like random forest, support vector machine (SVM), decision tree, neural network for financial fraud detection. This paper establishes artificial intelligence (AI) as a paradigm change in the financial industry by highlighting important applications, looking at real-world instances, and analysing the future trajectory of AI in corporate financial reporting. The finding of the study reveals that among many machine learning algorithm techniques, random forest is highly efficient in accurately and precisely identifying fraudulent activities. In conclusion, this review underscores the transformative impact of adoption of AI in modern accounting practices which navigate organization a technological revolution, and a balanced approach that helps companies in detecting fraud through machine learning algorithms.

Keywords- Artificial Intelligence, Fraud Detection, Machine Learning, Financial Reporting

08. The Future of Cashless Economies and Digital Payments

Mrs N Kasthuramma,

Lecturer in Commerce, Smt. N.P.S. Govt. College for Women(A), Chittor, AP.

ABSTRACT

The global transition towards a cashless economy is being accelerated by advancements in digital payment technologies. Mobile wallets, contactless payments, blockchain, and central bank digital currencies (CBDCs) are driving this transformation. A cashless society promises benefits such as enhanced transaction efficiency, financial inclusion, and improved security. However, challenges such as cybersecurity threats, regulatory complexities, and the digital divide persist. This paper explores the evolution of digital payments, key enabling technologies, benefits, challenges, and future trends in cashless economies, emphasizing the need for a balanced approach to innovation and financial stability.

Keywords: Cashless Economy, Digital Payments, Mobile Wallets, Blockchain, Central Bank Digital Currencies (CBDCs), Financial Inclusion, Cybersecurity, Fintech.

09.Ethical Considerations In Digital Human Resource For Educational Institution In India: A Focus Paper on Uttar Pradesh

Priyanka Soni,

Research Scholar, Department of Commerce, Mahatma Gandhi Kashi Vidyapith University,
Varanasi , Uttar Pradesh.

ABSTRACT

This study investigates the ethical considerations surrounding digital human resource practices within educational institutions in Uttar Pradesh, India. As educational entities increasingly adopt digital tools and technologies for managing human resources, understanding the ethical implications of these practices becomes imperative. This descriptive study by utilizes secondary data, comprising existing literature, governmental guidelines, and institutional policies, to analyze the multifaceted ethical challenges inherent in digital HR processes. Key considerations include data privacy, informed consent, accessibility, and the potential for discrimination in recruitment and evaluation practices. The research highlights the necessity for educational institutions to develop and implement robust ethical frameworks that promote transparency, accountability, and fairness in their digital HR practices. Additionally, the study discusses the role of policy-makers in ensuring compliance with national and international ethical standards, thereby fostering an environment conducive to trust and integrity in educational HR management. The findings indicate a significant gap in current practices and highlight the urgent need for comprehensive ethical guidelines specific to the educational sector's digital HR activities. By providing insights on the importance of ethical considerations, this paper aims to guide educational institutions in Uttar Pradesh towards more responsible and ethical digital human resource management, ultimately enhancing the quality of education and institutional integrity in the region.

Keywords – E-Recruitment, Digital Ethics, Data privacy, Digital Transformation, Digital Human Resource.

10.Entrepreneurship Development through Startup India Scheme

Ediga Rajanna, Research Scholar Department of Commerce, SK University, Ananthapuramu.

Lt. Dr. Gangineni Ranganatham, Research Supervisor- Assistant professor Govt. College (A), Ananthapuramu

ABSTRACT

Entrepreneurship plays a significant role in the economic development of any country. It acts as a pillar for the economic prosperity of a nation as it generates employment, contributes national income, Promote rural development, industrialization, technological development, export promotion etc. In India, various initiatives have been taken by the government from time to time for entrepreneurship development. Therefore, Entrepreneurship has been attracted the attention of policymakers. A series of high-level initiatives, including Start-up India, have been launched to promote private sector development. However, the role of entrepreneurship in development remains a mystery for many policy observers. The main purpose of this paper is to study Entrepreneurship in India and its Promotion under 'STARTUP INDIA' SCHEME. This study is made on secondary data collected books, journals, websites, and newspapers.

"Entrepreneurship is neither a science nor an art. It is a practice." – Peter F. Drucker

Key Words: Entrepreneurship, Start up, Entrepreneur, Innovation, Development and Promotion

11. Women Entrepreneurship as a Strategy in Economic Development in AP

C. Sumangali. M.Com., APSET, (Ph.D.)
Lecturer in Commerce, Govt Degree college (A)
Anantapuram

ABSTRACT

Women entrepreneurs play a crucial role in the economic development of Andhra Pradesh, contributing significantly to employment generation, industrial growth, and social progress. Their participation in various sectors, including micro, small, and medium enterprises (MSMEs), agriculture, handicrafts, information technology, and social entrepreneurship, has strengthened the state's economy. Women-led businesses enhance financial independence, drive innovation, and improve the overall standard of living by creating job opportunities, particularly for other women. Despite their contributions, women entrepreneurs in Andhra Pradesh face several challenges, including limited access to finance, societal constraints, lack of technical knowledge, and restricted market accessibility. Many are unaware of government schemes that provide financial and skill development support. To overcome these barriers, the state and central governments have introduced initiatives such as the YSR Cheyutha Scheme, Stand-Up India Scheme, Mudra Yojana, and WE-Hub Andhra Pradesh, offering financial assistance, mentorship, and skill enhancement programs.

This paper highlights the importance of women entrepreneurship as a strategy for achieving financial inclusion, skill development, awareness campaigns, and policy enhancements. Encouraging market linkages and digital literacy can further empower women entrepreneurs to expand their businesses and contribute more effectively to economic growth. With continuous government and societal support, women entrepreneurs can drive sustainable development and ensure gender-inclusive economic progress in Andhra Pradesh. This prepare provides insights into the role of women entrepreneurs in the state's economic landscape, the challenges they face, and the measures needed to create a more supportive ecosystem. Strengthening women-led enterprises will not only boost the state's economy but also contribute to social transformation, reducing gender disparities and fostering a more inclusive business environment.

Key Words: Women Entrepreneurs, YSRCS, SUIS, MY, MSMEs

12.Traditional Hairdressers Vs. Corporate Salons: The Business Education Divide

SURESH. N1

Research Scholar

Department of development studies

Kannada university, Hampi,

Karnataka.

DR. MANJUNATHA JM2

Associate Professor

Department of commerce

Government First Grade College, Davanagere,

Karnataka.

ABSTRACT

The hairdressing industry in India is experiencing significant changes with the rise of corporate salons. Corporate salons are dominating the sector through modern technology, digital marketing, standardized services, structured finance, skill training, and advanced management strategies. Due to this change, traditional hairdressers are facing problems such as financial instability, lack of experience in managing business, and inability to follow modern business practices. Traditional hairdressers have played a key role in social life for generations, by providing personalized and affordable services, but due to rise of corporate salons traditional hairdressers are struggling to compete with it. The study analyzes the business education gap between traditional hairdressers and corporate salons and examines how marketing strategies, financial management, and the adoption of technology affect business success.

Keywords: Business Education, Traditional Hairdressers, Corporate Salon Chains, Entrepreneurship, Financial Management, Technology Adoption, Marginalization, Small Business Challenges

13.Evolution and Impact of Digital Technologies on Capital Markets

Dr J. Ramadevi, M.Com.,M.Phil.,Ph.D.,

Asst. Professor, Department of Commerce,

Smt NPS Govt., College for Women(A), Chittor, AP

ABSTRACT

The evolution of digital technologies has significantly transformed capital markets, enhancing efficiency, accessibility, and security. From the early adoption of electronic trading platforms to the rise of Algorithmic Trading, Artificial Intelligence (AI), Blockchain, and Big Data Analytics, Technological advancements have revolutionized trading, risk management, and regulatory compliance. These innovations have led to improved market liquidity, transparency, and investor participation and also posing challenges related to cybersecurity, regulatory adaptation, and systemic risks. This paper explores the historical development of digital technologies in capital markets, their impact on market efficiency, security, and accessibility, and the future trends shaping the financial landscape. This paper also discusses regulatory concerns and policy considerations necessary for ensuring sustainable digital transformation in capital markets.

Keywords: Digital Transformation, Capital Markets, Blockchain, Algorithmic Trading, Artificial Intelligence, Big Data, Financial Technology (FinTech), Market Efficiency, Cybersecurity, Regulatory Challenges.

14.Foreign Direct Investment: Catalysing Business Growth and Innovation in Global Markets

C. VISWATEJ,

Assistant Professor,

Department of Commerce & Management, SV Degree & PG College, Ananthapuramu

ABSTRACT

Foreign Direct Investment (FDI) plays a crucial role in driving economic growth, fostering innovation, and enhancing competitiveness in global markets. This paper explores the significance of FDI as a catalyst for economic development, the factors influencing investment decisions, and the impact of FDI on host and home countries. The paper also delves into challenges associated with FDI and provides policy recommendations for optimizing its benefits. Through case studies and empirical data, this paper presents a comprehensive analysis of FDI's role in shaping economies worldwide.

Keywords: Foreign Direct Investment (FDI), Economic Growth, Innovation, Technology Transfer, Global Markets, Multinational Corporations (MNCs), Employment Generation, Infrastructure Development.

15.FinTech Adoption in Informal Service Enterprises: Examining Demographic and Economic Influences

SURESH.N

Lecturer, Department of P.G Studies in Commerce, Veerashaiva college, Ballari, Karnataka.

ABSTRACT

This paper is an attempt on explores FinTech adoption in the informal service sector MSMEs, with a focus on salon businesses in Ballari district of Karnataka state. It was a mixed-methods approach (surveys of 50 owners and 15 interviews). The research reveals that: (1) Younger (30-50 years) and higher-income owners are 1.8x more likely to adopt UPI ($\chi^2=89.8$, $OR=1.8$, $p<0.05$); (2) FinTech users save 20-30% more ($\beta=0.7$) and reduce non-essential spending by 63% ($t=5.2$); (3) Critical barriers include low digital literacy among those 40+ ($H=12.4$) and minimal awareness of government schemes (2.94%). The findings underscore the need for targeted digital training and policy interventions to enhance financial inclusion in India's informal sector.

Key words: FinTech adoption, Informal sector, Digital financial inclusion, UPI payments, MSME finance, Salon businesses, Financial literacy, Demographic barriers, Cashless economy

16.Cyber Security Challenges in Digital Transactions

Rangam Vishnu Prasad, Student

ABSTRACT

The rapid growth of digital transactions has introduced a complex array of cyber security challenges, with threats evolving in both sophistication and frequency. Cybercriminals employ various attack vectors, such as phishing, malware, and man-in-the-middle attacks, to exploit vulnerabilities within transaction systems. Several factors contribute to the rising incidence of cyber fraud, including the widespread use of online payment systems, inadequate security practices by users and organizations, and the continuous development of more advanced hacking techniques. As digital transaction volumes surge, ensuring robust security protocols has become paramount to safeguarding sensitive financial information. Encryption, multi-factor authentication, and real-time fraud detection systems are commonly employed mechanisms that bolster defence against cyber threats. However, the ever-evolving nature of cyberattacks requires constant adaptation of security measures. Technological advancements, such as artificial intelligence and machine learning, have enhanced both attack capabilities and defence mechanisms, creating a dynamic arms race in digital security. While these technologies can improve the identification and prevention of fraudulent activities, they also offer cybercriminals new tools to bypass traditional security methods. Therefore, securing digital transactions demands a multifaceted approach, encompassing both proactive risk management and continuous innovation in defence strategies to counter the increasing complexity of threats in the digital landscape. In this paper, it is tried to identify and analyse different Cyber Security Challenges while carrying out digital transactions and offers suggestions to overcome such challenges.

Keywords: Cybersecurity, Digital Transactions, Defence Strategies, SMS Phishing, Voice Phishing

17.AI Applications in Leveraging Marketing Efficiency of Cooperate Giants: Ethical Concerns Ahead

C. MANJUNATH, M.Com, (MBA), Guest Lecturer, Department of Commerce, Govt. Degree College (A), Ananthapuram.

ABSTRACT

Artificial Intelligence (AI) is revolutionizing marketing by enabling businesses to leverage data-driven insights, enhance customer experiences, and optimize campaigns. AI-driven applications such as chatbots, predictive analytics, personalized marketing, and automated content creation are reshaping how companies interact with consumers. Major corporations like Amazon, Netflix, and Google successfully integrate AI for personalized recommendations and targeted advertising. The benefits of AI in marketing include improved customer engagement, efficiency, and better decision-making. However, challenges such as ethical concerns, data privacy, and the need for skilled professionals persist. This paper examines AI's impact on marketing, its real-world applications, challenges, and future trends in AI-driven marketing strategies.

Keywords: Artificial Intelligence, Marketing, Personalization, Predictive Analytics, Chatbots, Automation, Data-Driven Insights, Customer Engagement, AI Ethics.

18.AI as a Effective Tool in Transforming Modern Marketing Systems

K. Vanisha,

III B.COM (CA) Student

S V Degree & P G College, Anantapuramu.

ABSTRACT

Artificial Intelligence (AI) is transforming modern marketing by enabling data-driven decision-making, automation, and personalized customer experiences. AI-powered tools analyze vast amounts of consumer data to predict behavior, optimize advertising strategies, and enhance engagement across digital platforms. Applications such as chatbots, recommendation engines, predictive analytics, and programmatic advertising help businesses improve efficiency, reduce costs, and drive higher conversion rates. By leveraging machine learning, natural language processing, and data analytics, AI enhances marketing strategies with real-time insights and automation. As AI continues to evolve, its role in marketing will become even more integral, offering businesses innovative ways to connect with customers and optimize their marketing efforts.

Keywords: AI, marketing, chatbots, faster and smarter decision making, tools, enhanced customer relationship, Search Engine Optimization, AI powered content , creation, advertisement, AI for brand management .

19.Corporate Social Responsibility: A Self-Regulatory Business Model

K. Chinmayee

II B.COM (CA) Student, SV degree & PG college, Ananthapuramu

ABSTRACT

Corporate Social Responsibility (CSR) is a business model where companies integrate social and environmental concerns into their operations and interactions with stakeholders, aiming to create a positive impact beyond profit maximization. As for the government's initiatives are concerned, these are reflected in the new Companies Act passed in 2013, which mandates CSR spend for a defined category of corporate entities. This has given to corporate CSR initiatives in a big way, which have, in many cases, gone beyond the requirements of the law.

Keywords: Corporate Social Responsibility, Business Model, Stake Holders, Profit Maximization, CSR Initiatives.

20. Investigating the Influence of Digital Marketing on Impulse Buying Behavior: A Consumer-Centric Analysis

Ms. Reshu Tyagi1, reshutyagi1997@gmail.com, IPEM Group of Institutions, Ghaziabad, UP
Ms. Anubha Gaumat2, anubhagaumat15@gmail.com

ABSTRACT

This research explores how digital marketing significantly impacts online impulse buying, emphasizing the importance of personalized marketing, social media engagement, and mobile optimization. With the growing use of mobile devices and social media, businesses can quickly connect with consumers, encouraging impulse purchases through targeted ads, interactive content, and emotional messaging. The study highlights how emotions like excitement and urgency, particularly fueled by scarcity tactics and limited-time offers are key drivers behind unplanned purchases.

The findings suggest that businesses focusing on a mobile-first approach and optimizing their digital strategies for mobile users are more likely to capture impulse buyers. Enhancing the user experience on e-commerce platforms, such as by simplifying website design, improving navigation, and ensuring a smooth checkout process, further boosts the chances of spontaneous purchases. Social media platforms, with their built-in shopping features and influencer promotions, offer a unique way to bridge the gap between product discovery and purchase.

The research also stresses the need for data-driven marketing, where businesses use insights from consumer behavior to fine-tune their strategies and stay ahead of trends. While boosting impulse buying can lead to short-term profits, it's essential for businesses to balance this with ethical marketing practices, maintaining transparency and building long-term trust and loyalty with customers.

Keywords: Digital Marketing, Impulse Buying, Personalized Marketing, Social Media Engagement

21.The Role of Artificial Intelligence in Leveraging Marketing Efficacy

K. Chakradhar, MBA. Assoc. Professor,

Anantha Lakshmi Institute of Technology and Sciences, Anantapur,
chakra.mourya@gmail.com

ABSTRACT

Artificial Intelligence in Marketing is an emerging technology that is reshaping business strategies. It leverages technologies like Artificial Intelligence (AI), Machine Learning (ML), Chatbots, and other innovations to streamline and enhance marketing activities. As consumer behaviour evolves rapidly, businesses must adopt these technological advancements to stay competitive. This study explores the role of AI in marketing, examining its advantages, disadvantages, and ethical considerations. It also delves into the future prospects of AI in this field. As businesses increasingly integrate technology into their operations, marketing has experienced significant transformations. AI is playing a pivotal role in this shift, revolutionizing how businesses approach marketing strategies.

The importance of AI in marketing lies in its ability to provide data-driven insights, enabling businesses to make informed decisions and accurate predictions. By analysing consumer behaviour, buying patterns, and preferences, AI has simplified product promotion and customer engagement. Models such as Regenerative AI and Descriptive AI are particularly useful for gathering data and marketing products effectively to target audiences. One of the most notable advancements driven by AI is Personalized Marketing, which has gained significant traction in recent years. This approach allows businesses to tailor their marketing efforts to individual preferences, further enhancing customer satisfaction and engagement.

Keywords: Artificial Intelligence, Machine Learning, Generative AI, Chatbots, Modern Marketing.

22.Digital Marketing: Recent Trends and Future Challenges Landscape

D. SAILOKESH 3rd BBA student, SV Degree& PG College

ABSTRACT

The digital marketing landscape is rapidly evolving driven by technological advancements, shifting consumer behaviors, and the rise of new platform and channel. This paper explores the emerging digital marketing trends that are redefining the way businesses connect with their audiences and drive growth. From the increasing importance of influencer marketing and omnichannel experience to the potential of artificial intelligence, video marketing, and the metaverse, we identify the key trends that will shape the future of digital marketing. This paper provides some insights into the opportunities and challenges presented by these trends, and offers guidance for marketers seeking to stay ahead of the curve and drive success in a rapidly changing digital landscape

Keywords: Digital Marketing, Emerging marketing technologies, Tigital Transformation, Marketing Innovations, Digital Landscape.

23. Ethical Considerations in Digital HR: Balancing Technology, Privacy, and Fairness in Workforce Management

Dr V. Basil Hans

Research Professor

Research Guide

Institute of Management & Commerce

Srinivas University, Mangalore

vhans2011@gmail.com

Dr. N Subbu Krishna Sastry

Post Doctoral Fellow &

Research Scholar

Institute of Management & Commerce

Srinivas University, Mangalore

oviansastry@gmail.com

ABSTRACT

The rapid digital transformation of Human Resource Management (HRM) has introduced advanced technologies such as artificial intelligence (AI), big data analytics, and automation into workforce management. While these innovations enhance efficiency, decision-making, and employee experience, they also raise critical ethical concerns related to data privacy, algorithmic bias, transparency, and fairness. This research explores the ethical dimensions of Digital HR, focusing on how organizations can balance technological advancements with responsible and fair HR practices. One key ethical challenge is data privacy and security, as HR systems collect and analyze vast amounts of employee information. Ensuring compliance with data protection regulations such as GDPR and India's Digital Personal Data Protection Act is crucial to safeguarding employees' rights. Additionally, AI-driven recruitment and performance assessment tools may introduce algorithmic bias, leading to unintended discrimination and inequality in hiring and promotions. Addressing these biases requires a transparent and accountable approach in the design and implementation of HR technologies.

The digital surveillance and employee monitoring tools, though aimed at productivity enhancement, can lead to ethical dilemmas regarding trust and autonomy in the workplace. Organizations must establish clear policies that define the acceptable use of monitoring technologies while respecting employees' rights and dignity. Another critical aspect is the ethical use of automation in HR decision-making, where human oversight is essential to ensure fairness, empathy, and contextual understanding.

This study highlights best practices for ethical Digital HR implementation, including ethical AI frameworks, bias mitigation strategies, transparent HR policies, and employee-centric data governance models. By adopting responsible digital HR practices, organizations can foster a culture of fairness, trust, and inclusivity in the workplace while leveraging technology for sustainable workforce management. The researchers aim to examine the ethical challenges in Digital HR and propose responsible strategies to ensure fairness, transparency, and data privacy in workforce management. Their study seeks to provide actionable insights for researchers, policymakers, and HR practitioners to promote ethical digital HR practices.

Keywords: Digital HR, Ethics, AI in HR, Data Privacy, Fairness, Workforce Management.

24. Growth, Challenges, and Opportunities of Startups in India and Andhra Pradesh

Mr. V. Jyothinadh1

Research Scholar, Dept. of Commerce, S.K. University,
Ananthauramu - 515003, A.P, Email: v.jyothinadh112411@gmail.com

Dr. K. Maddileti2

Assistant Professor, Dept. of Commerce, S.K. University,
Ananthapuramu - 515003, Andhra Pradesh, Email: madhu.chintoo@gmail.com

ABSTRACT

The Indian start-up ecosystem has witnessed exponential growth over the past decade, emerging as the third-largest start-up hub globally, with over 100,000 start-ups and 100+ unicorns as of 2024. Government initiatives like Start-up India and state-level policies have fuelled innovation across sectors such as IT, fin-tech, agri-tech, and biotech. Andhra Pradesh (AP), with its strategic focus on infrastructure, digital governance, and entrepreneurship, has carved a niche as an emerging start-up destination. This article examines the evolution of start-ups in India, with a spotlight on AP, analyzing key drivers, success stories, challenges, and future opportunities.

Keywords: Startups, Entrepreneurship, Innovation, Funding, Government Policies

25. Corporate Social Responsibility: A Strategic Initiative for Sustainable Business Growth

K. BHUVANA

2nd BBA Student

S.V. Degree & PG College, Ananthapuramu

ABSTRACT

Corporate Social Responsibility (CSR) has evolved into a significant strategic initiative for businesses aiming to balance financial success with social and environmental impact. This paper explores the role of CSR in modern business practices, examining its effects on corporate reputation, stakeholder engagement, and long-term sustainability. Through a combination of qualitative case studies and quantitative analysis, we investigate how CSR initiatives influence consumer trust, employee satisfaction, and shareholder value. The findings suggest that effective CSR strategies not only enhance a company's public image but also foster loyalty and improve financial performance by aligning business objectives with social needs. The paper concludes by highlighting the importance of integrating CSR into corporate governance and offering recommendations for businesses looking to create a positive, lasting impact on both their bottom line and the communities they serve.

Keywords: Corporate Social Responsibility (CSR), Ethical Business Practices, Community-Engagement, Corporate Reputation, Consumer Loyalty

26.Impact of Social Media Marketing on Consumer Decision Making with Special reference to Bengaluru City

Dr. G.Murali krishna* & Dr. Y. Jayakrishna **

* Assistant Professor, Department of Commerce

RJS First Grade College, Koramangala, Bengaluru, Affiliated to Bengaluru City University

E-mail: murali29rjs@gmail.com Phone:9620693747

** Assistant Professor, Department of Commerce

Christ University, Bengaluru E-Mail: 06.07.1987jai@gmail.com Phone: 7989530643

ABSTRACT

For the last decade, social media marketing has risen to prominence and become an essential tool for human contact. Social media is the best medium for sharing marketing content, promoting products, showcasing them and so forth. Social marketing is too often overlooked by professionals, small business owners, large retailers and corporate behemoths. In light of this, the researcher set out to investigate how social media marketing affects customer purchasing decisions. As a result of technological improvements, social media technologies have also improved. Social media has recently emerged as a powerful communication tool in today's digital age. It is highly regarded across various sectors for promoting interactive engagement among businesses, groups, societies, organizations, consumers, and communities. In order to help businesses, advertise and sell their goods to consumers, many websites offer a variety of tools. However, social media platforms offer more than just these tools but it also gives the opportunity to network with others in their local communities. As social media networks have grown in popularity, businesses have discovered that they can leverage them as effective marketing tools. Every day, millions of people interact and engage with one other on social media sites. Now, it is a sizable market where companies may promote and sell their products. Social media is the most efficient medium for product demonstrations, product advertising, and the exchange of marketing information. The objective of the paper is to empirically examine the influence of social media on consumers' decision-making processes. It also attempts to examine the various ways in which social media can affect consumers' purchasing decisions. The research concludes that social media marketing is more effective than traditional marketing because it offers social proof, which has a stronger effect on consumers' purchasing decisions.

Keywords: Social media, Consumer decision, Marketing and Advertisement

27.Digital Touch points with Special Focus on Customer Perceptions in

Public and Private Banks

Mr. G.M.Anil Kumar,

Assistant Professor, Department of Commerce, Sri Venkateswara Degree & PG College,
Ananthapuramu, anil.anilkumar220@gmail.com, +918688957836

ABSTRACT

In the organized segment of Indian economy, an efficient financial sector is an engine for economic growth. As a part of financial sector, the banking sector plays a pivotal role in the economic development of the country, which passed through several stages like nationalization of banks two time in the year 1969 and in 1980 to pave way for transformation enabling to implement different programmes like rural development and upliftment of economically weaker sections of the society, rehabilitation of sick industries and prevention of unemployment etc. In this context, the present paper is to compare customer satisfaction towards technology services provided by public sector banks and private sector banks The study covered comparison of services provided by the private and public sector banks in order to understand the area where the banks are lagging behind the other banks.

The present paper is Empirical research design is considered to be the suitable method to find out the satisfaction level of the customers using the different types of services/products provided by the banks. The data for this study consisted of both primary and secondary data. Ananthapuramu District is selected as the area of the study by the researcher. The Sample size for the study consisted of customers of public and private sector banks in Ananthapuramu district, 25 each from public and private sector banks. Analysis and interpretation of the study are classified, Socio-economic Characteristics of the Sample Respondents, Comparison of Core Banking Service, Comparison of Internet Banking Service, Comparison of Mobile Banking Service, Comparison of Tele Banking Service.

Finally, the empirical results revealed that the public sector banks customers perceive more for “Core Banking Services” and in case of private banks the customers perceive more for “Internet Banking services” which is a good sign. In case of most of the attributes, perceived values of services of private sector banks are more compared to public sector banks.

Key Words: Financial Sector, Information Technology, Core Banking Solutions, Internet Banking, and Customer Satisfaction

28.Foreign Direct Investment Penetration in Indian Business: An Overview

Harini. S

Assistant Professor, Department of Commerce, RJS First Grade College,
Koramangala, Bengaluru, Affiliated to Bengaluru City University,
E-mail: sh25harinikavya@gmail.com Phone:9538594961

ABSTRACT

Foreign Direct Investment (FDI) significantly contributes to India's economic development by facilitating the integration of various sectors within the country through capital investment in areas such as manufacturing, infrastructure, transportation, technology, productivity, and hospitality. Foreign capital is viewed as a vital resource for bridging the gap between domestic savings and investments. India's ability to attract unprecedented levels of foreign investment is a notable source of national pride. With its large market size, investment reforms, and robust economic growth rates, India offers a favourable environment characterized by openness and opportunity. However, the country faces numerous restrictions and challenges that hinder the complete opening of its markets to global investors. Key challenges affecting FDI include political instability, inadequate infrastructure, tax policies, corruption and regulatory hurdles. The Indian government has introduced various policies and initiatives aimed at boosting Foreign Direct Investment (FDI) within the nation. A significant highlight is the "Make in India" campaign, which aims to streamline processes and foster a conducive investment environment across multiple sectors. A crucial strategy has been the liberalization of FDI regulations, especially in areas such as retail, defence, insurance, and single-brand retail trading. The introduction of the Goods and Services Tax (GST) has enhanced transparency, while Special Economic Zones (SEZs) offer designated areas with tax benefits. The influence of globalization has prompted India to liberalize its market for foreign investments. Subsequently, the country permitted foreign direct investment (FDI) following essential modifications to its economic policies. Trade restrictions were lifted, leading to significant growth across various sectors of Indian industry. Consequently, India has made substantial advancements in technological development and has enhanced its export-import dynamics. This paper examines the relationship between Foreign Direct Investment in flows and GDP and highlighting "The Role of Foreign Direct Investment (FDI) in India."

Key Words: Foreign Direct Investment (FDI), Gross Domestic Product (GDP), Economic growth.

29.Ending Harassment at Work: How CSR Policies Can Safeguard Female Laborers

Peddakotla Chandana, Student Of MBA, Sri Krishnadevaraya Institutions of Management,
Anantapur, 515003, EMAIL ID:pchandana2021@gmail.com

ABSTRACT

Workplace harassment, particularly against female laborers, remains a pervasive issue undermining gender equality and employee well-being. While legal frameworks exist, their enforcement often falls short, necessitating proactive measures from corporations. This study explores how Corporate Social Responsibility (CSR) policies can systematically address harassment by fostering safer, more equitable workplaces. Through a review of case studies, CSR frameworks, and gender-inclusive policies, the paper highlights how CSR initiatives such as mandatory training, transparent reporting mechanisms, and empowerment programs can mitigate risks and hold organizations accountable. By aligning CSR with anti-harassment goals, companies can not only protect female workers but also enhance productivity, reputation, and compliance with sustainable development objectives (e.g., SDG 5 and SDG 8). The findings advocate for CSR as a strategic tool to institutionalize ethical labor practices and dismantle systemic gender-based barriers.

Keywords: Workplace harassment, CSR, gender equality, female laborers, ethical employment, SDGs.

30.Rise of Finfluencers and their Impact on Stock Market

Dr. M. Rizwana1

Assistant Professor, S V Degree & PG College, Anantapur.

Dr. T. Vinay Kumar2, Assistant Professor & HOD of Department of Commerce & Management,
S.V. Degree & PG College, ATP

ABSTRACT

A Finfluencer is someone who has built a social media following, and monetizes their brand by providing financial advice to their followers. Their areas of advice encompass stock trading, cryptocurrency, and even budgeting. Finfluencers have increased financial literacy and participation in the market, playing an impactful role in the investor community. Nevertheless, they operate without a governing body, which in turn is dangerous for investors. Without regulation from SEBI or RBI, finfluencers become potential dangers to the market. According to a study by the global not-for-profit organization CFA Institute, only two percent of finfluencers are registered with the Securities and Exchange Board of India (SEBI), yet an astonishing 33 percent offer direct stock recommendations. Inadequate regulation and accountability are serious issues, especially considering that over half of all finfluencers do not disclose crucial information that can establish a financial affiliation with their content. The study's findings depict that 63 percent of finfluencers do not properly disclose sponsorships or other financial relationships which is reckless for investors and can be viewed as active deception.

Keywords: Finfluencers, SEBI, Cryptocurrency, RBI, Financial literacy.

31.Transforming Organizational Cyber Security through Emerging Technologies

1Dr.GURUMURTHY M., 2Prof. D. ANJANEYULU

1Academic Consultant, Department of Commerce, Sri Krishnadevaraya University,
Ananthapuramu District, Andhra Pradesh State, India.-emurthy.ca10@gmail.com

2Head & Chairman, BoS, Department of Commerce, Sri Krishnadevaraya University,
Ananthapuramu District, Andhra Pradesh State, India, Email - anjskucom@gmail.com.

ABSTRACT

The paradigm of conventional activities is transformed into digital activities. As a result of the ongoing advancement of information technology, digital transformation in business processes not only offers advantages but also creates opportunities for information technology security threats, including cyber-attacks on their assets. In this connection, the present paper tries to examine how organisational security is affected by the adoption of new cybersecurity technology. It is also evaluated how block chain, AI, machine learning, zero-trust architecture, quantum cryptography, IoT, and 5G technologies are integrated using a quantitative research approach and structured questionnaires. Given that the variables are related to one another and may be used to identify underlying structures, our research validates that the sample is acceptable for factor analysis. High consistency is shown by reliability testing using many metrics. Improved preparation, fewer cybersecurity breaches, and quicker incident reaction times are just a few of the cybersecurity measures that show strong positive connections with the use of new technologies, according to regression analysis. Innovations in technology also have a big impact on cybersecurity investment choices. Furthermore, corroborating these conclusions are descriptive statistics, where respondents' strong agreement on the advantages of various technologies is shown by high mean values. With increased readiness and response capabilities, it seems from the high mean scores that organisations are proactively adopting new technologies and giving cybersecurity top priority. As a whole, our research highlights how crucial it is to use state-of-the-art cybersecurity solutions to support organisational security and guide financial choices.

Keywords: Internet of Things (IOT), Artificial Intelligence, Machine Learning, Cybersecurity, Emerging Technologies, Organizational Security.

32. Growth of Digital Payments in India: A Trend Analysis

G. Yashwanthi, Research Scholar

Dr. K. Maddileti, Asst. Professor, Dept. of Commerce, S.K.U, ATP

ABSTRACT

Digital banking refers to the integration of traditional banking services with digital technologies, allowing customers to conduct financial transactions online without the need to visit a physical branch. Online banking, mobile banking, and other electronic payment systems are just a few of the many services it includes. With an emphasis on their adoption and effects from 2014 to 2024, this study examines the significant growth trends of digital payment systems in India. Digital payments have become a vital component of contemporary financial activity as a result of the Indian government's push for cashless transactions during the demonetisation era, as well as improvements in smartphone technology and internet accessibility. Immediate Payment Service (IMPS), Real-Time Gross Settlement (RTGS), and National Electronic Funds Transfer (NEFT) are among the major digital payment mechanisms whose performance is examined in this study using secondary data from government databases, RBI, NPCI, and existing literature. Increased user reliance and trust are reflected in the analysis's consistent rise in transaction volumes and values across these platforms. On the other hand, growth trends show a shift from periods of rapid adoption to maturity. The results Regulatory challenges further complicate cybersecurity efforts. Businesses operating across different jurisdictions face inconsistent cybersecurity laws and compliance requirements, making it difficult to establish a unified security framework. Human factors, including social engineering and insider threats, also play a critical role in security breaches. To address these challenges, a multi-layered security strategy is essential. This includes robust encryption, AI-driven threat detection, continuous monitoring, and global regulatory alignment. Future research should focus on developing advanced cybersecurity frameworks to safeguard digital transactions against evolving threats.

Keywords: Cybersecurity, Digital Transactions, Fraud Prevention, Encryption, AI Security

33. Cyber security Challenges in Digital Transactions

G. V. PRADEEP MOHAN, MBA Student

Kalasalingam Academy of Research And Education, Srivilliputhur, TN

ABSTRACT

The rapid evolution of digital transactions has revolutionized global financial systems, offering convenience and efficiency. However, this shift has also introduced significant cybersecurity challenges. This paper examines key threats associated with digital transactions, including data breaches, identity theft, fraud, and unauthorized access. Cybercriminals frequently exploit vulnerabilities in digital payment systems through hacking, phishing, malware, and ransomware attacks. These threats lead to financial losses, reputational damage, and compromised user trust. Weak encryption techniques and inadequate security measures further expose sensitive financial data to malicious actors. Emerging technologies such as blockchain, biometrics, and multi-factor authentication enhance transaction security but also introduce new attack vectors. Additionally, the dynamic nature of cyber threats, driven by artificial intelligence and sophisticated hacking techniques, demands continuous adaptation of security protocols. highlight how important digital payment systems are to India's efforts to promote financial inclusion and economic resilience.

Keywords: Digital Payments, IMPS, RTGS, NEFT, India, Financial Inclusion

34.Digital Marketing Landscape: Trends and Challenges

Dr. D. PULLAIAH

Lecturer & Head, Department Of Commerce, Sri Ramakrishna Degree & PG College, Nandyal

ABSTRACT

In the rapidly evolving landscape of digital marketing, businesses must stay ahead of emerging trends to maintain competitiveness and engage effectively with their target audiences. This paper explores the current trends shaping digital marketing, including the rise of artificial intelligence, the increasing importance of personalized content, the dominance of mobile marketing, the growing influence of social media platforms, and the integration of augmented and virtual reality experiences. Additionally, the paper delves into the challenges that marketers face in this dynamic environment, such as data privacy concerns, the need for constant technological adaptation, the complexities of omnichannel marketing, and the difficulty in measuring return on investment (ROI). By examining these trends and challenges, the paper aims to provide a comprehensive overview of the current digital marketing landscape and offer insights into strategies that can help businesses navigate and thrive in this complex field.

Keywords: Digital Marketing, Trends, AI

35.Chatbots and Academic Performance in Business Education

Dr. N. Purusothaman, Assistant Professor and Research Supervisor, Patrician College of Arts and Science

Ms. Shilpa S, Assistant Professor and Research Scholar (Part-Time), Agurchand Manmull Jain College

ABSTRACT

The integration of chatbots in business education offers a solution for enhancing assessment and feedback mechanisms, and efficient support for both students and instructors. This research explores the role of AI-powered chatbots in revolutionizing the evaluation process within business education by automating assessments, offering instant feedback, and providing tailored guidance to students. Chatbots can assess assignments, quizzes, and discussions, giving students timely insights into their performance, thus fostering continuous learning and improvement. The study also investigates how chatbots contribute to personalized learning by adapting feedback based on individual progress, strengths, and areas for growth.

Keywords: Chatbots, Assessment, Feedback

36. AI-Driven Change: Unveiling Opportunities and Challenges in Modern Business

Ramandeep Kaur, Assistant Professor, A.S Group of Institutions Khanna, Punjab

ABSTRACT

Artificial Intelligence (AI) and automation are driving a transformative shift in modern business environments, enabling organizations to enhance productivity, streamline operations, and foster innovation. This paper explores how AI technologies—such as machine learning, natural language processing, and robotic process automation—are being integrated into various business functions, from customer service to supply chain management. While the adoption of AI presents significant opportunities, including improved decision-making, real-time data analysis, and operational efficiency, it also brings forth critical challenges. These include workforce displacement, ethical concerns, high implementation costs, and data privacy issues.

Through the analysis of recent trends, case studies, and expert insights, this study provides a balanced perspective on the dual impact of AI in reshaping business strategies. Special attention is given to sector-wise adoption rates, job creation versus displacement trends, and the emergence of new skill requirements. The paper highlights how businesses must adapt to these technological disruptions by investing in employee reskilling, adopting transparent AI frameworks, and complying with global regulations. It further emphasizes the strategic importance of ethical AI governance to maintain trust and sustainability in business operations. As industries continue to evolve, this research underscores the necessity for companies to embrace AI with foresight, responsibility, and a long-term vision to ensure they remain competitive and resilient in an AI-driven future.

This study concludes that AI and automation will continue shaping the business landscape, requiring responsible innovation and strategic implementation to maximize benefits while mitigating associated risks. Future research should focus on developing frameworks for ethical AI, ensuring data security, and exploring human-AI collaboration models to foster long-term growth and resilience.

Keywords: Artificial Intelligence, Automation, Business Transformation, Machine Learning, Digital Innovation, Efficiency, Decision-Making, AI Ethics, Competitive Advantage

37.Usage of Digital and Cash Payment Systems in India – A Critical Analysis

Dr. M. VENKATESULU

Academic Consultant, Dept. of Political Science, Sri Krishnadevaraya University, Anantapuramu.

ABSTRACT

The Indian economy has been growing with the greater use of smartphones with the technological deployment applications in information technology and communication (ICT) since 2010. Credit Cards, Debit Cards, Automated Teller Machines (ATMs), Point of Sales Machines (PoS), and the growth of internet users are the key areas where digital payments have seen tremendous growth. To support information transfer routers of 2G to 4G have been deployed and 5G just starting. Servers, Internet Service Providers, Mobile towers, Cable networks, Fiber optical networks with Personal Computers, PCs, Laptops, and millions of feature mobiles and smartphones along with software applications play key roles in the digitization of financial transaction processing. Digitalization of banking transactions with the Reserve Bank of India, started with Real Time Gross Settlement (RTGS), on 26th, March 2004, and National Electronic Funds Transfer (NEFT), started in November 2006. RTGS provides real-time online settlement of 2 lakhs or more for inter-bank transactions and customer-based inter-bank transactions. NEFT enables any amount of retail bank customers to transfer funds between any two NEFT-enabled bank accounts. Another payment platform is the United Payment System (UPI), which started on 11th April 2016. The volume of transactions has been growing in a big way yet cash withdrawals even with credit cards increase in the last quarter of 2022-23 and the first quarter of 2023-24. Though there was a lot of thrust on a cashless payment system, cash payments are continuing to be practiced by the public. Now, the issue here is that for a decade there have been many facilities provided by the government for why cash transactions are allowed. This paper sheds light on the usage of cash payments and the reasons for it though the digital payments system has been available to the public.

Key Words: Demonetization, RBI, ATM, POS, Credit cards, Debit cards

38.Digital Marketing in India: Emerging Trends and Future Challenges

KONDASANI ASHOK

Research Scholar Department of Commerce, SK University, Ananthapuramu.

ABSTRACT

This study examines the emerging trends in digital marketing, focusing on the technologies, strategies, and shifts shaping the future of the industry. As businesses increasingly shift to online platforms, understanding the evolving landscape of digital marketing is crucial for staying competitive. The study identifies key trends, evaluates their impact on businesses, and discusses the challenges and opportunities they present. By analyzing the current digital marketing ecosystem, this study aims to provide insights into the future trajectory of digital marketing strategies. Digital marketing has undergone a rapid transformation over the past few years. Traditional marketing methods are being replaced by online and digital approaches that leverage technology, data analytics, and social media to reach consumers. Emerging digital marketing trends are driven by innovations like artificial intelligence (AI), machine learning, big data, influencer marketing, and personalized content. This paper aims to explore these new trends and how they affect marketing strategies for businesses worldwide

Key Words: Digital marketing, emerging trends, innovations, Developments and promotions

39. Innovation and Transformation in Banking: A Digital Revolution

1P. DADAPEER, 2GOWRIPEDDI HARI KUMAR

Assistant Professor, Department of Commerce and Business Administration

S.S.B.N. Degree College (A), Anantapuramu.

Email: phatandada@gmail.com , gharik.18@gmail.com

ABSTRACT

The banking sector is undergoing a digital revolution, driven by advancements in technologies like artificial intelligence (AI), block chain, big data, and cloud computing. "Innovation and Transformation in Banking: A Digital Revolution" explores how these technologies are reshaping traditional banking models, enhancing operational efficiency, and improving customer engagement. The adoption of mobile and online banking platforms is enabling real-time, accessible financial services, while AI and machine learning are revolutionizing customer support through chatbots and personalized insights. Block chain promises greater security and transparency in financial transactions. This paper also examines the challenges banks face during digital transformation, including cybersecurity concerns, legacy system integration, and the need for a digitally skilled workforce. Additionally, fintech startups are accelerating disruption, forcing traditional banks to innovate rapidly. The study highlights that while digital transformation presents significant opportunities, it requires a strategic approach to ensure long-term competitiveness in a rapidly evolving financial ecosystem.

Key words: Artificial Intelligence, Digital Revolution, Cyber Security, Mobile Banking, Net Banking.

40. Artificial Intelligence (AI) in Marketing: Some Insights

Dr. V. ADISESHA REDDY

PRINCIPAL, SRI SATYA SAI DEGREE COLLEGE, PENUKONDA

ABSTRACT

AI marketing is the process of using AI capabilities like data collection, data-driven analysis, natural language processing (NLP) and machine learning (ML) to deliver customer insights and automate critical marketing decisions. Today, AI technologies are being used more widely to generate content, increase team efficiency, improve customer experiences and deliver more accurate results. According to the consultancy McKinsey, as of 2024, AI adoption across the global business landscape increased to 72%. With the increasing utility of generative AI, marketing departments use the technology to instantly create hyper personalized marketing materials, distil insights from customer data and iterate on existing marketing strategies. Given the vast amounts of omnichannel data processed by marketing departments, and the value of leveraging that data, AI adoption is increasingly critical for businesses that want to remain competitive. According to the IBM Institute for Business Value's annual CEO study, over 70% of the highest performing executives that were surveyed believe that competitive advantage depends on having the most advanced generative AI.

Key words: Artificial Intelligence, Machine Learning, Business, Marketing

41A Study on Customer Satisfaction towards E-Commerce Shopping in Bengaluru City

JEEVITHA J

Assistant Professor, Department of Commerce, RJS First Grade College, Koramangala,
Bengaluru., Affiliated to Bengaluru City University

E-mail: jeevireddy2927@gmail.com Phone:9035707027

ABSTRACT

E-commerce or electronic commerce refers to the buying and selling of goods and services, as well as the transfer of assets or information, via an electronic network, primarily the internet. Key activities in E-commerce include procurement, order entry, transaction processing, online payments, authentication, inventory management, order fulfilment, shipping, and customer support. For instance, when a customer uses a credit card at a magnetic stripe reader, they are engaging in e-commerce. E-commerce platforms represent the modern equivalent of variety stores, reflecting the evolving shopping habits of the 21st century and the emergence of new distribution channels. This shift is driven by the digital purchasing impulses that cater to the desires and needs of consumers. With advancements in information technology, the scale of e-commerce is expanding and playing a crucial role in the industry by facilitating the exchange of goods. The major objective was to study about factors associated with customer satisfaction towards online shopping inside Bengaluru along with to find out level of satisfaction. This paper investigates the various factors that affect individuals' online shopping behaviours. The researcher analysed the attitudes, behaviours and intentions exhibited by consumers when opting to shop online. Statistical analysis of the data indicates that convenience and trust play a crucial role in determining whether individuals decide to make online purchases. Among younger generations, trust is considered the most significant factor impacting their purchasing decisions in the online marketplace. Their perspective is heavily shaped by several elements, including attractive discounts, straightforward payment methods, easy return policies, and fast delivery services. In this context, this article aims to examine how these narratives interconnect and how they can influence consumer behaviour, based on a limited group of respondents. Correlational analysis was employed to explore the relationships between the narratives. Additionally, author addressed managerial implications and provided insights for E-commerce retailers regarding various practices that impact consumer motivation.

Key Words: E-Commerce, Customer satisfaction, Method of payment, Online shopping, E-Commerce Platforms

42.E-Commerce: Emerging Challenges

BANDARI ANJALI & S. KALPANA,

M.Com Final Year Students, Department of Commerce, Sri Krishnadevaraya University,
Anantapuramu

ABSTRACT

E-commerce has become a significant part of the global business landscape, with a particular focus on Asia in recent years. The growth of e-commerce has been fuelled by a variety of factors, including increasing internet penetration, growing consumer demand for convenience and cost-effectiveness, and advancements in technology that have made online transactions easier and more secure. However, despite the many benefits of e-commerce, there are also a number of challenges and issues that businesses in this space must contend with. One of the biggest challenges is competition, as more and more businesses are entering the e-commerce market, making it increasingly difficult to stand out and differentiate oneself from the crowd. Despite these challenges, e-commerce continues to offer tremendous opportunities for businesses that are able to effectively navigate the market and provide high-quality products and services to customers. With continued investment in technology, logistics, and security, e-commerce is poised to remain a major force in the global business landscape for years to come.

Key words: Business, Global, E-Commerce, Logistics

43.Emerging Trends and Perspectives of Digital Marketing in 21st Century

G. Praneetha

III B. Com (CA) Student, Student at SV Degree College

ABSTRACT

Digital marketing has undergone rapid transformation in recent years, propelled by technological advancements and shifting consumer behaviors. This study explores the most significant emerging trends in digital marketing as of 2025, focusing on the integration of artificial intelligence, voice search optimization, short-form video content, and the evolution of influencer marketing. Through a review of recent literature and industry reports, this article identifies the strategies and technologies that are redefining marketing paradigms. In the digital age, marketing has shifted from traditional methods to technology-driven strategies that engage consumers in more interactive and personalized ways. With the rapid evolution of digital platforms, tools, and user behaviors, businesses are compelled to adapt their marketing practices to remain competitive and relevant. The landscape of digital marketing in 2025 is characterized by innovation, immediacy, and increasing reliance on data analytics and automation. This study aims to identify and analyze the most prominent emerging trends in digital marketing as of 2025. It focuses on seven core trends: AI-powered marketing, voice search optimization, short-form video content, the evolution of influencer marketing, augmented reality experiences, first-party data strategies, and social commerce. Understanding these trends is crucial for marketing professionals and organizations seeking to enhance brand visibility, foster customer loyalty, and achieve long-term growth in a dynamic digital ecosystem. Key findings highlight the increasing reliance on first-party data, the growing impact of augmented reality (AR), and the rise of social commerce. These trends suggest a shift toward more personalized, immersive, and ethically-conscious marketing practices. The paper concludes by discussing the implications of these trends for marketing professionals and organizations aiming to stay competitive in a digitally driven economy.

Keywords: Digital Marketing, Artificial Intelligence, Social Commerce, Augmented - Reality, Marketing Trends.

44 Digital Transformation in Banking and Financial Services

HASHMI SYED

Student of 2nd BBA, SV DEGREE & PG COLLEGE, Anantapur, E-Mail:
syedhashmi693@gmail.com

ABSTRACT

The banking and financial services sector is undergoing a paradigm shift driven by digital transformation. Emerging technologies like Artificial Intelligence, Blockchain, and Cloud Computing are reshaping traditional banking models, enhancing customer experience, and streamlining operations. This paper explores how digital innovation is redefining service delivery, risk management, and compliance frameworks. With the rise of fintech startups and digital-only banks, competition has intensified, pushing legacy institutions toward agile and customer-centric strategies. The study examines India's transition to a cashless economy, emphasizing the role of UPI, mobile wallets, and digital lending platforms. It also addresses cybersecurity challenges and regulatory consideration in the digital area.

Keywords: Digital Banking, Financial Technology, Cashless Economy, Digital Payments, Cybersecurity.

45. Impact of Organizational Justice and Psychological Well-Being of Employees on Organizational Citizenship Behaviour

Dr. Karamvir Sheokand

Associate Professor, IMSAR, MDU Rohtak

Ritu

Research scholar, IMSAR, MDU Rohtak

ritu.rs.imsar@mdurohtak.ac.in

ABSTRACT

The purpose of this paper is to demonstrate how a person's impression of justice in the workplace may be understood as a good self-experience that contributes to psychological well-being (PWB), which in turn encourages organisational citizenship behaviours. The goal of this study is to investigate how PWB mediates the relationship between organisational citizenship behaviours (OCBs) and organisational justice. A sample of 200 workers from the banking and automotive industries participated in the study. The information gathered is pertinent to hierarchical regression analysis and Pearson r. The main research variables show a substantial association, according to the data. The article's conclusion is that one of the most important research factors may be an organisational environment that supports workers in leading fulfilling lives.

Keywords: Organizational justice (OJ), organizational citizenship behavior (OCB), psychological well-being (PWB)

46.Reimagining Financial Services: A Conceptual Study of the Fintech Landscape

Lt. Dr. Ranganatham. G

Associate Professor, Dept. of Commerce, School of Business Studies,
Central University of Karnataka, Kalaburagi, Karnataka, E-mail: ranganathg@cuk.ac.in

ABSTRACT

The emergence of Financial Technology (FinTech) has brought about a paradigm shift in the global financial services industry, redefining how financial products and services are developed, delivered, and experienced. This conceptual study explores the evolving FinTech landscape by examining its key drivers, theoretical underpinnings, ecosystem components, and the strategic challenges it presents. Drawing upon foundational theories such as Innovation Diffusion Theory, Technology Acceptance Model, Disruptive Innovation Theory, Resource-Based View, and Ecosystem Theory, the research offers a multidimensional framework for understanding how technological advancements—including artificial intelligence, blockchain, open banking, and embedded finance—are reshaping financial intermediation. The study further analyzes the major trends, issues, and barriers within the FinTech ecosystem, including regulatory complexities, cybersecurity threats, technological integration challenges, and scalability concerns. By mapping out latent variables and performance indicators, the study presents a comprehensive conceptual model that provides insights for policymakers, financial institutions, technology providers, and academic researchers seeking to foster innovation, ensure regulatory compliance, and enhance financial inclusion. The findings underscore the need for adaptive strategies and collaborative frameworks to manage the disruptive potential and transformative promise of FinTech in a rapidly digitizing global economy.

Keywords: FinTech, Innovation Diffusion, Cybersecurity, Technology Adoption.

47.Digital Transformation in Indian Capital Markets: The Growing Influence of E-Payments

B. Sharmila Ramaiah

Lecturer-in-Commerce, Government Degree College (A), Ananthapur.

E-mail Id: sharmila5063@gmail.com

ABSTRACT

This research paper provides a comprehensive analysis of the digital transformation underway in Indian capital markets, with a specific focus on the burgeoning influence of electronic payments (e-payments). It traces the evolution of payment systems from traditional, paper-based methods to the current dominance of digital platforms. This paper studies the profound impact of e-payments on the efficiency of the capital markets. It delves into the numerous benefits offered by e-payments, alongside the challenges and risks that accompany their increasing adoption. A critical aspect of the analysis is the impact of e-payments on financial inclusion and accessibility within the Indian capital markets. The study offers a perspective on the future trajectory of digital payments in this vital sector of the Indian economy.

Key words: E-Payments, Capital markets, Financial Inclusion, Digital transformation, Efficiency, Risks.

48.Digital Payment Systems in India: Evolution, Adoption, and Emerging Challenges

Dr. Syed Ussain Saheb

Academic Consultant, Department of Law, Sri Krishnadevaraya University, Anantapuramu

ABSTRACT

The advent of information technology has led to significant innovations in product design and service delivery within the banking and financial sectors. Reforms in the Indian banking system, particularly following the enactment of the Information Technology Act, 1999, have introduced new dimensions to financial operations in the country. These technological advancements have transformed the banking infrastructure, business processes, organizational culture, and human resource development strategies. One of the most notable developments in this digital transformation is the emergence of e-banking, which has streamlined payment and accounting systems, greatly enhancing the speed and efficiency of banking services. In India, the transition towards a cashless economy began in the late 20th century. Digital payments—or electronic payments—involve the transfer of monetary value between accounts through digital devices or platforms. These transactions may be partially, primarily, or entirely digital in nature. Digital payment systems enable governments, businesses, and individuals to conduct transactions in a more secure, cost-effective, and transparent manner, thereby promoting inclusive economic growth. The rise of e-commerce has driven the integration of technology into financial services, including digital payments, receipts, fund transfers, e-cash, and e-wallets. Digital Payment Gateways represent the latest innovations in this space. The modernization of India's payment ecosystem began with the computerization of clearing operations, followed by the introduction of Electronic Fund Transfers (EFTs). The Reserve Bank of India (RBI) has since implemented advanced systems such as Real-Time Gross Settlement (RTGS) and the National Electronic Funds Transfer (NEFT), both of which are now widely used. Despite these advancements, several challenges remain. The government, RBI, and banking institutions face various hurdles in leveraging global opportunities, ensuring cyber security, improving digital literacy, and building reliable infrastructure. This paper explores the development of digital payment systems in India, recent technological advancements, and the challenges faced by the government, the banking sector, and customers. The study is based on secondary data collected from official websites, journals, and magazines.

Keywords: Digital Transactions, E-Commerce, E-Banking, Electronic Fund Transfer, Digital Payment Gateway

49. Emerging Trends in Digital Marketing

Kalyam Lavanya

3rd BBA Student, SV DEGREE & PG COLLEGE, ANANTAPUR

ABSTRACT

Digital marketing encompasses all marketing efforts using electronic devices and the internet to connect with customers, utilising strategies like SEO, social media, E-mail and content marketing to drive traffic, increase sales and build brand awareness. It is the act of promoting products and services through digital channels such as social media, SEO, email and mobile. Digital marketing refers to the creation and dissemination of content through digital media channels, websites, landing pages, social media, email and mobile applications and the promotion of that content using a variety of strategic across paid, earned and owned digital channels including SEO, SEM, pay-per-click etc..

Keywords: Social media marketing, conversational marketing, SEO, voice of SEO, AI marketing, SEO trends.

50. AI-Applications in Water Resource Management for Sustainable Development

T. Syamala, M. Sc Computer Science, Assistant Professor, Dept. of MCA

AnanthaLakshmi Institute of Technology and Sciences, Anantapur,

Email:thalarisyamala338@gmail.com

ABSTRACT

Water scarcity and inefficient resource management are major obstacles to achieving sustainable development. However, Artificial Intelligence (AI) has emerged as a powerful tool for optimizing water use, reducing waste, and improving conservation efforts. AI technologies, including predictive analytics, machine learning, and real-time monitoring, are instrumental in enhancing water management practices. These tools enable more accurate water demand forecasting, dynamic irrigation control, and water quality monitoring. Furthermore, AI-driven models play a key role in optimizing wastewater treatment, supporting flood prediction systems, and improving pollution control strategies, fostering smarter decision-making in water resource management.

Despite its promising potential, several challenges remain, including data limitations, computational complexity, and high implementation costs. Overcoming these barriers is crucial to unlocking the full potential of AI in sustainable water management. This paper examines the role of AI in this field, highlighting key methodologies, current applications, and future research directions to maximize its impact on water conservation and management.

Keywords: Artificial Intelligence, Water Resource Management, Sustainability, IoT, Machine Learning, Predictive Analytics

51. Entrepreneurship and Startup Manufacturing of Leg Guards and Shafts in Gunupur: A Feasibility Study

1Santosh Tripathy, 2Kali Charan Rath, 3 Ayush Patel

1Assistant professor, 2Associate professor, 3 Student

Department of Mechanical Engineering,

GIET University, Gunupur, India

ABSTRACT

The rise of small-scale manufacturing startups plays a crucial role in economic development, particularly in semi-urban and rural areas. This paper explores the feasibility of establishing a manufacturing startup for leg guards and shafts in Gunupur, Odisha. It examines market potential, cost estimation, break-even analysis, and strategies for scaling the business. The study highlights the role of entrepreneurship, government support, and sustainable business practices in the growth of the mechanical fabrication industry.

Keywords: Entrepreneurship, Manufacturing Startup, Leg Guards, Shafts, Gunupur, Break-even Analysis, Small-Scale Industry

52. A Critical Review of Blackchain Cryptocurrency: Risks, Red Flags, and Investor Caution

Dr. Gurrampati Obilesu, V. Ananda Kumar T. Nagendra

ABSTRACT

Black chain is a cryptocurrency platform that has been associated with numerous scam reports and financial losses, with users frequently encountering withdrawal issues, hidden fees, and misleading investment promises. Many investors have reported that after depositing their funds, they faced delays, unexpected charges, or were completely unable to access their money. The platform's ownership remains concealed, making it difficult to verify its legitimacy or hold anyone accountable. Additionally, scam detection websites have assigned Black chain a very low trust score, citing multiple red flags such as lack of transparency and negative user experiences. Given these concerns, Black chain poses a significant risk to investors, and engaging with such platforms can lead to severe financial losses. It is crucial for potential investors to exercise extreme caution, conduct thorough research, and seek guidance from financial professionals before investing. Any platform that lacks transparency, has a history of complaints, and promises unrealistic profits should be treated as a major red flag and avoided to prevent financial fraud.

Key Words: Black chain, Cryptocurrency, Scam, Investment, Fraud, Caution

53. A study of India's export and import dynamics during 2011-2023

Shivani Gupta (Research Scholar, Department of Commerce, Maharshi Dayanand University,
Rohtak Email-ID shivanigupta5714@gmail.com)

Dr. Priti Sharma (Assistant Professor, Department of Commerce, Maharshi Dayanand University,
Rohtak)

ABSTRACT

This study has been undertaken to examine the export-import dynamics of India with the world and BRICS nations. To study this, the annual data on export and import from 2011 to 2023 have been used, collected from the World Development Indicators website and Indian Commerce.gov.in. This study is based on descriptive research design because the data has been used to describe the situation of the Indian economy in international trade, trade composition with BRICS nations, and major exporters and importers in the BRICS group. This study found that Indian import has always dominated the Indian export, and in the BRICS group, Brazil is the only nation India enjoys trade surplus with while with the rest of economies, India has to face the trade deficit. Hence, to achieve the vision of Viksit Bharat, more efforts need to be taken to make India self-reliant, reduce the share of imports, and increase the export from the Indian economy.

Keywords: Import, Export, India, BRICS.

54. Navigating the Future of Digital Marketing: Emerging Trends

E.Navadeep

3rd BBA student, SV degree& PG college

ABSTRACT

The digital marketing landscape is rapidly evolving driven by technological advancements, shifting consumer behaviors, and the rise of new platform and channel. This paper explores the emerging digital marketing trends that are redefining the way businesses connect with their audiences and drive growth. From the increasing importance of influencer marketing and omnichannel experience to the potential of artificial intelligence, video marketing, and the metaverse, we identify the key trends that will shape the future of digital marketing. Our research provides insights into the opportunities and challenges presented by these trends, and offers guidance for marketers seeking to stay ahead of the curve and drive success in a rapidly changing digital landscape

Keywords : Digital marketing trends, Emerging marketing technologies, Future of marketing, Digital transformation, Marketing innovations

55. Cloud Accounting - A Transformative Force in the Indian Accounting Landscape

Dr. K. Jaya Lakshmi

Academic Consultant, Dept. of Commerce, S.K. University, Ananthapuramu

Prof. D. Anjaneyulu

Head & Chairman (BOS), Dept. of Commerce, S.K. University, Ananthapuramu

ABSTRACT

India, with its rapidly growing economy, is witnessing a surge in demand for accounting services. The adoption of cloud accounting is slowly but steadily gaining momentum in the country, both in the corporate sector and among practicing CAs. Cloud accounting, often referred to as 'online accounting' or 'web-based accounting', is a method of managing financial data using cloud-based software and storage solutions. Instead of relying on traditional desktop-based accounting software, businesses and professionals can access their financial data from anywhere with an internet connection. This method has gained immense popularity in recent years due to its numerous advantages. Cloud accounting has become a pivotal strategy for organizations seeking agility and efficiency in their Financial Operations.

Keywords: Cloud Accounting, Online Accounting, Web-based Accounting,

56. Digital Marketing Trends Challenges and Best Practices: A Comprehensive Analysis

Dr. D. Naganna

Lecturer in Commerce, Government college for Men, Cluster University, Kurnool

ABSTRACT

Over the past few decades, the speed and extent of digital marketing development in developing countries like India playing a significant role in the daily life of citizens and development of economy. Digital marketing refers to numerous and totally different promotional techniques deployed to attract customers via digital technologies. Digital marketing is personified by service selection, product and brand marketing strategy, which uses the Internet as a core promotional medium, in Addition to mobile, TV and radio. Nowadays consumers looking for more digital content and want each of their purchase to be comfortable and unique, this creates a urgent need to develop digital marketing in India. The internet has provided a helping hand to e-commerce. This article focuses on the evolution of digital marketing and the challenges of digital marketing faced by marketers in the digital age, in order to examine the future shape of the Digital Marketing in business world I have analyzed the trend with which the Digital Marketing is occupying the space in market.

Keywords: Digital marketing, Internet, Challenges, Marketing Trends.

57.Digital Payments System and Its Challenges in Indian Perspective

Potte Sreenivasulu

Lecture in Commerce, Government College Autonomous, Ananthapuramu

sreenujem@gmail.com

Abstract

Information technology has given rise to new innovations in the product designing and their delivery in the banking and finance industries. Under the regime of banking sector reforms, IT Act of 1999 gave new dimensions to the Indian banking sector. IT has created transformation in banking structure, business process, work culture and human resource development. The new evolution in same field is E-Banking. It facilitates an effective payment and accounting system thereby enhancing the speed of delivery of banking services considerably. In India, the move towards a cashless society started since late 20th century. A digital payment, or an electronic payment, is the transfer of value from one payment account to another using a digital device or channel. Digital payments can be partially digital, primarily digital, or fully digital. The governments, companies, and international organizations can make and receive payments in a cheaper, safer, and more transparent way, helping to build economies that are inclusive. Development in E-Commerce emerge banking sector to introduce technology in financial services like payments, receipts, fund transfers, e-cash ,e-wallet etc. Digital Payment Gateway is the most recent development in electronic banking. Computerization of clearing operations was the first major step towards modernization of the payment system. Electronic Fund Transfer (EFT's) is the major electronic payment system which gets more importance in recent years. RBI has introduced the electronic fund transfer facility for customers of Indian banks. Real Time Gross Settlement (RTGS) and National Electronic Fund Transfer (NEFT) are the national EFTs which are running by the RBI. In this process governments, RBI and banks facing lot of challenges to grab the global opportunities in all sectors. This paper discussed about on digital payment system in India as recent developments and challenges faced by the government, Banking sector and in a customer perception. Data mentioned in this article taken from secondary data source like magazines, official websites etc.

Key words: Digital Payments, E-Banking, E-Commerce, Electronic Fund Transfer.

58.Enhancing Brand Experience and purchase intentions through Artificial Intelligence – Examining the role of Customer Engagement

Sunkari Suneetha

Professor, Department of Management Studies, Vardhaman College of Engineering
Shamshabad, Hyderabad, India, Ph. No: 9866-098127, Email Id: sunimodi58@gmail.com

Mr. G. Vinesh Kumar

Asst. Professor, Department of Management Studies, Vardhaman College of Engineering
Shamshabad, Hyderabad, India, Ph. No: 9948227154, Email Id: vineshkumar59@gmail.com

Mr. B. S. Ravi Chandra

Asst. Professor, Department of Management Studies
Vardhaman College of Engineering, Shamshabad, Hyderabad, India
Ph. No: 8897723666, Email Id: srinivas.ravichandra@gmail.com

Abstract

Artificial Intelligence is rapidly changing the digital marketing dynamics. Hence, it has reshaped the consumer-brand interactions and immersive brand experiences through personalized crafted approaches with multiple touchpoints. This paper looks at how AI technologies can enhance brand experience and purchase intentions and how better customer engagement can mediate that relationship. With the rise of AI-powered tools such as Chatbots, recommendation engines, emotional AI and generative technologies, brands are now capable of offering hyper-personalized content that specifically addresses consumer needs. Emotional AI uses data from our bodies, like how we move our faces and our voice sounds, to make campaigns smart with emotions. This makes sure the brand likes us and we want to buy from them again. The research also investigates whether customer engagement is a crucial intermediary in AI-driven brand experience and consumers' purchase intentions. Artificial Intelligence (AI) technology helps customers get engaged with real-time conversations, personalized messaging and immersive tech like Augmented Reality (AR) and Virtual reality (VR). Consumers can interact with brands more dynamically and emotionally and this affects their willingness to purchase positively.

This conceptual paper identified how AI can be strategically leveraged in marketing to create consumer-centric practices through the literature review that enhances user experience and contributes to business objectives. The research finds that AI has enormous scope to influence brand experience and purchase intentions. But, if customer engagement is actively triggered, the results will be even more efficient. This study opens avenues for future empirical research to explore sector-specific applications and ethical implications of AI in branding. It highlights the importance of balancing technological innovation with transparency and responsible data usage to build sustainable consumer trust.

Key Words: Artificial Intelligence, Brand Experience, Purchase Intention, Customer Management, Emotional AI, Personalization, Chat bots, Augmented Reality, Generative AI, Digital Marketing.

59.Impact of Kotak Bank's Merger on Stock Price: An Event Study Analysis

1. CMA Dr. Jeelan Basha.V., Professor of Commerce, Vijayanagara Sri Krishnadevaraya University, Jnana Sagara Campus, Vinayaka Nagar, Cantonment, Ballari 583105, Karnataka, INDIA, drjeelanbasha@vskub.ac.in, Cell No.9986080829

2. Roshan Zameer

Research Scholor, Vijayanagara Sri Krishnadevaraya University, Jnana Sagara Campus, Vinayaka Nagar, Cantonment, Ballari 583105, Karnataka, INDIA
roshan.zvvs@gmail.com, Cell No.9743816482

ABSTRACT

This study examines Kotak Bank's merger impact on stock performance using event study methodology. Regression analysis shows a weak, non-significant relationship ($\beta=0.129$, $p=0.368$, $R^2=0.008$) between stock and market returns, highlighting firm-specific factors. Abnormal returns (AR) and cumulative abnormal returns (CAR) are negative pre-merger (-0.0438) and post-merger (-0.0669), but not statistically significant. The 5-day event window (-2 to $+2$) shows marginal significance ($p=0.069$). Findings indicate limited short-term market impact, reflecting possible integration challenges and unmet expectations.

Keywords: Event Study Methodology, AR, CAR, Market Model

60.Corporate Social Responsibility in India: Issues and challenges

DR.K.H.Vanajamma, M.A, Ph.D.

Principal, Sree Vani Institute of Management, Anantapur, Pin- 515001, MOB; 09440664571

ABSTRACT

It is rightly said that "It is easy to dodge our responsibilities, but we cannot dodge the consequences of dodging our responsibilities." - Josiah Charles Stamp, 1880-1941, former director of the Bank of England. In this modern digitalized world, businesses are required to be mindful both in terms of what they are doing and how they are doing it. The company's brand is not just dependent on the quality of products they are offering to people but on the overall impact of the company's operations on the society, environment and the economy. Their sense of social responsibility provides them with a competitive edge over their competitors in a crowded marketplace. CSR is a holistic and integrated management concept whereby companies integrate their social and environmental objectives with their business objectives. It works on a Triple Bottom Line Approach i.e. Company focuses on 3P's; People, Planet & Profit while addressing all the expectations of its stakeholders. The majority of policy initiatives in the country are driven by the objectives of equal opportunities, minimizing poverty and human deprivation, focus on fundamental rights, etc. thereby leading to strong human development. The choices that we make today will be going to affect and influence our future generations. Despite all this inequality and disparity still exists. This year, the Indian Government implemented new CSR guidelines. These guidelines require Indian companies to spend 2 percent of their net profit on CSR. India is the first country in the world to make CSR mandatory. Including the CSR mandate in Companies Act, 2013 is a great step of engaging the corporate sector in the equitable development of the country. Earlier companies were required to spend 2 percent of the profits towards CSR and in case of failure to do so; they were required to give reasons. But as per the present amendment, companies are required to spend 2 percent of profits towards CSR in the given time limit or are required to turn over this amount of profits in the funds which are run by the government. The new amendment will require all the companies which qualify the provisions under CSR guidelines to spend the specified part of their profits towards Corporate Social Responsibility without failing. In this paper, researchers have made an attempt to study Issues and Challenges associated with CSR in India and also to determine various factors driving CSR practices in Indian Companies

Keywords: CSR, Corporate, Society, Environment, Triple bottom line, Sustainability, Social responsibility JEL Classification: M14

61.Digital Talent Acquisition: Finding the Right Talent in a Digital World

T. Nagalakshmi*

Abstract

The rapid evolution of digital technology has significantly transformed talent acquisition processes across industries. Organizations now leverage artificial intelligence (AI), data analytics, and digital platforms to enhance recruitment strategies, improve candidate experience, and secure top talent. This paper explores the paradigm shift in talent acquisition brought about by digitalization, focusing on the impact of AI-driven recruitment, social media hiring, Applicant Tracking Systems (ATS), and data-driven decision-making.

Key challenges such as bias in AI recruitment, data privacy concerns, and maintaining a human touch in digital hiring processes are also addressed. By analysing industry case studies and emerging trends, this study provides insights into best practices for organizations to attract and retain top-tier candidates in an increasingly competitive job market. The discussion concludes with strategic recommendations for HR professionals and recruiters to optimize digital hiring, ensuring alignment with organizational goals while fostering an inclusive and innovative workforce.

Keywords: Digital Talent Acquisition, AI in Recruitment, Social Media Hiring, Applicant Tracking Systems (ATS) & Data-Driven Recruitment.

62.Securing Digital Transactions: Unpacking Trust in Indian

Digital Payment Systems

Dr. Y.Nagendra Reddy, M.com, Ph.D., PDF (ICSSR),
Dept. of Commerce, S.K.University, Anantapur. Andhra Pradesh.
Cell:09030826835.7989532523, [Email:yngreddy@gmail.com](mailto:yngreddy@gmail.com)

ABSTRACT

Cash holds the Crown, but digital payment methods have quickly taken over the outlook. India has now been a leader in this shift. Humans naturally desire convenience and accessibility, making it challenging to maintain adequate cash. Digital payments lead to efficient and sustainable cash flow with efficiency and effortlessness amongst the generating population precisely post-pandemic. The electronic transfer of value, such as money, between accounts, is what digital payments are all about. These intangible transactions do not involve cash, credit cards, or cheques. Digital payment methods, on the other hand, make use of processing mechanisms on devices such as mobile phones and PCs, easier and flexible whereas the banking sector plays a pivotal role in offering these above-mentioned instruments during the pandemic situations with clarity and security. In recent decades, there has been a discernible shift towards advancing technology. This movement underscores the increasing significance of digital methods, compelling numerous businesses to embrace digital payment systems, provide safe and secured payments between the two parties, and lower risk, accessibility, and straightforward efficiency of cash. The particular research paper showcases that the paradigm of payments has shifted significantly, with an emphasis on customer convenience, seamless cash flow, and rapid services as pivotal factors. This ensures ease of use and choice, contributing to the holistic success of digital payment systems for individuals and economies alike.

Keywords: E-Commerce, Digital Payments, Internet, Cybercrimes, RTGS, Coved

63.US Tariff's and Impact on Indian Economy: A Holistic Analysis

Sunil Kumar V

Assistant Professor, Department of Commerce

Dayananda Sagar College of Arts, Science and Commerce

Affiliated to Bangalore University

E-mail id: sunilkumarv-bcom@dayanandasagar.edu , Phone: 9739553388

Abstract

In 1991, after the economic liberalization in India, the trade volume between India and the United States reached around \$5.42 billion. This amount steadily increased, reaching \$9.86 billion by 1996. The growth trend persisted, with bilateral trade in goods exceeding \$128 billion in the fiscal year 2022-23, highlighting the strengthening economic ties between the two countries. During the fiscal year 2023-24, India's exports to the US were valued at \$77.5 billion, representing over 18% of India's total exports. Major export categories include textiles, pharmaceuticals, engineering products, and IT services. On the other hand, imports from the US amounted to \$42.2 billion, indicating a trade imbalance that has raised concerns. The Trump administration expressed apprehensions regarding this trade deficit, advocating for "fair bilateral trading relationships." The US has criticized India's high tariffs on specific items, such as a 50% duty on apples and 30% on cherries, which are seen as obstacles to American goods entering the Indian market. In response, the Trump administration implemented a blanket 26% tariff on imports from India, a move that triggered significant market reactions and economic worries. This tariff rate exceeds those applied to the European Union 20%, Japan 24%, and South Korea 25%. While China faces a 54% tariff, India's placement within this high tariff category is viewed as a considerable setback for its trade relations with the US. On April 2nd, President Trump announced these reciprocal tariffs affecting over 180 countries, without any specific exclusions and also introduced a baseline tariff of 10 percent. However, the reciprocal tariffs are set at half the rate that other countries impose on US products. This study analyses the long-term impacts of these tariffs on output reduction, linking trade, inflation, and consumer losses to the decline of the Indian stock market which is influenced by capital absorption and fundamental shocks in the automobile and pharmaceutical sectors. Additionally, it investigates the strategic measures taken by the Indian government to enhance trade competitiveness and diversification, while evaluating the prospects for a bilateral trade agreement or free trade agreement with the United States within the context of the current tariff environment.

Keywords: GDP, Tariffs, Trade, Exports, Competitiveness and Economic Growth.

64.Cyber Security Challenges in Digital Transactions

Ambati Sai Manvitha, I MBA and Dr. N. Jayaprada, Assistant Professor,
Department of Management and Commerce, Sri Sathya Sai Institute of Higher Learning (SSSIHL),
Anantapur

ABSTRACT

Digital transactions have become an integral part of modern financial and commercial activities. However, the rapid adoption of digital payment systems has also led to increased cyber security threats. Cybercriminals exploit vulnerabilities in payment systems, leading to data breaches, fraud, identity theft, and regulatory challenges. This paper explores the key cyber security threats associated with digital transactions, analyses existing security measures, and proposes effective solutions to mitigate these risks. By adopting advanced security frameworks, AI-based fraud detection, and stronger regulatory enforcement, digital transactions can be safeguarded against evolving cyber threats.

Keywords: Cyber Security, Digital Transactions, Data Breaches, Fraud, Identity Theft, Regulatory Compliance

65.Emotional Intelligence in the Age of AI

Boomika I MBA and Dr. N. Jayaprada, Assistant Professor,
Department of Management and Commerce, Sri Sathya Sai Institute of Higher Learning (SSSIHL),
Anantapur

ABSTRACT

In an era driven by artificial intelligence (AI), emotional intelligence (EI) has emerged as a vital human skill distinguishing us from machines. As AI continues to replace and redefine many job roles, the demand for emotional intelligence – self- awareness, empathy, relationship management, and social skills – is more pronounced than ever. This paper explores the intersection of EI and AI, focusing on how human emotional intelligence can complement AI systems, maintain meaningful work environments, and preserve the essence of human-centric interactions. It further highlights the need for developing EI in students and professionals to remain relevant in AI-integrated workplaces.

Keywords: Emotional Intelligence, Artificial Intelligence, Human Skills, Empathy, Self- awareness, Future of Work

66. Emerging Digital Marketing Trends

D. Sadhana, I MBA and Dr. N. Jayaprada, Assistant Professor,
Department of Management and Commerce, Sri Sathya Sai Institute of Higher Learning (SSSIHL),
Anantapur

ABSTRACT

Digital marketing is undergoing a rapid transformation, driven by technological advancements, evolving consumer preferences, and the increasing integration of artificial intelligence (AI), big data, and automation. This research paper explores the most significant emerging trends in digital marketing, including AI-driven marketing, voice search optimization, interactive content, and influencer marketing. By reviewing five scholarly articles and industry reports, this study identifies the key drivers of these trends and their impact on business strategies. The findings reveal that businesses must adapt to these trends to remain competitive in an increasingly digitalized marketplace. Additionally, this paper discusses the challenges associated with digital marketing trends, including data privacy concerns, algorithm updates, and changing consumer behaviors. Future research should explore the long-term impact of these trends on consumer decision-making and brand loyalty.

Keywords: Digital marketing, artificial intelligence, voice search, interactive content, influencer marketing, Omni channel marketing

67. Navigating the Issues and Challenges in E-Commerce

D Sai Lalitha Mani I MBA and Dr. N. Jayaprada, Assistant Professor,
Department of Management and Commerce, Sri Sathya Sai Institute of Higher Learning (SSSIHL),
Anantapur

ABSTRACT

This paper explores the wide range of problems and difficulties that modern online businesses (e-commerce) face in a rapidly evolving digital landscape. With the rise in internet usage and mobile devices, e-commerce has grown tremendously, but this growth has also brought several challenges. The study focuses on key issues such as lack of customer trust, unreliable delivery systems, intense market competition, limited customer service, and concerns related to online payment safety. To better understand these challenges, we used a combination of secondary research (reviewing existing literature and reports) and primary research (conducting simple surveys and interviews with online shoppers and small e-commerce business owners). Our findings reveal that both customers and sellers face recurring problems that hinder smooth online transactions. This paper ends with actionable suggestions and recommendations that e-commerce businesses—especially small and medium enterprises - can use to overcome these barriers and build a more trustworthy and efficient online marketplace.

Keywords - E-commerce, online shopping, Challenges, Customer trust, Delivery issues

68.Nostalgia Marketing :Reviving the Past to Fuel Consumer Engagement and Brand Commitment

Hir Hemanshu Desai I MBA and Dr. N. Jayaprada, Assistant Professor,

Department of Management and Commerce, Sri Sathya Sai Institute of Higher Learning (SSSIHL),
Anantapur

ABSTRACT

Nostalgia marketing is an effective branding strategy that taps the emotional gravity of the past to create strong and lasting bonds with consumers. This research paper examines the workings of nostalgia as a psychological stimulus, its effect on consumer purchasing behavior, and the strategic deployment of nostalgic elements in contemporary advertising campaigns. Based on a vast collection of case studies, academic literature, and consumer questionnaires, the paper examines the role of nostalgia in Indian and international markets alike. It reveals how various generations—particularly Millennials and Gen Z—react to retro-themed advertising and emphasize the need for cultural relevance and authenticity. The study determines that nostalgia marketing, when carefully done, can greatly boost brand equity, customer involvement, and emotional loyalty.

Keywords: Nostalgia, emotional branding, consumer psychology, retro branding, Gen Z, Millennials, brand storytelling

69.Digital Transformation in Banking and Financial Services

H. Bhanu Tejaswi I MBA and Dr. N. Jayaprada, Assistant Professor,

Department of Management and Commerce, Sri Sathya Sai Institute of Higher Learning (SSSIHL),
Anantapur

ABSTRACT

Digital transformation has emerged as a revolutionary force in the banking and financial services sector, dramatically altering the landscape of service delivery, customer engagement, and operational processes. This research explores how technological advancements—such as Artificial Intelligence (AI), Blockchain, Internet of Things (IoT), Robotic Process Automation (RPA), and Big Data—are disrupting conventional banking models. Using a qualitative methodology based on secondary data analysis and a range of real-world case studies, this paper investigates the tangible impacts of digital transformation on financial performance, risk management, customer trust, and regulatory compliance. It also discusses challenges such as cyber threats, ethical concerns in algorithmic decision-making, and institutional inertia. The study concludes with policy and strategic recommendations aimed at enabling banks to become digitally mature, agile, and customer-centric institutions in the digital age.

Keywords : Digital Banking, FinTech, Artificial Intelligence, Block chain, Customer Experience, Cyber security, Big Data, RegTech, Financial Innovation, Cloud Computing

70. Emerging Digital Marketing Trends: Leveraging Personalization, Content Strategies, and Inclusivity for Enhanced Customer Engagement

G. Akanksha I MBA and Dr. N. Jayaprada, Assistant Professor,

Department of Management and Commerce, Sri Sathya Sai Institute of Higher Learning (SSSIHL),
Anantapur

ABSTRACT

The digital marketing landscape is not just evolving—it is being reinvented by a convergence of rapid technological advancements, changing user behaviors, and the growing demand for personalized, ethical, and immersive experiences. This research paper explores the key trends that are redefining the future of digital marketing, placing emphasis on personalization, the role of short-form content, inclusivity, influencer and user-generated content, and the integration of emerging technologies such as augmented reality (AR) and virtual reality (VR).

Modern consumers are no longer passive recipients of marketing messages- they are active participants seeking authenticity, engagement, and value. In response, marketers are shifting from broad, one-size-fits-all campaigns to hyper- personalized experiences that resonate with individuals based on their preferences, behaviors, and values. This paper highlights how personalization, driven by AI and data analytics, is enhancing customer satisfaction and retention. Equally significant is the growing influence of content formats such as short-form videos and UGC, which are helping brands foster community, credibility, and relatability. Influencer marketing continues to evolve, with micro and nano influencers proving highly effective in niche engagement. Furthermore, the integration of AR/VR is creating interactive experiences that blur the lines between the physical and digital, revolutionizing how consumers explore and purchase products.

Another major trend explored is inclusive and sustainable marketing- strategies that not only reflect social and environmental awareness but also promote diversity and equity in brand storytelling. Consumers today are increasingly aligning with brands that take clear stands on social issues and demonstrate the responsibility beyond the profit.

Using a combination of primary research (surveys and observations) and secondary sources (case studies, reports, and content analysis), this paper investigates how these trends are shaping marketing strategies across industries. The findings suggest that brands that prioritize innovation, authenticity, inclusivity, and customer- centricity are more likely to build trust, loyalty, and long-term success in the digital marketplace. This research paper explores the rapidly evolving landscape of digital marketing that is driven by technological innovations and shifting consumer behaviors.

Keywords: Personalized Marketing, Short-form Video Content, Multi-channel Social Media Marketing, User-Generated Content (UGC), Inclusive Marketing, Sustainability Influencer Marketing, Virtual and Augmented Reality (VR/AR), Content Strategy, Customer Engagement, Brand Loyalty

71.Navigating Challenges: Addressing current issues in E- Commerce

Janampally Sai Thrisha I MBA and Dr. N. Jayaprada, Assistant Professor,
Department of Management and Commerce, Sri Sathya Sai Institute of Higher Learning (SSSIHL),
Anantapur

ABSTRACT

This research paper explores the current challenges faced by the e-commerce industry in the rapidly evolving digital landscape. As online shopping becomes increasingly dominant, businesses encounter numerous obstacles, including cybersecurity risks, logistical inefficiencies, data privacy concerns, and rising competition. The purpose of this study is to analyze these key issues and propose strategic solutions that can help e-commerce platforms adapt and thrive. The research adopts a qualitative approach, drawing insights from recent industry reports, case studies, and expert interviews to identify patterns and best practices. Findings reveal that customer trust, technological innovation, and agile supply chain management are critical for overcoming these challenges. The paper concludes by recommending a framework for resilience and long-term sustainability in e-commerce operations.

Keywords : E-commerce, Digital Challenges, Cyber security, Customer Trust, Logistics, Data Privacy, Online Retail, Competitive Strategy

72.Emerging Digital Marketing Trends

Kople Kadamb I MBA and Dr. N. Jayaprada, Assistant Professor,
Department of Management and Commerce, Sri Sathya Sai Institute of Higher Learning (SSSIHL),
Anantapur

ABSTRACT

This research paper explores the latest trends in digital marketing, focusing on emerging technologies, consumer behavior changes, and innovative strategies. It highlights the significance of artificial intelligence (AI), voice search optimization, influencer marketing, personalization, and interactive content. Through a thorough literature review and analysis, the study identifies key factors shaping the future of digital marketing. The findings suggest that brands must adapt to these trends to remain competitive. The paper concludes with recommendations for businesses and marketers to leverage these emerging trends effectively.

Keywords: Digital Marketing, AI, Personalization, Influencer Marketing, Consumer Behavior

73.Accounting Essentials: Integrating Financial Reporting, Cost Management, and Ethical Practices for Sustainable Business Success

K. Sai Pragna I MBA and Dr. N. Jayaprada, Assistant Professor,

Department of Management and Commerce, Sri Sathya Sai Institute of Higher Learning (SSSIHL),
Anantapur

ABSTRACT

In an era of increased regulatory scrutiny, evolving stakeholder expectations, and dynamic market pressures, the role of accounting has transcended traditional bookkeeping. This paper investigate show the integration of three core accounting pillars—financial reporting, cost management, and ethical practices—serves as a strategic driver for sustainable business success. Through a qualitative review of academic literature, industry reports, and case studies of firms across sectors, the research explores the synergy between accurate financial disclosures, strategic cost control mechanisms, and ethical decision-making. Financial reporting fosters transparency and investor confidence, cost management ensures operational efficiency and value creation, and ethical practices align corporate behavior with societal values. The study emphasizes the need for a holistic approach where these components are not seen in isolation but as interconnected forces shaping organizational longevity and trust. In conclusion, the paper proposes a conceptual model that organizations can adopt to embed accounting functions within their sustainability goals.

Keywords : Financial Reporting, Cost Management, Business Ethics, Corporate Sustainability, Strategic Accounting Integration, Transparent Governance, Triple Bottom Line, Sustainable Decision- Making

74.Revolutionizing Marketing with Artificial Intelligence: Enhancing Customer Engagement, Segmentation, and Ethical Considerations

Lakshmi Sahiti I MBA and Dr. N. Jayaprada, Assistant Professor,

Department of Management and Commerce, Sri Sathya Sai Institute of Higher Learning (SSSIHL),
Anantapur

ABSTRACT

Artificial Intelligence (AI) is revolutionizing the marketing landscape by empowering data-driven decision-making, customized customer experiences, and operational effectiveness. This article delves into the use of AI in marketing, critically reviews current literature, and determines essential strategies and ethical considerations. Based on a qualitative research methodology supplemented with case study analysis and secondary data, the research finds that AI enhances customer interaction, segmentation, and campaign performance. But it also poses questions about data privacy and algorithmic bias. The paper ends by emphasizing the importance of ethical AI frameworks and makes suggestions for future research.

Keywords: Artificial Intelligence, Marketing Strategy, Customer Personalization, Data Analytics, Ethical AI

75.The Impact of Social Media Networking Platforms (Instagram, YouTube, and Other Apps) on Society

Kshipra Inglay, I MBA and Dr. N. Jayaprada, Assistant Professor,
Department of Management and Commerce, Sri Sathya Sai Institute of Higher Learning (SSSIHL),
Anantapur

ABSTRACT

This research paper investigates the complex role of social networking websites—namely Instagram, YouTube, and new apps—in contemporary society. The research seeks to examine how they contribute to communication, trade, mental wellness, and disinformation. Drawing from a critical examination of past research, statistical data, and case studies, the paper showcases the advantages as well as limitations of social networking websites. Findings of key significance indicate that as these platforms amplify connectivity and economic possibilities, they also add to mental health issues and the spread of misinformation. The research closes by offering advice to policymakers, teachers, and users to avert adverse effects while maximizing potential.

Keywords: Social media, Instagram, YouTube, digital communication, mental health, misinformation, algorithms, influencer culture

76.Strategies for Workforce Adaptability in the Modern Economy

Navya Shrivastava I MBA and Dr. N. Jayaprada, Assistant Professor,
Department of Management and Commerce, Sri Sathya Sai Institute of Higher Learning (SSSIHL),
Anantapur

ABSTRACT

With the increased rate of technological growth and economic transformations in today's world, upskilling and reskilling have become key tactics that organizations adopt in order to remain workforce agile and competitive. The following paper examines the importance of such efforts, summarizes existing literature, and evaluates approaches utilized for their application. The findings conclude that organized skill building initiatives not only increase employees' flexibility but also increase innovation and organizational performance. Yet, problems like time limitation, budgetary constraints, and opposition to change usually hinder their effective implementation. The research ends with suggestions on how to implement continuous learning cultures in organizations in order to manage the changing nature of the job market effectively.

Keywords: Upskilling, Reskilling, Workforce Agility, Technological Advancement, Continuous Learning

77.Power BI in Financial Decision Making: Empowering Data-Driven Strategies in Modern Finance

Merugu Sanskruthi I MBA and Dr. N. Jayaprada, Assistant Professor,
Department of Management and Commerce, Sri Sathya Sai Institute of Higher Learning (SSSIHL),
Anantapur

ABSTRACT

In the era of digital transformation, financial decision-making has evolved from relying on static spread sheets and manual reporting processes to leveraging dynamic, data-driven platforms. Among the most impactful tools in this shift is Power BI, Microsoft's flagship business intelligence solution. This research paper delves into the strategic role Power BI plays in enhancing financial analytics and supporting executive decision-making. With organizations dealing with increasingly complex and voluminous financial data, the ability to transform raw numbers into meaningful insights has become a key competitive advantage. Power BI facilitates this transformation by offering real-time data visualization, intuitive dashboard creation, and seamless integration with a wide range of financial data sources such as ERP systems, Excel spreadsheets, cloud services, and SQL databases. Its user-friendly interface allows finance professionals—regardless of technical expertise—to interact with data, uncover patterns, and generate actionable insights. By automating routine tasks like financial reporting, variance analysis, and forecasting, Power BI not only improves accuracy and timeliness but also frees up valuable analyst time for strategic planning. This study explores Power BI's applications across critical financial domains such as budgeting, forecasting, performance management, and investment evaluation. Through literature review and analysis of case studies, the research identifies how Power BI enhances financial transparency, promotes a data-driven culture, and improves the agility of finance teams. The paper also addresses potential challenges, including data quality concerns, the need for organizational change management, and skill development for optimal tool usage.

Overall, the findings underscore that Power BI is more than just a visualization tool—it is a catalyst for financial transformation. By bridging the gap between data and decision-making, it empowers organizations to respond faster, strategize smarter, and compete more effectively in an information-rich environment.

Keywords: Power BI, financial decision-making, data visualization, forecasting, financial reporting, business intelligence, real-time analytics

78.Leveraging Power BI in Financial Decision Making: Enhancing Insights through Business Intelligence

Sai Smitha I MBA and Dr. N. Jayaprada, Assistant Professor,
Department of Management and Commerce, Sri Sathya Sai Institute of Higher Learning (SSSIHL),
Anantapur

ABSTRACT

This article discusses the use of Microsoft Power BI as a business intelligence tool in improving financial decision-making processes in organizations. As data complexity grows, financial experts look for tools that offer real-time, interactive, and visually enhanced dashboards for better insights. This research examines literature on BI tools in finance, illustrates the use of Power BI through case examples, and examines its efficacy in analyzing financial data for strategic decision-making. Findings indicate that Power BI promotes more accurate decisions, better forecasts, and facilitating data-driven fiscal planning. Research limitations and potential avenues for further research are highlighted as well.

Keywords Power BI, Financial Decision Making, Business Intelligence, Data Visualization, Financial Analytics

79.Emerging Digital Marketing Trends: Shaping the Future of Consumer Engagement

Reeya Khawas I MBA and Dr. N. Jayaprada, Assistant Professor,
Department of Management and Commerce, Sri Sathya Sai Institute of Higher Learning (SSSIHL),
Anantapur

ABSTRACT

This paper explores the current emerging trends in digital marketing that significantly impact consumer engagement and drive business growth. As technology continues to advance at an unprecedented pace, the strategies and methods employed in digital marketing are undergoing constant transformation. Key innovations shaping this landscape include personalization, influencer marketing, voice search optimization, and sustainability-focused marketing initiatives. In this study, a comprehensive review of existing literature highlights the critical trends and their implications for marketers and businesses alike. It becomes clear that organizations that effectively leverage these trends are better positioned to connect with modern consumers. By offering personalized experiences, collaborating with trusted influencers, optimizing for voice search, and committing to sustainable practices, these businesses not only enhance brand loyalty but also gain a competitive edge in an increasingly crowded market.

The findings suggest that adapting to these digital marketing trends can lead to higher engagement rates and foster lasting relationships with consumers. Looking ahead, future studies would benefit from examining how these trends evolve over time in response to shifting consumer behaviors and preferences, providing deeper insights into the dynamic interplay between technology and marketing strategies.

Keywords: Digital Marketing, Emerging Trends, Personalization, Influencer Marketing, Consumer Engagement

80.Power BI in Financial Decision-Making: Enhancing Data-Driven Strategies

Prerna Madan I MBA and Dr. N. Jayaprada, Assistant Professor,

Department of Management and Commerce, Sri Sathya Sai Institute of Higher Learning (SSSIHL),
Anantapur

ABSTRACT

Incorporating Microsoft Power BI into financial processes has drastically changed decision-making within organizations. Its real-time analytics and interactive dashboards allow financial experts to quickly spot trends, evaluate risks, and make well-informed decisions, resulting in enhanced financial performance and strategic planning. By linking to numerous data sources, Power BI integrates financial data, giving a holistic view that boosts transparency and accountability. In addition, Power BI's predictive analytics and advanced data modelling capabilities improve forecasting and operational effectiveness. The application enables users to design personalized dashboards showing essential financial indicators like revenue, profit margins, and cash flow, allowing real-time tracking and swift decision-making. Through automated analysis of data and customizable reports, Power BI simplifies budgeting processes and enables proactive financial management. These capabilities enable financial professionals to prepare for future directions and modify techniques accordingly, sustaining organizational achievement. Historical finance reporting techniques may depend on traditional spread sheets and manual input of data, requiring extensive time and the possibility of errors. Such traditional methods could be slow in responding to changing needs and unprecise for dealing with emerging complexities of new financial environments. Power BI overcomes these challenges by way of dynamic, interactive dashboards that present real-time insights into important financial measures. This change from conventional reporting to decision-making based on data improves financial transparency, optimizes operational functions, and enables strategic financial planning.

To summarize, the use of Power BI increases financial decision-making dramatically through real-time analytics, predictive intelligence, and customized reporting. Such features overcome the shortcomings of traditional financial reporting, which results in better transparency, efficiency, and strategic alignment in firms.

Keywords: Power BI, Financial Decision-Making, Data Visualization, Business Intelligence, Financial, Analytics, Dash boarding, KPI Tracking, Predictive Analytics

81.The Role of Power BI in Financial Decision Making

Sai Aishwarya I MBA and Dr. N. Jayaprada, Assistant Professor,

Department of Management and Commerce, Sri Sathya Sai Institute of Higher Learning (SSSIHL),
Anantapur

ABSTRACT

Power BI, which is a business analytics service offered by Microsoft, is transforming financial decision-making by facilitating real-time data visualization, forecasting, and reporting. This paper examines how Power BI reinforces financial analysis through interactive dashboards and sophisticated analytics. Through the examination of current literature and practical applications through case studies, the paper illustrates that Power BI enhances financial transparency, reduces manual mistakes, and facilitates data-driven decision-making. Although providing major advantages, obstacles like data merging and user skills remain. Suggestions for future utilization and studies include more intuitive training modules and collaboration with artificial intelligence software.

Keywords: Power BI, Financial Decision-Making, Business Intelligence, Data Visualization, Financial Analytics

82.Digital Transformation in Banking and Financial Services

Ritika Verma I MBA and Dr. N. Jayaprada, Assistant Professor,

Department of Management and Commerce, Sri Sathya Sai Institute of Higher Learning (SSSIHL),
Anantapur

ABSTRACT

The banking and financial services industry is undergoing a revolutionary transformation fuelled by digital technologies. Digital transformation refers to the adoption of digital solutions—such as artificial intelligence (AI), machine learning (ML), block chain, big data analytics, robotic process automation (RPA), and cloud computing—to improve operations, enhance customer experience, and increase service accessibility. This paper explores the impact of digital transformation on banking services in India, identifies its key drivers, benefits, and implementation challenges, and suggests strategic recommendations. The study uses a qualitative research methodology based on secondary data from RBI reports, consulting whitepapers, and financial publications. Key findings highlight a surge in mobile and digital banking usage, the rise of fin-tech collaborations, a significant increase in UPI- based transactions, and a shift in customer behavior toward online platforms. The results emphasize that digital transformation not only increases operational efficiency but also promotes financial inclusion. However, cyber security, regulatory compliance, and digital literacy remain significant barriers. The paper concludes by stressing the need for a secure, inclusive, and customer-centric digital banking ecosystem that integrates innovation with regulation.

Keywords: Digital Banking, Financial Technology (Fintech), Artificial Intelligence, Blockchain in Banking, Financial Inclusion, Cloud Computing, UPI Transactions.

83.AI in Marketing: Issues and Challenges

Sai Sujana P I MBA and Dr. N. Jayaprada, Assistant Professor,
Department of Management and Commerce, Sri Sathya Sai Institute of Higher Learning (SSSIHL),
Anantapur

ABSTRACT

Artificial Intelligence (AI) is revolutionizing the marketing landscape by enabling businesses to deliver personalized, data-driven, and highly efficient customer experiences. This paper explores the transformative impact of AI technologies such as machine learning, natural language processing, predictive analytics, and intelligent automation on various facets of marketing—including customer segmentation, recommendation systems, content creation, customer service, and campaign optimization. Drawing upon extensive literature, the study identifies how AI empowers marketers to better understand consumer behavior, enhance engagement, and achieve strategic objectives with precision. However, the paper also highlights critical challenges such as data privacy concerns, ethical dilemmas, and the need for human oversight in decision-making. By synthesizing existing research and identifying gaps, this study provides a comprehensive understanding of AI's capabilities and limitations in marketing, and lays the groundwork for future inquiry into human-AI collaboration, trust-building in automated systems, and long-term implications for marketing professionals and consumers alike.

Keywords: Artificial Intelligence, Marketing, Personalization, Predictive Analytics, Machine Learning, Customer Experience, Ethics, Automation.

84.Masters' Union and the Reimagining of Business Education in India: A Case Study in Disruption and Innovation

Dr. N. Jayaprada, Assistant Professor, Sri Sathya Sai Institute of Higher Learning, Anantapur
Mr. Shanmug Bhanu Prakash, Brand Associate, insightsoftware, Raleigh, USA

ABSTRACT

India's higher education landscape is undergoing rapid transformation. Despite the increasing number of business graduates, employability remains low, highlighting a gap between traditional education models and industry demands. This paper explores Masters' Union, a new-age business school that has emerged as a formidable alternative to legacy institutions like IIMs and ISB. Through practitioner-led teaching, challenge-based learning, and strategic marketing, Masters' Union has established a replicable and scalable model for educational entrepreneurship in India.

Keywords: Business education, Employability, Higher education in India, Practical learning, Industry-academic gap, Entrepreneurial pedagogy, Masters' Union, Education flywheel

85.Digital Transformation in Banking – A Catalyst to the Economy

Podila Lakshmi Kalyani I MBA and Dr. N. Jayaprada, Assistant Professor,
Department of Management and Commerce, Sri Sathya Sai Institute of Higher Learning (SSSIHL),
Anantapur

ABSTRACT

This report examines the significant digital transformation taking place in the Indian banking sector and how it is fuelling the nation's economic growth. Technologies such as mobile banking, Unified Payments Interface (UPI), digital wallets, artificial intelligence (AI), and block chain have redefined the way banking services are delivered and consumed. With strong support from government initiatives like Digital India and the JAM trinity (Jan Dhan, Aadhaar, Mobile), digital banking has improved financial inclusion, increased customer convenience, and reduced operational costs. The report presents real-time examples, key statistics, and explores how this transformation contributes to the broader economic development of the country.

86.Fintech's Role in the Present Business Era

Lakshmi Reddy Gari Sai Gireesha, I MBA and Dr. N. Jayaprada, Assistant Professor,
Department of Management and Commerce, Sri Sathya Sai Institute of Higher Learning (SSSIHL),
Anantapur

ABSTRACT

Financial technology (Fintech) has revolutionized the business landscape, transforming traditional financial services through digital innovation. This research paper explores the evolution of Fintech, its impact on various industries, key innovations, challenges, and future trends. The study highlights how Fintech has enhanced efficiency, financial inclusion, and customer experience while addressing security and regulatory concerns. Case studies of leading Fintech companies illustrate its growing significance in modern business.

Keywords: Fintech, Digital Payments, Financial Inclusion, Blockchain, AI in Finance

87.Long-Term Impact of UPI on Rural and Underserved Populations

Prerna Gupta, I MBA and Dr. N. Jayaprada, Assistant Professor,
Department of Management and Commerce, Sri Sathya Sai Institute of Higher Learning (SSSIHL),
Anantapur

ABSTRACT

This paper discusses the long-term effect that the Unified Payments Interface, popularly referred to as UPI, will have on the rural and underserved population. As of now, UPI has become the most common mode of payment among people in India. We will delve further into what impact UPI has and will have on these underserved societies, focusing much more on financial inclusion, economic mobility, and social empowerment. Few initial studies showcased UPI's contribution to incentivizing cashless transactions and expanding access to banking, but its long-term benefits remain sparsely examined. Low levels of digital literacy, inconsistent internet access, and cyber security risks remain the main critical challenges yet to be overcome.

This paper examines the long-run impact of the adoption of UPI on financial inclusions, economic growth relating to small businesses, and reduced reliance on informal economies. It also considers the gender dimension: whether UPI increases women's financial empowerment in rural areas. This research explores how it can be used in a way that will work best for rural populations in the future to foster continued financial inclusion and economic resilience by highlighting areas of existing research gaps and analysing actual results in the real world.

Keywords: UPI, digital payment, financial inclusion, underserved communities, economic stability, rural population, digital literacy, cyber security, gender empowerment

88.Building Trust: The Growing Importance of Corporate Social Responsibility (CSR)

Risha Mondal, I MBA and Dr. N. Jayaprada, Assistant Professor,
Department of Management and Commerce, Sri Sathya Sai Institute of Higher Learning (SSSIHL),
Anantapur

ABSTRACT

This research paper explores the evolving role of Corporate Social Responsibility (CSR) in building trust among consumers, employees, and other stakeholders. Drawing from empirical studies and theoretical frameworks, the paper analyzes how CSR initiatives influence corporate reputation, customer loyalty, and stakeholder engagement. The study also examines the mediating roles of corporate image, organizational identification, and word-of-mouth communication in enhancing trust. Findings suggest that ethical, legal, economic, and philanthropic dimensions of CSR are crucial to organizational success and long-term trust-building. Furthermore, the importance of contextualizing CSR in emerging markets and crisis situations is discussed. The paper concludes by highlighting practical recommendations for organizations to enhance their CSR strategies.

Keywords: Corporate Social Responsibility, Trust, Corporate Image, Customer Loyalty, Organizational Identification, Stakeholder Engagement

89.The Impact of Influencer Marketing on Consumer Behavior

Sailakshmi Sri R. I MBA and **Dr. N. Jayaprada**, Assistant Professor,

Department of Management and Commerce, Sri Sathya Sai Institute of Higher Learning (SSSIHL),
Anantapur

ABSTRACT

In the digital era, influencer marketing has emerged as a powerful strategy for brands to engage consumers and drive purchasing decisions. Social media influencers, who possess significant credibility and a dedicated audience, play a critical role in shaping consumer attitudes and behaviors. Unlike traditional advertising, influencer marketing fosters a sense of authenticity and trust, making it more persuasive in influencing purchase intent (Brown & Hayes, 2008). This paper explores the growing influence of social media personalities on consumer behavior by examining psychological factors such as parasocial relationships, perceived credibility, and social proof (Horton & Wohl, 1956). It also analyzes how different types of influencers—mega, macro, micro, and nano—affect consumer trust and brand engagement. The study highlights real-world case studies, such as Nike's collaboration with athlete influencers and the rise of beauty brands like Glossier leveraging micro-influencers (Evans, Phua, Lim, & Jun, 2017). Furthermore, ethical concerns such as transparency, misleading endorsements, and the impact of influencer fatigue on consumer trust are discussed (Boerman, Willemsen, & Van Der Aa, 2017). As digital marketing continues to evolve, understanding the mechanisms behind influencer marketing is crucial for brands to develop effective strategies. This study contributes to the ongoing discourse on digital marketing trends, reinforcing the need for ethical and data-driven influencer partnerships.

Keywords: Influencer marketing, consumer behavior, social media, brand trust, digital advertising, Para social Relationships

90.CLOUD-BASED HR SYSTEMS

Sreedevi Vinayan, I MBA and **Dr. N. Jayaprada**, Assistant Professor,

Department of Management and Commerce, Sri Sathya Sai Institute of Higher Learning (SSSIHL),
Anantapur

ABSTRACT

With the rapid digital transformation of organizations, Human Resource Management (HRM) has shifted from traditional administrative systems to agile, cloud-based solutions. This research paper explores the evolution, impact, and strategic role of cloud-based HR systems in modern organizations. Utilizing a mixed-methods approach based on secondary data, the paper investigates current trends, key benefits, implementation challenges, and adoption frameworks, particularly through the lens of the Technology– Organization–Environment (TOE) Framework and Diffusion of Innovation (DOI) Theory. Secondary data from peer-reviewed journals, consulting firm reports (e.g., Deloitte, PwC, Gartner), and corporate case studies has been analyzed using thematic and comparative methods. Key findings suggest that cloud HR systems significantly enhance efficiency, decision-making, and employee experience, while challenges persist in areas like data security and system integration. The paper concludes by offering strategic recommendations for successful adoption and outlines how these systems align with long-term business goals such as agility, employee engagement, and workforce analytics. It also proposes a conceptual framework to guide organizations in evaluating cloud-based HR transformation.

Keywords: Cloud-based HR systems, Human Capital Management (HCM), Digital transformation, HR analytics, HR technology adoption

91.The Fintech Shift: Rethinking Banking through Digital Innovation

Swati Tiwari I MBA and **Dr. N. Jayaprada**, Assistant Professor,
Department of Management and Commerce, Sri Sathya Sai Institute of Higher Learning (SSSIHL),
Anantapur

ABSTRACT

The financial sector is undergoing a significant transformation driven by fintech innovations, with traditional banking giving way to a digital-first model. This shift is powered by advances in information and communication technologies, particularly the widespread use of smartphones and the internet. The resulting digital age has led to hyper-connectivity, diminishing the need for physical bank branches and altering consumer behaviour and expectations. Customers now seek convenience, speed, and seamless service, pushing banks to adopt digital tools such as mobile banking apps, contactless payment systems, and online customer service automation. A notable development in this transformation is the rise of neobanks—fully digital institutions offering user-friendly, mobile-centric services, often at reduced costs. While these new entrants challenge traditional banks, they also highlight the importance of customer-centric innovation. Traditional banks must now navigate this evolving landscape by modernising operations and investing in digital infrastructure to stay competitive. This paper uses a mixed-methods approach, drawing on secondary institutional data and case studies of major Indian banks, to explore the effects of digital transformation on banking. The findings show that digitalisation enhances operational efficiency, financial inclusion, and customer engagement. However, challenges persist, including cybersecurity risks, unequal access between urban and rural populations, and the high costs of technology implementation. Ultimately, the study concludes that digital transformation is a critical driver of banking innovation and sustainability, provided it is supported by strategic planning, inclusive policies, and robust infrastructure.

Keywords: Fintech, Digital Transformation, Neobanks, Customer Experience, Financial Inclusion

92.FOMO Marketing and Its Psychological Effect on Gen Z Consumers

Tanmayee Motghare, I MBA and **Dr. N. Jayaprada**, Assistant Professor,
Department of Management and Commerce, Sri Sathya Sai Institute of Higher Learning (SSSIHL),
Anantapur

ABSTRACT

Fear of Missing Out (FOMO) has become a prevalent psychological motivator in contemporary digital marketing, especially among Generation Z (born 1997-2012). This research examines how FOMO-based marketing influences Gen Z's buying habits, emotional health, and social media usage patterns. Using a mixed-methods research approach—merging quantitative surveys of 200 Gen Z consumers with qualitative content analysis of 50 FOMO-based ads on Instagram and TikTok—the study uncovers strong correlations between FOMO exposure and impulse buying behaviors. The results show that although FOMO marketing successfully boosts conversion rates and brand engagement, it also at the same time contributes to increased anxiety levels, compulsive consumption habits, and negative social comparison among young consumers. The article ends with a critical analysis of the ethical consequences of FOMO-based marketing strategies and suggests guidelines for more ethical digital advertising practices targeting this vulnerable group.

Keywords: FOMO (Fear of Missing Out), Generation Z, digital marketing, consumer psychology, social media influence, compulsive buying, anxiety

A TWO-DAY NATIONAL CONFERENCE

on

Business Education in Digital Era: Emerging Issues & Challenges Ahead

11th & 12th April, 2025

ABOUT THE INSTITUTION

S V Educational Society is a non-profit organization founded in the year 1998 by Dr. C. Somasekhara Reddy, dedicated to establish educational institutions including professional colleges, to provide quality education with a mission to enhance educational opportunities in the underdeveloped region of Rayalaseema. S V Degree & P G College was established in the year 1999 under the aegis of S. V. Educational Society. Initially, the Institution had 110 students and gradually improved its strength with over 2500 students from the year 2004 and has been consistently maintaining the same strength till date. Notably, S.V. Degree & P G College was accredited with NAAC "A" Grade.

ABOUT THE DEPARTMENT

The Department of Commerce of S V Degree & P G College was started in July 1999. The B.Com (CA) program was commenced in April 2002, followed by the M. Com. (Prof.) program in July 2005. In 2016, the department was renamed as the Department of Commerce and Management with the introduction of the BBA program, and it was further expanded by launching the B.Com (Accounting) program in 2023. The faculty employ diverse teaching methodologies and organize guest lectures from industry experts to enrich the learning experience for both teaching faculty and students. The faculty members are highly experienced, with a few are holding Ph.D. degrees, and many faculty have qualified UGC-NET, and State Eligibility Test (SET). The faculty continuously enhance their skills by attending Workshops, Seminars, and Faculty Development Programs.

ABOUT THE NATIONAL CONFERENCE

"Business Education in the Digital Era: Emerging Issues and Challenges Ahead" is a conference designed to comprehensively explore the transformative impact of digital technologies across diverse business disciplines. It will throw light on the core principles of business growth in the digital age, focusing on strategies like online marketing, data analytics, e-commerce, and cloud computing to expand customer reach, optimize operations, and drive revenue. The conference will focus on the critical role of digital transformation in the financial services industry, particularly in banking, where the emphasis is on integrating digital technologies to enhance personalized experiences and break down data silos. Beyond finance, the conference tries to delve into the broader implications of digital finance, showcasing how new technologies are reshaping traditional banking and financial services. Crucially, the conference welcome the experts by adopting a multidisciplinary approach, incorporating insights from Commerce, Management and Economics to provide a holistic understanding of the evolving business landscape.